
AN ANALYSIS OF SOCIAL HOUSING NEED

Tony Fahey and Dorothy Watson



THE ECONOMIC & SOCIAL RESEARCH INSTITUTE

THE ECONOMIC AND SOCIAL RESEARCH INSTITUTE

COUNCIL

- * MAURICE F. DOYLE, *President of the Institute.*
- * JOSEPH HARFORD, *Chairman of the Council.*
KEVIN BONNER, *Secretary, Department of Enterprise & Employment.*
JAMES CAWLEY, *Managing Partner, Cawley & Company, Solicitors.*
G.T. PAUL CONLON, *Chairman, ESRI Fund-Raising Committee 1995-2000.*
- * SEAN CROMIEN, *Former Secretary, Department of Finance.*
WILLIAM B. DILLON, *Chief Executive, Amdahl Ireland Limited.*
- * CONNELL FANNING, *Professor, Department of Economics, University College, Cork.*
GRAHAM GUDGIN, *Director, Northern Ireland Economic Research Centre.*
JOHN HURLEY, *Secretary, Public Service Management Development, Department of Finance.*
ALFIE KANE, *Chief Executive, Telecom Eireann.*
KEVIN J. KELLY, *Group Financial Director, AIB Group plc.*
- * KIERAN A. KENNEDY, *Director of the Institute.*
PATRICK LYNCH, *Chairman of the Institute, 1983-1988.*
- * EUGENE McCARTHY, *Director, Woodchester Investments plc.*
EDWARD F. McCUMISKEY, *Secretary, Department of Social Welfare.*
ALAN MATTHEWS, *Department of Economics, Trinity College, Dublin.*
MICHAEL MEAGHER, *Director, Bank of Ireland Group.*
STEPHEN MENNELL, *Professor, Department of Sociology, University College, Dublin.*
JOSEPH MORAN, *Chief Executive, Electricity Supply Board.*
- * PATRICK MULLARKEY, *Secretary, Department of Finance.*
DONAL MURPHY, *Director General, Central Statistics Office.*
- * DONAL NEVIN, *Former General Secretary, Irish Congress of Trade Unions.*
- * TOMÁS F. Ó COFAIGH, *President of the Institute, 1987-1995.*
MAURICE O'CONNELL, *Governor, Central Bank of Ireland.*
PATRICK O'REILLY, *Chief Executive, EBS Building Society.*
- * W.G.H. QUIGLEY, *Chairman, Ulster Bank Limited.*
- * NOEL SHEEHY, *Professor, Department of Psychology, Queen's University of Belfast.*
MICHAEL J. SOMERS, *Chief Executive, National Treasury Management Agency.*
T.K. WHITAKER, *President of the Institute 1971-1987.*
- * PADRAIC A. WHITE, *Chairman, Northside Partnership Limited.*

* Members of Executive Committee

AN ANALYSIS OF SOCIAL HOUSING NEED

*Copies of this paper may be obtained from The Economic and Social Research Institute
(Limited Company No. 18269). Registered Office: 4 Burlington Road, Dublin 4.*

Price IR£17.50

(Special rate for students IR£8.75)

Tony Fahey and Dorothy Watson are Research Officers with the ESRI. The paper has been accepted for publication by the Institute, which is not responsible for either the content or the views expressed therein.

***AN ANALYSIS OF
SOCIAL HOUSING NEED***

Tony Fahey and Dorothy Watson

© THE ECONOMIC AND SOCIAL RESEARCH INSTITUTE
DUBLIN, 1995

ISBN 0 7070 0162 5

Acknowledgements

We are indebted to many people for their help and co-operation in the preparation of this report. The Department of the Environment established a steering committee to oversee the project. To all the members of that committee – John O'Connor (Chair, Department of the Environment), Tom Corcoran, Ronnie Devlin and Peter Greene (Department of the Environment), Fr. Pat Cogan (RESPOND), Edward Sheehy and Donal Connolly (County Managers) – we owe particular gratitude for their encouragement, suggestions and feedback at all stages of the project.

The staff of the local housing authorities contributed a substantial amount of time in helping us with various stages of the data collection. So too did the social workers who deal with Travellers, and the representatives of voluntary and statutory agencies dealing with homelessness, who not only gave of their time and insights, but also provided comments on early drafts of Chapters 6 and 7. We also owe a debt of gratitude to the 935 housing applicants who gave generously of their time in participating in the interviews.

The staff of the survey unit at the Institute, under the direction of Brendan Whelan and Maura Cagney, coped very efficiently and courteously with the large amount of data from diverse sources, and coded, entered and did the necessary data preparation work within the tight time limits of the project. A special thanks to James Williams who provided the Small Area Population Statistics from the 1991 and 1986 censuses aggregated to level of local authority area. Our sincere appreciation also to Mary McElhone who copy-edited and proof-read the final document, to Pat Hopkins who photocopied and bound the drafts of the report, and to Phil Browne and Regina Moore who prepared the document for publication.

The study has benefited greatly from the comments of two internal referees within the institute – Christopher Whelan and John Fitz Gerald – and an anonymous external referee. We are also grateful to the many representatives of voluntary organisations who provided comments on early chapters of the report and generously shared their insights and experience with us.

Finally, responsibility for the design, content, the views expressed in the text, and the conclusions of the study, as well as any errors or omissions, rests exclusively with the authors.

CONTENTS

| | <i>Page</i> |
|-------------------------|---|
| <i>Acknowledgements</i> | iv |
| <i>General Summary</i> | 1 |
| <i>Chapter</i> | |
| 1 | BACKGROUND AND CONTEXT: THE CONCEPT OF SOCIAL HOUSING NEED 11 |
| | Background to the Study 11 |
| | Structure of Report 12 |
| | Social Housing Need: Concept and Context 14 |
| | The Contraction of the Concept of Housing Need 19 |
| | Segmenting the Concept of Housing Need 24 |
| | Consistency of the Concept of Housing Need 29 |
| | Summary 29 |
| 2 | SOURCES OF DATA 32 |
| 3 | THE NATURE OF HOUSING NEED I: HOUSEHOLD TYPE AND SOCIO-ECONOMIC STATUS OF HOUSING APPLICANTS 45 |
| | Household Type 45 |
| | Age, Marital Status, and Household Size 47 |
| | Urban-Rural Differences in Household Type 50 |
| | Socio-economic Status and Income 51 |
| | The Duration of Housing Need 55 |
| | Population Trends 62 |
| | Trends in Employment and Unemployment 63 |
| | Trends in Lone Parenthood 63 |
| | Summary 64 |

| <i>Chapter</i> | | <i>Page</i> |
|----------------|---|-------------|
| 4 | THE NATURE OF HOUSING NEED II: HOUSING CIRCUMSTANCES OF LOCAL AUTHORITY APPLICANTS | 66 |
| | Current Housing Type | 66 |
| | Housing Applicants in Receipt of Rent Supplement | 68 |
| | Housing Deficiencies: Unfitness | 70 |
| | Overcrowding | 72 |
| | Categories of Need | 73 |
| | Special Housing Needs and Problems in the Neighbourhood | 76 |
| | Interviewer Assessment of Need for Housing | 77 |
| | Summary | 80 |
| 5 | THE NATURE OF HOUSING NEED III: PREFERENCES OF HOUSING APPLICANTS | 82 |
| | Requirements of Housing Applicants | 83 |
| | Satisfaction with Present Accommodation | 85 |
| | Preference for Private Renting | 87 |
| | Importance of Location of Local Authority Housing | 89 |
| | Interaction with Local Authority | 91 |
| | Summary | 97 |
| 6 | HOUSING CIRCUMSTANCES AND NEEDS OF THE HOMELESS | 99 |
| | Counting the Homeless | 99 |
| | Defining the Homeless | 101 |
| | Accommodation Circumstances of Homeless Households | 104 |
| | Household Type of Homeless Households | 106 |
| | Major Precipitating Factors | 110 |
| | Special Needs of the Homeless | 113 |
| | Contact With Housing Authority | 114 |
| | Summary | 116 |
| 7 | ACCOMMODATION CIRCUMSTANCES AND PREFERENCES OF TRAVELLERS | 122 |
| | Family Structure and Socio-economic Status | 123 |
| | Current Accommodation Type | 125 |
| | Accommodation Preferences of Travelling Families | 129 |
| | Housing History of Travelling Families | 131 |
| | The Local Context and Accommodation Experiences of Travellers | 132 |
| | Summary | 136 |

| <i>Chapter</i> | | <i>Page</i> |
|----------------|--|-------------|
| 8 | VARIATIONS IN HOUSING NEED BY LOCAL AUTHORITY | 139 |
| | Design of the Assessment of Housing Need | 139 |
| | Relative Level of Need | 141 |
| | Characteristics of Applicants by Local Authority Area | 148 |
| | Summary | 151 |
| 9 | AN ANALYSIS OF THE IMPLEMENTATION OF THE 1993 ASSESSMENTS OF HOUSING NEED | 153 |
| | Variations Across Local Authorities in the Conduct of the Assessment | 153 |
| | Impact of Assessment Methodology on Assessed Need Level | 159 |
| 10 | SUPPLEMENTARY WELFARE AND HOUSING SUPPORT | 166 |
| | Numbers and Regional Distribution of Recipients | 168 |
| | Social Profile of Recipients | 170 |
| | Levels of Subsidy | 174 |
| | Duration of Dependence | 176 |
| | Overlap with Local Authority Housing List | 180 |
| 11 | CONCLUSIONS AND RECOMMENDATIONS | 185 |
| | Concept of Need in the 1993 Assessment | 185 |
| | Patterns of Need | 189 |
| | Severity of Need | 191 |
| | Amount and Type of Housing Required | 196 |
| | General Policy Implications | 198 |
| | The Private Rented Sector | 199 |
| | Voluntary Housing | 202 |
| | Standardising Subsidy Systems | 203 |
| | Home Ownership | 204 |
| | Assessing Housing Need | 204 |
| | Research and Development | 209 |
| | REFERENCES | 210 |
| | APPENDIX TABLES | 212 |

LIST OF TABLES AND FIGURES

| <i>Table / Figure</i> | <i>Page</i> |
|---|-------------|
| 1.1 Private Dwellings by Major Type of Tenure in Ireland, 1946-1991 | 20 |
| 2.1 Reasons for Non-response, Interview Sample | 35 |
| 2.2 Variables Associated with Non-response | 36 |
| 2.3 Logistic Regression Equation Predicting Non-response | 37 |
| 2.4 Sources of Data on Homeless Individuals and Families | 38 |
| 2.5 Category of Homeless Person in Department of the Environment Statistics and in Profiles of Homeless Households | 39 |
| 3.1 Household Type of Housing Applicants and of All Households in 1991 Census | 47 |
| 3.2 Age Group of Household Head by Household Type | 48 |
| 3.3 Detailed Marital Status of Household Head by Household Type | 49 |
| 3.4 Average Size, Number of Children, and Size of Unit Needed by Household Type | 50 |
| 3.5 Household Type of Applicant Households By Urban-Rural Location | 51 |
| 3.6 Sources of Income by Household Type | 52 |
| 3.7 Adult-Equivalent Income Categories and Median by Household Type | 53 |
| 3.8 Employment Status and Income by Urban-Rural Location | 54 |
| 3.9 Principal Economic Status of Household Head by Household Type | 56 |
| 3.10 Educational Qualifications by Principal Economic Status of Housing Applicants | 57 |
| 3.11 Length of Time Since Last Worked for Housing Applicants and All Unemployed, and Probability of Unemployment One Year Later | 58 |
| 3.12 Length of Time on Housing List by Household Type | 60 |
| 3.13 Per cent No Longer Seeking Housing by Household Type | 61 |

| <i>Table / Figure</i> | <i>Page</i> |
|---|-------------|
| 4.1 Housing Type at Time of Application for Each Type of Household | 67 |
| 4.2 Current Housing Type by Urban-Rural Location | 68 |
| 4.3 Receipt of Rent Supplement for Households Currently Renting, by Household Type | 69 |
| 4.4 Receipt of Rent Supplement for Households Renting Privately, by Urban-Rural Location | 70 |
| 4.5 Per cent Who Lack Basic Facilities by Accommodation Type | 71 |
| 4.6 Per cent Overcrowded by Accommodation Type | 72 |
| 4.7 Unfitness or Overcrowding of Present Accommodation by Accommodation Type | 73 |
| 4.8 Category of Housing Need of All Applicants Included in the 1993 Assessment | 75 |
| 4.9 Special Housing Needs by Household Type | 76 |
| 4.10 Problems in the Neighbourhood by Urban-Rural Location | 78 |
| 4.11 Interviewer's Assessment of Need for Housing, by Current Accommodation Type | 79 |
| 5.1 Preferred Response to Application by Household Type | 83 |
| 5.2 Reasons for Applying to Local Authority by Household Type | 85 |
| 5.3 Level of Satisfaction with Current Accommodation by Accommodation Type | 86 |
| 5.4 Satisfaction with Accommodation by Main Reason For Applying | 87 |
| 5.5 Preference for Private Renting and Concern About Social Conditions in Local Authority Estates by Accommodation Type | 88 |
| 5.6 Preference for Private Renting and Concern About Social Conditions in Local Authority Estates by Urban-Rural Location | 89 |
| 5.7 Importance of Location of Future Local Authority House and Reasons for Importance by Urban-Rural Location | 90 |

| <i>Table / Figure</i> | <i>Page</i> |
|--|-------------|
| 5.8 Familiarity of Applicant with Approval of Application and Length of Time Since Last Contact With Local Authority by Urban-Rural Location | 91 |
| 5.9 Familiarity with Voluntary Housing Agencies and Shared Ownership by Household Type | 93 |
| 5.10 Satisfaction with Local Authority Housing Procedures by Whether Applicant Housed (in Local Authority or Voluntary Housing Scheme) | 96 |
| 6.1 Accommodation of Homeless Persons by Category of Homelessness | 105 |
| 6.2 Recent Accommodation of Homeless Households | 106 |
| 6.3 Household Type of Homeless Households | 107 |
| 6.4 Accommodation of Individual and Family Homeless Households at the Time they were Classified as Homeless | 107 |
| 6.5 Age Group and Average Age of Head of Homeless Household | 108 |
| 6.6 Marital Status of Homeless Household Head | 109 |
| 6.7 Principal Source of Income and Median Weekly Adult-Equivalent Income by Household Type | 109 |
| 6.8 Reasons for Leaving Previous Standard Accommodation for Individual and Family Homeless Households | 111 |
| 6.9 Main Reason for Leaving Previous Local Authority Accommodation | 112 |
| 6.10 Problems Experienced by Homeless Households | 113 |
| 6.11 Application for Local Authority Housing and Status of Application for Individual and Family Homeless Households | 114 |
| 6.12 Length of Time for Which Household was Homeless and in Contact With Agency | 116 |
| 7.1 Family Structure of Traveller Families | 124 |
| 7.2 Accommodation Circumstances of Traveller Families | 125 |
| 7.3 Basic Facilities by Accommodation Circumstances of Traveller Families | 126 |
| 7.4 Location of Current Accommodation of Traveller Families | 126 |

| <i>Table / Figure</i> | <i>Page</i> |
|---|-------------|
| 7.5 Length of Time at Current Location by Accommodation Type for Traveller Families | 127 |
| 7.6 Previous Location and Length of Time Known to Local Authority of Traveller Families who Moved in Previous Two Years | 128 |
| 7.7 Accommodation Preferences of Traveller Families | 130 |
| 7.8 Housing History of Travelling Families | 131 |
| 7.9 Relationship Between Travellers and Settled People in Eleven Local Authority Areas | 133 |
| 7.10 Correlates of Poor Relationship Between Travellers and Settled People in Eleven Local Authority Areas | 134 |
| 7.11 Impact of Relationship Between Travellers and Settled Community on the Accommodation of Indigenous Travellers | 135 |
| 7.12 Impact of Relationship Between Travellers and Settled Community on Accommodation Preferences of Travellers | 136 |
| 8.1 Relative Level of Need by Type of Local Authority | 142 |
| 8.2 Six Clusters of Local Authorities and their Socio- Demographic Characteristics | 145 |
| 8.3 Characteristics of Applicants by Relative Level of Need | 149 |
| 9.1 Announcement of the Assessment by Type of Local Authority Area | 154 |
| 9.2 Screening of Applicants By Type of Local Authority | 155 |
| 9.3 Treatment of Applications from Rent Supplement Recipients and Average Level of Need According to Treatment | 156 |
| 9.4 Verification of Applicant Information by Type of Local Authority | 157 |
| 9.5 Approval of Applications by Type of Local Authority | 158 |
| 9.6 Major Reasons for Non-Approval of Applications by Authorities Who Reject over 5 Per Cent | 158 |

| <i>Table / Figure</i> | <i>Page</i> |
|--|-------------|
| 9.7 Regression Equations Showing Impact of Assessment Methodology on Relative Level of Need for 78 Local Authorities | 159 |
| 9.8 Predicted Level of Need Assuming Constant Methodology Compared to Assessed Level of Need for 78 Local Authority Areas | 161 |
| 9.9 Per cent of Applicants with Certain Characteristics by Assessment Methodology | 163 |
| 10.1 Distribution of Recipient Households by Type of Rent or Mortgage Supplement | 169 |
| 10.2 Numbers of Rent and Mortgage Supplemented Households by Health Board Area | 170 |
| 10.3 Rent Supplemented and Mortgage Supplemented Households by Household Type | 171 |
| 10.4 Rent Supplement Recipients by Sex and Age-group of Named Household Head | 171 |
| 10.5 Marital Status of Heads of Certain Categories of Rent-Supplemented Households | 172 |
| 10.6 Households Receiving Rent Supplements by Household Type, Sex and Principal Income Source of Household Head | 173 |
| 10.7 Mean Value of Rent or Mortgage Supplements for the Month of June 1994, by Type of Supplement and Household Type | 175 |
| 10.8 Rent and Mortgage Supplements as Percentage of Households' Total Rent and Mortgage Payments by Type of Supplement and Household Type | 176 |
| 10.9 Duration in Receipt of Rent and Mortgage Supplements for Sample of June 1994 Recipients, by Whether Still in Receipt in January 1995 | 178 |
| 10.10 Probability of Ceasing to Receive Rent and Mortgage Supplements by end of January 1995 for June 1994 Sample of Recipients, by Duration in Receipt in June 1994 | 179 |

| <i>Table / Figure</i> | <i>Page</i> |
|---|-------------|
| 10.11 Numbers of Households on Local Authority Housing Lists in Receipt of SWA Rent Supplement in March 1993 and Total Numbers in Receipt of SWA Rent Supplement in June 1994 by Household Type | 181 |
| 10.12 Estimated Number of Households Common to Local Authority Housing Lists and SWA Rent Supplement Scheme | 182 |
| <i>Appendix</i> | <i>Page</i> |
| <i>Table / Figure</i> | |
| A3.1 Urban-Rural Location of Residence by Type of Local Authority To Which Household Applied | 212 |
| A3.2 Detailed Household Type of Couple Households | 212 |
| A3.3 Detailed Household Type of One Person Households | 213 |
| A3.4 Detailed Household Type of Lone Parent Households With at Least One Child Under 18 | 213 |
| A3.5 Age Group of First Applicant by Urban-Rural Location | 214 |
| A3.6 Average Size, Number of Adults, Number of Children, and Number Over Age 55 by Urban-Rural Location | 214 |
| A3.7 Length of Time on List by Urban-Rural Location | 215 |
| A4.1 Per cent Who Lack Basic Facilities by Urban-Rural Location | 216 |
| A4.2 Type of Heating by Accommodation Circumstances | 216 |
| A4.3 Type of Heating by Urban-Rural Location | 217 |
| A4.4 Overcrowding of Present Accommodation by Urban-Rural Location | 217 |
| A4.5 Problems with Present Neighbourhood by Accommodation Type | 218 |
| A5.1 Preferred Response to Application by Urban-Rural Location | 219 |
| A5.2 Per cent for whom Each Reason For Applying was the Single Most Important Reason, by Current Accommodation Type | 219 |
| A5.3 Overall Level of Satisfaction With Present Accommodation by Urban-Rural Location, for Applicants Still Seeking Housing | 220 |

| <i>Appendix Table / Figure</i> | <i>Page</i> |
|--|-------------|
| A5.4 Familiarity with Voluntary Housing Agencies and Shared Ownership by Urban-Rural Location | 220 |
| A5.5 Unfitness or Overcrowding and Interview Judgement as to Genuineness of Need by Length of Wait for Those Still Seeking Housing | 221 |
| A5.6 Satisfaction with Local Authority Housing Procedures by Urban-Rural Location | 221 |
| A8.1 Level of Need in 1989, 1991 and 1993 by Type of Local Authority Area | 222 |
| A8.2 Per cent Applicants to Urban Local Authorities by Urban/Rural Location of Residence | 222 |
| A8.3 Impact of Area Characteristics on Assessed Need Level: Multiple Regression | 223 |
| A8.4 Characteristics Related to Level of Need and Predicted Level of Need Assuming Identical Methodology (see Ch. 9) for Each Local Authority Area | 224 |
| A10.1 Number and Per cent of Households Receiving Rent Supplement and Mortgage Supplement in Seven Health Board Areas, June 1994 | 227 |
| A10.2 Number and Per cent of Households Receiving Rent Supplement and Mortgage Supplement in June 1994, by Household Type | 227 |

GENERAL SUMMARY

Objectives and Data Sources

The central focus of this study is on the meaning and adequacy of the assessments of housing need carried out by the local authorities in March 1993. Like similar assessments in 1989 and 1991, the 1993 assessments arose from the requirements of the 1988 Housing Act. The Department of the Environment commissioned the present study of the 1993 assessments in order to illuminate the nature, extent, urgency and duration of housing need; to consider policy responses; to identify the likely future trends in housing need; and to examine procedures used by local authorities in carrying out the assessments. The analysis is based on a number of information sources, including data from a sample of 3,186 local authority housing application forms, interviews with a sample of 935 housing applicants, profiles of smaller samples of homeless and Traveller households, a survey of local authority housing officials dealing with the procedures used in conducting the 1993 assessments, and both existing and new data on the June 1994 cohort of recipients of rent and mortgage allowances under the Supplementary Welfare Allowance scheme.

Scope of 1993 Assessments

We begin by arguing that, as a basis of information for policy analysis in social housing, the concept of "housing need" underlying the 1993 assessments is too narrow. It is confined only to need for standard local authority housing. It thus excludes forms of need oriented to other social supports for housing, such as shared ownership, house purchase loans, improvements to the existing dwelling, supports to the voluntary and non-profit housing sector through the Capital Assistance and Rental Subsidy schemes, halting sites for Travellers, emergency shelter for the homeless and rent and mortgage supplements to households with short-term difficulties in meeting housing costs. It also excludes certain extreme forms of housing need which do not readily fit any of the existing remedies, a circumstance which arises especially with certain categories of homeless persons and Travellers. Furthermore, even in measuring need for standard local authority housing, the definition of need used in the 1993 assessments is constricted by the same pressures which lead local authorities to ration housing provision in a strict way - shortages of supply, the high and long-term cost to the state of local

authority housing and the marked policy preference for encouraging owner-occupation rather than renting.

Patterns of Need for Local Authority Housing

While the 1993 assessments fall short of a comprehensive measure of housing need, they do provide information on a core segment of such need – that represented by households deemed eligible for local authority housing. The central chapters of the present report Chapters 3 to 5 examine that segment in detail.

In general, the households comprising that segment are drawn from the most marginalised and vulnerable sectors of the population. Four-fifths of households are dependent on social security income, usually unemployment assistance (for couple households), pensions or disability payments for one-person households, or lone parent allowance. In consequence, incomes tend to be low, with almost four out of five households having adult-equivalent incomes under £75 per week.

Almost one-third of the housing applicants are lone parents, and one in five of the applicants had suffered either marriage breakdown or widowhood. The incidence of marriage breakdown among lone parents, one-fifth of whom are divorced or separated, suggests that this is becoming an increasingly important factor in creating a need for housing assistance.

Based on our examination of the housing circumstances of the applicants, the need for housing assistance appears to be genuine for the majority of applicants, although it does not always arise because of physical deficiencies in their present accommodation. Using a measure of unfitness based on the absence of basic facilities, we found that 30 per cent of the households were living in accommodation that was unfit. Our measure of overcrowding indicated that 35 per cent were overcrowded. According to these measures, just over half of those included in the 1993 assessment were living in accommodation that was either unfit or overcrowded. Unfitness is more likely to be a problem in rural areas, and for households renting privately, while overcrowding is more common in urban areas and for households sharing accommodation. The remainder of the applicants were in need of accommodation due to what we term "social" deficiencies in their present accommodation, the most common of which were lack of privacy (the "involuntary sharing" category of need) and insecure tenure.

The reasons cited by applicants themselves for applying for local authority housing point to the importance of "social" deficiencies in their present circumstances as well as physical defects such as unfitness and overcrowding. For private renters, the desire for security of tenure was as important reason as unfitness and overcrowding combined. Among those sharing with family, the desire for independence was cited as the most important reason about as often as overcrowding. Close to one-quarter of applicants would prefer to rent privately rather than from the local authority, if private rents were more affordable or tenure

was more secure. There is a small increase in the acceptability of private rentals as we move from rural, through small urban to large urban areas.

About three-quarters of applicants have a moderate to strong preference for particular locations within the local authority area. This is most often because they want to remain close to where they are currently living, though in large urban areas, the concern to move only to a good neighbourhood, which was expressed by one-fifth of applicants, is more important.

It is sometimes suggested that applicants for local authority housing apply in order to qualify for other benefits rather than because they require accommodation but this proved not to be a significant factor for those applications included in the 1993 assessments. Nine out of ten applicants were seeking a house or flat from the local authority, with only small numbers preferring improvements to the existing dwelling or a site and loan to build.

Applicants experience a good deal of frustration during their wait for local authority housing. Their familiarity with the progress of their applications is generally low, and the level of dissatisfaction with the local authority in this respect is high. These figures must be interpreted in light of the fact that much of the dissatisfaction is due to aspects of the housing system that lie beyond the control of the local authority, such as the level of casual vacancies and the amount of new housing construction. Local authorities have recently addressed the information issue and applicants are now in a position to obtain more precise information in relation to the status of their applications.

Duration of Need

Since local authority housing is a long-term form of social assistance, it is worth noting the evidence that need among applicants is also likely to be long term. Over half of the applicants are in the labour force, but their level of educational qualification is such as to trap them in low-wage employment, if they are working, and to place them at high risk of unemployment. The duration of unemployment for those who are unemployed, and their level of educational qualifications are such that their probability of remaining unemployed is very high. For those households where the head is engaged in home duties, the level of education, the length of time since the last job, and the presence of young children make a return to work unlikely in the short term.

The length of time applicants have been on the housing list also indicates that their need is not transitory. Our interviews with a sample of applicants took place about fifteen months after the date of the 1993 assessments. By that time, the majority of the applicants were still seeking housing, and fewer than one in twenty had been able to find satisfactory alternative accommodation from their own means.

Severity of Need

At present there is no general scheme for categorising housing need according to its severity, and by implication the urgency of response warranted. This is a serious shortcoming since it means that there is no clear way to compare the severity of need among housing applicants across local authorities or over time. This makes it difficult to interpret the significance of changes in the size of the housing lists and to target the areas where the need is most severe.

Our interview survey of applicants provides some information which may be of use in trying to work out a scheme for grading severity of need. Both the interviewers and the applicants attached by far the greatest urgency to physical unfitness of the dwelling as a form of housing deprivation. Overcrowding, which involves both physical and social aspects, came next. Insecurity of tenure and the need for independence came next. The prominence of insecurity of tenure is important to note since the local authorities traditionally have not given it explicit recognition as a form of housing deprivation.

While a formally stated gradation of severity in housing deprivation would be hard to devise, it should not be impossible. Local authorities have long experience in making working judgements in this area, since such judgements are routinely required in any case when the authorities prioritise applicants for housing. In the concluding chapter of the report we present one possible classification system of that kind. It suggests a gradation of severity of need among households based on the risk of harm associated with their present accommodation circumstances.

Special Housing Needs: The Homeless and Travellers

Two special categories of households – the homeless and Travellers – were dealt with separately and an attempt was made to achieve a more comprehensive coverage of those categories than was provided for by the 1993 assessments. However, the data used were limited, in that they refer to small samples (181 homeless households and 119 Traveller households) and were collected from second-hand sources rather than from the households themselves.

Homelessness

Lack of social support and the breakdown of relationships are major factors leading to homelessness and this is reflected in the composition of homeless households. The majority are one-person households, and about one-fifth are lone parents with children. The breakdown of relationships with a marriage partner or with other family (usually parents) contributed to the homelessness of over one half of our sample, and was the reason for leaving local authority accommodation for two-thirds of those who had previously been local authority tenants.

Almost all the homeless are dependent on social security income and a significant minority have problems such as alcoholism, a prison record, psychiatric or physical health problems. In order to meet the needs of households with

complex problems of this nature, co-ordination of services will be required between local authorities, voluntary agencies providing for the homeless and the Health Boards. The suitability of conventional local authority housing to the needs of homeless households is an important consideration and we suggest that information along these lines be collected as part of the census of homelessness.

The census of homelessness was conducted by the local authorities in March 1993 alongside the assessments of housing need with the intention of providing a full count of the homeless. The census yielded a count of 2,667 homeless persons on the census date. This figure has been criticised by a number of voluntary agencies as providing an underestimate of the true extent of homelessness, partly because it does not take account of transitory flows in and out of homelessness and partly because it is incomplete even as a count of the stock of homeless persons on the census date. There is evidence that the census is incomplete as a stock measure, so that care needs to be taken in ensuring its comprehensiveness in future. However, it would be a more difficult task to ensure a proper measure of transitory flows in and out of homelessness. Complete flow measures of that kind should be regarded as a second priority to be pursued after an adequate stock measure has been put in place. A more refined classification of the accommodation circumstances of the homeless would also be useful and might go some way towards resolving disputes regarding the definition of homelessness.

Travellers

Our data confirm previous findings that Travelling families living on the roadside suffer from a severe lack of basic services. Further, since 40 per cent of them have been on the same site for over two years, and almost half have been known in the local area all their lives, their deprivation is ongoing rather than something that is endured during a relatively short period of active nomadism.

Over half of the families had lived in standard housing at some point and almost two-thirds had spent some time on the roadside in the past two years. Travelling families in local authority housing appear generally satisfied with their accommodation, but in several areas they tend to remain for a shorter period than settled families who have been housed. Our results suggest that the satisfaction with their housing and their length of stay depend, at least to some extent, on the attitudes of the settled community in the area to Travellers.

The accommodation preferences of Travelling families on the roadside or on the housing list are diverse. Over half would prefer standard housing, while about a third would prefer a site. There are differences in preferences by area, partly shaped by the relationship between Travellers and the settled community.

Nomadism among Travellers is generally seasonal. The majority have a home base in the local authority area in which they were enumerated. If, as appears to be the case, the families tend to travel to other areas in the Summer, then the

November census provides good information on the home bases of Travellers, but little information on where the need for short-term site spaces will be during the season of active nomadism.

The findings point to the need to take account of patterns of nomadism and the relationship between Travellers and the settled community in providing for the accommodation needs of Travelling families. One factor which appears to contribute to a difficult relationship between Travellers and the settled community is the presence of a relatively large number of transient families. Providing short-term halting site spaces in areas that attract a large number of Travellers on a seasonal basis, as suggested in the report of the Task Force on the Travelling Community (1995), could contribute to reducing tensions arising over land use in such areas.

Future Trends in the Need for Housing Assistance

On the basis of what we know of population, economic and social trends, it is unlikely that demand for social housing will fall in the short to medium term. Average household size is likely to continue to decline, leading to an increase in the demand for separate housing units. High unemployment is likely to persist, despite economic growth, and the number of lone parents is likely to increase. Apart from sustaining demand for social housing, these trends also have implications for the type of housing, particularly in that smaller dwellings may suffice for many households. There is also likely to be an increased need for new forms of accommodation, such as short-term emergency accommodation and supported or transitional accommodation for certain groups of the homeless, and halting sites (including temporary halting sites) for Travellers.

Variations in Housing Need Across Local Authorities

The level of need for local authority housing, defined as the percentage of all households in an area which are on the housing list, varies considerably by local authority area. The level tended to be highest in small (population under 10,000) urban districts, and lowest in counties with large urban authority areas in between. About half of this variation is as would be expected, since it arises from the characteristics of the areas, such as growth rate in the number of households, the age of the housing stock, social class and youth unemployment. Much of the remaining variation is due to differences in the assessment practices of the local authorities. These differences occurred not so much at the level of overall eligibility criteria, which seemed to be fairly consistent, as at the level of certain details of assessment methodology such as pre-screening, promptness in verifying applications, gaps in updating of applications and in securing of income certificates. We estimated that if the smaller urban districts on average had adopted the same standards on these procedures as the other local authorities, the overall assessment total of households would have been reduced by 14 per cent.

This is not to say, however, that measured need in the smaller urban districts is too high but rather than it may be too low in the other local authorities – the very strictness of their assessment procedures may be such as to exclude or discourage many potentially eligible applicants.

It appears, therefore, that variations in assessment methodology do not significantly inflate the level of need by including substantial numbers of ineligible households. Those variations do reduce the detailed comparability of the numbers in need across local authorities. However, given the discretion afforded by the 1988 Housing Act to the local authorities in the detailed determination of eligibility for local authority housing, the extent of these variations and inconsistencies is not excessive and should not be regarded as a substantial flaw in the 1993 assessment.

Supplementary Welfare Allowance – Rent and Mortgage Supplements

Chapter 10 moves outside the 1993 assessment to households in receipt of rent and mortgage supplements under the Supplementary Welfare Allowance (SWA) scheme administered by the Health Boards for the Department of Social Welfare. These could be argued to represent a real and extensive form of housing need, though up to now they have been treated as a concern of income maintenance policy rather than of social housing policy. In line with such a view, a policy announcement of May 1995 (*Social Housing – the Way Ahead*) indicated that administration of these supplements is to be taken over by the local authorities at some date in the future.

Rent supplementation is availed of mainly by one person households (both male and female) dependent on unemployment assistance. Female-headed lone parent households are also a major category of beneficiaries. The vast majority of recipients have never been married, though a significant minority are separated. Mortgage supplements are paid mainly to couple-plus-children households, though again female-headed lone parent households form a significant minority of beneficiaries.

The typical rent supplement is £123 per month and represents just over 70 per cent of total rent costs for recipient households. The typical local authority mortgage supplement is £82 per month and the typical private mortgage supplement is £134 month. Mortgage supplements in general represent less than two-thirds of the costs of mortgage interest for benefiting households and less than half of total (capital plus interest) costs. Compared to local authority housing, rent and mortgage supplements may well be a more cost effective form of housing assistance for certain types of households. However, more detailed information on the relative quality of housing available under the two schemes would be needed before such a conclusion could be reached.

Three-quarters of SWA rent supplemented households were not included in the assessment of housing need conducted by the local authorities in March 1993,

either because they had not applied for local authority housing or because they were considered ineligible for it. The main reason for the limited overlap lies in the targeting differences between local authority housing and SWA rent supplementation, especially as far as one person households are concerned. Another part of the explanation lies in the transient nature of need among some households on SWA rent supplementation. While a large proportion of households in receipt of SWA rent supplement have depended on the scheme for a year or more, there is a significant minority with much shorter periods of dependence. In addition, it is possible that some low-income households may simply prefer private rental accommodation subsidised by SWA rent supplement over local authority housing.

General Policy Implications

Aside from some specific issues already referred to, the main policy implications of the study concern the coherence and integration of the overall social housing programme.

This concern arises first in connection with the newly emergent role of the private rented sector in providing low-income housing. The rapid growth of rent supplementation in the 1990s has generated this role in a largely unanticipated and unplanned way. We estimate that about 33,000 low-income households are now accommodated in this sector, 13,000 of which have applied for local authority housing and a further 20,000 of which are not on the housing list but receive rent supplementation. It should be remembered in addition that, in our survey data, a significant minority of applicants for local authority housing said that they would prefer private rented accommodation over local authority accommodation if security of tenure and housing standards in the private rented sector were made more attractive. Given these circumstances, major questions arise as to how this form of provision can be integrated into social housing. The recent decision to transfer the administration of rent and mortgage supplements to the local authorities has signalled the start of the integration process but there are no detailed indications as to how it is to be brought about or how close the integration is intended to be.

The issues which need to be clarified are, first, the relative standing which is to be accorded to rent-supplemented private renting compared to the other forms of social housing – is it to be regarded as an equally acceptable housing solution or is it to be treated as a fall-back or secondary option for those who do not qualify for such things as local authority housing? A possible answer to this question is that private renting might be viewed as the preferred solution for certain kinds of households (e.g., lone person households) but as a secondary solution for others

(e.g., family households). In any event, policy decisions on such questions need to be arrived at.

In considering the relative merits of socially assisted private renting, the viewpoint of tenants, landlords and the state (as funding agency) will need to be taken into account. From the tenants' point of view, the sector clearly has attractions, particularly in the case of certain kinds of households. These attractions could be enhanced if problems such as security of tenure, predictability of rents and physical standards of accommodation could be addressed. Residential property also may have some attractions from the landlords' and investors' point of view, though the long-term decline in the sector clearly indicates that these advantages are fragile. The cultivation of a thriving private rented sector is already included among the objectives of housing policy, but no attempt has been made to target development in the sector on low-income tenants and, in any event, it is not clear if current investment incentives are having a sufficient impact. From the state's point of view, questions of cost will be prominent, but this requires systematic comparisons of costs with other forms of social housing, including some attempt to measure value for money. These are not yet available.

Voluntary housing has a longer established role within social housing, particularly as a means of responding to the housing needs of the more deprived households. The sector now has a housing stock of 7,000 units and it is clearly intended that stock should increase in the future. While the existing role of voluntary housing agencies in this area is valuable and successful, it is worth considering if it should be allowed to develop more freely into the private rental market, that is, to provide rental accommodation for a broader range of tenants, drawn from low or even middle-income households across the spectrum of tenure types. Such diversification would enable them to complement the existing role of private landlords, especially in areas where private rental accommodation is in short supply or is of inadequate quality. It would have the advantage of broadening the options available to both private sector and local authority tenants, improving the social mix in voluntary housing and reducing tendencies towards residualisation in the voluntary sector.

When we place both voluntary housing and socially assisted private renting alongside traditional local authority housing, it becomes clear the forms of housing provision these entail amount to three different ways of doing one overall job – providing subsidised rental accommodation for low-income households. This division greatly complicates the system of subsidising rental tenure, introduces many anomalies between the different parts of the system and makes it difficult both for providers and administrators to discern a unifying underlying logic to it. Some standardisation of the system now seems necessary, perhaps even to the extent of introducing a single scheme of housing benefit. Under such a scheme, all

rents would be pitched at an economic level, without regard to the kind of landlord (local authority, voluntary association or private landlord) providing the accommodation. Those rents would then be subsidised by means of rent supports paid to tenants (or, on their behalf, to landlords) on a standard, statutory, universal basis without reference to whom they were paying rent. The level of benefit would be means-related and would be tapered to decline as tenants' means improved. In the absence of such a radical standardisation, some steps should be taken to harmonise the three forms of provision, as regards methods of financing and accounting, criteria for eligibility and methods of disbursement.

Considering the place of social housing within housing policy as a whole, questions can be raised about the pre-eminence of home ownership as an objective of housing policy. This aspect of housing policy has relegated social housing, and indeed private renting, to a relatively marginal position in the housing system. Schemes such as shared ownership, local authority house purchase loans, and the provision of low-cost sites has the effect of increasing residualisation in the local authority rented sector since these schemes "cream off" the top tier of housing applicants. Furthermore, the commitment to a long-term inflexible pattern of payments that is entailed in home purchasing may not be in the best interest of the purchasers themselves if they occur at a period in their life cycle when family expenses are rising. It is arguable that home ownership long ago reached a healthy limit in Ireland, and that social housing has suffered even from what has been done to date in this area. Therefore, attempts to extend it further need careful examination and the social benefits of home-ownership need to be more critically assessed.

Scope and Methodology of Assessment of Housing Need

Turning to the technical question of how housing needs should be assessed, the study suggests that two assessment exercises are needed in place of the present one. The first should be an extension of the present assessment in that it should focus on households which apply for social housing support. As at present, it should attempt to quantify the overall level of need for social housing and provide information on the nature of that need. Unlike present assessments, however, it should take account of forms of social housing support other than local authority housing and provide as comprehensive a picture as possible of need for all those supports. The second assessment exercise should be in the nature of a periodic survey of housing conditions in the population as a whole, focusing especially on the identification of housing deprivation. It would be a larger and more costly exercise than the first but would be conducted less frequently and would be designed mainly for policy purposes rather than as a tool of day-to-day administration of social housing programmes.

Chapter 1

BACKGROUND AND CONTEXT: THE CONCEPT OF SOCIAL HOUSING NEED

Background to the Study

The central focus of this study is on the meaning and adequacy of the assessments of housing need carried out by the local authorities in March 1993 and aggregated by the Department of the Environment to provide national totals. The assessments were conducted following a requirement in Section 9(1) of the 1988 Housing Act that each local authority periodically make:

an assessment of the need for the provision by the authority of adequate and suitable housing accommodation for persons –

- (a) whom the authority have reason to believe require, or are likely to require, accommodation from the authority, and
- (b) who, in the opinion of the authority, are in need of such accommodation and are unable to provide it from their own resources.

The assessments were designed primarily to provide the local authorities with the information necessary to plan for the provision of housing in their respective areas. As such, they served an administrative and planning purpose which was closely tied to the forms of housing the local authorities provided. The assessment is essentially a stock-take of eligible applications which local authorities have in hand at a given point in time, together with an announcement to invite new applications from eligible applicants. In addition, old applications are to be reviewed in order to eliminate those which are no longer active or eligible. Having thus reviewed and updated the stock of eligible applications, each local authority assesses need in its area by counting its stock of applications on a specified day and by classifying that stock according to a set of categories specified in the 1988 Act. It then forwards classified aggregates to the Department of the Environment. The Department collates these returns to form an overall national picture of social housing need, and publishes statistics on the level of need by local authority area. The 1993 assessment was the third such assessment carried out by the local authorities under the 1988 Act: previous assessments had been carried out in 1989 and 1991.

The aggregated 1993 assessments indicated that at a national level 28,624 households were in need of accommodation from the local authorities. This figure represented an increase in the housing lists of over 9,000 households since 1989. Moreover, this increase followed a period from 1984 to 1988 during which local authority house completions had declined dramatically, but without an expansion of the waiting lists for local authority dwellings.

The 1993 assessments clearly showed that the housing lists had grown rapidly over the previous four years. Beyond that, however, there were many questions about the meaning and significance of its results, especially in view of the magnitude of the increase. One broad set of questions related to the adequacy and accuracy of the assessments. What was meant by housing need? Did the assessments accurately reflect real levels of housing need? Were they carried out in a consistent and comparable way across local authorities? Another set of questions related to the pattern of housing need which the assessments revealed. What kind of households were on the lists? What kinds of housing problems did they have? How severe were their current circumstances? What responses were required to solve those problems? The assessments provided some information necessary to answer these questions, but lacked the detail to provide a full picture.

Scope and Objectives of Present Study

It is against this background that the Department of the Environment commissioned the ESRI to carry out the present study of the 1993 assessment. The overall concern of the study was to examine the nature of the 1993 assessments, to explore the patterns of need they revealed and to consider the most appropriate ways for housing policy to respond. The specific objectives are as follows:

1. To provide a better insight into the nature of housing need, its extent, urgency, acuteness and duration;
2. To indicate the most appropriate and efficient response to those needs, taking account of the preferences of applicants;
3. To examine and compare the procedures used by local authorities in carrying out their assessments;
4. To identify trends in social housing needs and the causal factors that might be used to predict future trends;
5. To promote better informed public debate on social housing needs.

Structure of Report

Our initial focus in this study was the assessments of housing need conducted by the local authorities in 1993. In the remaining sections of this chapter we examine in some depth the administrative and practical considerations which constrained the concept of "housing need" as it was understood for the purpose of the assessments.

In Chapter 2 we describe the sources of data which provide the information base for the study. A number of data collection exercises have been carried out, including a sample of housing application forms, interviews with a sample of 935 housing applicants, profiles of 181 homeless households, profiles of 119 Traveller families in need of accommodation, and a survey of local authority housing officials dealing with the procedures used in conducting the 1993 assessments. In order to explore the impact of local socio-economic and demographic characteristics on the size of a housing list, we used the Small Area Population Statistics from the 1991 Census of Population. Finally, since our early analyses indicated that large numbers of households were obtaining housing assistance administered through another government programme (the rent and mortgage supplement schemes administered by the Health Boards for the Department of Social Welfare), we collected additional data on recipients of this type of assistance. In Chapter 2 we describe each of these data sources, and the contribution of each type of information to an understanding of the overall picture of housing need.

The next three chapters focus on the main body of households included in the 1993 assessments of housing need conducted by the local authorities, using both the sample of application forms and the interview sample as data sources. Chapter 3 describes the social characteristics of those households; Chapter 4 deals with their current housing circumstances; while Chapter 5 outlines their attitudes, expectations and requirements regarding local authority accommodation. The objective of these chapters is to provide insight into the nature, urgency and likely duration of the housing need of those applying to the local authorities, and the preferences of applicants which would have a bearing on the most appropriate response to these needs.

Chapters 6 and 7 deal with two special categories of households – the homeless and Travellers. Within the context of the larger study the numbers of cases included in our study is too small to provide a full treatment of the specific experiences and needs of these two groups. However, we are able to address the major issues arising from their distinctive circumstances.

Chapters 8 and 9 turn to variations in need across local authority areas, and examine the extent to which these variations are linked to socio-demographic characteristics of the areas on the one hand, or to differences in the practices of the housing authorities, on the other.

Chapter 10 moves outside the 1993 assessment to examine a large category of households which were not systematically included in the assessment, but which could be argued to represent a real and extensive form of housing need. These were the households in receipt of rent and mortgage supplements under the

Supplementary Welfare Allowance scheme administered by the Health Boards for the Department of Social Welfare.

Chapter 11 summarises the major findings of the report with particular reference to the questions we set out to address, and goes on to draw out the wider implications of our findings for housing policy generally.

Social Housing Need: Concept and Context

As outlined above, the starting point of the present study is the assessment of housing need conducted by each local authority in March 1993. This focus reflects the primary concerns underlying the study – the nature and pattern of social housing¹ need and the most appropriate ways for housing policy to respond. *Before pursuing these issues in the chapters which follow, it is necessary first to consider in general terms what the concept of need means as far as social housing is concerned. Our main argument here is that housing need is not entirely separate from the remedies made available under housing policy. Rather, the relationship between them is complex and circular. "Need for social housing" is in part a characteristic of the housing circumstances of certain segments of the community, and in part a construct created by the response framework which the administration of housing policy projects onto those circumstances.*

The remainder of this chapter will explore how this is so. It will examine how housing problems as experienced in the community, and housing solutions as proposed and delivered by social housing interact to shape the concept of housing need. It will do this first at the general level of need as a fundamental principle guiding the allocation of resources, particularly housing resources, in the welfare state. It will then consider how the general concept of need is given distinctive shape and substance within the context of housing policy and administration in Ireland. The chapter concludes by summarising how the administrative context constrains and conditions the types of housing problems which have been incorporated in the concept of housing need in Irish social policy.

General Nature of Need

Housing is usually regarded as a basic need, and not simply as an optional good which consumers may or may not choose to purchase. This view of housing assumes that one can identify an objective and universal minimum standard of housing to which all households are entitled. At its simplest, households can be considered in housing need when their circumstances fall below the minimum

¹ Prior to the policy changes introduced in the Plan for Social Housing (1991), local authority housing was almost the sole form of state-subsidised housing. Since then, the term "social housing" has come to include a wider range of responses on the part of public policy, including the housing activity of the voluntary and non-profit housing agencies.

standard and when as a result they are exposed to certain kinds of damage or harm. More realistically, need may be considered as a multi-dimensional continuum: the minimum standard may have a number of dimensions and households may be above or below that standard to different degrees and in different ways. They thus may be regarded as in different degrees or forms of need. In any event, need defined in this way is "objective" since it is linked to externally observable inadequacies and consequent risks of harm rather than to subjectively perceived deprivation (Drover and Kerans, 1993, pp. 4-5).

Need is the guiding principle of non-market allocation, in contrast to wants and preferences which are the guiding principles of the market. In needs-based allocation, consumer well-being is pursued by reference to an external determination of what the consumer objectively needs, rather than by the consumer's own interpretation of what he or she wants. In principle, an external authority – usually an "expert" based in the agency responsible for meeting the need in question – is required to make this determination. Various devices can be used to ensure that the agency takes account of consumer preferences, such as general mechanisms of democratic accountability, lobbying by consumers, creating mechanisms for dialogue between experts and consumers. However, to ensure the objectivity of the determination of need, these devices can only have a secondary influence.

In the market economy, demand is the outcome of consumers' wants and preferences as filtered through and constrained by the resources (or purchasing power) available to them. In non-market allocation, one can also speak of demand in terms of claims made by consumers on the resources being distributed by the welfare agency. Here too wants and preferences obviously have a role in instigating such claims. However, the administrative determination of need takes the place of the consumer's own resources or purchasing power as the filter or constraint through which claims are accepted as "valid". Such determination may even provide the initiative which instigates the claims in the first place – as in the case of disadvantaged persons who may make no claim to resources but who nevertheless can be considered by the administration to be in need. In this process, demand is recognised as valid, i.e., as constituting an entitlement to resources, not because the consumer has the power to command the resources at issue (e.g., through purchasing power or lobbying strength) but because the administration has gone beyond the consumer's own self-representation to establish objective deficiencies in his or her situation. The consumer's self-representation can and often is taken as evidence of what that objective situation is, but on its own it usually is not enough and is verified in the light of other evidence. It is part of the essential nature of need as a basis for non-market allocation that, in the interests of

fairness, it has this degree of objectivity and distance from consumers' wants and preferences, even while it may take those wants and preferences into account.

In the absence of price as a mechanism to match supply and demand, needs-based allocation must rely on other devices where "demand" exceeds supply. The most important of these are rationing of access through a waiting period or a means test, prioritising consumer demands on objective criteria of urgency or severity of need, and lobbying on the part of the "consumers" or their advocates for an increase in supply. In the case of means tested benefits, the recipients must demonstrate that they would be unable to meet the need from their own resources.

Two Sides of Need

At a very general level, the concept of need has two sides or parts. On the one side need refers to a *deficiency*: the person or household lacks access to some basic minimum standard of a particular resource (housing, education, health, income, etc.). The second, complementary side of need is the *remedy* which this deficiency evokes – the particular solution that is decided on as an adequate response to the deficiency.

In purely logical terms, the deficiency is prior to the remedy: the present housing must be inadequate in some sense before the need for a remedy is acknowledged, and it is public concern about the inadequacy which prompts the provision of a remedy. However, knowledge of the deficiency is not sufficient to an understanding of need, since it does not identify the appropriate remedy. For instance, in the case of Travelling families, conventional housing would not be the best "remedy" to inadequacies in their accommodation circumstances if they would prefer a halting site. To have a full understanding of need, then, we must know both what is wrong at present and what is understood to be the means of righting that wrong.

Need in Practice

In the case of social housing need, the working concepts of both deficiency and remedy emerge from detailed operational responses to a whole series of questions. What are the criteria by which minimum standards in housing should be defined? What cut-off points on those criteria should be used to identify those in need? How should they be identified and how should their need be prioritised? What remedies should be offered to them? How should remedies be designed? What level of resources should be applied to providing those remedies?

There is potential for a great deal of variation in the responses to these questions and thus in the adequacy of the conception of housing need which results. Social housing programmes in European countries have generally striven for as much simplicity as possible on these matters. Those programmes have reflected an assumption that the deficiencies underlying housing need were

relatively uncomplicated, generally involving the physical inadequacy of the present housing, and that the general parameters of the remedy were also reasonably simple. Elaborate explorations of the nature of housing deficiencies and of the appropriate responses were therefore felt unnecessary, often to the extent that prospective tenants' views on these matters were ignored. The main concern was with providing a sufficient quantity of housing. There was also an assumption that need was ongoing and changed only slowly, if at all – that "the construction of rapid mass housing programmes was inevitably and eternally matched with a pool of tenants who needed subsidised housing" (Emms, 1990, p. 6).

These assumptions were sometimes justified, or least defensible on pragmatic grounds, especially in the early years of social housing in European countries or in other circumstances when housing programmes had an emergency character. In Ireland, as in other countries, the historical record shows that social housing programmes were often impressively successful in providing basic housing on a massive scale when it was badly needed, as for example in the widespread conditions of scarcity in the aftermath of World War II. Tenants were often also suitably grateful to escape from poor or overcrowded housing, or no housing at all, into sound, spacious new homes, even though they may have had some qualms about the upheaval and destruction of old communities which went with it.

However, the simplifying assumptions underlying the early years of social housing became less necessary, less adequate and less justifiable as general housing circumstances improved. Questions of quality, adequacy and diversity in relation to the social as well as physical dimensions of housing became more relevant and consumers' perceptions as evidence on these matters became more valuable. However, these issues often got little attention. As a result, the tradition of social housing in European countries has sometimes been criticised as paternalist and authoritarian and as lacking in comprehensiveness, flexibility and responsiveness to changed housing requirements (Emms, 1990). This has been pointed to especially in the common practice of designing housing remedies without reference to the eventual consumer, or indeed to housing administrators who subsequently have to deliver and maintain the housing. As Emms (1990, p. 4) sums up the situation in Europe,

Prospective tenants were seen as passive recipients for a product whose design, quality, price and location were in practice almost entirely the prerogative of "experts" – administrators, planners and architects – who indeed usually reached their decisions without reference to those who would later be responsible for managing and maintaining the housing.

One important form of administrative over-simplification in housing provision arises from the tendency to reverse or short-circuit the deficiency-remedy sequence in defining housing need. This can happen when the form of housing provided in

the social housing programme – the remedy – becomes influenced more by tradition, the availability of resources, the disciplinary biases of the experts (planners, architects, engineers, housing officials) or some other extraneous factors than by a close linkage with the housing deficiencies of those whom it is intended to serve. At the extreme, remedy can take over from the deficiency as the starting point in defining need, so that the remedy takes on an independent existence and a need is said to exist when forms of deficiency are present to which that remedy can be proposed as a solution. Criteria of eligibility for that remedy then become the key basis on which need is identified: a household is in need if it is eligible for the solution in question. The deficiency side of need is thereby identified as a secondary matter, by a process of back projection from the remedy. Those who do not "fit" the remedy risk being considered as not in "housing need", irrespective of the deficiencies in their current housing circumstances.

*In extreme cases, the conception of need is thus constructed in a reversal of the logical order – housing remedies come first, housing deficiencies are picked which provide a match with those remedies and can be solved by them, and housing need is defined by reference to the combination which is thereby created. Housing deficiencies which do not fit into this construct then have to struggle for recognition: they may be seen as a *problem* but not as a *need*, that is, not as the proper target of any of the existing forms of housing provision. They thus risk being defined out of existence, as not forming "real" housing need and therefore as having little chance of becoming beneficiaries of social housing provision.² Alternatively, they may be picked up by a different area of the social services, in which case they will be segmented off and defined as belonging to a different class of need.*

The aspects of need we have just been dealing with are quite general, either to overall welfare state provision or to housing provision in European countries. We now turn to a brief outline of the major features of social housing in Ireland which have an important influence on the way the concept of housing need is understood in practice. We can organise the account according to the *effects* of the features in question on the concept of housing need. These effects can be grouped into three: *contraction* effects, *segmentation* effects and *consistency* effects.

² As we shall see in Chapter 7, the clearest instances of this pattern in Ireland have tended to arise in connection with the housing needs of Travellers, though, as we shall also see, more moderate versions of the same syndrome can be identified in connection with certain categories of homeless persons and of persons in private rented accommodation.

The Contraction of the Concept of Housing Need

The concept of housing need in Ireland has been narrowed and contracted in a number of ways due to the effects of practical aspects of social housing policy and provision. Three such contraction effects stand out especially – the long-term and relatively inflexible nature of subsidies to local authority housing even for better-off tenants, and the conflict between home ownership and adequate housing for all as goals of housing policy, and the fall-off in supply of local authority housing for new lettings. The first two of these are long term and deep-rooted features of housing provision, while the third is a particular feature of the late 1980s and early 1990s.

Long-term, Inflexible Subsidisation

The pattern of subsidisation of local authority tenants through the Differential Rents system is relevant from the present point of view not because the overall level of subsidisation is too high but rather because it is inflexible over the long-term, particularly in that it is relatively unresponsive to improvements which may occur in tenants' circumstances. As NESC (1993, p. 462) puts it,

[O]nce individuals/households obtain local authority housing, their eligibility is never re-assessed, irrespective of changes in their income situation. This permits a situation where high income households with high standard accommodation may receive significant housing subsidies, while simultaneously less well-off households may remain effectively homeless.

Our concern here is the feed-back effect this situation has on the process of defining and assessing need for social housing among new applicants. Point-of-entry assessment of applicants carries the entire brunt of determining life-time eligibility for local authority housing. Although the level of subsidy is open to some subsequent readjustment under the Differential Rent system, higher-income tenants generally exercise their option to purchase the housing at a discount, so that very few pay the maximum rents under the differential rent system. As a consequence of the long-term inflexible nature of the subsidy involved in local authority housing, the initial assessment of applicants is likely to be a good deal more stringent than it would be if eligibility and level of subsidy could be regularly and realistically adjusted to reflect improvements in the household's circumstances. In particular, it introduces a concern with the likely duration of need, leading to a reluctance to accept applications from young single people whose circumstances may change at a future date.

Home Ownership and Residualisation

The second contracting effect on social housing need which we want to point to arises primarily from the tension which exists between the two principle objectives of Irish housing policy – the promotion of home ownership and the provision of an adequate standard of housing for all. In principle, adequate

housing for all is the primary objective of policy and home ownership is secondary. In fact, however, the historical record suggests that the goal of home ownership has had an extraordinary prominence in Irish policy. One could make the case that the goal of home ownership has been advanced to such a degree that it has come into conflict with the goal of adequate housing for all and, until the recent past at least, has sometimes seemed to occupy the primary rather than the secondary position in housing policy.

The prominence of home ownership is reflected in Table 1.1 which shows the changing distribution of private dwellings by housing tenure in Ireland in the period 1946-1991. The share represented by owner occupation has increased from just over half in 1946 to almost 80 per cent in 1991.³ Rental tenure, both social and private, declined accordingly. By 1991, social housing accounted for less than 10 per cent of dwellings and private rental tenure accounted for 8 per cent, a decline of almost a half in each case from the levels of the 1960s. In Europe generally, only Greece and Spain come close to Irish levels of home ownership (Commission of the European Communities, 1993).

Table 1.1: *Private Dwellings by Major Type of Tenure in Ireland, 1946-1991*

| | 1946 | 1961 | 1971 | 1981 | 1991 |
|----------------|-----------------|------|------|------|------|
| | <i>Per cent</i> | | | | |
| Owner occupied | 52.6 | 59.8 | 68.8 | 74.4 | 79.3 |
| Social Housing | } 42.7 | 18.4 | 15.5 | 12.5 | 9.7 |
| Private rented | | 17.2 | 13.3 | 10.1 | 8.0 |

Source: Censuses of Population 1981 (Volume 8) 1991.

The high level of home ownership in Ireland has been viewed as a public good, which enhances social stability and a sense of responsibility, and it reflects the preferences of most Irish people. Home ownership has been promoted by a wide range of mechanisms, among which can be counted three different aspects of housing policy (NESC, 1988). The first has been the provision of generous subsidies to home ownership in general and to mortgage purchase in particular. These have included income tax reliefs for mortgage interest payments, grants to first-time buyers of new houses, waiving of stamp duty on purchases of new

³ It should be remembered also that the level of owner occupation in 1946 was itself the product of earlier policy, in particular the land reforms of the late nineteenth century and early decades of the twentieth century which converted the Irish peasantry from tenants into owner-occupiers. As a result of this policy, the level of owner-occupation in rural areas in 1946 was already at 69 per cent compared to 23 per cent in urban areas (Census of Population, 1946).

homes, the non-taxation of imputed income from owner-occupied housing, and the exemption of homes from capital gains tax.

The second aspect of policy which has promoted home ownership is the long history of sales of local authority housing to sitting tenants at discounted prices. In the 1970s and 1980s in particular, the discounts were generous and resulted in a high rate of take-up of tenant purchase offers. The impact of this practice has been great. Of the estimated 300,000 homes which have been built by the local authorities since the foundation of the state, over 200,000 have been sold to tenants and only 90,000 or so remain in the local authority ownership. Former local authority houses account for one in four of the owner-occupied houses in Ireland in 1991. The large proportion of local authority housing which has been sold to tenants suggests that, in purely quantitative terms, social housing has been used primarily as a *route to home ownership* for low-income households and only in a secondary way as an *alternative* to home ownership for that sector.

The third aspect of policy promoting home ownership is the neglect of private renting in housing policy. The level of subsidisation of home ownership (which, until the introduction of "Section 23"⁴ tax incentives in the early 1980s, had no parallel in the private rented sector) made it difficult for private rented accommodation to compete with owner occupation in the housing market. As a result, the quality of private rented accommodation suffered so that it became the preserve mainly of marginal or transient households. The rapid growth of rent supplementation under the Supplementary Welfare Allowances scheme in the last five years or so, along with the "Section 23" incentives already mentioned, and an income tax relief for renters introduced in the 1995 Budget have introduced new supports to the private rented sector but it is not yet possible to say if these will be sufficient to boost supply in a significant way.

These trends in policy, taken together, have had important consequences for social housing. The emphasis on home ownership has meant that renting (whether private or social) has been treated as a second-best option. While people everywhere may desire to own their own homes, Irish housing policy has endorsed that desire to an unusual degree and elevated it to the level of an unquestioned social good. Furthermore, the devices used to promote home ownership have had the effect of reducing the importance attached to considerations of equity (redistribution in favour of the poor) in housing policy. Most supports for home ownership have not been means-related, and some of them (such as mortgage interest relief and non-taxation of residential property) have disproportionately

⁴ "Section 23" incentives involve a tax relief against rental income in respect of certified expenditure on the construction, refurbishment or conversion of property provided by an investor for renting. Since 1991, this relief has been confined to designated urban renewal areas.

benefited the better off. The promotion of home ownership has thus introduced regressive tendencies into housing policy, with the result that resources which could have been used in a progressive way by the social housing sector have been diverted elsewhere.

The same tension between the goals of equity and social stability is evident within the social housing sector itself. Social housing as a whole is centred on equity principles, and within that sector the differential rent scheme is intended as an instrument of progressive redistribution. However, the widespread sale of local authority housing has favoured better-off tenants, who have been able to purchase their housing at a price far below its market value. As a result, the pool of local authority housing eventually available for people who cannot afford to buy their own homes is reduced. In the long run, the local authorities must construct new housing or purchase housing at market prices that are far in excess of those received for the sale of existing dwellings to tenants (Lord Mayor's Commission on Housing, 1993).

While the tenant purchase schemes have the potential to increase social stability and reduce residualisation by encouraging the higher income tenants to remain in the local authority estates as home-owners, it is unclear to what extent this has occurred. These social benefits depend on the extent to which tenant purchase has contributed to a mix of tenures and socio-economic circumstances *within* estates, rather than to distinctions along these lines *between* estates. Certainly in the large cities there has been a tendency for the bulk of the housing in some estates to be purchased over time by the tenants, while other estates – typically in the less desirable areas – remain in local authority rental tenure. When this happens, the social housing sector becomes residualised – a residual of those who lack the means to become owner-occupiers, and a residual of housing when many of the more desirable houses have been bought. This residualisation is particularly evident in the blocks of local authority flats in the larger urban areas which have remained outside the tenant purchase schemes, so that some local authority housing has a strong association with lone parenthood, unemployment, poverty, area segregation and other forms of marginalisation (O'Connell 1993, Lord Mayor's Commission on Housing, 1993, Nolan and Callan, 1994).

The recent policy document, *Social Housing – The Way Ahead*, promises substantial increases in the supply of social housing but retains the emphasis on owner occupation through its promise of increased discounts to tenant purchasers. It is too early to say what the net impact of these changes on the redistributive effects of housing policy will be.

The introduction of the shared ownership scheme (whereby low-income house purchasers part-buy a house along with the local authority and pay rent to the local authority for the share owned by the local authority) may exacerbate the

tendency towards residualisation. It is purposely designed to cream off the higher-income segment of applicants to the local authorities and direct them towards a form of owner-occupation, as a means of ensuring the greater availability of local authority housing to those most in need. While the scheme is a welcome innovation for the households who can benefit, and while it will help relieve pressure on the local authority housing lists, it has the effect of narrowing down even further the range of households who are likely to obtain local authority housing.

Social housing provision, in view of the cost to public finances, must necessarily be targeted at low income groups. This targeting carries the risk of residualisation in that it caters for the poorest households. The prominence of home ownership in Irish housing policy has exacerbated this risk, so that social housing has suffered in status, in resources, in social composition and in quality and diversity since tenant purchasers have acquired much of the better local authority housing stock. In short, it has suffered from multiple residualisation, and the adequacy and diversity of social housing has been affected as a result.

This is not to say that all features of social housing have been compromised. The physical size and standard of new houses, security of tenure and levels of rent remain at a reasonable – and sometimes quite a favourable – standard from the tenants' point of view. However, many local authority housing estates have problems in terms of the social environment, location and social integration with the rest of the community so that the social status of the entire sector suffers. Little systematic information is available on the extent of these problems, but as we will see in Chapter 5 they are a major concern to many housing applicants, particularly in large urban areas. It is quite possible, therefore, that they have a deterrent effect on other low income households who could be on the housing list but who are discouraged from applying by the social costs attached to local authority housing. No measure of the extent of this effect is available (though see Chapter 10 below) but it is reasonable to assume that it does have a tendency to reduce the number of households who apply for local authority housing.

Falling Supply of Local Authority Housing

During the years from 1987 to 1992 the local authority house building programme slowed to one-quarter of the average over the previous twenty years. This decline was prompted by falling numbers on the housing lists, and by the existence of a surplus of local authority housing in some parts of Dublin and other cities. Completions of new houses were below 2,000 per year over these years and numbered only 768 in 1989. This compares with completion rates which generally exceeded 6,000 from the early 1970s to the mid-1980s. A second cause of reduction in supply was the continuing high rate of sales of local authority housing to tenants. Sales numbered over 18,000 houses in 1989, the highest annual total

on record, and totalled over 31,000 houses in the four years 1988-1991 inclusive. The combination of decline in the building programme and high sales sharply depleted the total local authority housing stock, which fell from 116,270 dwellings in 1988 to 93,283 in 1992, a decline of almost one-fifth in four years (Department of the Environment, 1993).

The fall in supply of local authority housing, combined with high levels of unemployment and rising rates of lone parenthood in recent years, has led to an increase in the housing waiting lists, and an increase in the length of wait for housing. The longer waiting periods are likely to result in a narrowing of the concept of need for two reasons: because some potential applicants, particularly if they feel that they would have low priority, are discouraged from applying; and because local authorities may try to damp down further increases by taking a more restrictive line in assessing and accepting applications. These effects seem to operate more on an informal than a formal level and are difficult to quantify, but it seems to be particularly relevant for non-elderly lone person households. As we shall see in Chapter 9, there is evidence that some local authorities do discourage applications from lone person households. In that sense, low supply of housing has the effect of restricting and contracting what local authorities, and the potential applicants themselves, are willing to accept as valid social housing need.

It is also possible, of course, that an increase in the supply of local authority housing would have the reverse effect, tending to broaden or expand the concept of housing need in practice. Our discussions with the housing authorities indicated that plans for a new housing scheme in an area lead to an increase in the number of applications to the local authority. Moreover, in the Dublin Corporation area in the mid-1980s the excess of vacant housing units in low demand areas meant that couples without children and single persons, who would normally have low priority on the waiting lists, could be accommodated (Lord Mayor's Commission on Housing, 1993). Nevertheless, the period leading up to the 1993 Assessment of Housing Need was characterised by a falling supply and an rising demand for local authority housing, so that the contraction effects on the concept of housing need were dominant at this time.

Segmenting the Concept of Housing Need

We have just looked at a number of ways in which housing policy and practice have tended to squeeze or shrink the practical scope of the concept of housing need. We now look at a related set of influences which have somewhat different effects: they tend to divide up housing problems into categories or segments and treat certain segments as more genuinely in "housing need" than others. At the beginning of the chapter we noted that the assessments of housing need were linked to the administration of the social housing programme by the local authorities, so

that the concept of housing need underlying the assessments is tied to the particular set of "remedies" they provide. As we shall see below, there is frequently a time lag between policy changes which shift or clarify the respective responsibilities of government agencies and the practical understanding of these responsibilities on the ground. In other words, it was often the traditional division of responsibility rather than the current remits that affected the concept of housing need as it was understood by the local authorities in 1993.

Boundaries of Responsibility

The administration of social services is divided up into areas of functional responsibility which in turn are based on classes of need in the community. In Ireland, social housing is such an area of responsibility, and is part of the remit of the Department of the Environment. However, it is not always possible to say where social housing need ends and other needs begin. This blurring of boundaries between classes of need can give rise to corresponding uncertainty over boundaries of responsibility between departments and to various degrees of friction and uncertainty about how the departmental and local interface should be handled at those boundaries. Definitions of social housing need can be affected in turn. Departments will tend to identify need in their own terms, that is, by reference to what they see as their remit. Need can become equated with need for what a particular department is able to provide rather than by reference to a more general assessment of deficiencies in access to resources among persons or households in the community. In other words, at the level of the individual department, we can get a back-projection of need from the available remedies rather than a forward projection from observed deficiencies in access to a particular resource. Across departments, needs then become segmented according to administrative imperatives, thus affecting how they are defined and used as administrative constructs.

In Irish social services, responsibilities which verge into the area of social housing exist mainly in two government departments other than the Department of the Environment – the Department of Health and the Department of Social Welfare. Here we need to consider how the consequent boundary problems affect the way social housing need is defined in practice.

Department of Health

Under the 1953 Health Act, the Department of Health was responsible for providing shelter to the homeless. This long-established remit has led to a degree of uncertainty about boundaries of responsibility between the Department of the Environment and the local authorities, on the one hand, and the Department of Health and the Health Boards, on the other. The Housing Act 1988 and the Child Care Act 1992 clarified the respective responsibilities of the local authorities and the Health Boards in the case of homeless persons: local authorities are

responsible for the housing needs of homeless adults, while the Health Boards retain responsibility for homeless persons under the age of 18. However, the older and long-standing division of responsibilities retained an impact on the understanding of housing need that underlay the 1993 assessments, particularly with respect to homeless individuals who need additional supports in order to live independently in the community.

The move away from institutional care and from a purely medical approach to those with marginal psychiatric or personality problems had created new challenges and a new clientele for supported housing in the community. Many of those who formerly would have been catered for in institutions were re-directed back into the community and needed special housing provision as a result. Their needs extended not only to financial assistance with accommodation (as, for example, in the form of traditional subsidised rental tenure in local authority housing) but also various kinds of social or medical supports. Effective delivery of the necessary package of supports often required co-operation between the housing authorities and the social services. However, sufficient care was not taken by the Health Boards and local authorities to ensure that accommodation was available for those being moved from Health Board institutions to the community, or to co-ordinate their responses. The local authorities showed some resistance to including these new categories of persons among those in "need of social housing". This reluctance was reflected especially in a restrictive approach to assessing housing need among those segments of the homeless or semi-institutionalised population who could not cope in standard local authority housing and who thus could be construed as still being the responsibility of the Health Boards.

The non-profit and voluntary housing organisations have been aware of this gap in providing for those who need a greater level of support in order to live independently in the community, and have been key providers of sheltered housing and hostel services in Ireland. Although the voluntary housing sector now receives considerable funding from the local authorities,⁵ the presence of this "remedy" as an alternative to local authority housing has contributed to the perception on the part of some local authorities that certain special housing needs are outside the boundaries of their responsibility.

In Chapter 6 below we will examine how difficulties of this kind influence the treatment of homeless persons in the social housing programme. Some homeless cannot live in normal housing without social, psychiatric or medical supports. The Department of the Environment and the local authorities do not include such supports within the social housing programme. In consequence, local authorities

⁵ Through the Capital Assistance Scheme, the Rental Subsidy Scheme and, in the case of the homeless, through special arrangements under Section 10 of the Housing Act 1988.

have some tendency to define homeless persons who require such supports as not being in "need of social housing". Neither, however, are the needs of such persons fully met by the Department of Health and the Health Boards. Those agencies see long-term housing provision as outside their brief, and so have some reluctance to take on responsibility for homeless persons who could live in "normal" housing in the community, albeit with certain special supports. In reality, meeting the needs of homeless individuals with psychiatric or medical problems requires a co-ordinated approach, involving support services from the Health Boards as well as housing from the local authorities. However, the required level of co-ordination has not yet been achieved in all local authority areas, so that many of those with severe housing deficiencies may be relegated to the margins of housing need. Apart from its practical implications for the cases involved (which can be serious), this tendency can also have a bearing on the definition of housing need, since questions of definition can become implicated in boundary friction and can be shaped as a result.

Department of Social Welfare

The second major departmental over-lap with the housing functions of the Department of the Environment arises in the Department of Social Welfare. Under the Supplementary Welfare Allowances scheme (SWA) administered by the Health Boards, the Department of Social Welfare provides housing supports to qualifying households in the shape of rent and mortgage supplements. These income maintenance payments are targeted at the rent or mortgage interest costs of those who are dependent on social welfare as their main income source and have difficulty meeting those costs from that income. The increase in unemployed young and mid-life adults living alone in private rented accommodation and the increase in the number of lone parent households had given rise to a rapid escalation in the provision of rent and mortgage supplementation under the SWA scheme in recent years. One measure of their significance is that this scheme now provides rent support to about one-third of households in private rented accommodation (see Chapter 10 below).

In this instance, the uncertainty over boundaries of responsibility has centred on whether households which are dependent on SWA rent supplement should be considered in need of social housing, that is, as belonging to the remit of the Department of the Environment as much as the Department of Social Welfare. In so far as the dependency is short term and the accommodation is of good quality, both departments agree that the answer is "no" - they both accept that SWA is specifically designed to provide financial support to households experiencing short-term difficulties in making rent or mortgage payments.

The real uncertainty arises in cases where dependency on SWA rent supplement becomes long term (though here we should note that an agreed

meaning of "long term" might be hard to arrive at). In that instance, SWA rent supplementation becomes a subsidy towards long-term rental tenure. As such, it provides a close parallel to the rent-subsidising function of local authority housing since that too is geared to the support of long-term rental tenure. A case could, therefore, be made that long-term SWA rent supplementation serves a housing need which is generically of a similar kind to much of the housing need served by the social housing programme.

We will examine this argument in detail in Chapter 10 below. Here we will simply note that, at present, the working administrative assumption is that SWA rent supplementation and local authority housing are administratively two quite distinct forms of social service. This is an assumption rather than a conscious choice: no policy decisions have been made as to whether or in what ways the two schemes should be considered as complementary and no co-ordination between them has taken place, although it is now planned to bring the SWA housing supplements under the remit of the local authorities. In practice, while some rent supplement recipients are on the local authority housing list, the majority are not. In consequence, they are not counted as being in need of social housing. The omission of these households from the category of social housing need is not based on assessments of households according to a comprehensively applied standard measure of housing deficiency. Rather, their omission arises because the social housing programme picks out households which are oriented to a particular remedy (local authority housing) and applies the rubric of social housing need only to those. Households which have a functionally similar housing deficiency but which orient themselves to a different remedy are classed as having a need other than a housing need. Housing need is, therefore, defined by reference to remedies (what the need is for) as much as to deficiencies and thus provides an instance of the back-projected definition of need we referred to earlier.

Both of the instances of boundary blurring and overlapping responsibilities just outlined have the effect of segmenting the general pool of housing problems into different categories. Those for whom existing housing remedies are deemed suitable are constituted as being in "housing need". The other groups, though they can have very severe housing deficiencies (as in the case of homeless persons) or can be very numerous (as in the case of households receiving rent supplement), can occupy a marginal position with respect to the concept of housing need. In any event, their omission from the measure of social housing need becomes a major feature of the practical definition of social housing need in Irish housing policy.

Consistency of the Concept of Housing Need

The final feature of the administrative context of housing policy which we want to consider arises from the tension between centralisation and de-centralisation in the administration of social housing. The social housing programme is funded mainly by the central Exchequer. Broad policy parameters are laid down by state legislation and by policy directives from central government, principally from the Department of the Environment. At the same time, however, the social housing programme is a comparatively decentralised one, at least by Irish standards. It is implemented by 88 local housing authorities – 5 county borough corporations, 29 county councils and 54 borough or urban district councils.

The understanding of housing need which these authorities are obliged to adopt and which gives some consistency to their housing activities is defined in general terms in the 1988 Housing Act. However, this definition is neither formal nor comprehensive. On many central issues the legislation allows considerable discretion to local housing authorities in interpreting what housing need means (see Chapter 8). It would be an exaggeration to say that the national housing list is based on 88 different local interpretations of what is meant by housing need, but it would be fair to say that it is based on something other than a single, clearly understood and universally applied definition of housing need.

In Chapters 8 and 9 below, using a range of data sources and statistical tests, we assess how much consistency there is across local authorities in how the concept of need is operationalised and measured. Here we will simply note that, while social housing need in Ireland is an administrative construct, it is not the product of a small coterie of administrative specialists but emerges rather from a large mix of the central and the local, with the possibility of some degree of diversity emerging as a result.

Summary

We often think of housing need and responses to that need by housing policy as distinct and sequential entities. We have tried to show in this chapter that the reality is somewhat more complex and circular: housing need is in part defined and structured by housing policy, in particular by the remedies which housing policy has devised to make good a range of housing deficiencies which certain households are exposed to. Housing responses can indeed be thought of as responses to housing need, but equally housing need can be thought of as a construct created and shaped by the solutions which housing policy has adopted as its typical forms of provision.

The chapter outlined a number of general features of social housing policy in Ireland which have shaped the concept of housing need, each of which are likely

to have influenced the assessment of housing need by local authorities in 1993. The first set of such features tends to *contract* the scope of need. The long-term, comparatively inflexible pattern of subsidy associated with local authority housing and the sharp fall in the supply of local authority in the years 1988-1992 have had a squeezing effect on the approach to need. These factors generally tend to put pressure on local authorities to interpret need as narrowly as possible so as to effect some reduction in the rate of applications. In addition, the necessary targeting of low-income households and the strong emphasis on home ownership in Irish housing policy has tended to marginalise and residualise local authority housing. Though it may remain economically attractive to tenants, local authority housing has come to be associated with social costs which may deter low income households from seeing social housing as an acceptable solution to their housing problems. Again, the effect in practice is to narrow the scope of what is counted as need for social housing.

The second set of factors we looked at tend to *segment* housing need. These factors relate largely to the changing boundaries of responsibility between government departments as far as housing or housing-related remedies are concerned, and the uncertainties arising from these. The principal uncertainties arise from the existence of functions within the Department of Health (in regard to the homeless) and the Department of Social Welfare (in connection with welfare-dependent households in private rented accommodation) which verge on the housing functions of the Department of the Environment. While recent policy changes have done much to clarify the responsibilities of the agencies concerned, there is still some tendency for housing problems to be segmented in an *ad hoc* fashion along traditional departmental lines. In particular, those who are accepted by the Department of the Environment as being in housing need tend to be identified as such because they qualify for local authority accommodation rather than because of any more general assessment of their housing deficiencies. This would seem to have major implications for the practical meaning of social housing need and is examined in greater detail later in this report.

The final administrative factor we looked at which has an impact on the concept of housing need is the diversity in its operational meaning which arises from the decentralised nature of housing administration. There are 88 local housing authorities in Ireland, and the housing legislation allows them considerable discretion in defining housing need. This raises a question about the consistency of measures of need across local authorities, a further issue which we will deal with in Chapters 8 and 9.

There are underlying legal and administrative reasons for the link between the concept of housing need and the "need for local authority housing". The assessments of housing need fulfil a requirement of the Housing Act (1988) that

local authorities to carry out periodic assessments of the need for social housing in their areas. Since the provision of local authority housing has been the dominant response to the housing needs of low-income households, the assessments are based on the waiting list of applicants for this particular "remedy". This is the underlying design feature of the assessment which had an impact on how the concept of "housing need" is understood. However, the range of services that local authorities can provide is much broader, particularly since the 1988 Act and more recent policy documents: capital assistance and rental subsidies to voluntary housing organisations, shared ownership, mortgage allowances, local authority house purchase loans, low-cost building sites, and improvement works to existing dwellings. While the contribution of these other alternatives are still small relative to that of local authority housing, they are growing in importance. In addition, there are now plans to move the rent and mortgage supplement schemes from the Department of Social Welfare to the Department of the Environment and the local authorities. Future assessments will be faced with the challenge of how to incorporate requirements for a much wider range of remedies into the assessments of social housing need. Moreover, since the waiting periods for these other responses tend to be much shorter than the wait for local authority housing (and there is no wait for SWA rent or mortgage supplements), basing the assessments on the "waiting list" is likely to understate the contribution of the newer forms of response.

In the chapters which follow, we examine patterns of need as revealed in the 1993 assessment of housing need. However, we need to keep in mind the conditional nature of the concept of need which underlies that assessment. In Chapter 11, we will return to the question of the adequacy of that concept as a means of guiding thinking about housing policy in Ireland.

Chapter 2

SOURCES OF DATA

As outlined in Chapter 1, our initial focus in this project was on the characteristics and requirements of local authority housing applicants, and the procedures used by local authorities in conducting the 1993 Assessments of Housing Need. A number of data collection exercises have been carried out in order to provide the information base for this aspect of the project. These included a sample of one-in-ten applications for local authority housing (other than the homeless and Travellers) considered for the 1993 assessment, interviews with a sub-sample of 935 of these applicants, profiles of 181 homeless households collected from voluntary and statutory agencies with responsibility for the homeless, profiles of 119 Traveller families in need of accommodation collected from social workers with responsibility for Travellers, and a survey of local authority housing officials dealing with the procedures used in conducting the 1993 Assessment of Housing Need.

For the analysis in Chapter 8 dealing with the characteristics of local areas that are associated with variations in housing need we made use of the Small Area Population Statistics from the 1991 Census of Population.

In the course of our analysis, however, it became clear that large numbers of households who might be considered in need of housing assistance in a broad sense were not included in the assessments because they sought that assistance from another source: the rent supplement scheme administered by the Health Boards for the Department of Social Welfare. To the extent that their needs were being met, the households would not be counted as in need for the purposes of planning the provision of local authority housing. However, the presence of large numbers of rent supplement recipients raises important questions for housing policy. Do rent supplement recipients differ from applicants to the local authorities? Are there some forms of housing need that are not measured by the assessments because households apply for rent supplement instead of local authority housing? In order to address these questions, we analysed data provided by the Department of Social Welfare on all recipients of rent supplement for the month of June 1994, and

obtained additional information on 1,292 recipients of rent supplement collected through the Health Board community welfare officers.

Each of the data sources are described in detail below. Questionnaires and recording forms may be obtained from the Institute at cost.

Housing Application Forms

A random sample of 3,387 applications for the 1993 assessment of housing need was obtained from 84 of the 90 housing authorities contacted. The target population was defined as all those who applied for local authority housing and were considered for inclusion in the 1993 Assessment of Housing Need, with the exception of the homeless and Travellers who were studied separately. Our target population also differs from the Assessments in its inclusion of non-approved applications and those living in materially unsuitable or overcrowded local authority accommodation ("transfer cases"). The latter are not included in the assessment of net need on the grounds that rehousing them would make a house or flat available for another family.

Data provided by the Department of the Environment indicated that 14 per cent of all applicants are not approved for inclusion on the housing lists. However, in many cases the local authorities either did not retain records on non-approved applicants, or the applicant was discouraged prior to applying on learning that s/he was unlikely to qualify, so that only 5 per cent of our sample is made up of non-approved applications. Since our sample of non-approved applications was incomplete and not representative of all non-approved applications, our analyses concentrate on the sample of 3,187 approved applications.

The data on a standard set of variables were extracted from these applications, in so far as the applications recorded those variables (something which differed a good deal from one local authority to another). These data were then entered into a computer data base.

This sample accounts for almost 10 per cent of the national total of applications received for the 1993 assessment. The six housing authorities which did not participate were all small (accounting between them for less than 2 per cent of the total applications), so that their exclusion does not substantially affect the representativeness of the sample. This data set, therefore, provides a comprehensive representative picture of the kind of applications which were received for the 1993 assessment.

The analyses of application form data reported in Chapter 3 are based on weighted data for those applicants who were approved for inclusion in the assessment. The data were weighted based on the size of the target population (approved and non-approved applications, excluding the homeless and Travellers) for each of the local authorities, to control for small deviations from the one-in-ten

sampling fraction. In addition, a weight was added to urban districts to compensate for the six urban districts for whom we received no application forms.

The application data were less detailed than the interview data (described below) and in many cases it had not been updated since the date of application. For this reason, we relied on the interview data for the bulk of the analyses in Chapters 3 to 5 where we examine the nature of housing need. The major contribution of the application data to the present project is its use to check for any patterns of non-response to the survey of applicants, as described below.

Interviews with Local Authority Housing Applicants

Detailed information was gathered by means of a face-to-face interview-survey on a random sub-sample of households selected from those for whom we had application forms. The fieldwork was carried out in June, July and August 1994. Applicants to Dublin Corporation were oversampled to allow a more detailed analysis of their circumstances in analyses to be conducted for a later report. We excluded the homeless and Travellers from the main interview sample because the technical difficulties involved in contacting these groups required a different approach (see below). The sub-sample initially selected for this purpose numbered 1,459 cases. Of these we successfully interviewed 935, giving a response rate of 64 per cent. While the response rate is lower than that usually obtained in face-to-face survey interviews, it is not unusual for a particularly mobile population: since many households had applied to the local authority several years ago, and were in unsatisfactory accommodation, their rate of residential moves was higher than is typically the case in survey samples. We contacted the local authorities to obtain updated addresses for those we had not been able to locate in the first round of interviews, and where possible we followed respondents to their new address.

Reasons for, and Patterns of Non-response

Table 2.1 shows that the major reasons for non-response, as reported by the interviewers, were failure to contact the respondent (27%), and residential moves where no forwarding address was available (20%), or who had moved from the parent's residence (10%). Refusals accounted for under 10 per cent of non-responses, indicating a general willingness to participate in the survey among those who were contacted by the interviewers.

Since the interview sample was drawn from the one-in-ten sample of application forms, we had considerable information on the non-respondents from which we could explore whether there were important differences between those applicants who participated in the survey and those who did not. This was done by matching the application and interview data and exploring whether respondents and non-respondents differed with respect to a range of variables which might

Table 2.1: *Reasons for Non-response, Interview Sample*

| | <i>Per cent</i> |
|---|-----------------|
| Non-contact -- no answer after repeated attempts | 27 |
| Moved from parents' residence | 10 |
| Other residential move | 20 |
| Could not locate address/building demolished/vacant | 13 |
| Refusal | 9 |
| Temporary absence (e.g., holiday, hospital) | 3 |
| Deceased | 2 |
| Other reason | 16 |
| N cases | 521 |

Source: Reasons for Non-Response Recorded by Interviewers.

substantially affect our conclusions. This information could be used to weight the interview data to ensure that it is representative of applicants generally.

A three-step procedure was adopted in assessing the pattern of non-response:

1. Non-respondents and respondents were compared in terms of the variables likely to be associated with non-response: household type, household size, age of head, current residence type, household income, type of local authority area (county, urban district, borough corporation), actual local authority area, and length of time on waiting list. The purpose was to identify the variables that distinguished between respondents and non-respondents at the bivariate level.
2. A multivariate logistic regression was used to determine the predictors of non-response, using the variables which had proved statistically significant at step 1. The multivariate model allowed us to separate the effects of related variables (such as living in a flat and living in a city), to determine which were directly associated with non-response.
3. Weights were applied to the interview data to compensate for patterns of non-response.

Table 2.2 shows the statistically significant differences between respondents and non-respondents. Non-response was higher for couple households with no children, those living in local authority or privately rented flats, for those living in the Eastern Region or Dublin. Non-response was lower than average for those household heads under 24 or between 35 and 49, for households with children, those living in a house in their own name, and those sharing with family. There was also a lower rate of non-response in the Midlands.

Table 2.2: *Variables Associated with Non-response (overall non-response rate = 34 per cent)*

| | <i>Non-response Rate (%)</i> |
|--------------------------------------|------------------------------|
| <i>Characteristics of Households</i> | |
| Age under 24 | 31 |
| Age 35-49 | 30 |
| Couple household, no children | 43 |
| Household with children | 32 |
| Household income £116-£154 per week | 28 |
| Living in house in own name | 20 |
| Living in local authority flat | 54 |
| Living in privately rented flat | 41 |
| Sharing accommodation with family | 27 |
| <i>Characteristics of Areas</i> | |
| Urban District | 39* |
| Midlands Region | 23 |
| Eastern Region | 43 |
| Dublin Corporation Area | 42 |
| Number of cases | 1,021 |

Source: Sample of Local Authority Housing Applications.

* Significance = .12 at bivariate level, but significant in multivariate model.

While there were variations in non-response by age and income, these relationships were not linear. Instead, a different non-response rate characterised specific age and income groups. We could hypothesise that the under-24 age group were easier to contact because they were more likely to be sharing accommodation, and someone in the household could tell the interviewer when they were likely to be available. The 35-49 age group may have been easier to contact because they were less likely to change residence.

It is worth noting that many of the factors we expected to be associated with non-response did not have a significant impact: the elderly, those renting private flats, the lowest-income households, one-person households, those on the waiting list for longer periods, were not significantly less likely to be interviewed.

The next step in the analysis of non-response was to conduct a multivariate logistic regression to identify which of the above variables were directly related to non-response. A forward stepwise procedure was used, which involved adding variables to the equation one by one until the addition of extra variables does not contribute significantly to explaining variation in non-response.

The logistic regression equation predicting the odds of being a non-respondent versus a respondent is shown in Table 2.3.

Table 2.3: *Logistic Regression Equation Predicting Non-response*

| | <i>Logistic regression coefficient</i> | <i>Significance (two-tailed)</i> |
|-------------------------|--|----------------------------------|
| Age 35-49 | -0.333 | 0.054 |
| Household with children | -0.410 | 0.005 |
| Living in own house | -0.808 | 0.046 |
| Sharing with family | -0.652 | 0.000 |
| Eastern Region | 0.805 | 0.000 |
| Urban District | 0.357 | 0.040 |
| Constant | -0.477 | 0.001 |

Note: All variables are dichotomous, giving 1 degree of freedom for the Wald statistic on which the significance test is based.

Source: Sample of Housing Application Forms; Interviews with Sample of Local Authority Housing Applicants.

Age (the age group from 35 to 49), presence of children, living in own house and sharing with family significantly reduce the odds of non-response. Living in the Eastern region or an urban district is associated with higher rates of non-response. Household type (other than presence of children), renting (either privately or local authority), income, living in Dublin, and living in regions other than the Eastern region do not affect non-response when these factors are controlled.

Overall, the multivariate model accounts for only 6 per cent of the difference between respondents and non-respondents. This means that the bulk of the non-response was random with respect to the kinds of factors that might introduce serious biases into the data: income levels, household type, living arrangements, length of wait, and type of local authority area.

Interview Weights

Nevertheless, we computed weights using the information from the regression equation to ensure that results from the interview data were not sensitive to patterns of non-response. For each respondent, the equation was used to calculate the odds of non-response.⁶ Cases were weighted by the odds of non-response, by specific local authority (to control for minor sampling deviations in the distribution across local authorities), and to correct for the Dublin oversample. The weighting

⁶ The exponent of the logistic regression coefficients were used to calculate the odds of non-response for each case.

procedure ensured that the interview sample was representative of housing applicants generally, and that the total number of cases remained unchanged at 935. Wherever significance tests were conducted on the data, the results were checked against the unweighted sample to ensure that the weighting procedure did not affect significance tests.

The interview data provide the main source of information for Chapters 3 to 5, where we discuss the nature of housing need.

Homeless

The discussion of the housing circumstances and needs of the homeless in Chapter 6 is based on 181 profiles of homeless households, with a total of 306 people of whom 101 were children. Because of the relatively small number of homeless persons as a proportion of all of those in housing need, the complexities involved in defining the population of homeless, and in contacting homeless households directly, we did not attempt to draw a national random sample of all homeless households. Instead, we obtained profiles of households who would have been considered homeless from agencies working with the homeless in a small number of local authority areas. By working through agencies who provided services to the homeless, we were able to obtain a larger number of profiles than would have been possible otherwise, and to take advantage of the information that these agencies had available.

The information was gathered in July and August of 1994. Table 2.4 shows the sources of the data and the criteria for inclusion in the sample.

Table 2.4: *Sources of Data on Homeless Individuals and Families*

| <i>Source</i> | <i>Location Criteria</i> | | <i>N Cases</i> |
|--------------------------|--------------------------|--|----------------|
| Housing Authority | City | Included in 1993 Assessment as homeless | 100 |
| Community Welfare Office | City | Homeless at some point since March 1993 | 40 |
| Housing Advice Centre | City | Contacted agency since Jan 1994, homeless at some point in past 5 years | 10 |
| Hostel | City | Homeless at some point since March 1993 | 10 |
| Hostel | Town | Homeless at some point since March 1993 | 16 |
| Housing applications | Town | Included in 1993 Assessment as homeless | 5 |
| Total | | | 181 |

Unlike the strategy adopted for the general sample of housing applicants, we did not limit our sample of homeless households to those who had applied to the local authorities. The definition of homelessness is that used by the agencies themselves. In all cases, the individuals could be considered homeless under the definition in the 1988 Housing Act. The sample of homeless households from the

housing authority and the community welfare office were selected using a systematic random sampling strategy by the researchers. The samples from the hostels and the housing advice centre were selected by the agency staff, following discussions with the researchers.

As part of the 1993 Assessment of Housing Need, the local housing authorities were instructed to conduct a separate census of the number of homeless persons in their jurisdictions on March 31 1993. The figures indicate that there were 2,667 homeless persons in total. Of these, 852 (32%) were categorised as having no accommodation they can reasonably occupy or remain in occupation of; 1,105 (41%) were categorised as living in hostels provided by voluntary organisations because they had no other accommodation, and 710 (27%) were living in Health Board accommodation because they had no other accommodation.

The homeless households included in the sample would fall into the Department of the Environment categories as shown in Table 2.5. Those in the first two categories are well represented in the profiles, while those living in Health Board accommodation are severely underrepresented.

Table 2.5: *Category of Homeless Person in Department of the Environment Statistics and in Profiles of Homeless Households*

| | <i>Department of Environment Statistics</i> | <i>Profiles</i> |
|--|---|-----------------|
| | % | % |
| (a) No accommodation they can reasonably occupy or remain in occupation of | 32 | 38 |
| (b) Living in hostels, night shelters, etc. | 41 | 57 |
| (c) Living in Health Board accommodation | 27 | 5 |
| Number of cases | 2,667 | 181 |

Source: Department of the Environment *Annual Housing Statistics Bulletin*, December 1993; Profiles of Homeless Households.

Our contact with voluntary and statutory agencies working with the homeless provided some limited information on 24 individuals living in Health Board accommodation in one local authority area. Fourteen were men and 10 were women. Their ages ranged from 35 to 67, with an average age of 53. All were former patients of a psychiatric hospital and had been discharged within the last five years. They were living independently in 5 houses rented from the Health Board, with the typical rent being £50 per week, divided among the residents. There were between 4 and 6 individuals in each house, and 10 of the 24 had a bedroom to themselves. All but one were dependent on Social Welfare disability income. The Health Board had assisted them in applying for local authority

accommodation as individuals, so that the Health Board housing could be made available to other patients who were ready to leave the hospital. Although these individuals were housed, they were regarded as homeless since they were living in accommodation provided by the Health Board because they had no other accommodation available to them. Since no information was available from the authority on previous housing or family circumstances, they were not included in the 181 profiles analysed in Chapter 6. These cases do indicate that our under-representation of the homeless in Health Board accommodation is likely to lead to an underestimation of the proportion of homeless that are one-person households, and the proportion who are recovering from long-term illness.

Travellers

Separate information was collected on a sample of 119 traveller families who were included either on the 1993 assessment of housing need or the 1993 Census of Travellers. This was carried out in July and August 1994, working principally through social workers in a small number of local authorities.

There were 884 Travelling families on the March 1993 housing list. The local authorities also conducted a census of Travelling families in their areas in November 1993. According to this census, there were 1,176 families on the roadside. Since there are many more families in serious need of either housing or halting site facilities than are represented on the housing list, the population for this part of the study was defined as those Travelling families on the housing list, plus those on the roadside who had not applied for accommodation to the local authority.

In order to make the best use of the time available, and to facilitate analysis of the impact of local factors on the housing of Travellers, we focused on eleven local authority areas.

The methodology adopted involved interviews with local authority social workers with responsibility for Travelling families. This approach has a number of advantages:

- (a) the social workers are well-informed as to the housing conditions and preferences of the families;
- (b) it avoids the intrusiveness of the direct interview and the likely resistance and suspicion on the part of Travellers to outsiders seeking information; and
- (c) it allows us to gather crucial information on the local housing context and on past successes and difficulties in providing accommodation for Travellers.

The interviews were conducted in June and July 1994, with 14 social workers in 11 local authority areas. The interviews took the form of a general questionnaire on the local authority's approach to the housing needs of Travellers, and the

gathering of profiles of approximately 10 Travelling families in each area. In all, 119 family profiles were obtained. Where possible, the families were selected from a list of names of families on the roadside and on the housing list.

The findings on the accommodation needs and preferences of Travellers are reported in Chapter 7.

Small Area Population Statistics from the 1991 Census

In order to examine factors contributing variations in the sizes of the housing lists across local authority areas we used the Small Area Population Statistics from the 1991 Census. This allowed us to construct a profile of the socio-economic and housing characteristics of each local authority area. For the purpose of our analysis in Chapters 8 and 9, we took each urban district and County Borough to consist of those residing within the legal boundaries of the town plus its environs. This was done because urban local authorities are likely to receive applications from those living in the environs of the town as well as from those living within its boundaries. In addition, since most urban areas have grown well beyond their boundaries, excluding residents of the environs would have provided a misleading picture of the character of the town as a whole:- the newer owner-occupied housing and middle class families tend to be disproportionately located in the environs rather than in the older town centres, particularly in urban areas that have grown well beyond their boundaries.

The socio-economic and housing profiles of the county authorities was constructed on the basis of those residing in the counties, net of those residing in any urban authority (urban district or county borough) or the environs of any urban authority within its boundaries. The environs of any urban authority primarily located in an adjacent county were also excluded. Thus, for instance, the environs of Limerick city located in County Clare were excluded from the population base of County Clare.

An exception to this general procedure was made in the case of Dublin Corporation and the Dublin Counties, because the environs of Dublin have extended well into the surrounding counties, so that the Dublin counties have the character of the suburbs of a large city. We adopted this strategy rather than combining Dublin Corporation and the Dublin Counties into an extended "Greater Dublin Area" because we had no data on the assessment methodology of the Dublin Counties for the analysis in Chapter 9. In that chapter, we use the socio-economic and housing profile of each local authority area developed in Chapter 8 as controls in estimating the impact of variations in assessment methodology on measured housing need.

The counts from the Small Area Population Statistics were used to compute percentages on a range of variables that might be expected to affect housing need, such as the per cent of private households renting privately, the per cent

purchasing on a mortgage, the per cent in local authority rented housing, the per cent of the permanent private housing built before 1919, the per cent of the labour force unemployed, the per cent of the population in various age groups, the per cent in social classes 5 or 6 (the semi-skilled and unskilled manual classes), the per cent with various levels of education, the per cent of households living in rural areas, the per cent of families with all children under age 15 who are lone-parent families, and so on.

A variable measuring the level of need in the area was constructed by dividing the number of households on the housing list in the area (from the Department of the Environment *Annual Housing Statistics Bulletin 1993*) by the total number of private households in the area from the 1991 census. We used multiple regression analysis (ordinary least squares) to select the combination of area characteristics that best "predicted" the level of housing need. Six variables emerged as important: the log of per cent rural,⁷ the per cent of permanent private housing built before 1919, the per cent change in number of households between 1986 and 1991, the per cent of the population in social classes 5 or 6, the per cent of young men (age 15-24) unemployed, seeking their first job, and the per cent of the population age 25 or over who had ever married.

Since the six regression variables were strongly associated with other variables we had considered (such as the overall unemployment rate, the per cent of mortgage purchasers, and the per cent living in local authority housing), the clearest way to explore the combinations of factors associated with the level of housing need was to divide the areas into groups whose characteristics could then be explicated. We used cluster analysis procedures to divide the local authorities into six groups on the basis of the six regression variables. A number of clustering procedures in SPSSx were used, including the Quick cluster procedure, and the Cluster procedure with Wards method and using the squared Euclidean distance measure. The results of the clustering procedures were combined in order to produce six groups of local authority areas with clear and easily interpretable characteristics. The results are presented in Chapter 8.

Survey of Housing Authorities

All housing authorities were circulated with a short questionnaire dealing with certain aspects of the conduct of the 1993 assessment of housing need. Completed questionnaires were received from 80 of the 90 authorities.⁸ Those not responding included the three Dublin counties and five urban districts. The three Cork County

⁷ The log rural variable (set to 0 for urban authorities) worked better in the equation than the actual per cent rural, indicating that it is the distinction between the urban authorities and the counties that was important, and that differences in per cent rural among the counties have little impact.

⁸ Cork County has three separate housing authority offices.

areas were combined in our analysis because local area census information was not available separately for the three areas. The data from the local authority questionnaires were used in Chapter 9 to examine the impact of differences among local authorities in the way the assessment was conducted on the numbers included in the assessment.

Rent Supplement Recipients

Alongside the forms of social housing which are provided through the local authorities under the umbrella of the Department of the Environment, additional large-scale social supports for accommodation are provided by the Department of Social Welfare in the form rent supplements and mortgage supplements under the scheme of Supplementary Welfare Allowances (SWA). In Chapter 10 we examine the characteristics of recipients of rent and mortgage supplements in order to determine the extent and nature of overlap with those on the local authority housing lists.

Since the beginning of 1994, a centralised data base on the scheme of Supplementary Welfare Allowances has been compiled on behalf of the Department of Social Welfare by Cara Computing Ltd. The coverage of the data base extends to seven of the eight Health Boards in the country. The Health Board which is not included – the North Western – is small, accounting for less than 5 per cent of expenditure in the scheme, so that the data base provides a near-complete coverage of the scheme.

For the purposes of the present report, we felt it would be useful to examine the data from this source on recipients of SWA rent and mortgage supplements for a particular month. We selected the month of June 1994 for this purpose. The Department of Social Welfare, through Cara Computing, provided us with a copy of the central computer files relating to recipients of rent and mortgage supplements for that month. These files contained data on the 35,408 households which received either rent or mortgage supplements in June 1994. All the variables held in the central data base were included in these files, with the exception of the names and addresses of recipients. These variables provided information on the age, sex, household composition and income sources of recipients, as well as details of the rent or mortgage supplements paid to each recipient in June 1994.

Certain pieces of information which were necessary to fill in the basic picture of the rent and mortgage supplement scheme are not collected in the central data base and so were not available in the initial files supplied to us. Two gaps in particular stood out. One concerned the duration for which households were in receipt of supplements: the central data base held no record of the date on which recipient households began to receive payments. The other gap concerned the rent or mortgage payments which the supplements were intended to subsidise: the central data base did not record the total rent or mortgage payments which

recipient households incurred. These gaps meant that it was not possible to tell from the existing data base to what extent rent and mortgage supplementation was transitory rather than long term, nor the extent of subsidy to households' total rent or mortgage payments which supplementation represented.

In order to fill these information gaps, the Department of Social Welfare agreed to undertake a special data collection exercise on a sample drawn from the June 1994 cohort of recipients. A random sample of 1,000 recipients of rent supplement and 600 recipients of mortgage supplement was drawn from the June 1994 cohort of recipient households. Community Welfare Officers were asked to supply information about duration of subsidy and total rent or mortgage paid by each household in these samples. Usable returns were obtained on 85 per cent of the households issued. This exercise was carried out in January and February 1995.

In Chapter 10 of the report we make use of the data on rent supplement recipients to estimate the extent of overlap between the SWA rent supplement scheme and the housing lists, and to examine whether rent supplement recipients differ in important respects from applicants to the local authorities.

Given the large number of data sources used in this study, the source of data is specified under each table or figure in the report.

Chapter 3

THE NATURE OF HOUSING NEED I: HOUSEHOLD TYPE AND SOCIO-ECONOMIC STATUS OF HOUSING APPLICANTS

In this chapter we begin our exploration of the nature of housing need by examining the socio-demographic characteristics of applicants for local authority housing. Social housing in Ireland, as discussed in Chapter 2, is unusual in the European context in that it serves a relatively small proportion of the population. Here we ask to what extent those applying for social housing are drawn from the most vulnerable sectors of the population – the unemployed, the elderly, and lone parents. The socio-demographic characteristics of housing applicants have implications for the kind of housing need (particularly the size of unit), for the likely duration of that need, and for future levels of demand for local authority housing. If the need is likely to be of short duration, it might be better served by short-term financial assistance (such as rent supplement) rather than by the construction of new housing which requires a long-term investment on the part of the state.

The major sources of data for this and the two subsequent chapters are the sample of approved local authority housing applications, and the interviews with a subsample of these applicants. Our samples exclude the homeless and Travellers who were studied separately, and are discussed in Chapters 6 and 7. The interview data are weighted to control for patterns of non-response, and both sets of data have additional weights to ensure representation of all types of local authority. Details of the sampling procedure, data collection and weighting procedure are provided in Chapter 1. The actual source of data is shown beneath each table or figure.

Household Type

We begin by comparing the living arrangements of housing applicants with those of all households in the state. In the case of the applicants we focus on the "intended" household type: that is, the type of household that would be formed once they are housed by the local authority. Those with whom the applicant may be temporarily sharing are not included, while others who would move into a local authority dwelling with the applicant are included, even if they are not currently

living at the same address. Thus, for instance, a single mother currently living with her parents but intending to live with her boyfriend if she obtains a local authority flat, would be coded as a couple household. In this sense, it is the "intended" rather than the actual household type.

We would expect the applicant households to differ from the census households for a number of reasons:

1. Census figures show actual household type on a specific date, while the housing applications indicate "intended" household types. Thus, sub-families temporarily living with relatives are likely to be "hidden" in the census figures. This is likely to be particularly true of lone parent families, who often lack the means to set up an independent household.
2. Census figures indicate the *de facto* household type on a particular date. This means that if one parent is temporarily absent the household is counted as a lone father or lone mother household.
3. The census figures reflect the distribution of household types for the population as a whole, while the housing type of housing applicants will reflect the household structure of economically disadvantaged groups.
4. The housing applicants are more likely to be at a stage in the life cycle where housing transitions take place – particularly those "leaving the nest" to form independent households.
5. The policy of housing authorities has traditionally emphasised the provision of housing for families and the elderly, so that these groups are likely to be found in greater proportions on the housing list than in the population as a whole.

As shown in Table 3.1, the striking difference between the census and applicant households is in the relative proportion of lone parent households. Almost one-third of housing applicants are lone parent households, compared to about one census household in thirteen. Even allowing for the fact that lone parent families in the census statistics may be "hidden" – by sharing with family, for instance – this disproportion suggests that lone parenthood is concentrated among the low-income and younger sectors of the population.

One-person households are not under-represented among housing applicants, as we might expect given the emphasis on providing housing for families, nor do the one person households on the housing list tend to be older than those in the general population. In fact, a smaller proportion of housing applicants are elderly individuals living alone.

There are fewer couples with children, and fewer couples without children among housing applicants than in the general population.⁹ Very few (less than 1

⁹ Detailed breakdowns of each type of applicant household are shown in Appendix Tables 3.2-3.4.

Table 3.1: *Household Type of Housing Applicants and of All Households in 1991 Census*

| | <i>Local Authority Housing Applicants</i> | <i>Census 1991, All Households</i> |
|------------------------------|---|------------------------------------|
| | <i>Per cent of Households</i> | |
| One person under 65 | 14 | 11 |
| One person 65 or over | 6 | 9 |
| Couple | 7 | 12 |
| Couple with children | 31 | 42 |
| Lone father | 1 | 2 |
| Lone Mother | 32 | 7 |
| Couple, plus others | 0 | 1 |
| Couple, children plus others | 1 | 6 |
| Lone father plus others | 1 | 0 |
| Lone mother plus others | 2 | 2 |
| Other related individuals | 5 | 4 |
| Non-related individuals | 0 | 3 |
| N Cases | 3,187 | 1,029,081 |

Source: Sample of Local Authority Housing Application Forms; Census 91, Vol. 3.

per cent) of the applicant households consist of unrelated adults.

The basic household type categories that will be used in subsequent analyses are shown in row percentages at the bottom of Table 3.2. They differ from the census categories in that they distinguish between households with dependent children (those under age 18) and households with no dependent children. In the categories below, lone parents and couples with children all have at least one child under 18 (the census categories include children of any age). About half of the "other" category consists of parents and their adult children, while the remainder include multi-family (e.g., parents, children and grandchildren), non-family (e.g., two siblings) households, and family households with extra individuals such as an uncle, aunt or grandparent. As can be seen from the column totals, the households with dependent children are about equally split between couple households and lone parent households.

Age, Marital Status of Household Head, and Household Size

Table 3.2 shows the age group of the household head (the first person named on the application) for each household type. The median age for household heads is 31. One-fifth are under 25, and one in six is over 65. Just over a third of all applicants are in the 25 to 34 age group.

The youngest household heads are the lone parents, with a median age of 26. Over a third of lone parents are under 24, compared to one in seven couples with children.¹⁰ The oldest household heads are the one-person households and parents with adult children. For both of these groups, over one-third of the household heads are age 65 or over.

Table 3.2: *Age Group of Household Head by Household Type*

| | <i>One Person</i> | <i>Couple</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>Total</i> |
|------------------------------------|-----------------------|---------------|-----------------------------|------------------------|--------------|--------------|
| <i>Per cent of Household Heads</i> | | | | | | |
| Under 25 | 8 | 16 | 15 | 38 | 10 | 21 |
| Age 25-34 | 11 | 39 | 50 | 36 | 19 | 34 |
| Age 35-49 | 21 | 16 | 25 | 18 | 18 | 21 |
| Age 50-64 | 22 | 9 | 3 | 2 | 21 | 8 |
| Age 65 and over | 39 | 20 | 7 | 6 | 31 | 16 |
| Median age | 55 | 31 | 30 | 26 | 45 | 31 |
| Column per cent | 20 | 7 | 31 | 33 | 9 | 100 |
| N Cases | 624 | 224 | 991 | 1,067 | 281 | 3,187 |

Source: Sample of Local Authority Housing Application Forms.

Table 3.3 shows the marital status of household heads for each household type. There is occasionally a discrepancy between household type and marital status, such as where an individual or lone parent reports himself or herself married but is not living with the partner. Since the interview data provide more detailed information on marital status, these data are used here. There are some small differences in the overall distribution of household types between the application and the interview data, as we can see by comparing the column per cents in Tables 3.2 and 3.3. The interviews were more likely to identify cohabitation among lone parents, and some couples without children at the time of application would have had children by the time of the interviews. Consequently, the interview data show a slightly higher proportion of couples with children, a smaller proportion of couples without children, and a smaller proportion of lone parents than the application data.

Overall, housing applicants are more likely to be single or formerly married than married. More than two out of five have never married, while one-fifth were formerly married. In general, those household heads who were married at some point in the past are more likely to be separated or divorced than widowed.

¹⁰ This difference is reduced only slightly when the age of the female partner in couple households is used.

One-person households are an exception, however, in that widowhood is more common among those who were formerly married.

Table 3.3: *Detailed Marital Status of Household Head by Household Type.*

| | <i>One Person</i> | <i>Couple</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>Total</i> |
|---------------------------------|-----------------------|---------------|-----------------------------|------------------------|--------------|--------------|
| <i>Per cent Household Heads</i> | | | | | | |
| Never married | 57 | 14 | 17 | 75 | 40 | 44 |
| Separated | 10 | 2 | 1 | 21 | 14 | 10 |
| Divorced | 9 | 0 | 0 | 2 | 3 | 3 |
| Widowed | 23 | 0 | 0 | 1 | 17 | 7 |
| Married | 1 | 84 | 82 | 2 | 26 | 37 |
| Column per cents | 19 | 6 | 35 | 30 | 11 | 100 |
| N Cases | 180 | 55 | 323 | 276 | 101 | 935 |

Source: Survey of Sample of Housing Applicants.

Table 3.4 shows household size, number of children (defined as persons under 18) and number of bedrooms needed for each type of household at the time of the interviews. The number of bedrooms needed comes from a question to the applicant. The largest households tend to be the couples with children, with an average of 4.3 persons, of whom two are children under 18. The "other" households, mainly consisting of unmarried adults living with their parent(s) and extended families, are also large with an average of 3.3 persons, most of whom are adults. Couple households with children tend to have a larger average number of children than lone parent households, with 2.2 and 1.6 children under 18 respectively.

The size of the housing unit needed can be gauged from the bottom panel of Table 3.4, and is based on a question to applicants as to the number of bedrooms needed. Their responses suggest that applicants were often looking to their expected future needs in answering this question, as can be seen from the fact that over one-quarter of the one-person households report needing more than one bedroom. In some cases this may also arise where a separated spouse has, or hopes to have, joint custody of children.

There is an almost even split between those needing two-bedroom units and three bedroom units, with most of the remaining households requiring one-bedroom units. The majority of couples with children need three-bedroom housing units. Since lone parent families tend to have fewer children, the size of unit needed also tends to be smaller, with almost two-thirds needing a one or two-bedroom unit.

Table 3.4: *Average Size, Number of Children, and Size of Unit Needed by Household Type*

| | <i>One</i> | <i>Couple,</i> | <i>Lone</i> | <i>Other</i> | <i>All</i> | |
|-------------------------------------|-------------------------------|----------------|-----------------|--------------|------------|---------------|
| | <i>Person</i> | <i>Couple</i> | <i>Children</i> | | | <i>Parent</i> |
| | <i>Per cent Households</i> | | | | | |
| Average size | 1.0 | 2.0 | 4.3 | 2.6 | 3.3 | 2.9 |
| Average number under age 18 | 0.0 | 0.0 | 2.2 | 1.6 | 0.4 | 1.2 |
| <i>Number of Bedrooms Preferred</i> | <i>Per cent of Households</i> | | | | | |
| One | 70 | 22 | 0 | 4 | 9 | 17 |
| Two | 26 | 57 | 15 | 60 | 52 | 37 |
| Three | 3 | 21 | 73 | 33 | 29 | 40 |
| Four or more | 1 | 0 | 12 | 3 | 10 | 6 |
| N cases | 180 | 55 | 323 | 276 | 101 | 935 |

Source: Survey of Sample of Local Authority Housing Applicants.

Although the fact that over half of the applicants do not need the space provided in a three-bedroom house might appear to be good news in terms of the cost of providing accommodation, this is not really the case. The economies associated with building smaller units are very small (typically less than £5,000 per unit) unless a multi-unit structure is constructed. With the exception of housing for the elderly, local authorities have been very reluctant to construct new multi-unit structures since the 1970s because of the high maintenance costs and social problems associated with them.

Urban-Rural Differences in Household Type

Are there differences in household type between the applicants living in urban and rural areas? The distinction between urban and rural areas is based on the actual location of the residence rather than on the type of local authority to which the individual applied, and comes from information recorded by the interviewer. Since the housing and social conditions faced by those in large cities and smaller urban areas are very different, urban areas are divided into those with populations over 10,000 and populations under 10,000. Since information on the size of the urban area was not coded separately, we used information on the local authority area to which the applicant applied in distinguishing between residents of small and large urban areas. We made the assumption that urban residents applying to one of the county boroughs, one of the Dublin counties, or one of the urban districts with a population over 10,000 in 1991 were living in large urban areas, while those living in other counties or in urban districts with a population under 10,000 were assumed to be living in small urban areas.

There is considerable overlap between urban/rural residence and type of local authority to which the household applied, but they are not identical. The majority (79%) of applicants living in rural areas had applied to county councils, but some had applied to urban authorities. Just under three-quarters of those living in smaller towns had applied to county councils, reflecting the administrative responsibility of counties for towns that are not urban districts within the county boundaries. About three quarters of those living in large towns or cities were applicants to one of the five county boroughs, with the remainder being applicants to the larger urban districts or one of the Dublin Counties (see Appendix Table 3.1).

Table 3.5 shows the type of household by current location. The most striking difference is the drop in the proportion of lone parent households as we move from large urban, to small urban and rural areas. This is accompanied by an increase in the proportion of couples with children, and a smaller increase in the proportion of one-person households.

Table 3.5: *Household Type of Applicant Households By Urban-Rural Location*

| | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|----------------------|-------------------------------------|-------------------------|--------------|--------------|
| | <i>Per cent of Households</i> | | | |
| One person | 15 | 23 | 23 | 19 |
| Couple | 6 | 7 | 5 | 6 |
| Couple with children | 26 | 37 | 45 | 35 |
| Lone parent | 37 | 27 | 19 | 30 |
| Other | 16 | 6 | 8 | 11 |
| N Cases | 431 | 231 | 273 | 935 |

Source: Survey of Sample of Local Authority Housing Applicants.

There is also a tendency for rural household heads to be older, with a smaller proportion in the under 25 age group, and for rural households to be larger in size (Appendix Tables 3.5 and 3.6).

Socio-economic Status and Income

The economic status of housing applicants provides an important clue to the duration of their need for housing assistance. If applicants are drawn from the pool of unemployed, but have good prospects for employment, we might expect their need to be of short duration. On the other hand, to the extent that they are drawn from the elderly or those unable to work, the need is unlikely to be transitory. The economic status of applicants also provides us with insight into the extent to which

they could afford other housing alternatives, such as private renting or home ownership, from their own means.

Table 3.6 shows the major sources of income for each household type. Since a household may receive income from several different sources, the percentages need not add to 100. Overall, just under one-third of households have someone in employment, but only in 18 per cent of households is the income from employment sufficient to permit them to escape welfare dependence.

Table 3.6: *Sources of Income by Household Type*

| | <i>One Person</i> | <i>Couple</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>All</i> |
|--------------------------------------|---|---------------|-----------------------------|------------------------|--------------|------------|
| | <i>Per cent Receiving Each Type of Income</i> | | | | | |
| Employment (any) | 10 | 41 | 47 | 17 | 41 | 30 |
| Employment only | 10 | 32 | 29 | 9 | 12 | 18 |
| Unemployment Benefit/Assistance | 20 | 42 | 64 | 9 | 39 | 35 |
| Lone Parent Allow. | 0 | 0 | 6 | 72 | 17 | 25 |
| Deserted Wife's Benefit/Allowance | 1 | 0 | 0 | 5 | 4 | 2 |
| Widow(er)'s Pension | 11 | 0 | 0 | 1 | 10 | 3 |
| Retirement pension | 34 | 21 | 0 | 0 | 25 | 10 |
| Disability Income | 24 | 4 | 2 | 1 | 11 | 7 |
| Other Income | 2 | 4 | 3 | 8 | 6 | 5 |
| N cases | 178 | 55 | 323 | 275 | 98 | 929 |

Source: Survey of Sample of Local Authority Housing Applicants.

There are substantial differences between household types in the extent of welfare dependence, however. Couples and couples with children are most likely to have a household member employed, while one-person and lone-parent households are least likely.

Unemployment assistance and lone-parent allowance are the major sources of income for those households dependent on social security income. Ten per cent of households receive income from retirement pensions, while one household in thirteen receives disability income. Over one half of the one-person households receive income from old age pensions or disability allowances, and one in ten receives a widow(er)'s pension.

It is interesting to note that about one quarter of the lone parents are in the labour force: one in six is working at least part-time, and a further 9 per cent are in the labour force but unemployed. This suggests that policies to improve the

access of lone parents to child care, and to provide them with employment training could be effective in increasing their economic independence.

Table 3.7 shows the range of adult-equivalent incomes for each household type. The adult-equivalent income allows us to compare incomes across households of different sizes and composition, and is based on the assumption that there are economies of scale from sharing household costs, and that living expenses are lower for children than for adults. It is calculated by dividing the total household income by an adult-equivalence scale. The adult equivalence scale takes on a value of one for one-person households and for the first adult in larger households. A value of .66 is added for each other adult, and .33 for each child. This scale is close to those implicit in rates of unemployment assistance, when child benefit payments are taken into account.¹¹ Figures are based on net income, exclusive of rent supplement, and come from the interview data since the income data from the application forms were collected at different points in time, depending on the date of application.

Table 3.7: *Adult-Equivalent Income Categories and Median by Household Type*

| <i>Amount per week</i> | <i>One</i> | <i>Couple</i> | <i>Couple,</i> | <i>Lone</i> | <i>Other</i> | <i>All</i> |
|------------------------|-------------------------------|---------------|-----------------|---------------|--------------|------------|
| | <i>Person</i> | <i>Couple</i> | <i>Children</i> | <i>Parent</i> | <i>Other</i> | <i>All</i> |
| | <i>Per cent of Households</i> | | | | | |
| Under £50 | 2 | 6 | 32 | 47 | 40 | 30 |
| £50 to 75 | 78 | 35 | 52 | 38 | 24 | 49 |
| £75 to 100 | 11 | 42 | 9 | 8 | 26 | 13 |
| £100 to 125 | 4 | 9 | 4 | 7 | 7 | 5 |
| Over £125 | 5 | 9 | 3 | 1 | 4 | 3 |
| Median | £63 | £75 | £57 | £53 | £57 | £59 |
| N cases | 175 | 54 | 318 | 274 | 96 | 917 |

Source: Survey of Sample of Housing Applicants.

About four-fifths of the household have adult-equivalent weekly incomes that are under £75 per week, while almost one-third have incomes under £50 per week. Fewer than one in ten have adult equivalent incomes over £100 per week. The median adult equivalent income for all households is £59 per week.

Lone parent households have the highest proportions in the lowest income category (under £50 per week), while fewer than one in ten of the individuals or the couples without children fall into this category. Couples without children have the highest median adult-equivalent incomes (£75 per week) and also have the largest proportion in the top adult-equivalent income category. The one-person

¹¹ Nolan and Callan (eds.) 1994, p. 31. This is scale C in Nolan and Callan.

households are the least dispersed across the income levels, with over three-quarters falling into the £50 to £75 category. The median adult-equivalent incomes of the couples with children, lone parents, and the "other" household types are very close, ranging from £53 to £57 per week.

The income figures for households with children probably do not include child benefit. The question asked the "total weekly take-home income" of the respondent, the spouse/partner and others in the household (if any). The figures in the table, then, may understate the total income of households with children. In June 1994, the child benefit amounts were £20 per month for each of the first three children, and £23 per month for each additional child. This would amount to about £4.25 extra per week in adult-equivalent income for the average couple with children, and an extra £4.83 per week for the average lone parent household. These amounts would narrow the difference in median adult-equivalent income between households with children and those without children.

A further point to bear in mind in the interpretation of the figures, is that the amount of means-tested social welfare payments are dependent on the current household circumstances of the claimants. In particular, the incomes of other family members with whom an individual or lone parent household is currently sharing may reduce the amount of assistance. Once an independent household is established, the entitlements may increase. For instance, a lone parent with one child and no other means would have been entitled to a Lone Parent Allowance of £74 in 1993/94.¹²

Table 3.8 shows the employment status of households, and median adult-equivalent income by urban-rural location. There is a small increase in the proportion of households who receive income from employment of any member of the household as we move from large urban to rural areas.

Table 3.8: *Employment Status and Income by Urban-Rural Location*

| | <i>City or Town >10,000 %</i> | <i>Town <10,000 %</i> | <i>Rural %</i> | <i>Total %</i> |
|-----------------------------------|--------------------------------------|------------------------------|----------------|----------------|
| Income from employment (any) | 26 | 35 | 33 | 30 |
| Income from employment only | 16 | 23 | 18 | 18 |
| Median adult-equivalent income pw | £57 | £63 | £60 | £60 |
| N Cases | 427 | 227 | 269 | 923 |

Source: Survey of Sample of Local Authority Housing Applicants.

When we turn to households whose sole source of income is employment, however, the difference between large urban and rural areas disappears, and it is

¹² This amounts to an adult equivalent income of £56 weekly.

the small urban areas that look slightly better, with about one household in five not dependent on social security for any of their income, compared to about one in six large-urban and rural households. This is also reflected in the slightly higher median adult-equivalent income of households in small urban, compared to large urban and rural areas. The median adult-equivalent income is lowest, at £57 per week, for households in the large urban areas.

The Duration of Housing Need

The Duration of Economic Disadvantage

Is the economic disadvantage suffered by housing applicants likely to be of long duration, or is it short term? If the household head is in the labour force, then an increase in overall employment levels may enable the household to improve its economic circumstances, either by finding employment, moving from part-time to full-time work, or moving to a better-paying job. If, on the other hand, the household heads tend to be outside the labour force because of retirement or disability, they would not be in a position to take advantage of increasing economic opportunities. Those outside the labour force because they are engaged in home duties occupy an intermediate position, in that they may be encouraged to re-enter the labour force by an increase in job opportunities.

In answering this question, then, we begin by looking in more detail at the principal economic status of the household head. For the purpose of this table, the household head in couple households is the partner who is most likely to benefit from an overall increase in employment opportunities. The principal economic statuses form a hierarchy in this respect, with those already at work most likely to benefit, followed by the unemployed, those engaged in home duties, and, finally, those who are retired or unable to work because of a disability.

For instance, if the wife in a couple household is employed full or part-time, and the husband is unemployed, retired or disabled, the wife is considered the household head and the household head is classified as "at work". If one partner is unemployed and the other is engaged in home duties, disabled, or retired, the head is classified as unemployed. Finally, if one partner is engaged in home duties and the other is retired or unable to work, the household head is the person engaged in home duties, since those who are retired or disabled are least likely to benefit from increased employment. Individuals over age 65 are regarded as being retired for the purpose of this table, unless they are currently at work.

Overall, as shown in Table 3.9, just under 60 per cent of housing applicants are in the labour force, so that their economic situation would potentially benefit from an improvement in overall employment levels. The biggest impact would be felt by the couples with children, half of whom are unemployed. The smallest effect would be on the one-person households, over half of whom are retired or

unable to work. The benefits of an improved economic situation for lone-parent households are likely to depend on level of education of the parent, the ages of the children, and on the availability of child care. The majority of lone parents are under age 34, with young children, so that their labour force participation will depend on the availability of affordable child care.

Table 3.9: *Principal Economic Status of Household Head by Household Type*

| | <i>One Person</i> | <i>Couple</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>All</i> |
|-----------------------------|------------------------------------|---------------|-----------------------------|------------------------|--------------|------------|
| | <i>Per cent of Household Heads</i> | | | | | |
| At work (full or part-time) | 10 | 41 | 43 | 18 | 22 | 27 |
| Unemployed, seeking work | 16 | 33 | 51 | 21 | 22 | 31 |
| Home Duties | 8 | 6 | 6 | 59 | 25 | 24 |
| Sick or Disabled | 16 | 2 | 0 | 1 | 3 | 4 |
| Retired | 48 | 18 | 0 | 0 | 28 | 13 |
| Other | 2 | 0 | 0 | 2 | 0 | 1 |
| Total % not in labour force | 74 | 26 | 6 | 62 | 56 | 42 |
| N cases | 180 | 55 | 323 | 276 | 101 | 935 |

Source: Survey of Sample of Local Authority Housing Applicants.

Two further considerations are important in assessing the likelihood that housing applicants would benefit from improved economic circumstances: their levels of education and the length of time for which they have been out of work. The probability of unemployment is strongly associated with level of education and the probability of continuing unemployment is associated with the duration of unemployment. Table 3.10 show the educational credentials of the housing applicants in the labour force and of those engaged in home duties, compared with those of all employed and unemployed persons in 1991 (O'Connell, 1993). While those housing applicants engaged in home duties are not directly comparable to the labour force as a whole (since the labour force statistics do not include those engaged in home duties), we include them in order to assess their potential position should they decide to enter the job market. This issue is important because entry into the labour market has the potential to improve the economic position of lone mothers, who comprise about one-third of housing applicants.

Compared with the total population at work, housing applicants in the labour force and those engaged in home duties are at a severe disadvantage. The housing applicants who are employed have somewhat better qualifications than those who are unemployed or engaged in home duties, but they are less likely than the labour force as a whole to have qualifications at the level of Leaving Certificate or

beyond. Their low level of qualification means that even with improved economic conditions, their incomes are likely to remain low.

The educational qualifications of the unemployed on the housing list are considerably below those of the total population at work. Eighty per cent of the unemployed housing applicants have qualifications below the level of the Leaving Certificate. Their level of qualification also places them a little behind the unemployed generally, particularly with respect to qualifications at or above Leaving Certificate level. While the qualifications of the housing applicants engaged in home duties are marginally better, they remain poorer than those of the employed labour force. Overall, then, the educational levels of the housing applicants who are unemployed or engaged in home duties are such as to place them towards the end of the "jobs queue", or to limit them to low-wage employment.

Table 3.10: *Educational Qualifications by Principal Economic Status of Housing Applicants*

| | <i>Housing Applicants</i> | | | <i>Labour Force in 1991</i> | |
|----------------------------|---------------------------|-------------------|--------------------|-----------------------------|-------------------|
| | <i>At Work</i> | <i>Unemployed</i> | <i>Home Duties</i> | <i>At Work</i> | <i>Unemployed</i> |
| | <i>per cent</i> | | | <i>per cent</i> | |
| No qualifications | 30 | 44 | 39 | 22 | 40 |
| Group or Inter Certificate | 38 | 36 | 39 | 26 | 35 |
| Leaving Certificate | 26 | 17 | 21 | 31 | 19 |
| Third Level | 6 | 2 | 1 | 21 | 7 |
| N cases | 250 | 287 | 222 | | |

Source: Survey of Local Authority Housing Applicants; Labour Force Survey, 1991, special tabulation from O'Connell 1993 (used with permission).

The second consideration that is important to understanding the duration of need is the length of time for which unemployed housing applicants have been out of work. Table 3.11 shows the length of time the household head has been out of work,¹³ for those applicants who are unemployed or engaged in home duties, compared with the duration of unemployment for all the unemployed in 1992. For couple households, the figures are based on the work history of the partner who most recently had a job. The final column of the table shows the probability of remaining unemployed for an additional year for each duration of unemployment (O'Connell, 1993). The probability of remaining unemployed increases with duration of unemployment: those unemployed less than one year, have about one chance in three of remaining unemployed another year; those unemployed for

¹³ For those who never worked, this is estimated as length of time since completion of education.

between one and two years have a 65 per cent probability of remaining unemployed another year; and the probability for those unemployed two to three years is 77 per cent.

The differences in the table are striking, indicating that the unemployed on the housing list have been out of work for considerably longer periods than the unemployed as a whole. Fewer than one in six of the unemployed on the housing list has worked in the last year, compared with over half of the unemployed generally. Over half of the unemployed housing applicants have been out of work for three or more years, compared to one-fifth of all the unemployed.

Table 3.11: *Length of Time Since Last Worked for Housing Applicants and All Unemployed, and Probability of Unemployment One Year Later*

| <i>Duration of Unemployment</i> | <i>Housing Applicants</i> | | <i>Registered Unemployed, 1992</i> | |
|---------------------------------|---------------------------|--------------------|------------------------------------|---|
| | <i>Unemployed</i> | <i>Home Duties</i> | <i>All Unemployed</i> | <i>Estimated Probability of Unemployment One Year Later</i> |
| Less than one year | 13 | 3 | 56 | 0.310 |
| One to 2 Years | 14 | 8 | 16 | 0.650 |
| Two to 3 years | 16 | 12 | 9 | 0.770 |
| Three years + | 57 | 78 | 19 | |
| N cases | 283 | 207 | 281,084 | |

Source: Survey of Sample of Local Authority Housing Applicants; O'Connell 1993, Table 3, p. 5; Table 5, p. 8. (using Central Statistics Office Live Register figures for 1992.). Used with permission.

Although the probabilities of remaining unemployed cannot be applied directly to those engaged in home duties, it is plausible to assume that the longer an individual has been out of the labour force engaged in home duties, the lower the probability of finding employment. The employment experience of applicants engaged in home duties is even less favourable to a return to work: over three-quarters have been out of the labour force for at least three years.

The disadvantages faced by those on the housing list relative to the unemployed generally are much more severe with respect to duration of unemployment than they are with respect to levels of educational qualification. Taking account of levels of education and duration of unemployment, their need for housing assistance is unlikely to be of short duration.

The Duration of Lone Parenthood

Changes in family structure have had a major impact on demand for local authority housing. We have seen that lone parents form about one-third of all

housing applicants (Table 3.1). While three-quarters of the lone parents are single, one-fifth of the lone parents on the housing list are divorced or separated, pointing to the role of marital breakdown in the increasing prevalence of this family form. In lone parent families, there is only one adult to perform the child care, household and economic functions traditionally shared by two parents. In the absence of affordable child care facilities, this places severe constraints on the labour force participation of the parent. Social welfare provisions for lone parents tend to be based on the assumption that they are not in the labour force (McCashin, 1993).

In addition, 71 per cent of lone parents on the housing list left school before taking the Leaving Certificate, so that if they did find employment, their earnings are likely to be low. The association between single lone parenthood and low levels of education has been found in other studies. Hannan and Ó Riain (1993) found that young women who leave school with little or no qualifications were particularly likely to become lone parents by their early twenties. Their lack of educational qualifications makes it difficult for these young women to find employment, and the young men in their social circles, coming from similar educational backgrounds, are also at high risk of unemployment (O'Connell, 1993). Since young men have little cultural training for housework and child care, the absence of employment means that their potential contribution to the household economy is limited. Moreover, the structure of social welfare payments means that if an unemployed man and a lone mother with one child were to marry or cohabit, they would have up to 13 per cent less income between them than they would have by living apart (National Social Service Board, 1994). There is clearly an economic disincentive for lone parents in these circumstances to marry or cohabit.

Given their relatively low educational qualifications, and the fact that marriage partners tend to have similar levels of education, even if some of the lone parents on the housing list do marry, their economic circumstances are unlikely to improve substantially. Consequently, their economic disadvantage and their need for housing assistance is unlikely to be of short duration.

Length of Wait

The length of time for which applicant households have been waiting for local authority housing provides an additional source of information on the duration of their need.

Table 3.12 shows the length of time since the household first applied for local authority housing for the major household types, using the interview data. Length of wait is calculated as the number of months between the date of first application and March 1993. The figures may not be an accurate reflection of date since first application, since the applicants may not have a clear memory of when they applied, and also because they may have re-applied at a later date having allowed

their original application to lapse. However, the date recorded on the application forms was even less useful for this purpose, since for several local authorities it appeared to reflect the date on which the information was last updated rather than the original date of application. Note also that since the applicants had not yet been housed in March 1993, the figures understate the total length of wait for housing.

A smaller number of household type categories is used here. These broadly distinguish between households on the basis of their stage in the family cycle: households with children (couple and lone parent households with at least one child under 18), the elderly (households where one of the heads is age 55 or over), with the other less frequently occurring types grouped together. The "other" category is very much a residual one, since it combines households in diverse circumstances: couples without children, parent(s) under age 55 with adult children, and extended families. However, the number of cases is insufficient to provide a more refined analysis for these groups.

Table 3.12: *Length of Time on List by Household Type*

| Months | <i>Elderly</i> | <i>Couple,</i> | <i>Lone</i> | <i>Other</i> | <i>Total</i> |
|-------------------------------|----------------------|-----------------|---------------|--------------|--------------|
| | <i>(age > 55)</i> | <i>Children</i> | <i>Parent</i> | | |
| <i>Per cent of Households</i> | | | | | |
| 0-6 months | 9 | 15 | 17 | 18 | 15 |
| 7-12 months | 10 | 16 | 13 | 19 | 15 |
| 1-2 Years | 17 | 21 | 21 | 19 | 20 |
| 2-3 years | 15 | 15 | 20 | 13 | 16 |
| 3-5 years | 14 | 15 | 16 | 15 | 15 |
| over 5 years | 35 | 18 | 13 | 18 | 20 |
| Median (months) | 33 | 21 | 22 | 21 | 23 |
| N cases | 177 | 319 | 274 | 154 | 924 |

Source: Survey of Sample of Local Authority Housing Applications.

The median length of wait was just under two years at the time of the March 1993 assessment. The length of wait is longer for the elderly householders (many of whom are living alone) than for the households with children.

One notable feature is the proportion of households who have been on the waiting list for several years. One-fifth of the applicants claimed to have been waiting longer than five years, while over one-third had been waiting longer than three years. The length of wait, in part, reflects differences in the urgency of need. Some local authorities, rather than adopting strict eligibility criteria, accept large numbers of applicants for inclusion on the housing list, many of whom are

unlikely to be housed because of their low priority. The table suggests that this may be true for one-person households (many of whom are in the over-55 category). It is also possible that households who have been waiting for a long period would have refused an earlier offer of housing.

In general, the differences in length of wait between small urban and rural areas are small (Appendix Table 3.7), but with considerably longer waiting periods (a median of 30 months) for those in large urban areas.

How likely are housing applicants to find alternative accommodation from their own resources? Table 3.13 shows the per cent of applicants who were still seeking housing at the time of the interview, some 15 months after the March 1993 assessment.

Table 3.13: *Per cent No Longer Seeking Housing by Household Type*

| | <i>Elderly</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>Total</i> |
|--|----------------|-----------------------------|------------------------|--------------|--------------|
| Still seeking accommodation | 72 | 78 | 91 | 85 | 82 |
| <i>No longer seeking accommodation because</i> | | | | | |
| Housed by local authority or VHA | 6 | 16 | 7 | 2 | 9 |
| Provided accommodation from own means | 5 | 3 | 2 | 7 | 3 |
| Decided to remain in present accommodation | 9 | 1 | 1 | 1 | 3 |
| Other | 8 | 2 | 0 | 5 | 3 |
| N cases | 180 | 323 | 276 | 156 | 935 |

Source: Survey of Sample of Local Authority Housing Applicants.

Over four-fifths of applicants were still seeking housing at this time, with about half of those no longer seeking accommodation having been housed by the local authority or, very occasionally, a voluntary housing agency (VHA). More than nine out of ten applicants were depending on the local authority to meet their housing needs. Very few applicants (only 3 per cent of the total) had been able to rent or buy satisfactory accommodation from their own means. Almost one in ten of the elderly householders were no longer seeking housing because they had changed their minds and decided to remain where they were, but this was rare among other household types.

Overall, then, the data on length of wait and the small proportion of applicants who were able to find alternative accommodation from their own resources suggest that the applicants' need for housing assistance is not due to a short-term crisis, but to ongoing economic deprivation.

Implications of Population and Employment Trends for Future Housing Need

Population Trends

The size of the housing list is dependent on the total size of the population, and on the age and socio-economic characteristics of the population. Total population is determined by the birth and death rates and by emigration, which has played a major role in Ireland. The birth rate has been declining rapidly since the "baby boom" that peaked in 1980 (Cantillon, Curtis and Fitz Gerald, 1994), but is still high by European standards. Patterns in other Western countries would suggest that the birth rate is likely to continue to decline with increasing prosperity and opportunities for skilled work for women. The impact on population size will be felt only gradually, however, since the rate of new family formation is unlikely to decline until after 2000, when the impact of the falling birth rate since 1980 will begin to be evident in terms of the number of young adults in the population. The total population is forecast to remain relatively stable, with a level in 2005 that is similar to that in 1991 (*ibid.*, p. 33). The most notable changes in population structure between 1994 and 2000 are expected to be a marked reduction in the number of children (down 15 per cent), a smaller reduction in the number of young adults (down 4 per cent), and an increase in the number of adults over 65 (up 8 per cent).

Since households on the housing list tend to be small in size, mainly because they are at the earlier stages of family formation, the rate of new household formation is likely to be a more important determinant of demand for local authority housing than is the number of children per family. Taking the numbers entering the labour force as a rough guide to the numbers likely to be forming new families and households, the net inflow to the labour force is expected to begin to fall after 1997 (Cantillon, Curtis and Fitz Gerald, 1994). Given that family formation lags behind labour force entry by a few years, we would not expect to see a fall in the rate of new family household formation until after 2000.

These population changes would lead us to expect a reduction in the formation of new family households beginning soon after 2000, and a slow increase in the proportion of elderly householders in the population, particularly after 2010. What is more important in terms of demand for housing, however, is the nature of change in the number of households. There has been a tendency for household size to decline. Between 1986 and 1991, smaller households – particularly one-person and two-person households – became more numerous, while the number of households with six or more persons declined (Census 91, Volume 3). This means that even with a stable population, the demand for housing units could increase. Overall, then, changes in population size and household structure would not lead us to expect a reduction in the demand for housing units.

However, although overall demographic changes of this type are important as a baseline from which to assess the future demand for local authority housing, they are probably less important overall than the economic and social trends which will affect the most disadvantaged sectors of the population: unemployment and lone parenthood. We turn to the expected trends in these areas in the next two sections.

Trends in Employment and Unemployment

Apart from changes in the size and composition of the population, the socio-economic characteristics of housing applicants also need to be taken into account. In particular, what are the expected changes in employment and how are these likely to affect the demand for local authority housing?

The economic forecast from 1994 to 1999 is for rapid economic growth combined with a significant growth in the numbers employed. However, since the labour force is also expected to increase in size during this period, the economic growth is not expected to be sufficient to absorb all new labour market entrants. The unemployment rate, consequently, is expected to fall only slowly from its high level of 13.4 per cent in 1994 (Cantillon, Curtis and Fitz Gerald, 1994). The impact of changes in employment levels on the housing list depends on two factors: the numbers on the housing list who are in the labour force, and how well they are positioned (especially in terms of education) to take advantage of increased economic opportunities.

We have already seen that close to half of the households included in the assessment are not in the labour force, so that their economic position will not be improved by an increase in employment levels. Although some of those engaged in home duties might be encouraged to re-enter the labour force if their economic opportunities improve, their education and labour force experience makes it unlikely that they will do so in large numbers. The levels of education and duration of unemployment of the unemployed household heads is such as to place them at a severe disadvantage in terms of competition for jobs.

Trends in Lone Parenthood

In recent decades there has been a dramatic growth in the per cent of births outside marriage. In 1961, 2 per cent of births took place outside of marriage, but by 1991 this had risen to 18 per cent. If we consider the birth of the first child as the first stage in family formation, we find that over 32 per cent of first births in 1992 occurred outside of marriage. We do not know how many of these births occurred to couples in stable unions. In a study of lone single mothers in Dublin in the late 1980s, Flanagan and Richardson (1992 pp. 22-23) found that over half had a close relationship with the father at the time of the birth, though the subsequent course of those relationships is not known. It appears that eventually many may marry, though again precise information is lacking. Of the 46,546 family units in the 1991 census with one child under age 5, 12 per cent were lone

mother households. Although this figure represents an increase over 1986, and although the census figures on characteristics of family units may not be accurate since they have to be imputed based on the question regarding relationship to the household head, it does suggest that a significant proportion of single mothers do marry within a few years of the birth of their child.

One quarter of the lone parents on the housing list had been previously married. Although information on the incidence of marital breakdown in Ireland is scanty, a comparison of the number of persons who consider themselves separated (including informal separation, legal separation, desertion and divorce) in the 1986 and 1991 census, indicates that the numbers had increased from 37,000 in 1986 to 55,000 in 1991 – an increase of 50 per cent. The rate of marital breakdown, then, appears to be on the rise.

If the trends in non-marital births and in marital breakdown continue, we can expect a further increase in both the proportion of lone parents on the housing list, and on the overall size of the housing list in the coming years.

Summary

The analysis in this chapter built a profile of the socio-demographic characteristics of housing applicants, and drew out the implications for an understanding of the nature of their housing need. In general, local authority housing applicants are drawn from the most marginalised and vulnerable sectors of the population. Four-fifths of households are dependent on social security income, usually unemployment assistance (for couple households), pensions or disability payments for one-person households, or lone parent allowance. In consequence, incomes tend to be low, with almost four out of five households having adult-equivalent incomes under £75 per week.

Almost one-third are lone parents, and one in five of the applicants had suffered either marriage breakdown or widowhood. The incidence of marriage breakdown among lone parents, one-fifth of whom are divorced or separated, suggests that this is becoming an increasingly important factor in creating a need for housing assistance.

The size of housing unit required, based on the applicants' own responses, suggests that over half the households do not need the space provided by a three-bedroom house. Lone parents and one-person households were especially likely to require either one or two-bedroom units. If lone parenthood continues to grow as it has done since the 1980s, there is likely to be an increasing demand for these smaller housing units.

We can also say something about the likely duration of need among those currently on the housing list on the basis of the analyses in this chapter. To the extent that the need is due to economic hardships caused by unemployment, retirement, inability to work or low-wage employment, it is unlikely to be of short

duration for the majority of housing applicants. Over half of the applicants are in the labour force, but their level of educational qualification is such as to trap them in low-wage employment, if they are working, and to place them at high risk of unemployment. The duration of unemployment for those who are unemployed, and their level of educational qualifications, are such that their probability of remaining unemployed is very high. For those households where the person most likely to enter the labour force is engaged in home duties, the level of education, the length of time since the last job, and the presence of young children make a return to work unlikely in the short term. Finally, although an unknown fraction of single lone parents may marry within a few years of the birth of their child, their levels of education (which are likely to be shared by potential partners) make it unlikely that marriage would improve their economic circumstances sufficiently to enable them to afford adequate housing from their own means.

The figures on the length of time since first application, and on the continuing need for housing on the part of those on the list, support the argument that the need of housing applicants is not transitory. Sixty per cent of the applicants we interviewed had applied before March 1992. At the time of the interview, the majority of the applicants were still seeking housing, so that even those who were new on the list at the time of the assessment had been waiting fifteen months. Fewer than one in twenty had been able to find satisfactory alternative accommodation from their own means by the time of the interview.

We examined population, economic and social trends and asked whether, given what we know about the kinds of households who apply for local authority housing, the need for housing assistance is likely to increase or decrease. Overall, these trends suggest that the number of households in need of accommodation is unlikely to fall in the near future, but they do point to changes in the type of housing required. The indications are that there will be a greater need for smaller housing units. Already, among the general sample of housing applicants, just under half of the households required a three or four bedroom house, while one-third required a two-bedroom housing unit. With the falling birth rate, the increase in lone parenthood and marital breakdown, there is likely to be an increased need for smaller local authority dwellings.

While these trends suggest that the number of households in need of accommodation is unlikely to fall in the near future, they do point to changes in household composition. The declining birth rate, and the increase in unmarried lone parenthood mean that family households will be smaller in size. Increasing rates of marital breakdown will cause a growth in the number of lone parent and one-person households in need of housing assistance. In general, this points to a greater demand in the future for smaller housing units.

Chapter 4

THE NATURE OF HOUSING NEED II: HOUSING CIRCUMSTANCES OF LOCAL AUTHORITY APPLICANTS

In order to be eligible for local authority housing, an applicant must be in need of housing and unable to provide adequate housing from his or her own resources. In Chapter 3, we saw that the economic factors underpinning the inability of applicants to provide housing from their own resources are not transitory, but are likely to lead to a long-term need for assistance. In this chapter, we turn to an examination of their current housing circumstances – where are housing applicants living and what are the deficits in their present accommodation? We draw a distinction between the physical defects (unfitness and overcrowding) the social deficiencies (lack of privacy or security of tenure, risk associated with neighbourhood crime) associated with the applicant's present housing. We adopt a simple measure of unfitness and of overcrowding, and although our measures may differ from those adopted by local authorities, they do provide indicators which are consistent across all applicants. On the basis of our results, we will be able to address the issue of the severity of need.

As in Chapter 3, our discussion here focuses on applicants other than the homeless and Travellers.

Current Housing Type

Table 4.1 shows the accommodation circumstances of local authority housing applicants, at the time of application. The biggest group of households, two out of five, were living in privately rented accommodation. They were somewhat more likely to be renting a house than a flat. The next most common housing arrangement was sharing with family, accounting for the living arrangements of almost one-third of households. Under one-tenth were in materially unsuitable or overcrowded local authority housing (most often a flat), and 7 per cent were in mobile homes.¹⁴ Less than 1 per cent were currently purchasing a home.

It was not always clear from the application forms whether the household owned or rented the current dwelling. These ambiguous cases comprise 5 per cent of the sample of applications. The interviews had a specific question on housing

¹⁴ These figures do not include Travellers, who were sampled separately.

tenure, and this suggested that just under 3 per cent of applicants overall, but almost 8 per cent of parents of adult children, owned their homes outright. These households might apply to the local authority if the house was unfit or materially unsuitable and they could not afford necessary repairs or improvements.

The "other" housing arrangement include sharing with friends, and living in institutions, hospitals or sheltered housing.

Table 4.1: *Housing Type at Time of Application for Each Type of Household*

| | <i>One Person</i> | <i>Couple, Couple</i> | <i>Lone Children</i> | <i>Lone Parent</i> | <i>Parent(s), Adult Children</i> | <i>Other</i> | <i>All</i> |
|----------------------------------|-------------------------------|---------------------------|--------------------------|------------------------|--------------------------------------|--------------|------------|
| | <i>Per cent of Households</i> | | | | | | |
| Local Authority | 4 | 3 | 10 | 7 | 15 | 9 | 8 |
| Privately rented house | 11 | 33 | 37 | 15 | 22 | 20 | 23 |
| Privately rented flat | 26 | 25 | 12 | 18 | 14 | 10 | 17 |
| Sharing with family | 24 | 18 | 21 | 48 | 14 | 35 | 31 |
| Mobile Home | 9 | 10 | 10 | 4 | 5 | 6 | 7 |
| House/flat-tenure unspecified | 10 | 7 | 3 | 2 | 11 | 11 | 5 |
| Mortgage purchase | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Other | 17 | 5 | 7 | 7 | 19 | 9 | 9 |
| N Cases | 624 | 224 | 991 | 1,067 | 151 | 130 | 3,187 |

Source: Sample of Local Authority Housing Application Forms.

There are some differences in housing at time of application by type of household. One-person households are more likely to be renting a flat than a house, lone parent households are very likely to be sharing with family, and couples (with or without children) are more likely to be renting privately. Couples with children are the only group with as much as 1 per cent purchasing a house with the help of a mortgage.

Table 4.2 shows housing arrangements by urban-rural location. These data show housing arrangements at the time of the interviews.¹⁵ There was some movement away from sharing accommodation with family and towards privately rented accommodation between the time of application and the time of the interviews, as can be seen from a comparison of the total columns of Tables 4.1 and 4.2. About 7 per cent of applicants had moved from sharing with family into other types of accommodation in this period.

¹⁵ For those who were no longer seeking housing, the figure shows the housing circumstances at the time their application was last "active".

Table 4.2: *Current Housing Type by Urban-Rural Location*

| | <i>City or Town >10,000</i> | <i>Town <10,000</i> | <i>Rural</i> | <i>Total</i> |
|----------------------------|------------------------------------|----------------------------|--------------|--------------|
| Local Authority house/flat | 17 | 9 | 3 | 11 |
| Privately rented house | 21 | 37 | 31 | 28 |
| Privately rented flat | 25 | 21 | 5 | 18 |
| Mortgage purchase | 1 | 1 | 2 | 1 |
| Mobile Home | 2 | 6 | 24 | 10 |
| Sharing with own family | 30 | 20 | 18 | 24 |
| House/flat owned outright | 0 | 1 | 8 | 3 |
| Other | 4 | 5 | 10 | 6 |
| N Cases | 360 | 302 | 273 | 935 |

Source: Survey of Sample of Local Authority Housing Applicants.

There is a gradual shift away from sharing with family as we move from large urban areas, to small towns and rural areas. Rural applicants are less likely to be in the private rental sector; and, if they are renting privately, they are more likely to be renting a house than a flat. It is the residents of small towns who are most likely to be renting privately, and while about the same proportion are in flats as in large urban areas, a much higher proportion are renting houses. These differences are puzzling since rented accommodation is very much a feature of large towns, but they may reflect the higher costs of renting in large urban areas. As we will see in Chapter 10, it may also reflect the fact that many renters in need of housing assistance turn to the rent supplement scheme administered by the Health Boards, rather than to the local authority. Since the length of wait for local authority housing tends to be longer in large urban areas (Appendix Table 3.7), residents of these areas may be particularly likely to rely on rent supplemented private accommodation, as an alternative to applying to the local authority.

Other differences are the relatively high proportion (one-sixth) of households in large urban areas who are in materially unfit or overcrowded local authority accommodation, and the substantial fraction (one-quarter) of rural applicants who are living in mobile homes.

Housing Applicants in Receipt of Rent Supplement

Given that over two-fifths of housing applicants are renting privately, it is important to ask what proportion of these renters are receiving rent supplement through the Supplementary Welfare Allowance Scheme administered by the Health Boards. Those renting privately, dependent on social security income and paying rent in excess of £10 per week, would normally be eligible for rent supplement.

Table 4.3 shows the per cent of renting households who would be eligible and the per cent who received rent supplement at the time of the interviews. About three-quarters of the renters would have been eligible for rent supplement and about half were receiving it at the time of the interviews.¹⁶

Table 4.3: *Receipt of Rent Supplement for Households Currently Renting, by Household Type*

| | <i>Couple with Children</i> | <i>Lone Parent</i> | <i>All Households</i> |
|--|---------------------------------|--------------------|---------------------------|
| Average weekly rent, all renters | £39 | £46 | £39 |
| Per cent of renters eligible for rent supplement | 65 | 92 | 76 |
| Per cent of renters receiving rent supplement | 44 | 73 | 51 |
| Average rent supplement per week | £32 | £31 | £30 |
| N cases renting/rent supplement | 167/73 | 123/90 | 421/214 |

Source: Survey of Sample of Local Authority Housing Applicants.

There are differences by household type in the proportion receiving rent supplement, with close to three-quarters of the lone parent households and less than one half of couples with children receiving it. These differences mainly derive from the fact that lone parent households are more likely to be eligible.

The amount of rent supplement paid will vary depending on household composition and the typical rents in the area. The amounts paid to couples with children and lone parents in our sample are very similar.

According to these eligibility criteria, a further 26 per cent of the renters would be eligible for rent supplement, but are not receiving it. The fact that some eligible households are not receiving rent supplement may stem from the treatment of rent supplement by local authorities in assessing housing need: in at least some local authorities, a household who is adequately housed with the help of rent supplement will not be considered in need of housing. Given the disadvantages associated with rent supplement compared with local authority housing – it does not provide security of tenure and is lost if the household head leaves social security – many households may be reluctant to apply because to do so would reduce their chances of obtaining local authority housing.

Table 4.4 shows the rent levels, per cent eligible for and per cent receiving rent supplement, and amount of supplement for those who are renting privately, by

¹⁶ The data from the application forms suggest that about one-quarter of the renting households received rent supplement at the time they applied to the local authority, probably reflecting the rapid expansion in the numbers receiving rent supplement in recent years (see Chapter 10).

location. The proportion of applicant households receiving rent supplement is very similar (a little under one half) in smaller towns and rural areas, but is more than 10 percentage points higher in larger urban areas. Again, these differences appear to arise because of differences in eligibility across areas. However, there is evidence that over a fifth of the renters in all types of area would be eligible for rent supplement, but are not receiving it.

Table 4.4: *Receipt of Rent Supplement for Households Renting Privately, by Urban-Rural Location*

| | City, Town >10,000 | Town <10,000 | Rural |
|--|-----------------------|-----------------|-------|
| Average weekly rent, all renters | £42 | £38 | £32 |
| Per cent of renters eligible for rent supplement | 82 | 69 | 75 |
| Per cent of renters receiving rent supplement | 59 | 46 | 44 |
| Average rent supplement pw | £32 | £26 | £28 |
| N Cases (rent supplement) | 114 | 60 | 42 |

Source: Survey of Sample of Local Authority Housing Applicants.

There is a gradual decline in the levels of rent as we move from large urban, through small urban to rural areas. For those households receiving rent supplement, the amount tends to be somewhat higher in large urban areas.

There appears to be a good deal of overlap between those in need of housing assistance who turn to the local authorities and those who turn to rent supplement. About 23 per cent of housing applicants are renting and receiving rent supplement. We will defer a more detailed discussion of the extent of the overlap and its implications for housing policy until Chapter 10, where we examine the characteristics of the total population of rent supplement recipients.

Housing Deficiencies: Unfitness

In this section we begin our exploration of the physical deficiencies of the current accommodation of housing applicants. We use a simple measure of the fitness of the accommodation based on the presence of a number of basic facilities. The absence of facilities such as cold and hot running water, an indoor flush toilet for the sole use of the household, and a bath or shower would generally lead to a judgement that the accommodation is unfit. Accommodation may also be judged unfit on other grounds, such as dampness or structural unsoundness, but we do not have sufficient information from the interviews on these matters to include them in the analysis. However, they are likely to be strongly associated with the absence of basic facilities.

Since these deficiencies vary with their current living arrangements, the data are shown separately for those who are renting privately (either a house or a flat),

and sharing with family. These are the two largest living arrangements, accounting for over 70 per cent of applicants. The other types of living arrangement – living in local authority accommodation (11 per cent), mobile homes (10 per cent), owner-occupied housing (4 per cent) – are too small to reliably analyse separately.

Table 4.5 shows the per cent of applicants in the major accommodation circumstances who lack certain amenities. Almost one-third of the households lack one of the basic facilities listed in the table. Over one-fifth lack a source of hot running water, 16 per cent lack a bath or shower and 10 per cent do not have a flush toilet while a further 8 per cent must share bath or toilet facilities with another household. One household in twenty does not have cold running water.

Table 4.5: *Per cent Who Lack Basic Facilities by Accommodation Type*

| | <i>Private Rental</i> | <i>Sharing</i> | <i>Other</i> | <i>Total</i> |
|--|-------------------------------|----------------|--------------|--------------|
| | <i>Per cent of Households</i> | | | |
| No hot water | 18 | 8 | 39 | 22 |
| No cold water | 3 | 2 | 11 | 5 |
| No bath / shower | 9 | 7 | 35 | 16 |
| No indoor flush toilet | 6 | 5 | 21 | 10 |
| Toilet shared with other household | 11 | 1 | 9 | 8 |
| Per cent with at least one deficiency* | 28 | 12 | 48 | 30 |
| N cases | 425 | 224 | 266 | 915 |

Source: Survey of Sample of Local Authority Housing Applicants.

* The following are counted as deficiencies: no cold running water, no hot running water, no bath/shower, no indoor flush toilet, toilet shared with another household.

In general, the households who are currently sharing with family fare slightly better than those in privately rented accommodation when it comes to access to basic facilities. A summary measure of unfitness can be constructed by identifying the households with at least one deficiency in basic facilities. Each of the following is counted as a deficiency: no cold running water, no hot running water, no bath/shower, no flush toilet, toilet shared with another household. Overall, 30 per cent of households have at least one of these deficiencies, with the proportion being highest for those living in mobile homes (included in the "other" category), and lowest for those sharing with family.

The accommodation deficiencies are more common in rural areas (Appendix Table 4.1) than in either small or large urban areas, because of the proportion living in mobile homes and given that a greater proportion of housing stock in rural areas is likely to be unfit (Department of the Environment *1990 Survey of Housing Stock*). The adequacy of the heating of the accommodation in the winter months (Appendix Tables 4.2 and 4.3) followed the same pattern as the adequacy

of other basic facilities: those sharing with family generally fared better than those in privately rented accommodation.

Overcrowding

Overcrowding is the second of the physical deficiencies in accommodation. Table 4.6 shows several measures of the pressure on space in the dwelling. While our measures differ from the definition in the 1966 Housing Act,¹⁷ they do provide indicators of severe limitations on the space available to the household.

Just under a fifth of households must use a room other than a bedroom for sleeping purposes on a regular basis. About one in ten households have two or more persons per room, while just over one-quarter have more than two persons per bedroom. These measures of overcrowding show greater problems for those sharing than for those renting privately.

Table 4.6: *Per cent Overcrowded by Accommodation Type*

| | <i>Private Rental</i> | <i>Sharing</i> | <i>Other</i> | <i>Total</i> |
|---|---------------------------|----------------|--------------|--------------|
| Rooms other than bedrooms are regularly used for sleeping | 12 | 26 | 22 | 18 |
| Two or more persons per room | 6 | 13 | 13 | 10 |
| More than two persons per bedroom | 17 | 38 | 33 | 27 |
| Per cent with at least one space deficiency* | 25 | 49 | 39 | 35 |
| N cases | 421 | 222 | 266 | 909 |

Source: Survey of Sample of Local Authority Housing Applicants.

* Each of the following is counted as one space deficiency: room(s) other than bedrooms used regularly for sleeping; more than 2 persons per bedroom; 2 or more persons per room.

A summary measure of overcrowding can be constructed by identifying those household with at least one of the above space deficiencies. Just over one-third of households generally, and close to one half of those sharing accommodation, are overcrowded according to this criterion. Overcrowding tends to be less of a problem for those in privately rented accommodation, but even here one-quarter of the households have at least one space deficiency.

The pattern of overcrowding across areas reflects the higher cost of accommodation in large urban areas – which makes it difficult for families to afford housing that is sufficiently large to meet their needs – and the larger average size of rural households (Appendix Table 4.4). Overcrowding is generally less

¹⁷ The definition in the 1966 Housing Act takes account of cubic feet of air space in sleeping areas, and of the need for separate bedrooms for children of opposite sex over age 10.

severe on all the measures in small urban areas, while it is very similar in the large urban and rural areas.

Table 4.7 shows the per cent of households living in accommodation that is either unfit (having at least one facilities deficiency) or overcrowded (having at least one space deficiency) by accommodation type. About half of households overall either lack some basic amenity in their accommodation, or are overcrowded.

Table 4.7: Unfitness or Overcrowding of Present Accommodation by Accommodation Type

| | <i>Private Rental</i> | <i>Sharing</i> | <i>Other</i> | <i>Total</i> |
|-------------------------------|-----------------------|----------------|--------------|--------------|
| Per cent unfit or overcrowded | 44 | 55 | 65 | 53 |
| N cases | 421 | 222 | 266 | 909 |

Source: Survey of Sample of Local Authority Housing Applicants.

Those renting privately appear to fare somewhat better in these respects than those sharing accommodation, while those in "other" types of accommodation, particularly those living in mobile homes, fare worse.

Our data suggest that over one half of housing applicants are in accommodation that is physically inadequate for their needs, either because it lacks basic facilities or because it is overcrowded. However, there are a number of other reasons that accommodation may be considered inadequate, as demonstrated by the categories of need referred to in the 1988 Housing Act. In the next section, we will briefly describe these other categories of need.

Categories of Need

As part of the assessment of housing need, local authorities are requested by the Department of the Environment to classify applicants into one of the ten "categories of need" mentioned in the 1988 Housing Act. Although Section 9(2) of the act sets out ten categories of need that local authorities are obliged to "have regard to", the categories are broad, are not mutually exclusive, and their main purpose appears to be to ensure that the needs of all groups, particularly the homeless and Travellers, are taken into account at the local level. The ten categories of persons are:

1. Homeless;
2. Travellers;
3. Those living in accommodation that is unfit or materially unsuitable;
4. Those living in overcrowded accommodation;
5. Those sharing accommodation with others, and who, in the opinion of the local authority, have a reasonable requirement for separate accommodation (involuntary sharing);
6. Young persons leaving institutional care, or without family accommodation;

7. Those in need of accommodation for medical or compassionate reasons;
8. The elderly;
9. The disabled;
10. Those who cannot afford their current accommodation or to obtain suitable alternative accommodation.

For the most part, these categories are simply listed in the Act. Some (such as unfitness and overcrowding) are formally defined, either in the 1988 Act or in the 1966 Housing Act, but others are not. Since an applicant could potentially be classified into more than one category, for the purpose of the 1993 assessments local authorities were instructed to use the category which would give the applicant the greatest priority. However, since the priority granted to the different categories is left to the discretion of the local authority, this does not ensure consistency in classifying applications.

In our examination of the application forms, it was evident that not all local authorities made use of these ten categories for general administrative purposes. About half of the application forms we examined, including those from some of the largest local authorities, were not classified according to this scheme. This suggests that the categories of need were not used extensively as a basis for the priority schemes of local authorities.

It is clear from the categories, however, that local authorities are to have regard to a number of factors apart from the physical adequacy of the household's accommodation. In particular, the local authorities are to take account of the need for privacy (the involuntary sharing category), medical and compassionate considerations, and the ability of the household to afford its present accommodation.

Table 4.8 shows the proportion of households in the 1993 assessment who were included in each category for all housing applicants, and, for ease of comparison with our interview sample, for applicants other than the homeless and Travellers. The figures come from the returns the local authorities made to the Department of the Environment.

The three largest categories of need are unfitness, overcrowding and inability to afford existing accommodation. If we exclude Travellers and the homeless, as our interview sample does, 19 per cent are classified as unfit, 28 per cent as overcrowded and 24 per cent cannot afford their existing accommodation. Using the measures of unfitness and overcrowding adopted in this chapter, we would estimate that 53 per cent of the households are in accommodation that is either unfit or overcrowded. This is somewhat higher than the 47 per cent who were so classified for the assessment. These differences could arise because our definition differs from those laid down in the Housing Acts, and because local authorities

may differ in the cut-off points used in deciding that accommodation is unfit or overcrowded. In addition, under the local authority's priority scheme, an applicant may be classified into one of the other categories which may fit their circumstances. For instance, an elderly person living in unfit accommodation may be classified as "elderly" if he or she requires the specific facilities provided in housing schemes designed for the elderly.

Table 4.8: *Category of Housing Need of All Applicants Included in the 1993 Assessment*

| | <i>All Housing Applicants</i> | <i>Housing Applicants other than Homeless and Travellers</i> |
|---|-------------------------------|--|
| | <i>Per cent of Households</i> | |
| Homeless | 5 | - |
| Travellers | 3 | - |
| Unfit or materially unsuitable | 18 | 19 |
| Overcrowded | 24 | 28 |
| Involuntarily sharing/Need for independence | 12 | 13 |
| Young persons leaving care | 0 | 0 |
| Medical or compassionate grounds | 7 | 7 |
| Elderly | 8 | 8 |
| Disabled | 1 | 1 |
| Unable to afford | 22 | 24 |
| N cases | 28,624 | 26,288 |

Source: Department of the Environment *Annual Housing Statistics Bulletin 1993*.

The figures do indicate that a substantial proportion of households are in need because of factors other than the physical inadequacy of their accommodation. The Housing Act explicitly gives recognition to the need for privacy or independence in the "involuntarily sharing" category of need, although it is up to the individual local authorities to decide which households have "a reasonable requirement for separate accommodation". At the time of application, 31 per cent of households were sharing accommodation with family, and could potentially be classified as "involuntarily sharing". From Table 4.7, we can see that just under half of these were living in physically adequate circumstances. This suggests that about 14 per cent of households (excluding the homeless and Travellers), were involuntarily sharing in circumstances that are not unfit or overcrowded. This is very close to the per cent classified into the involuntarily sharing category by the local authorities.

Although there is no clear criterion according to which we can assess an inability to afford the present accommodation, it is fair to assume that this

category would mainly apply to those renting privately. Forty per cent of households were renting privately at the time of application, and Table 4.7 indicates that, according to our criteria, 54 per cent of these were living in physically adequate circumstances. If all of these households were classified as "unable to afford existing accommodation", this would account for about 22 per cent of our interview sample. This is close to the 24 per cent of households classified as "unable to afford" in the assessment.

Special Housing Needs and Problems in the Neighbourhood

Apart from the categories of need discussed above, applicants may also fall into one of the other categories of need: the elderly, disabled, or those in need on medical and compassionate grounds. These categories refer to characteristics of the applicants, rather than to the physical inadequacies of their present accommodation. The latter is a broad category, and one which gives the local authorities a good deal of flexibility in responding to the problems of applicants.

During the interviews applicants were asked if they had any special housing needs arising from health problems or disability. Although the intent of the question was to identify respondents who may need housing with particular structural features, the pattern of responses suggested that they interpreted "special housing needs" to mean "special reasons for needing housing". As shown in Table 4.9, the proportion of households with such needs, even when the elderly are excluded, is much higher than the per cent classified as "disabled or handicapped" in the 1993 assessment (1 per cent), or even than the per cent of households with any member receiving disability income (7 per cent, Chapter 3).

Table 4.9: *Special Housing Needs by Household Type*

| | <i>Elderly</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>Total</i> |
|--------------------------------|----------------|-----------------------------|------------------------|--------------|--------------|
| No special needs | 64 | 87 | 90 | 83 | 83 |
| Elderly | 9 | 0 | 0 | 1 | 2 |
| Physical disability or illness | 19 | 11 | 9 | 14 | 12 |
| Mental disability or illness | 11 | 2 | 3 | 9 | 5 |
| Other | 6 | 1 | 1 | 0 | 2 |
| N cases | 180 | 323 | 276 | 156 | 935 |

Note: Respondents may have more than one special need so percentages do not add to 100.

Source: Survey of Sample of Local Authority Housing Applicants.

Seventeen per cent of households have some form of special need, arising from age, physical or mental disability. This figure is close to the 16 per cent of all applicants classified into the "elderly", "disabled" or "medical/compassionate"

categories taken together in the 1993 assessment. As such, it represents a combination of needs for special housing (such as for the elderly or disabled), and medical or compassionate grounds for needing housing. The elderly are most likely to have special requirements, usually arising from physical illness or disability. In fact, physical illness or disability is the factor most likely to lead to special housing needs for all household types.

In addition to problems with the dwelling itself, or health problems experienced by household members, housing applicants may also be motivated to apply for local authority housing (or for a transfer out of their present local authority housing) by problems associated with the area where they live. Although these kinds of problems do not receive explicit recognition in the Housing Acts, such applicants could potentially be classified as in need on compassionate grounds.

The housing applicants were asked how much of a problem the following posed in their neighbourhood: burglary, vandalism, personal safety and the danger that family members will become involved in crime or drug use. Responses were coded into four categories: "very much a problem", "a bit of a problem", "not much of a problem", and "no problem at all". There were only small differences in this respect by type of accommodation (Appendix Table 4.5), but there were substantial differences by type of location, as shown in Table 4.10. The table shows the per cent of applicants who found each one "very much a problem".

About one household in ten is affected by these problems at the level of the neighbourhood, with burglary and vandalism seen as problems more often than personal safety or possible negative influences on family members associated with crime or drug use. About one in six of the respondents in large urban areas live in neighbourhoods where burglary and vandalism are a problem, compared to about one in twenty in other areas. Threats to personal safety and the danger of family members becoming involved in drugs or crime are also more prevalent in large towns and cities, where 14 per cent of applicants are concerned that family members may become involved with crime or drugs. There is very little difference between small urban and rural areas in terms of these kinds of problems.

Interviewer Assessment of Need for Housing

Another source of information on the deficiencies in the present accommodation comes from the assessment of the interviewers. At the end of the questionnaire the interviewers were asked to record whether, in their judgement, the applicant really needed housing and the reasons for that need. The interviewer's assessment is not an expert opinion in any sense, since they were not in a position to judge the structural soundness of the building or the level of stress associated with overcrowding or involuntary sharing. It should be regarded as providing the

Table 4.10: *Problems in the Neighbourhood by Urban-Rural Location.*

| <i>Per cent where "very much" a problem</i> | <i>City or Town >10,000</i> | <i>Town <10,000</i> | <i>Rural</i> | <i>Total</i> |
|---|------------------------------------|----------------------------|--------------|--------------|
| Burglary | 14 | 3 | 5 | 9 |
| Vandalism | 18 | 5 | 5 | 11 |
| Personal safety | 8 | 2 | 4 | 5 |
| Risk of family members becoming involved with crime/drugs | 14 | 1 | 3 | 8 |
| N Cases | 425 | 217 | 259 | 901 |

Source: Survey of Sample of Local Authority Housing Applicants.

kind of judgement that the "average person" would reach, based on a lengthy discussion with the applicant and observation of the living circumstances.

The interviewer's assessment is shown in Table 4.11. Interviewers were asked the following question: "From your observation, would you say that the applicant really needs new accommodation?". The response categories were "Don't know/could not judge", "On balance, probably does not", "On balance, probably does" and "Definitely does". The difference between the two categories of positive response (probably and definitely) reflects the degree of certainty the interviewer felt in making the judgement. The figures in Table 4.11 are based on those applicants who were still seeking housing, since if the applicant had moved or been rehoused, the interviewer was not able to observe the conditions in the accommodation at the time the application was "live". There were an additional 39 cases where the interviewer could not make a judgement, and these were also excluded.

In almost nine out of ten cases the interviewer felt that the household did need housing. In 42 per cent of cases the interviewer felt that the household "probably does" need housing, and in an additional 45 per cent of cases, that the household "definitely does" need housing. There are only small differences in the interviewer judgements based on type of accommodation, but those currently renting are slightly less likely to be judged "definitely" in need of housing.

The main reason the applicant needs housing, in the opinion of the interviewer, does differ by household type, however, and parallels the differences we have already seen in unfitness and overcrowding. Unfitness of present accommodation was much *less* likely to be identified as the main reason for households currently sharing, while overcrowding and the need for independence were each seen as the major reason for over two out of five of these households.

Table 4.11: *Interviewer's Assessment of Need for Housing, by Current Accommodation Type*

| | <i>Private Rental</i> | <i>Sharing</i> | <i>Other</i> | <i>Total</i> | |
|---|-------------------------------|----------------|--------------|--------------|--|
| | <i>Per cent of Households</i> | | | | |
| Probably does need housing | 47 | 42 | 34 | 42 | |
| Definitely does need housing | 39 | 50 | 51 | 45 | |
| <i>Main reason for need:</i> | <i>Per cent of Households</i> | | | | <i>Per cent definitely in need by reason</i> |
| Present accommodation unfit | 21 | 4 | 38 | 21 | 75 |
| Accommodation overcrowded | 10 | 41 | 24 | 22 | 57 |
| Involuntary sharing/Need for independence | 2 | 45 | 6 | 14 | 29 |
| Family conflict | 1 | 6 | 1 | 2 | 55 |
| Rent too high | 23 | 0 | 1 | 11 | 26 |
| Tenure insecure | 29 | 2 | 5 | 16 | 35 |
| Special needs | 2 | 0 | 6 | 3 | 47 |
| Other reasons | 11 | 4 | 21 | 12 | 26 |
| N cases | 334 | 179 | 200 | 713 | 680 |

Source: Survey of Sample of Local Authority Housing Applicants.

The major reasons identified for households currently renting were the need for security of tenure (29 per cent), that rent was too high (23 per cent)¹⁸, and that the present accommodation was unfit (21 per cent). Unfitness and overcrowding were identified as the major reasons for those in other types of accommodation circumstances. The overall per cent where either of these two reasons was given (43 per cent) is very close to the per cent classified into one of these two categories in the assessment (46 per cent), when the homeless and Travellers are excluded.

According to the interviewers, the need for independence or involuntary sharing were the main reasons for needing housing in 14 per cent of cases, which is very close to the 13 per cent so classified in the assessment. The per cent where the main reason was "rent too high" was considerably lower, at 11 per cent, that the per cent classified as "unable to afford existing accommodation" (24 per cent) in the assessment.

The final column in the bottom panel of the table shows the per cent where the interviewer felt the household was "definitely in need" according to the main reason for the need. This can be taken as an indicator of the urgency the interviewers attached to each reason. The per cent judged as definitely in need of

¹⁸ The average rent paid by renters was £38.70 per week. The average rent for cases where the interviewer judged the rent "too high" was £50.64 per week.

housing was highest (at 75 per cent) for households in accommodation considered unfit by the interviewers, suggesting that unfitness was indicative of severe need. Where the main reason for the need, in the opinion of the interviewer, was overcrowding, over half were seen as definitely in need of rehousing. Even though family conflict was seen as the main reason for the need in only 2 per cent of households, where it did occur it was treated as urgently by the interviewers as overcrowding.

It is interesting to note the relatively high weight given by the interviewers to insecurity of tenure. This is not treated as urgently as unfitness or overcrowding, but it was more likely to lead the interviewers to a judgement that the household definitely needed rehousing than involuntary sharing (in the absence of conflict) or the inability to afford the present accommodation. Insecurity of tenure is an aspect of housing need that is not directly addressed by the Housing Acts, but as we will see in Chapter 5, it features prominently in applicants' own reasons for applying to the local authority as well as in the interviewers' judgement of need for housing.

Summary

In this chapter we have examined the major deficiencies in the current accommodation of housing applicants. Using a measure of unfitness based on the absence of basic facilities, we found that 30 per cent of the households were living in accommodation that was unfit. Our measure of overcrowding indicated that 35 per cent of households were in overcrowded circumstances. Unfitness is more likely to be a problem in rural areas, and for households renting privately, while overcrowding is more common in urban areas and for households sharing accommodation. Since unfitness and overcrowding would generally be treated as indicative of a severe need of housing, over half of the households are in severe need according to these criteria. Our estimate of the prevalence of unfitness and overcrowding is about 7 percentage points higher than the per cent classified into either of these two categories in the 1993 assessment.

Based on our examination of the housing circumstances of the applicants, the need for housing assistance appears to be genuine for the majority of applicants, although it does not always arise because of physical deficiencies in their present accommodation. In the judgement of the interviewer, over eight out of ten applicants needed rehousing. However, there was evidence of a good deal of variation in the severity of need. The interviewers' assessments suggested that 45 per cent of applicants definitely needed housing, 42 per cent probably needed housing and 13 per cent probably did not need housing. Although these assessments cannot be taken as expert judgements in any sense, they do suggest that the need of some households was more severe than that of others.

The relationship between the interviewer's assessment of the reason for the need and a judgement of definite need gave us some insight into those factors

associated with severity of need. Unfitness of the present accommodation was likely to lead to a judgement that the household definitely needed rehousing much more frequently than any other factor. Overcrowding, the presence of family conflict, and special needs among household members were the other factors likely to be treated urgently by the interviewers.

However, the third most common reason for need given by the interviewers was "insecurity of tenure", a category which does not appear at all in the official categories of need. In addition, this factor led to a judgement of definite need more often than involuntary sharing or the inability to afford the present accommodation.

It is very difficult, in the abstract, to compare the urgency or severity of need across broad categories of need. Even within categories such as unfitness and overcrowding there are variations in the severity of the problem, and the degree of distress caused by either of them is likely to depend to some extent on the characteristics of the household members. Overcrowding, for instance, may be more tolerable for some families when children are young than when they are teenagers, but may cause severe problems for other households who are sharing with relatives.

In addition, there could be a range of problems for households involuntarily sharing which would warrant a more urgent response. Family conflict, for instance, was treated about as urgently as overcrowding by the interviewers. Conflict among family members may lead to greater distress, and even danger if violence is involved, than unfitness and overcrowding.

In spite of these complexities, our discussions with local authority housing officials revealed that there is considerable agreement at the local level on the relative priority of different households when their circumstances as a whole are taken into account.

In comparing the severity of need across local authority areas, the categories of need outlined in the 1988 Housing Act provide only a rough guide to the severity of need. Unfitness and overcrowding are generally treated more urgently by the local authorities, but these problems do not account for all housing need. It is becoming increasingly important to take account of the social aspects of housing need, as well as the physical deficiencies. Up to one half of applicants are considered in need for reasons other than the physical inadequacy of their accommodation.

We will defer a fuller discussion of the urgency of need until the conclusion, where we will also take account of the applicants' own preferences and their levels of dissatisfaction with their current accommodation, and of the situation of the homeless and Travellers. In the next chapter we turn to the preferences of housing applicants and their own views of the problems in their present accommodation.

Chapter 5

THE NATURE OF HOUSING NEED III: PREFERENCES OF HOUSING APPLICANTS

To this point, we have established that housing applicants generally are severely disadvantaged in economic terms, so that they are unlikely to be able to provide adequate accommodation from their own resources. In Chapter 4, we saw that the majority of applicants do appear to be in need of housing assistance, although there were variations in the severity or urgency of that need. Apart from being in *need* of accommodation, and being unable to provide that accommodation from its own resources, in order to be included in the assessment of housing need, a household must *require* accommodation from the local authority (Housing Act 1988, Section 9(1)).

Since our sample had already applied to the local authorities, it may seem safe to assume that they are all seeking local authority housing, but this is not necessarily the case. Local authorities administer a number of other housing assistance schemes including shared ownership, improvements to the existing dwelling, and the arrangement of building loans. Typically, in order to qualify for these types of assistance, or for a dwelling in a Voluntary Housing Scheme, the household must apply to the local authority in the usual way. In addition, many Health Boards require that rent supplement recipients apply to the local authority for housing in order to qualify for the benefit.

In this chapter, then, we have a number of goals. Our first task is to establish whether the housing applicants require local authority housing, rather than some other form of housing assistance. Second, in considering the optimal response to the needs of housing applicants, we need to understand why they have applied for local authority housing, particularly in cases where their present accommodation is not unfit or overcrowded. The priorities and preferences of housing applicants themselves need to be taken into account in considering the best response to their needs. Third, we hope to add to our understanding of the severity of need by exploring the levels of dissatisfaction with the applicants' current accommodation. Fourth, given that the subsidisation of private renting through rent supplement is becoming increasingly important as a form of housing assistance, we need to know

the attitudes of those on the housing list towards this form of tenure. Finally, we examine the interaction of applicants with the local authorities to see if any general changes in this area are needed in order to better serve them.

Requirements of Housing Applicants

Are housing applicants seeking local authority housing, or some other form of housing assistance? Early in the interviews we asked housing applicants to identify from a list the kind of response to their application that they would prefer from the local authority: a house or flat, a low-cost site with a building loan, or some other benefit. As Table 5.1 shows, the large majority of the applicants included in the assessments were in fact seeking local authority accommodation. Only about one in twenty were seeking a site and building loan, the most popular of the other alternatives. From the information on income levels in Chapter 3, it is clear that very few of these applicants would have sufficient means to benefit from the shared ownership scheme.¹⁹ It would seem then, that over 90 per cent of the applicants included in the assessments *require* local authority housing.

Table 5.1: *Preferred Response to Application by Household Type*

| | <i>Elderly</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>Total</i> |
|--------------------------------------|----------------|-----------------------------|------------------------|--------------|--------------|
| House or flat | 94 | 91 | 92 | 91 | 92 |
| Improvement to present accommodation | 3 | 1 | 1 | 1 | 1 |
| Cheap site and loan to build | 0 | 8 | 6 | 5 | 5 |
| Other | 3 | 0 | 1 | 3 | 1 |
| N cases | 179 | 323 | 276 | 156 | 934 |

Source: Survey of Sample of Local Authority Housing Applicants.

Main Reasons for Applying for Local Authority Housing

We can gain some insight into the priorities and preferences of housing applicants by examining their own reasons for applying for local authority housing. We might expect their reasons to be dominated by issues such as unfitness and overcrowding, which were discussed in the previous chapter. However, this is not always true. Even in cases where the accommodation lacks some basic amenities, or is clearly overcrowded, the applicant will sometimes cite

¹⁹ Given that the wait for shared ownership is shorter than the wait for local authority housing, these figures understate the overall contribution of this scheme: those applicants interested in shared ownership are likely to have been diverted into the scheme and removed from the waiting lists by the time of the assessment. The Department of the Environment estimates that in the region of 500 housing applicants each year become shared owners.

another reason as being more important in their decision to apply. Where the accommodation is unfit or overcrowded according to the criteria used in Chapter 4, 29 per cent of applicants give reasons other than unfitness or overcrowding (typically the desire for independence or for security of tenure) as their most important reason for applying.

During the interview, applicants were first presented with a set of possible reasons for applying, and asked the extent to which this reason was important to them. Then they were asked to identify the single most important reason from the list. A set of items regarding rent levels and security of tenure was presented to renters but not to other respondents, so the figures are presented separately for the two groups. Table 5.2 shows the per cent of applicants for whom each reason was important, and the per cent for whom it was the most important reason.

The absence of sudden rent increases and security of tenure were almost universally important to renters, while lower rent levels, the hope to purchase under a tenant purchase scheme, unfitness and overcrowding were also important. Just over one quarter of renters identified the Health Board requirement that rent supplement recipients also apply for local authority housing as important, but this was rarely (2%) identified as the most important reason for applying.

Some of the factors that are frequently mentioned as important (such as rent levels and the aspiration to purchase) are much less often identified as the most important reason. The "single most important reason" for currently renting households was most often the desire for security of tenure, with almost one-third identifying this factor. In spite of the fact that 44 per cent of renters had some deficiency in terms of basic facilities or space deficiency in their current accommodation (Chapter 4), only one-third identified either unfitness or overcrowding as their most important reason for applying. This testifies to the weight given by the applicants themselves to security of tenure.

Among non-renters, overcrowding, the desire for independence, unfitness and the aspiration to purchase were the dominant reasons. Those sharing with family were particularly likely to identify the need for independence (47%), or overcrowding (40%), while those in other types of accommodation (including mobile homes) were more likely to identify unfitness (45%) as the most important reason (Appendix Table 5.2).

It is clear that housing applicants attach a high priority to the more "social", rather than the physical, deficits in their accommodation, particularly the need for privacy and security of tenure. The desire for privacy is recognised in the Housing Act through the "involuntarily sharing" category of need, but the desire for security of tenure receives no such recognition. In the next section we will turn to the question of whether, from the perspective of applicants, the "social" deficits

represent a less urgent form of need than the physical deficits such as unfitness or overcrowding.

Table 5.2: *Reasons for Applying to Local Authority by Household Type*

| | <i>"Important" or "Very Important" Reason</i> | | <i>"Single Most Important" Reason</i> | |
|--|---|---------------|---|---------------|
| | <i>Renters</i> | <i>Others</i> | <i>Renters</i> | <i>Others</i> |
| | <i>Per cent</i> | | | |
| 1. Present accommodation unfit | 48 | 44 | 21 | 27 |
| 2. Accommodation overcrowded | 46 | 68 | 12 | 33 |
| 3. Hope to buy under tenant purchase scheme | 57 | 40 | 13 | 8 |
| 4. Other people here would get more social welfare | 1 | 10 | 0 | 0 |
| 5. Leaving spouse/partner | 3 | 2 | 1 | 1 |
| 6. Independence | 7 | 49 | 2 | 26 |
| 7. Neighbourhood is rough or dangerous | 11 | 12 | 1 | 4 |
| 8. Encouraged to apply by councillor or housing official | 23 | 17 | 0 | 2 |
| 9. Lower rent | 76 | - | 12 | - |
| 10. No sudden increase in rent | 93 | - | 5 | - |
| 11. Health Board requirement to obtain rent supplement | 29 | - | 2 | - |
| 12. Security of tenure | 92 | - | 32 | - |
| N Cases | 415 | 433 | 415 | 433 |

Note: Items 9 to 12 were presented only to households currently renting.

Source: Survey of Sample of Local Authority Housing Applicants.

Overall Level of Satisfaction with Present Accommodation

We can gain further insight into the urgency attached by applicants themselves to the deficits in their present accommodation by looking at the association between level of dissatisfaction and each of the major reasons for applying. Does the desire for security of tenure or the desire for independence lead to as much dissatisfaction with the present accommodation as unfitness and overcrowding?

Applicants were asked to rate their level of satisfaction with their present accommodation, taking everything into account. Table 5.2 shows the results by accommodation type. The dominant reaction is one of strong dissatisfaction, with about two out of five households reporting that they are very dissatisfied. A further quarter are fairly dissatisfied with their present accommodation. The differences between renters and those sharing are slight, but those in other types of

accommodation (including mobile homes and local authority housing) are more likely to express strong dissatisfaction.

It is interesting to note that a substantial minority express satisfaction with their present accommodation. About a third of the households overall are satisfied, with one in ten being very satisfied.²⁰ Applicants were asked to take all aspects of their accommodation into account in reporting their level of satisfaction. This suggests that a sizeable minority of applicants do not regard their need as urgent.

Table 5.3: *Level of Satisfaction with Current Accommodation by Accommodation Type*

| | <i>Private Rental</i> | <i>Sharing</i> | <i>Other</i> | <i>Total</i> |
|---------------------|---------------------------|----------------|--------------|--------------|
| Very Satisfied | 10 | 10 | 10 | 10 |
| Fairly Satisfied | 27 | 22 | 23 | 24 |
| Fairly Dissatisfied | 28 | 29 | 19 | 26 |
| Very Dissatisfied | 36 | 39 | 49 | 40 |
| N Cases | 426 | 226 | 281 | 933 |

Source: Survey of Sample of Local Authority Housing Applicants.

The level of satisfaction is broadly similar in the three types of location, differing somewhat in the strength of satisfaction or dissatisfaction (Appendix Table 5.3). Residents of rural areas are more likely to be very dissatisfied, reflecting the greater proportion living in mobile homes.

Does the applicant's level of dissatisfaction vary according to what they see as the main problem in their present accommodation? Table 5.4 shows the per cent who are satisfied, and the per cent very dissatisfied with their current accommodation according to their single most important reason for applying. The figures are shown separately for renters and non-renters.

Both renters and non-renters who apply because their accommodation is unfit are far more likely to be very dissatisfied than those who apply for other reasons. This confirms the urgency attached by the interviewers to unfitness, in Chapter 4.

It is not surprising that the next highest frequency of strong dissatisfaction is among those whose main reason for applying is overcrowding. Over a third of renters and non-renters whose main reason for applying is overcrowding are very dissatisfied.

However, among renters, insecurity of tenure is about as likely to lead to high levels of dissatisfaction as overcrowding is. In addition, renters whose main reason

²⁰ The figure includes those cases who are no longer seeking housing, some of whom had changed their mind and decided to remain where they were. The overall per cent who are "very satisfied", if we exclude those who are no longer seeking housing, drops to 7 per cent.

for applying is to achieve security of tenure are as dissatisfied as non-renters whose main reason for applying is the desire for independence. Although not treated as urgently as unfitness, security of tenure is obviously an important goal for renters who apply for local authority housing.

Table 5.4: *Satisfaction with Accommodation by Main Reason For Applying*

| | <i>Main Reason for Applying</i> | | | |
|---------------------------------|---------------------------------|---------------------|---------------------|------------------------|
| | <i>Unfitness</i> | <i>Overcrowding</i> | <i>Independence</i> | <i>Insecure Tenure</i> |
| <i>Private Renters</i> | | | | |
| Very satisfied or satisfied (%) | 3 | 27 | - | 43 |
| Very dissatisfied (%) | 71 | 34 | - | 32 |
| <i>Non-renters</i> | | | | |
| Very satisfied or satisfied (%) | 12 | 22 | 47 | - |
| Very dissatisfied (%) | 71 | 41 | 29 | - |
| N cases | 206 | 190 | 111 | 132 |

Source: Survey of Sample of Local Authority Housing Applicants.

Preference for Private Renting

While insecurity of tenure appears to be one of the major disadvantages associated with private renting in the perceptions of the housing applicants, it may not be the only drawback. In order to gain an understanding of the general preference for local authority housing in contrast to private renting, housing applicants were asked two questions: whether they would prefer to rent privately if the tenure was more secure, or if rent levels were more affordable. Table 5.5 shows the results by current accommodation type. Since one possible reason for preferring private renting may be a fear of the social conditions likely to be encountered in local authority housing, the table also shows the responses to a question on this topic.

About one-quarter of households would prefer to rent privately, if the rents were more affordable or the tenure more secure. There are only small differences in this respect based on current accommodation type. Those renting privately at the moment show only a slightly stronger preference for this type of accommodation, compared to households sharing with family. These figures suggest that it is not just the levels of rent or the security of tenure that constitute the appeal of local authority housing for the majority of applicants. Other real or perceived "negatives" associated with privately rented accommodation may be a deterrent: the generally poorer quality of the low-cost private rentals, compared to local authority accommodation, the fact that private renting does not provide a

Table 5.5: *Preference for Private Renting and Concern about Social Conditions in Local Authority Estates by Accommodation Type*

| | <i>Private Rental</i> | <i>Sharing with Family</i> | <i>Other</i> | <i>Total</i> |
|--|---------------------------|--------------------------------|--------------|--------------|
| | <i>Per cent</i> | | | |
| Prefer private rental if rents not so high | 25 | 23 | 20 | 23 |
| Prefer private rental if tenure more secure | 27 | 23 | 23 | 25 |
| Concerned about social conditions in local authority areas | 57 | 47 | 43 | 50 |
| N cases | 415 | 220 | 271 | 906 |

Source: Survey of Sample of Local Authority Housing Applicants.

Note: Responses are based on three separate questions so percentages do not add to 100.

route to home ownership, and the negative image associated with private landlordism.

The final row of the table captures the extent to which some local authority schemes have a negative image. Almost half of the households are concerned about the social conditions (such as vandalism or disorder) which they may encounter in the local authority areas where they are likely to be housed. These concerns tend to be strongest among those in privately rented accommodation.

Overall, up to one-quarter of the applicants would be satisfied with privately rented accommodation if it were more affordable and had greater security of tenure. Fears of possible negative social conditions that are perceived to be associated with local authority housing may play a role in this preference for private rental accommodation, but the fears appear not to be strong enough to lead to a general preference for the private rental sector: twice as many applicants express this fear as express a preference for private rental accommodation.

We might expect the concern with social conditions in local authority housing and the preference for private rented accommodation to be stronger in large urban areas. As Table 5.6 shows, however, although the urban-rural differences with respect to fear of social conditions are very marked, the differences in preference for privately rented accommodation are smaller.

Almost two-thirds of applicants in large urban areas are concerned about social conditions in the areas where they might be housed, compared with about half in small urban areas and about one-third in rural areas. The preference for privately rented accommodation, assuming more affordably rents and secure tenure, only reaches 28 per cent in the large urban centres. It appears, then, that concerns about the social conditions in local authority housing estates is not strong enough to lead to a preference for private renting among housing applicants.

Table 5.6: *Preference for Private Renting and Concern about Social Conditions in Local Authority Estates by Urban-Rural Location*

| | <i>City or Town >10,000</i> | <i>Town <10,000</i> | <i>Village or Rural</i> |
|--|------------------------------------|----------------------------|-----------------------------|
| | <i>Per cent</i> | | |
| Prefer private rental if rents not so high | 28 | 18 | 20 |
| Prefer private rental if tenure more secure | 29 | 19 | 22 |
| Concerned about social conditions in local authority areas | 66 | 37 | 35 |
| N Cases | 425 | 221 | 260 |

Source: Survey of Sample of Local Authority Housing Applicants.

Note: Responses are based on three separate questions so percentages do not add to 100.

Although there is general preference among housing applicants for local authority housing, it is still significant that over one-fifth would prefer to rent privately if tenure were more secure and rent levels more affordable. This is because housing applicants are a self-selected group: many others in need of housing assistance do not appear in the assessment because they prefer to rent privately with the help of the rent supplement scheme administered by the Health Boards. In June 1994 there were about as many households receiving rent supplement as were included in the 1993 Assessment of Housing Need. Since these households do not appear in our sample, the figures in Table 5.6 may considerably understate the general preference for privately rented accommodation among the total population in need of housing assistance.

Importance of Location of Local Authority Housing

How important is the location of a possible local authority house or flat to the applicant? In asking this question, we were particularly concerned to determine the extent to which urban applicants would be likely to refuse accommodation in a particular part of the town or city because of fears about the quality of the neighbourhood. Refusal of a particular offer of housing is sometimes taken to reflect a less urgent need for housing. However, this link involves the assumption that the major problem with the applicant's present accommodation is related to its physical structure or its cost, so that an affordable, physically sound dwelling of sufficient size should be adequate to meet that need. This is an example of projecting the need backwards from the remedy: the remedy is local authority housing and if it is refused, then there must have been no real need. It also involves overlooking the fears that applicants have about raising children in an environment that they see as threatening and involving the risk that family members will become involved in crime or drug use. We have already seen that

almost two-thirds of applicants in the larger towns and cities are concerned about the social conditions they may face in areas where they may be offered housing.

Table 5.7 shows the per cent of applicants for whom the location of a house or flat within the local authority area is "very important" or "important". The figures are not directly comparable across urban-rural locations, because the area covered by the county authorities (who receive most of the rural applications and about half of the small town applications) is much greater. Thus, it is not surprising that the location is somewhat more important for rural and small town applicants than it is for those living in the larger towns and cities.

The reasons why the area is important, however, do reveal differences across urban-rural areas. There is a clear decline in the concern to move only to a good neighbourhood as we move from large urban, through small urban to rural areas. However, this reason is not the dominant one, even in the large urban areas where only a fifth of applicants cite it. The desire to remain in the current location is the most frequent reason in all areas, and even in the large cities and towns, more applicants want to move closer to family than to move only to a good neighbourhood. However, the concern about social conditions may form part of the applicant's desire to remain in their current location or to move closer to family. Clearly, the location of a local authority house or flat is important to applicants, but there is no evidence from their responses that their major concern is to avoid less desirable areas.

Table 5.7: *Importance of Location of Future Local Authority House and Reasons for Importance by Urban-Rural Location*

| | <i>City or Town >10,000</i> | <i>Town <10,000</i> | <i>Rural</i> | <i>Total</i> |
|---|------------------------------------|----------------------------|--------------|--------------|
| | <i>Per cent of Households</i> | | | |
| Area is very important | 37 | 41 | 44 | 40 |
| Area is fairly important | 37 | 36 | 35 | 36 |
| <i>Why area is important</i> | | | | |
| Want to stay in this area | 42 | 62 | 63 | 53 |
| Want to move closer to family | 24 | 17 | 15 | 19 |
| Want to move closer to job/town/schools | 14 | 13 | 19 | 15 |
| Want to move only to a good neighbourhood | 20 | 8 | 3 | 12 |
| N Cases (for whom area important) | 311 | 175 | 209 | 695 |

Source: Survey of Sample of Local Authority Housing Applicants.

Our results in general point to the increasing importance of the social aspects of housing need, not only in terms of what the applicants want from local authority housing but also in terms of the factors such as marital breakdown and lone parenthood that underlie their need. In view of the vulnerability of housing applicants, especially the absence of the traditional forms of family support, their preference for location should be taken very seriously. In particular, a lack of attention to their concern to remain in the area with which they are familiar or to move closer to family could have the effect of isolating them from whatever community or family support is available to them.

Interaction with Local Authority

In this section, we shift our focus from the general question of whether and why housing applicants require local authority housing, to examine the applicants' interaction with the local authority and their level of satisfaction with housing provision and allocation. First, we ask how well informed are the applicants regarding the progress of their application, and when was their last contact with the local authority? Table 5.8 provides the answer to these questions.

Table 5.8: *Familiarity of Applicant with Approval of Application and Length of Time Since Last Contact With Local Authority by Urban-Rural Location*

| | City or Town >10,000 | Town <10,000 | Rural | Total |
|--|-------------------------|-----------------|-------|-------|
| | Per cent | | | |
| Has been approved | 67 | 47 | 54 | 58 |
| Has not been approved | 5 | 11 | 13 | 9 |
| Not sure | 28 | 43 | 33 | 33 |
| <i>When applicant last contacted/was contacted by local authority (per cent)</i> | | | | |
| Within 6 months | 57 | 51 | 59 | 56 |
| 6-11 months ago | 12 | 15 | 11 | 12 |
| 1 to 2 years ago | 21 | 24 | 20 | 21 |
| 2 to 3 years ago | 6 | 7 | 8 | 7 |
| Over 3 years ago | 4 | 4 | 3 | 4 |
| N Cases (know when last contact) | 328 | 163 | 199 | 690 |

Source: Survey of Sample of Local Authority Housing Applicants.

While two-thirds of the applicants were aware of the status of their applications, it is striking to note that one-third are not sure whether or not they had been approved for inclusion on the housing list. An examination of the application forms of these applicants also revealed a lack of consistency between

their own perceptions of their approval status and the status according to the application forms. This may reflect a general lack of consistency in the use of the approved/non-approved dichotomy by local authorities and variations in their procedures for informing applicants about the status of their application. Some authorities only contact applicants who have not been approved for inclusion on the housing list, while others contact all applicants as soon as the application has been processed. In addition, while some authorities have clear criteria for approving or rejecting applications at the screening stage, others appear to defer making these decisions until housing becomes available, as we will see in Chapter 9.

There is a good deal of variation in the length of time since the applicant contacted, or was contacted by the local authority regarding the progress of the application. Just over half had contact with the local authority within the past six months, but 30 per cent had no contact with the local authority in the past year. There are only small differences across areas in this respect, however. The frequency of contact with the local authority may reflect the level of vacancies due to new construction or casual vacancies: applicants generally contact the local authority more regularly when it is apparent that housing will soon become available for letting. Whatever the reason, as we will see below, applicants were far from satisfied with the level of information provided by local authorities on the progress of their applications.

Since the date of the survey, local authorities have initiated procedures to provide applicants with more specific information on the status of their housing applications and their relative position on the waiting list. This is being achieved either through a precise numbering or a more general banding of applications based on relative priority on the list. Applicants will be informed either of their number on the list or of the band in which their application lies.

Familiarity with Other Options Under Plan for Social Housing

Table 5.9 explores the familiarity of housing applicants with other options under the *Plan for Social Housing*. The majority of applicants are not sure whether there is a Voluntary Housing Agency in their area, and have never heard of shared ownership. In only 10 per cent of cases was voluntary housing or shared ownership discussed with the applicant by housing officials. Shared ownership was the option most likely to have been mentioned, and usually to couples with children.

In general, the majority of housing applicants were unaware of these other routes to social housing. This can be explained to some extent by the fact that these new options available under the *Plan for Social Housing* were in their infancy at the time of the 1993 Assessment of Housing Need. Also, in the case of the Shared Ownership Scheme, local authorities are likely to be pursuing this

avenue only with the limited number of applicants who could benefit from the scheme on grounds of income or age. In addition, as was noted earlier, many of those applicants who were interested in shared ownership are likely to have been diverted into the scheme relatively quickly, so that they are less likely than applicants who seek local authority housing to have been included in the assessment or to appear in our interview sample.

There are virtually no differences between residents of different types of area in terms of familiarity with shared ownership and voluntary housing (Appendix Table 5.3), but residents of smaller urban districts are fractionally better-informed in these respects.

Table 5.9: *Familiarity with Voluntary Housing Agencies and Shared Ownership by Household Type*

| | <i>Elderly</i> | <i>Couple, Children</i> | <i>Lone Parent</i> | <i>Other</i> | <i>Total</i> |
|---|----------------|-----------------------------|------------------------|--------------|--------------|
| Not Sure whether Voluntary Housing Agency in area | 64 | 61 | 68 | 60 | 63 |
| <i>Familiar With Shared Ownership?</i> | | | | | |
| No, never heard of it | 84 | 59 | 66 | 73 | 68 |
| Yes, know a little about it | 13 | 27 | 22 | 19 | 22 |
| Yes, know a lot about it | 3 | 15 | 11 | 8 | 10 |
| <i>Housing Official Suggested</i> | | | | | |
| Voluntary Housing Agency | 2 | 4 | 4 | 4 | 4 |
| Shared Ownership | 4 | 15 | 9 | 9 | 10 |
| N cases | 180 | 318 | 270 | 152 | 920 |

Source: Survey of Sample of Local Authority Housing Applicants.

Satisfaction with Local Authority Procedures

The local authority housing system is almost inevitably associated with dissatisfaction among those waiting to be housed because of the combination of high levels of demand and uncertainty regarding the length of wait.

Access to local authority housing depends on the applicant's relative priority on the local housing list. This means that applicants, in effect, compete with each other for access to housing. In general, greater priority is given to applicants who are homeless, or who are living in unfit accommodation. The competition for access introduces a number of features which contribute to frustration among applicants. The first of these is the uncertainty regarding the length of wait. The length of wait is a function of the urgency of the applicant's need (as judged by the local authority), the number of vacancies or newly constructed dwellings in the area, and the urgency of need of other applicants. Where length of wait is taken

into account at all in assigning relative priority, it is given a relatively low weight, so that the housing list is not an "orderly queue": the queue can be "jumped" by new applicants whose need is judged more urgent by a local authority. This introduces an uncertainty into the length of wait and makes it difficult for local authorities to provide precise information to applicants as to when they are likely to be housed. Some local authorities have, in the past, been reluctant to provide information on relative priority in order to avoid raising false hopes.

The second anomaly resulting from a needs based competition for access is that there is a strong disincentive for applicants to improve the physical circumstances of their accommodation, since this would reduce their relative priority on the list. There is a good deal of anecdotal evidence to suggest that some applicants deliberately seek to manipulate the priority system to increase their chances of being housed. While it is impossible to say how widespread this practice is, the incentive structure is such that these occurrences are not surprising.

These factors are likely to encourage a feeling among applicants, particularly those who have been waiting for a long period, that others less deserving than themselves have been housed while they are left to wait. Those waiting for longer periods do not differ significantly from more recent applicants in terms of the likelihood that they are living in unfit or overcrowded conditions according to the definitions used in Chapter 4, and while a slightly larger proportion of applicants waiting longer than three years are judged by the interviewers as "probably not" in need of housing, the differences in this respect are small in magnitude (see Appendix Table 5.5). Longer waiting periods, then, do not appear to be generally associated with a less urgent need for housing.

We asked respondents to express their satisfaction or dissatisfaction with a number of aspects of the local authority's housing procedures: the fairness of the method of allocating housing, the general level of housing provision, the levels of local authority rents, and the level of information provided regarding the progress of their application. The results are shown separately for applicants still waiting for housing, and those who had been housed by the local authority or a voluntary housing agency (Table 5.10).

In view of the discussion above, it should not be surprising that the majority of applicants express dissatisfaction with respect to the allocation and provision of housing. In addition, those who are still waiting for housing are significantly more likely to express dissatisfaction than those who had been housed at the time of the interview, particularly with respect to the procedures for allocating housing.

We might expect less dissatisfaction with the fairness of allocation among applicants to the twenty local authorities that use a points scheme,²¹ but this is not the case. In fact, the per cent expressing dissatisfaction with the fairness of allocation is significantly higher (at 65%) among applicants to local authorities which have a points scheme for allocating housing, than among applicants to authorities which do not have such a scheme (58% dissatisfied). This suggests that it is not the objectivity of the allocation schemes that cause dissatisfaction among applicants. In fact, the inflexibility of a points scheme may itself contribute to dissatisfaction, and its rigidity may leave it more open to abuse by applicants seeking to manipulate their relative priority.

Among those who express an opinion, more applicants are satisfied than are dissatisfied with the level of rent charged by the local authority, reflecting the high degree of rent subsidisation implicit in the differential rents scheme. Fewer than one-fifth of applicants overall express dissatisfaction, while the proportion rises to just over one-third for those who have been housed: still a relatively low level of dissatisfaction for a group asked to pay for a product or service.

The item on information regarding the progress of the application was the one on which applicants were most willing to express an opinion, and that opinion was overwhelmingly negative among those waiting for housing (Table 5.10). Four-fifths of the applicants who were still waiting were dissatisfied with the amount of information provided. As with the other items, applicants who had been housed express less dissatisfaction, but almost two-thirds were dissatisfied with the amount of information provided by the local authority. In providing information to applicants, local authorities are constrained by the uncertainties inherent in both the priority system and the availability of vacant dwellings. This means that for the majority of applicants, it is not possible for the local authority to say when the household will be allocated a dwelling. However, as pointed out earlier, local authorities have recently addressed this issue by introducing procedures to provide more specific information to applicants.

As we move from large urban to rural areas, residents are increasingly reluctant to express either satisfaction or dissatisfaction with aspects of the local authority's housing programme. Although differences between areas are small, rural residents are generally less likely to express dissatisfaction with the local authority housing policies (Appendix Table 5.6).

²¹ The following local authorities have points schemes in operation: Counties Cavan, South Dublin, Dun Laoghaire-Rathdown, Fingal, Monaghan, Sligo, Wexford and Waterford; County Boroughs Dublin and Waterford; Borough Corporations Sligo and Wexford, and Urban Districts Carrickmacross, Castleblaney, Cavan, Clones, Dungarvan, Enniscorthy, Monaghan and New Ross.

Table 5.10: *Satisfaction with Local Authority Housing Procedures by Whether Applicant Housed (in Local Authority or Voluntary Housing Scheme)*

| | <i>Waiting to be housed</i> | <i>Housed in Local Authority or Voluntary Housing</i> | <i>Total*</i> |
|---|-----------------------------|---|---------------|
| <i>Fairness of Allocation</i> | | | |
| Satisfied | 11 | 40 | 14 |
| No opinion or don't know | 25 | 12 | 25 |
| Dissatisfied | 64 | 48 | 61 |
| <i>Level of Housing Provision</i> | | | |
| Satisfied | 11 | 25 | 12 |
| No opinion or don't know | 17 | 11 | 18 |
| Dissatisfied | 72 | 64 | 70 |
| <i>Levels of Rent</i> | | | |
| Satisfied | 43 | 59 | 44 |
| No opinion or don't know | 46 | 7 | 43 |
| Dissatisfied | 11 | 34 | 13 |
| <i>Information on Progress of Application</i> | | | |
| Satisfied | 10 | 25 | 11 |
| No opinion or don't know | 6 | 9 | 8 |
| Dissatisfied | 84 | 65 | 81 |
| N Cases | 748 | 79 | 912 |

Source: Interviews with Sample of Local Authority Housing Applicants.

* Total includes those applicants who dropped off the housing list for other reasons, such as changing their minds or finding satisfactory accommodation from their own resources.

Local authorities who administer the social housing system become the targets of dissatisfaction among applicants, but much of the dissatisfaction is generated by factors beyond their control. Policy regarding the amount of new construction is made centrally; and vacancies in existing stock are determined by a combination of local factors and by policies such as the surrender grants scheme. Local authorities do have more control over the amount and type of information they give to applicants, but the nature of the priority systems combined with uncertainty as to future levels of available housing means that the information they can give is unlikely to be specific enough to satisfy the applicants.

Summary

In this chapter we focused on the preferences and priorities of housing applicants. Our goal was to ask whether and why they required local authority housing, and to gain an understanding of the level of urgency the applicants themselves attached to their requirement. We also assessed the level of preference among applicants for private renting, and attempted to outline some of the reasons for this preference. Finally, we explored the interaction of applicants with the local authority and some of the sources of applicant dissatisfaction in this regard.

Households who were included in the 1993 assessments applied to the local authority primarily because they required local authority housing, rather than to qualify for some other benefit. Nine out of ten applicants were seeking a house or flat from the local authority, with only small numbers preferring improvements to the existing dwelling or a site and loan to build. Although over a quarter of renters were influenced in their decision to apply by the Health Board requirement that rent supplement recipients do so, this was very rarely their main reason for applying.

The main reasons for applying for local authority housing point to the importance of dissatisfaction with the social aspects of the applicants' present circumstances as well as dissatisfaction with the physical defects such as unfitness and overcrowding. The desire for security of tenure was the single most important reason for as many private renters as unfitness and overcrowding combined. Among those sharing with family, the desire for independence was cited as the single most important reason slightly more often than overcrowding.

We gauged the level of urgency attached to each of the reasons for applying by looking at their association with strong dissatisfaction with the present accommodation. Those whose main reason for applying was that their present accommodation was unfit were by far the most dissatisfied. However, the levels of dissatisfaction associated with insecurity of tenure were about as great for private renters as the dissatisfaction associated with overcrowding. This parallels the treatment of insecurity of tenure as less urgent than unfitness by the interviewers, as discussed in Chapter 4. Clearly, the desire for security of tenure is important to housing applicants. Although local authorities generally afford a high priority to households who have to quit their present accommodation, insecure tenure of a less immediate nature receives no official recognition as a category of housing need. Among non-renters, unfitness and overcrowding lead to higher levels of dissatisfaction than the desire for independence.

In general, the level of urgency associated (by applicants and interviewers) with the physical defects in housing is greater than that associated with "social" problems such as lack of privacy and insecure tenure. This is particularly true with respect to unfitness, but is less marked in the case of overcrowding. This

may arise because there are many degrees of overcrowding, and the problems caused by overcrowding are likely to vary depending on the life-cycle stage of the household: overcrowding is likely to cause greater stress when children are in their teens than when they are small.

Although housing applicants have a general preference for local authority housing rather than privately rented accommodation, close to one-quarter would prefer to rent privately rather than from the local authority, if private rents were more affordable or tenure was more secure. There is a small increase in the acceptability of private rentals as we move from rural, through small urban to large urban areas. The reason for this preference may lie in the greater concern in large urban areas with the social conditions the household expects to encounter in some local authority estates. However, the concern with social conditions in local authority schemes does not appear strong enough to lead to a preference for privately rented accommodation. Since our sample did not include those rent supplement recipients who were not included in the Assessment of Housing Need, these figures may understate the level of preference for private renting among the total population in need of housing assistance.

About three-quarters of applicants have a moderate to strong preference for particular locations within the local authority area. This is most often because they want to remain close to where they are currently living. The concern to move only to a good neighbourhood is more important in large urban areas, where this is expressed by one-fifth of applicants, but it is far from being the dominant reason for preferring a particular location.

The familiarity of applicants with the progress of their application is generally low, and the level of dissatisfaction with the local authority in this respect is high. In general, those who are still waiting for housing express higher levels of dissatisfaction with the levels of housing provision, the system of allocating housing, and the amount of information provided by the local authority. Although the figures on satisfaction with housing procedures must be interpreted in light of the fact that much of the dissatisfaction is due to aspects of the housing system beyond the control of the local authority, they are useful in highlighting the fact that the highest levels of dissatisfaction were expressed regarding the amount of information provided to applicants on the progress of their application. Local authorities have recently addressed this issue and applicants are now in a position to obtain more precise information in relation to the status of their applications.

Chapter 6

HOUSING CIRCUMSTANCES AND NEEDS OF THE HOMELESS

The homeless, together with Travellers on the roadside who will be discussed in the next chapter, are a group whose need for accommodation is urgent and severe. As well as counting the numbers of homeless on the housing list as part of the general assessment of housing need, a separate census of homeless persons in each local authority area was conducted in 1993. This means that the approach to the homeless was potentially more inclusive and "deficiency centred" in that it was to cover all of the homeless, not just those who were oriented to the "remedy" of local authority housing.

In this chapter, we will begin with a general consideration of the issues involved in counting the homeless with particular reference to the counts resulting from the census of the homeless. Then we will turn to an examination of their accommodation circumstances and socio-demographic characteristics, and the kinds of factors likely to precipitate homelessness.

Counting the Homeless

Estimates of the numbers of homeless in Ireland vary widely, from the 2,667 homeless persons enumerated in the 1993 assessment of the homeless, to the estimate of 5,000 reported by Daly (1994) based on counts of the flows of homeless persons through voluntary agencies during 1993. Ireland is not unique in the existence of disagreement over the number of homeless persons. In the United States, estimates range from 250,000 to 3,000,000 people (Schlay and Rossi, 1992). As Schlay and Rossi (1992) point out in an overview of research on homelessness in the United States, part of the reason for the disagreement stems from the politicisation of the debate due to the scarcity of resources for addressing the problem:

Counting the homeless is especially political. Advocates believe that there is a "need" to show startlingly large numbers of homeless people, particularly of the most "worthy homeless", women and children who are neither mentally ill, nor with drug or alcohol problems or criminal histories (Schlay and Rossi, 1992, p. 132, quotation marks in original).

The political nature of the debate on homelessness tends to result in much higher estimates cited by advocates for the homeless than by authorities with responsibility for housing them. Advocates campaigning for funding to address the problem of homelessness appear to feel the need to report very large numbers of homeless persons. Local housing officials, on the other hand, may have an incentive to downplay the problem. This arises because of the often transient nature of the homeless population, particularly the traditional "knights of the road" who travel from town to town relying on short-term hostel accommodation as they go. Local officials sometimes fear that providing emergency shelter for the homeless will increase the problem in their areas, by "attracting" the transient homeless. There is also a fear that the availability of emergency accommodation will "encourage" young people who have a dispute with their parents to leave home when they might otherwise have resolved their differences.

Stock and Flow Measures of Homelessness

Different counting strategies play a major role in the divergent estimates of the numbers who are homeless. One reason for the dispute regarding the number of homeless persons is the disagreement over whether the extent of the problem is best ascertained using a stock or a flow measure. A stock measure of homelessness would count the number of homeless at a particular point in time, while a flow measure would count the total number of persons who experience homelessness over a longer period, typically a year. To the extent that there are individuals experiencing short spells of homelessness, flowing into and out of that condition, there will be wide discrepancies between the stock and flow measures. Although it was not possible for us to determine exactly how the figure of 5,000 homeless in Ireland (Daly, 1994) was arrived at, it appears to be a flow measure for the whole of 1993.

Stock and flow measures are useful for different purposes. A stock measure is useful for describing the incidence of a problem in the population. Such measures are widely used in social policy and examples include the unemployment rate, and the assessment of the numbers in need of local authority housing. These measures provide an indication of the numbers of people affected by a problem at a particular point in time, and of the magnitude of the response needed, whether it be the amount of unemployment assistance payable or the number of housing units needed.

Flow measures are useful when large numbers of people experience a problem for a relatively short duration, so that the total numbers at any one point in time would understate the extent to which the population as a whole is affected. Flow measures are also useful when the goal is to gain an understanding of the dynamics of a problem. Flows into and out of unemployment, for instance, give an

indication of the factors likely to lead to long-term unemployment or factors associated with an unstable employment history.

In the case of homelessness, a stock measure is more appropriate if the goal is to determine the number of emergency shelter spaces or the number of housing units needed. Since the goals of the assessment of housing need and of the census of the homeless were closely linked to the provision of accommodation, a stock measure was adopted. Assuming a careful enumeration of the number of homeless persons, this approach should give an indication of the number of emergency shelter spaces needed, and of the numbers urgently in need of housing.

Apart from questions of utility, the choice between stock and flow measures will also be influenced by their relative feasibility. Although stock measures can be difficult to implement, particularly when dealing with mobile populations such as the homeless, they are generally much easier to apply than flow measures, and the accuracy of the data which they produce is easier to check and sustain. Flow measures require either elaborate tracking mechanisms which can be cumbersome and expensive, or extensive recall on the part of respondents, which are usually prone to error. In addition, to the extent that the homeless move from one area to another, there is a high risk of double counting. In the case of the homeless, it should be possible to conduct good periodic stock measures through the agencies which provide services for them. Some elements of a flow measure might be added to the stock measure (e.g., by trying to establish when each homeless person last lived in secure settled accommodation) but it would have to be recognised that the resulting flow data would be of mixed quality. A comprehensive flow measure would involve a very large undertaking, and would be expensive. It would certainly be useful for policy purposes, but it would hardly be feasible to conduct such an exercise more than once every few years.

The first concern, then, should be to ensure that periodic stock measures are carried out and that these are as accurate and comprehensive as possible. We now consider some of the issues that arise in trying to establish a sound basis for good stock measures of homelessness in Ireland.

Defining the Homeless

The second general issue that can lead to divergent estimates of the numbers of homeless persons concerns the definition of homelessness. For the first time in housing legislation a definition of homelessness was included in the 1988 Housing Act:

A person shall be regarded by a housing authority as being homeless for the purpose of this Act if –

- (a) there is no accommodation available which, in the opinion of the authority, he, together with any other person who normally resides with him or who might be reasonably expected to reside with him, can occupy or remain in occupation of, or
- (b) he is living in a hospital, county home, night shelter or other such institution, and is so living because he has no accommodation of the kind referred to in paragraph (a).

In order to be considered homeless, a household must also be deemed unable to provide accommodation from its own means.

There has been little dispute involving the definition itself, but its generality leaves it open to a range of interpretations. A narrow interpretation would include only those who are sleeping rough or living in hospitals, county homes or night shelters because they have no other accommodation. A broad interpretation could include those in accommodation they cannot be "reasonably expected" to continue to occupy on grounds of unfitness, overcrowding, family conflict or crime in the neighbourhood – the whole of the housing list, in fact.

The guidelines issued by the Department of the Environment prior to the 1993 assessment tended to adopt the narrow approach with respect to counting the homeless for the purpose of the census of the homeless.²² The guidelines make it clear that the definition of homelessness, for the purpose of the census, covers "not only persons actually without accommodation but also persons living in hospitals, county homes, night shelters or similar institutions solely because they have no suitable alternative accommodation. Equally, persons who are unable to occupy or remain in occupation of otherwise suitable accommodation due, for example, to violence come within the scope of the definition."

However, a later section clarifying the meaning of "night shelter or other such institution" could have the effect of excluding from the enumeration many long-term homeless individuals who have become discouraged at the prospect of being housed. Paragraph 22 of the guidelines spelled out the meaning of "night shelter or other such institution". This

... should be taken to include hostels, shelters, refuges and any similar accommodation which, of their nature, provide no more than shelter for the night and are not normally open to residents during the day. However, any long term residents of a hostel who regard it as their home and who do not wish to have alternative accommodation, either from the local authority or otherwise, should not be included in either the assessment of housing needs or of the total number of homeless persons.

²² Circular N 12/92, Appendix II. However, as we will see in our examination of the profiles of homeless households, the homeless on the housing list include those in a wider range of circumstances.

Our contacts with the local authorities suggested that this guideline did result in the exclusion from the census of some long-term hostel residents who were not actively seeking alternative accommodation. The appropriateness of this enumeration strategy is open to debate. On one hand, those homeless who wish to remain in hostel accommodation do not represent a demand for additional housing. On the other hand, their present housing circumstances may be inadequate, since hostels vary a great deal in the quality of the accommodation they provide. However, this is another area where disagreement may arise regarding the number of homeless persons. Differences may also arise with respect to individuals who are in transitional housing for the homeless, which is open to residents during the day and which affords a greater level of privacy and security than would be available in night shelters.

The count of homeless persons also excluded the individual homeless under the age of 18 (whose needs are the responsibility of the Health Boards under the Child Care Act 1992). Whether or not these young people should be included in the census of homelessness is another potential point of disagreement between advocates and local authorities.

Traditional Local Authority Responsibilities

The close link between the assessment of housing need generally and the assessment of the numbers of homeless persons appears to have distorted the count of homeless persons in at least some local authorities. This arises because there are two general areas where the traditional role of local authorities in housing provision tends to inhibit an adequate response to the needs of the homeless.

The first aspect of the traditional role of local authorities is the emphasis on meeting the housing needs of the population native to their areas. This can lead to an inadequate response to the needs of groups who are, or are perceived to be, transient. It appears to have led to some confusion regarding the distinction between the enumeration of all homeless persons in the area, and the count of the homeless on the housing list (and thus eligible for and requiring local authority housing). The guidelines issued by the Department of the Environment emphasised that the assessment of homeless persons was not to be limited to those in need of local authority accommodation. However, forty four local authorities reported no homeless persons in their areas on March 31 1993, including eight counties and seven urban districts with populations in excess of 10,000. While it is possible that all of the emergency shelters and county homes in these areas were empty on March 31 1993, it is more likely that the occupants were not included in the count. In one of the five local authorities we studied for this chapter, a number of individuals staying on a short-term basis in an emergency shelter were not included because they were not "local" and were not expected to stay. This reflects a lack of

clarity on the ground regarding the distinction between the census of the homeless and the general assessment of housing need that will need to be addressed more thoroughly in the future.

The second aspect of the local authority's traditional housing role is the absence of services and facilities for individuals who need special medical and social supports in order to live in the community. There were some indications that a number of local authorities tend to exclude from the census of homelessness those homeless persons who have these kinds of special needs on the grounds that they were not seeking, or could not cope in conventional local authority housing.

The present study was too limited to assess how extensively these tendencies were present, and so we cannot estimate the degree of undercount in the census of homelessness. However, it does seem likely that, even accepting a reasonably restrictive definition of homelessness, some undercount has taken place. The underlying reason seems to be that the census of homelessness suffers some "contamination" from the assessment of housing need. It is conducted largely by the same officials and on the same day as the assessment. Although in principle the census of homelessness goes beyond the enumeration of those who require local authority housing, in practice there seems to be a certain tendency to tie the census count back to an orientation to local authority housing – that is, to exclude at least some of those homeless (such as transients or long-term hostel residents) who seem unlikely to require local authority housing. Thus the census of homelessness is not sufficiently independent from the assessment of housing need to provide a fully comprehensive count.

Accommodation Circumstances of Homeless Households

As described in Chapter 2, we collected profiles of 181 homeless households by working through voluntary and statutory agencies with responsibility for the homeless. Although our sample is not a nationally representative random sample, it does provide illustrative data on the accommodation circumstances, household composition and socio-economic status of households considered homeless by voluntary or statutory agencies.

Table 6.1 shows the actual accommodation of the 181 households at the time they were classified as homeless by the agencies from whom the profiles were obtained. The largest group in the first category – having no accommodation they can occupy or remain in occupation of – had "no fixed abode" at the time they made contact with the agency. The next largest group (35%) consisted of people who had moved in with family or friends on a temporary basis.

The category "no fixed abode" was frequently used by the housing authority when no address was available at which the applicant might be contacted. It refers to the fact that the household could not give the agency an address, rather than to a

particular type of accommodation. Information available on their residence prior to becoming homeless, and on their last known address indicates that they had typically come from privately rented accommodation or from sharing with family and friends, and that very few had spent time sleeping rough. About one-fifth subsequently spent some time in hostel accommodation. In general, then, those with "no fixed abode" tended to be similar to the other non-hostel homeless in terms of the type of accommodation they lived in during the period of homelessness.

Table 6.1: *Accommodation of Homeless Persons by Category of Homelessness*

| | <i>Hostels, etc.</i> | <i>Other Homeless</i> | <i>Total</i> |
|--------------------------------------|----------------------|-----------------------|--------------|
| | % | % | % |
| House or flat rented privately | 0 | 12 | 4 |
| Local authority house/flat | 0 | 1 | 1 |
| Childhood home | 0 | 1 | 1 |
| Sharing with other family or friends | 0 | 35 | 13 |
| Hospital | 3 | 0 | 2 |
| Sheltered Housing | 5 | 0 | 3 |
| Hostel, night shelter | 87 | 0 | 54 |
| Sleeping rough | 0 | 9 | 3 |
| No fixed abode | 0 | 42 | 16 |
| Bed and Breakfast | 5 | 0 | 3 |
| Number of cases | 112 | 69 | 181 |

Source: Profiles of Homeless Households.

Those who were in privately rented or local authority accommodation were treated as homeless because they were unable to remain in this accommodation for a variety of reasons ranging from domestic abuse, marital or other family conflict, conflict with neighbours, an impending eviction, because the dwelling was unfit or, in private rented accommodation, the rent too high. In some cases, privately rented accommodation may have been provided by the local authority for homeless households, if there was no local authority housing immediately available to them, under Section 10 of the 1988 Housing Act, and these households would have been included in the assessments as homeless.

Those who were staying at bed and breakfasts at the time of contact with the agency were grouped with those living in hostels, because this kind of accommodation is made available by the Community Welfare Office on a short-term basis when hostel spaces are not available.

In practice, the homeless individuals and families in the sample tended to move between different types of accommodation during their period of homelessness, staying at each one for a relatively short period. We have information on the other types of housing the individuals/families lived in during and immediately preceding the period of contact with the agency.

Table 6.2 shows the recent accommodation experience (including the type of housing they had prior to becoming homeless) of homeless households. Over a quarter of the sample had been local authority tenants in their own right prior to becoming homeless. Three-quarters had recently left private accommodation (usually a rented flat) held in their own names.

The major differences between the two groups of homeless lie in the fact that the non-hostel homeless were unlikely to have been in hostel accommodation, they were over twice as likely as hostel residents to have found emergency shelter with family or friends, and they were much less likely to have recently spent time in an institution such as a hospital, prison, or sheltered housing. About one in ten of the non-hostel homeless had recently spent time sleeping rough, compared to one in twenty of the hostel homeless. The stigma associated with sleeping rough may have led to an understatement of the actual incidence, however.

Table 6.2: *Recent Accommodation of Homeless Households*

| | <i>Hostels, Night Shelters, etc.</i> | <i>Other Homeless</i> | <i>Total</i> |
|---|--|---------------------------|--------------|
| Local Authority tenant (prior to homelessness) | 26 | 29 | 27 |
| Hostel or night shelter | 92 | 7 | 60 |
| Sleeping rough | 5 | 10 | 7 |
| House/flat rented privately | 71 | 77 | 73 |
| Sharing with family/friends | 16 | 45 | 27 |
| Living in an institution (hospital, prison, etc.) | 22 | 1 | 37 |
| Number of cases | 112 | 69 | 181 |

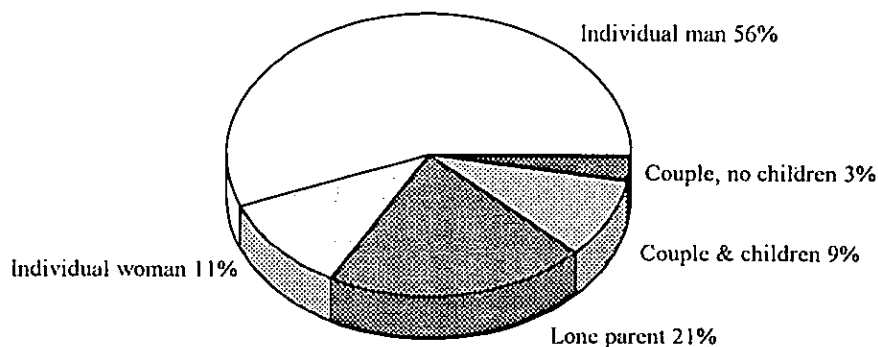
Source: Profiles of Homeless Households.

Household Type of Homeless Households

Figure 6.3 shows the types of homeless household. One-person households account for two-thirds of the homeless households in the sample and the majority of these are men. In fact, over half of all the homeless households were individual men. Lone parents were the second largest group, comprising just over a fifth of all households.

There are relatively few couples without children, while couples with children account for about one homeless household in ten. Thirty-one per cent of the households had at least one child or were expecting a child.

Figure 6.3: Household Type of Homeless Households



Source: Profiles of Homeless Households

Current Accommodation of Family and Non-Family Households

Table 6.4 shows the type of accommodation of family (lone parents, couples and couples with children) and non-family (individuals) households at the time of application to the agency.

Table 6.4: Accommodation of Individual and Family Homeless Households at the Time they were Classified as Homeless by the Agency

| | Non-Family % | Family % | Total % |
|--------------------------------------|--------------|-----------|------------|
| House or flat rented privately | 3 | 7 | 4 |
| Local authority house/flat | 0 | 2 | 1 |
| Childhood home | 0 | 2 | 1 |
| Sharing with other family or friends | 13 | 13 | 13 |
| Hospital | 3 | 0 | 2 |
| Sheltered Housing | 3 | 3 | 3 |
| Hostel, night shelter | 58 | 45 | 54 |
| Sleeping rough | 5 | 0 | 3 |
| No fixed abode | 13 | 22 | 16 |
| Bed and Breakfast | 2 | 7 | 3 |
| Number of cases | 121 | 60 | 181 |

Source: Profiles of Homeless Households.

There are few differences between family and non-family households in the type of accommodation they had at the time they were regarded as homeless. Non-family households were more likely to be in hostel accommodation, while

family households were more likely to have no definite place to stay. This partly reflects the fact that there are fewer hostel spaces available for families. The Dublin area in mid-1995 had 529 night shelter spaces available for adult men, 105 for adult women, and 40 for families. This relative shortage of emergency accommodation for families with children holds throughout the country.

Age, Marital Status and Principal Economic Status

Half of the homeless household heads (Table 6.5) are under 34 years old, and all but 13 per cent are under 50 years old. Over a quarter are under age 25, while almost one half of the homeless family household heads were in this age group.

The homeless individuals are about ten years older, on average, than the heads of homeless families. The largest age groups, containing over 40 per cent of the households, is 35 to 39 years for the individuals, and 18 to 24 years for heads of family households.

Table 6.5: *Age Group and Average Age of Head of Homeless Household*

| <i>Age Group</i> | <i>Individual %</i> | <i>Family %</i> | <i>Total %</i> |
|------------------|---------------------|-----------------|----------------|
| 18-24 | 17 | 47 | 27 |
| 25-34 | 22 | 28 | 24 |
| 35-49 | 43 | 22 | 36 |
| 50-64 | 14 | 3 | 11 |
| 65+ | 4 | 0 | 3 |
| Average Age | 38 | 29 | 35 |
| Number cases | 119 | 60 | 179 |

Source: Profiles of Homeless Households.

About half of the homeless household heads²³ have never married, as shown in Table 6.6. Very few (7.2%) of the homeless household heads are married couples. Homeless couples are about as likely to be cohabiting as to be married. Over one-third of the households are formerly married individuals, suggesting that marital breakdown is an important factor precipitating homelessness. The majority (92%) of the "formerly married" are separated, rather than divorced or widowed. The homeless individuals are significantly more likely than the heads of family households to be never-married or formerly married.

Table 6.7 shows the principal economic status and median adult-equivalent income of homeless households. The adult-equivalent income adjusts household income to take account of differences in household size and composition by translating the income into its equivalent for one adult. The measure allows us to

²³ The Household Head is the first person named on the application.

Table 6.6: *Marital Status of Homeless Household Head*

| | <i>Non-family Households</i> | <i>Family Households</i> | <i>Total</i> |
|------------------|----------------------------------|--------------------------|--------------|
| Never married | 57 | 40 | 51 |
| Formerly Married | 40 | 25 | 35 |
| Cohabiting | 0 | 18 | 6 |
| Married | 3 | 17 | 7 |
| Number cases | 119 | 60 | 179 |

Source: Profiles of Homeless Households.

Table 6.7: *Principal Source of Income and Median Weekly Adult-Equivalent Income by Household Type*

| <i>Source of Income</i> | <i>Individuals</i> | <i>Family</i> | <i>Total</i> |
|--|--------------------|---------------|--------------|
| Employment | 2 | 2 | 2 |
| Lone Parent Allowance | 0 | 43 | 14 |
| FÁS/SES course | 2 | 3 | 2 |
| Unemployment Assistance | 80 | 48 | 69 |
| Disability Income | 15 | 3 | 11 |
| Retirement Pension | 2 | 0 | 1 |
| Median adult equivalent weekly income* | £57 | £53 | £56 |
| N cases (lower n for income) | 118 (106) | 58 (52) | 176 (158) |

Source: Profiles of Homeless Households.

* See Chapter 3 for complete description.

compare incomes across different household types, and the computation of the measure is described in detail in Chapter 3.

The homeless as a group are severely disadvantaged in economic terms, as reflected in the median adult-equivalent income of £56 per week. Nine out of ten households had an adult equivalent income of £60 per week or less. In this respect, their economic circumstances place them at a greater disadvantage than housing applicants as a whole.

Almost all of the households were dependent on social security income. Under 2 per cent of the household heads were working at a regular job, with a further 2 per cent on a FÁS course or Social Employment Scheme (SES). Sixty nine per cent overall were receiving Unemployment Assistance, with the percentage being higher for homeless individuals. Two-fifths of the family households received Lone Parent's Allowance. Just over 10 per cent of the homeless households received

disability income, but the proportion was higher for the individual homeless than for family households.

Major Precipitating Factors

In this section we analyse the major reasons the homeless households left their previous standard accommodation. The figures are based on the information available to the agency and should be regarded as low estimates. The agency does not always know (or record on the application form) whether an individual has experienced a particular difficulty.²⁴ The information is similar to that obtained from open-ended questions which are not systematically answered, so that the absence of a record of a problem in a household's file does not necessarily mean that the household did not experience the problem. We recorded up to three precipitating factors for each individual, so that the percentages do not necessarily add to 100. There were 34 households where no information was available on the reasons for leaving the previous accommodation. These cases are excluded from the following table.

It would be erroneous to interpret these precipitating factors as "causes" of homelessness in any broad sense. These personal experiences could only lead to homelessness in an economic and housing context where homelessness is likely to arise – a context characterised by high unemployment, scarcity of affordable rental housing and scarcity of local authority housing. In addition, the crisis that precipitated homelessness has its effect because of an accumulation of economic and social disadvantages. For instance, what is striking in Table 6.8 is the strong role of relationship breakdown – especially marital breakdown – as a precipitating factor in homelessness. However, marital breakdown is unlikely to lead to homelessness if both partners are economically secure. Although job loss was rarely something that immediately precipitated homelessness of these households, almost all of them are dependent on social security. The operation of the precipitating factors can only be understood against the background of economic marginalisation.

Other types of family conflict – with parents or siblings – were important in about one-fifth of the cases. This points to importance of family ties for those at the margin in preventing homelessness, as well as in ameliorating the other negative effects of economic marginalisation. In addition, the scarcity of affordable housing for single individuals, and the fact that the local authorities give priority to the needs of families, increases the probability that a single individual will become homeless when family support is not available.

²⁴ Many of the homeless develop a range of problems such as physical or psychiatric health problems or addiction after becoming homeless. Unless these problems preceded the period of homelessness, they are not treated as precipitating factors in this section.

Table 6.8: *Reasons for Leaving Previous Standard Accommodation for Individual and Family Homeless Households*

| | <i>Non-family Households</i> | <i>Family Households</i> | <i>Total</i> |
|--|----------------------------------|------------------------------|--------------|
| <i>Relationship Breakdown</i> | 56 | 65 | 59 |
| Marital breakdown | 30 | 38 | 33 |
| Domestic abuse victim | 3 | 15 | 7 |
| Other family conflict | 19 | 25 | 21 |
| <i>Health/Mental Health</i> | 35 | 19 | 30 |
| Physical Health problems | 6 | 6 | 6 |
| Psychiatric problems | 13 | 6 | 11 |
| Addiction | 14 | 6 | 12 |
| Discharge from institution | 4 | 6 | 5 |
| <i>Economic Crises</i> | 23 | 15 | 20 |
| Moved from area/returned emigrant | 17 | 8 | 14 |
| Loss of employment | 5 | 2 | 4 |
| Could not afford | 4 | 6 | 5 |
| <i>Housing Crises</i> | 19 | 27 | 22 |
| Evicted | 7 | 10 | 8 |
| Building condemned/sold | 3 | 2 | 3 |
| Unfit/overcrowded | 5 | 13 | 8 |
| Conflict with neighbours (e.g., vandalism) | 6 | 8 | 7 |
| <i>Behaviour-Related Reasons</i> | 17 | 13 | 16 |
| Barring order against household head | 14 | 6 | 12 |
| Prison sentence | 7 | 10 | 8 |
| N cases | 99 | 48 | 147 |

Source: Profiles of Homeless Households.

Health problems, broadly defined, directly contributed to homelessness for a little under a third of the households. These usually took the form of addiction (almost always to alcohol) or psychiatric problems. Economic crises or housing crises were each important in about one-fifth of the cases. The most important economic crisis was leaving the area, typically in search of work. Housing crises encompass a range of issues from eviction, through loss of privately rented accommodation because the building is sold or condemned, to leaving a home because of vandalism or other conflict with neighbours. Behaviour-related problems include a prison sentence or a barring order. These were less important overall than the other broad groups of factors, contributing to the homelessness of about one household in six.

Reasons for Leaving Previous Local Authority Accommodation

Some of the homeless individuals and families had previously been housed by a local authority. Local authority tenants enjoy much greater security of tenure than most of those living in privately rented accommodation, and the rent levels are substantially lower, so that the reasons for leaving this type of accommodation may differ substantially from those associated with moves out of private rentals. Table 6.9 looks at the major reasons for leaving local authority accommodation for those individuals and families who had ever been local authority tenants. The move out of local authority housing need not have immediately preceded the period of homelessness. Only one reason was recorded, so that the categories are mutually exclusive.

Table 6.9: *Main Reason for Leaving Previous Local Authority Accommodation*

| | <i>Per cent</i> |
|-----------------------------------|-----------------|
| <i>Relationship Breakdown</i> | 41 |
| Marital breakdown* | 33 |
| Other family conflict | 8 |
| <i>Health/Mental Health</i> | 4 |
| <i>Economic Crises</i> | 8 |
| Moved from area/returned emigrant | 8 |
| <i>Housing Crises</i> | 18 |
| Conflict with neighbours | 16 |
| Unfit / overcrowded | 2 |
| <i>Behaviour-Related Reasons</i> | 29 |
| Barring order against | 20 |
| Prison sentence | 4 |
| Evicted | 6 |
| N cases | 51 |

Source: Profiles of Homeless Households.

* Does not include those who left because of a barring order.

The breakdown of relationships – especially marriages – is again the dominant factor. When those who left because of a barring order are included, the breakdown of relationships accounts for two-thirds of the moves out of local authority housing, while barring orders alone accounted for one-fifth. In comparison with the general precipitating factors, health or mental health problems and economic or housing crises are relatively less important in accounting for moves out of local authority housing. An exception is conflict with neighbours,

usually in the form of vandalism of the home, which was a precipitating factor in 7 per cent of the cases overall, but accounted for 16 per cent of the moves out of local authority housing.

Special Needs of The Homeless

The precipitating factors discussed in the previous section include only those that preceded and directly contributed to the loss of home. In many cases, homeless households face additional problems that can limit their ability to obtain housing in the private sector. These problems may have been present while the individual was housed, or may have arisen as a result of homelessness. Table 6.10 shows the per cent of households in our sample who have experienced physical or mental illness or disability, or who have a prison record. The percentages in the table may be underestimates, since some of those for whom no problem was known (or recorded) by the agency may have experienced these difficulties.

Just over one-third of the households have experienced physical or mental limitations or problems. These most commonly take the form of psychiatric problems, addiction to alcohol or physical health problems. About one household in ten is faced with the stigma associated with a prison record. The homeless individuals are more likely to experience health or mental health problems than are the homeless families.

Table 6.10: *Problems Experienced by Homeless Households*

| | <i>Individual</i> | <i>Family</i> | <i>Total</i> |
|------------------------------------|-------------------|---------------|--------------|
| | % | % | % |
| Any physical/mental health problem | 45 | 18 | 36 |
| Prison record | 12 | 10 | 11 |
| No problems known/recorded | 14 | 18 | 16 |
| Number of cases | 121 | 60 | 181 |

Source: Profiles of Homeless Households.

The table also shows the per cent of households for whom we have no information on their reasons for leaving their previous standard accommodation. The figures in the table include these cases in the denominator. If the households for whom no problem was known or recorded did experience these problems, the figures in the table may be underestimates of their extent.

We do not have any information on the severity of these problems or on whether they would interfere with the household's ability to maintain a tenancy in the local authority or private sectors. Although 30 per cent of households were precipitated into homelessness by physical or mental health problems, attesting to their seriousness, we cannot determine whether these households require treatment

for the problem of sheltered housing, or both. However, it is clear that the vulnerability and marginalisation of the homeless as a group is greater than that of housing applicants generally, where only one in twenty has special needs arising from mental health problems or disability (Chapter 4, Table 4.9).

Contact With Housing Authority

Some homeless households do not apply to the local authority for accommodation. The Department of the Environment Statistics for 1993 indicate that of the 2,667 homeless persons enumerated in the census of homelessness, at most 2,170²⁵ were included on the housing list. There are a variety of reasons that homeless households do not apply for local authority housing. Single individuals may not apply because they realise that their chances of being housed are slim. Others may prefer to obtain privately rented accommodation. A small group may prefer to use hostel accommodation, perhaps to avail of the social support and companionship that is available, particularly in the smaller hostels. As the Table 6.11 shows, family households are more likely to apply to the local authority and are more likely to be housed by the local authority than are homeless individuals.

Table 6.11: *Application for Local Authority Housing and Status of Application for Individual and Family Homeless Households*

| | <i>Individuals</i> | <i>Families</i> | <i>Total</i> |
|--|--------------------|-----------------|--------------|
| Per cent who applied for Local Authority housing | 58 | 82 | 66 |
| <i>Of those who applied:</i> | | | |
| Per cent where application still current | 50 | 39 | 45 |
| Per cent where application inactive | 23 | 22 | 23 |
| Per cent housed by Local Authority | 27 | 39 | 32 |
| <i>Of those housed, median number of months until housed</i> | 10 | 6 | 8 |
| N cases | 120 | 60 | 180 |

Source: Profiles of Homeless Households.

Inactive applications come from those households who did not make contact with the local authority for at least six months. Some of these may have found other accommodation or left the area, and some probably became discouraged at their prospects of being housed.

Overall, two-fifths of the one-person households and almost one-fifth of the family households had *not* applied to the local authority for housing.

²⁵ Estimated from the table on p. 66, *Annual Housing Statistics Bulletin 1993*, showing the number of homeless households with each number of child dependants, and assuming that each family household had two adults.

As the final row of the table indicates, the median wait for local authority housing, among those homeless housed by the local authority, is about six months for family households, and ten months for homeless individuals. Many of those waiting for local authority housing would be accommodated in the interim in hostels which receive assistance from the local authority through the capital assistance scheme, or in other emergency accommodation provided by the local authority under Section 10 of the 1988 Housing Act. This section was specifically enacted to ensure that homeless persons could be provided with accommodation (including privately rented accommodation) where no local authority housing was immediately available to them.

Duration of Contact with Agency

Table 6.12 shows the length of time for which the household was in contact with the agency, and known to be homeless. This is most likely an underestimate of the duration of homelessness, since households may have been homeless for some time prior to contacting the agency, and may remain homeless when contact is broken. However, excluding those who were still homeless at the time of data collection would have resulted in a further underestimate of the duration of homelessness, since these households tend to have been homeless for longer periods.

Of the 181 households in the sample, almost two-thirds were no longer in contact with the agency by July/August 1994.²⁶ Information on the current housing of those who are no longer in contact with the agency is limited, since the household does not always inform the agency of their destination. Overall, one-third had been housed by the local authority at the time of their last contact with the agency, and one in six were living in privately rented accommodation. Of the remaining households, the biggest group (29 per cent of the total) were still in hostel or other emergency accommodation at the time of the last contact. We do not know what proportion of these found housing, left the area, or found refuge in another hostel.

In addition, the results presented here are sensitive to the sources from which they were obtained. For instance, hostels vary considerably in terms of the length of time for which those who use their services have been homeless. The hostels included in this sample tended to have contact with single men who had been homeless for an extended period of time. Those single individuals who are homeless for very short periods are probably underrepresented in the sample.

²⁶ The cases obtained from the housing authority homeless list were considered "no longer in contact" if they had been housed, or if they had not contacted the agency for at least 6 months.

Table 6.12: *Length of Time for Which Household was Homeless and in Contact with Agency*

| | <i>Individuals</i> | <i>Families</i> | <i>Total</i> |
|-------------------------|--------------------|-----------------|--------------|
| | <i>Per cent</i> | | |
| Less than 1 month | 5 | 7 | 6 |
| One to 3 months | 15 | 22 | 17 |
| Over 3 to 6 months | 7 | 17 | 10 |
| Over 6 months to 1 year | 12 | 23 | 16 |
| Over 1, to 2 years | 34 | 23 | 31 |
| Over 2, to 5 years | 23 | 8 | 18 |
| Over 5 years | 4 | 0 | 3 |
| N cases | 120 | 60 | 180 |

Source: Profiles of Homeless Households.

As shown in Table 6.12, the individual homeless in our sample tend to have been in contact with the agencies for a longer period, with a median between one and two years compared to a median between six months and one year for families.

Overall, one-third of the individuals, and two-thirds of the families had been homeless and in contact with the agency for less than one year. Those with shorter spells of homelessness are less likely to be included in a census of homelessness, since the approach counts the number of homeless on a particular day.

Summary

As well as discussing the general issues involved in counting the number of homeless persons, this chapter provided descriptive information on homeless households who had applied for local authority housing, or who had contacted a voluntary agency for shelter or housing advice. The approach differed from that taken in the study of housing applicants generally, in that we did not limit our attention to the homeless who had applied to the local authority, nor did we attempt to draw a random sample of all homeless persons. We selected a small number of local authority areas, and obtained profiles of homeless households from voluntary and statutory agencies who work with the homeless.

The actual accommodation of the households in the sample at the time they were considered homeless is sensitive to the sources from which the data were obtained. For our sample, over half of the homeless had recently been in hostel accommodation, and about one-quarter are in housing that they cannot continue to occupy, usually because they are sharing on an emergency basis with family or

friends. Only a small proportion of the homeless in the sample had recently been sleeping rough.

Lack of social support and the breakdown of relationships are major factors leading to homelessness and this is reflected in the composition of homeless households. The majority are one-person households, and about one-fifth are lone parents with children. The breakdown of relationships with a marriage partner or with other family (usually parents) contributed to the homelessness of over one half of our sample, and was the reason for leaving local authority accommodation for two-thirds of those who had previously been local authority tenants.

The homeless are also marginalised in that almost all are dependent on social security income, so that their economic resources are limited. In addition, a significant minority have problems such as alcoholism, a prison record, psychiatric or physical health problems, that are likely to limit their chances of finding employment or privately rented accommodation.

Finally, the duration of contact with the agencies suggest that family households are likely to be homeless for shorter periods than individuals. This means that the census approach to estimating the number of homeless is likely to understate the extent to which families are at risk of homelessness.

Recommendations

The 1988 Housing Act provided for a number of programmes through which local authorities could meet the housing needs of the homeless. In specifically addressing the needs of the homeless, the Act intended to make special provisions for a group of people in severe housing need. In practice, however, considerable progress still needs to be made: our sample statistics suggest that by 1994 one-fifth of the homeless had been out of home for over two years, and about a third had not applied for local authority housing. The longer duration of homelessness and the reluctance to apply to local authorities is particularly characteristic of one-person households.

There are two general aspects of the traditional approach of local authorities to housing that have militated against an effective response to homelessness in the past. The first is their role in the provision of long-term housing for families who generally have to wait a number of years for housing to become available. This means that most local authorities have not been in a position to provide emergency shelter on a short-term basis. The voluntary housing organisations, with financial assistance from the state, have been key providers of emergency shelter for the homeless. At present, however, there is still a shortage of emergency accommodation that is particularly severe in the case of the young homeless and households with children, many of whom need to be accommodated in Bed and

Breakfast lodgings because there is not enough suitable emergency shelter available.

The second aspect of the traditional role of local authorities is that they have not been in a position to provide the support needed by those homeless households with psychiatric or addiction problems. In addition, concern for the welfare of other tenants probably leads to a reluctance to house potentially "problem" households in existing or new housing schemes. Part of the problem here lies in the difficulty in distinguishing those homeless households who do need additional support or services from those who could manage quite well once they are housed.

Providing the combination of services necessary for households who do need support in order to live independently requires co-ordination and co-operation between the housing authorities and the Health Boards. Because of the long experience of voluntary agencies in meeting the needs of the homeless, they have a vital role to play in this process. An expansion of funding and support for the voluntary housing sector is likely to prove the best means of meeting the needs of homeless households with special needs.

A related issue facing local authorities is the necessity to balance the needs of the homeless against those of other housing applicants. The broad definition in the 1988 Act means that it is very difficult to objectively separate the homeless from other households on the waiting list. "Those who have no accommodation they can reasonably occupy or remain in occupation of" could encompass a range of circumstances from sleeping rough, to living in unfit or overcrowded accommodation, to living in otherwise adequate privately rented accommodation whose tenure is insecure. The housing officials must make a judgement as to whether the household could be reasonably expected to remain where it is, or to share with family or friends. It may well be that one of the main factors distinguishing the homeless from those on the housing list who are involuntarily sharing is the tolerance and patience of those concerned. An unintended consequence of giving a higher priority to those who are homeless, is the penalising of applicants (and their extended families) with stronger family support.

Another area which needs to be addressed in tackling homelessness is the provision of housing for one-person households. In general, a single person is unlikely to be housed by a local authority unless there are medical or compassionate grounds or the individual is elderly. Currently, the supplementary rent allowance administered by Health Boards is the most important route to independent housing for single individuals who are dependent on social welfare. As well as the recommendations made earlier regarding rent supplement, there is a further issue that is particularly relevant to the homeless. In order to obtain privately rented accommodation, a security deposit is normally required. Since the homeless are unlikely to have the resources for this deposit, it is important to

ensure that security deposits are made available. This can be done through the Supplementary Welfare scheme or through the local authority, but local offices differ at present in their practices in this respect. Moreover, since single individuals who are not dependent on social welfare would not normally qualify for rent supplement, the eligibility of this group for local authority housing needs to be clarified at the local level. Under the Housing Act 1988, marital and family status do not debar an individual from applying for local authority housing. In practice, however, there is very little housing available for non-elderly single individuals; they tend to be regarded as having lower priority than families by the local authorities; and some local authorities actively discourage them from applying for housing.

Recommendations for the Assessment of Homelessness

The main problem with respect to the count of the homeless in 1993 involved the conflation at the local level of the two different counts of the homeless: the statutory assessment of housing need, of which the homeless form one category of need, and the non-statutory census of homelessness. This had the effect of excluding from the census of homelessness some homeless individuals or households for whom local authority housing would not be suitable, such as those not seeking local authority housing or those with significant psychiatric disorders. In order to avoid this confusion, the census of homelessness should be clearly separated from the assessment of need for local authority housing at the local level. This might be done by conducting the census on a different date to the assessment of need for local authority housing.

A second problem with both the assessment of housing need and the census of homelessness is the absence of information on whether local authority housing would meet the needs of a homeless household. At present the stigma attached to homelessness is such that all homeless households tend to be seen as potentially problem tenants. Although one-third of our sample had been faced with physical or mental health problems, it is not clear to what extent these have been resolved or the extent to which they would interfere with the ability of the household to maintain a tenancy. This has a bearing on whether or not local authority housing is the appropriate response to their accommodation needs. In conjunction with the census of homelessness, information could be collected from the voluntary and statutory agencies on which of the following applies to each homeless individual or household:

- A. Local authority housing would meet the household's needs.
- B. Local authority housing plus support/services available in the community would meet the household's needs.
- C. Local authority housing would not meet the household's needs: a sheltered environment is required, at least initially.

Those homeless in the third group would not be included in count of those in need of *local authority housing*, but they would be included in the census of the homeless.

A second strategy for the census of homelessness involves refining the categories of homelessness to more accurately reflect the degree of urgency associated with the household's circumstances. At present, three categories are used to describe the situation of those included in the census of homelessness: (a) those who have no accommodation they can reasonably occupy or remain in occupation of; (b) those who, because they have no other accommodation, are living in hostels etc., and (c) those who, because they have no other accommodation, are living in Health Board accommodation. The categories do not reflect the urgency or severity of the present circumstances of the household. We propose that they be replaced with categories that draw distinctions according to the urgency of their circumstances, along the lines laid down for housing applicants generally in the concluding chapter. The first two categories of that suggested scheme would be of most relevance to the homeless.

A classification that takes account of the urgency of need and of the suitability of local authority housing would permit better local planning for the accommodation needs of the homeless, particularly in terms of the provision of supported accommodation.

Such a classification may also go some way towards resolving the definitional disputes regarding those households whose status as "homeless" is in dispute. For instance, the homeless under age 18 in stable hostel accommodation, residents of "settlement" or transitional housing schemes, and those former hospital patients living in Health Board houses that provide a reasonable quality of accommodation at moderate rents could be included in the fifth category of the scheme outlined in the concluding chapter. They could be further classified according to whether local authority housing or supported accommodation would best meet their needs.

To summarise the recommendations in this section:

1. Assess the need for (a) emergency accommodation and (b) supported accommodation in each local authority area, and plan for such provision in consultation with voluntary organisations working in this area and with the Health Boards.
2. Co-ordinate with Health Boards and voluntary agencies to ensure that additional medical, social and psychological support is provided for those households who need it in order to make a successful transition to permanent housing.
3. Clarify policy at the local level regarding the eligibility of one-person households for local authority housing, and the availability of suitable local authority housing for this group.

4. In the assessment of housing need, and in the census of homelessness, include additional items that identify (a) the suitability of local authority housing to meet the households needs; (b) need for special support services; and (c) the urgency or severity of the household's current circumstances.

Chapter 7

ACCOMMODATION CIRCUMSTANCES AND PREFERENCES OF TRAVELLERS

This chapter examines the accommodation needs and preferences of Travelling families in need of accommodation: those who are on the roadside and those who have applied for accommodation to the local authorities. The living conditions of Travellers on the roadside are particularly harsh, and their need for accommodation is urgent. The objectives of public policy regarding Travellers is to provide standard housing for families who want it, and serviced halting sites for the remainder of Travelling families. However, there were still 1,176 Travelling families living on the roadside in November 1993, a number which has remained virtually unchanged since 1981 (Rottman, Tussing and Wiley, 1986). Our first goal in this chapter is to document the accommodation circumstances and socio-economic status of Travellers in need of accommodation.

Although the traditional approach of local authorities to the housing needs of Travellers has emphasised the provision of standard housing, in recent years there has been a greater awareness of the desires of at least some families to maintain their ties to the extended family and to the traditional nomadic way of life. This has led to increasing emphasis, particularly on the part of groups representing the interests of Travellers, on the provision of halting sites and group housing – housing in small estates built specifically for extended Travelling families. Our second goal in this chapter, then, is to assess the extent of demand for halting sites, group housing or standard local authority housing.

There is little systematic information available on the patterns of nomadism among Travelling families. In particular, we do not know whether Travellers on the roadside enumerated in one area have either a site or a house in another local authority area. Our third goal, then, is to gauge the length of time for which families on the roadside have been without a site or house.

Travellers as a group are a minority in Irish society whose relationship with the settled community has been fraught with mistrust, springing from a number of factors, including lack of contact between the two communities, social exclusion of the Travellers by the settled community, the lack of appropriate accommodation

facilities for Travellers, and incidents of open hostility (Task Force on the Travelling Community, 1995). As the Task Force points out, "[a]ctions by some Travellers which give rise to hostility in the local "Settled" population include illegal occupation of public open space for living purposes without due consideration for the use of that land by the local residents and using land in a manner that alienates local residents – (rubbish, scrap cars, grazing horses) – and damages the local environment." (p. 5). This frequently leads to objections by settled people to the housing of Traveller families in local authority estates and to the provision of halting site facilities. Although our sample covers only eleven local authority areas, we examine the extent to which there is variation in the quality of the relationship between Travellers and the settled community and draw out some of the possible causes and consequences of this variation.

The emphasis in local authority housing programmes on providing accommodation to natives of the area who are in need has also contributed to the inadequate response to the needs of Travellers. In the case of the homeless, the local focus of housing authorities has led at least some authorities to overlook the transient homeless in the assessment of the numbers of homeless. In the case of Travellers, the local emphasis has led to the creation of a distinction between those who are indigenous to the area and those who are transient. While indigenous Travellers are seen as the legitimate clientele of a local authority, transient families are not. This has resulted in a reluctance to provide halting site spaces for transient families. As we will see, this failure contributes to a worsening of the relationship between Travellers and the settled community in areas which have large numbers of transient Travellers, and has negative implications for the accommodation of indigenous Travellers.

As with the homeless, we did not limit our analysis to those on the housing list, but included families on the roadside even if they had not applied for local authority accommodation. We collected profiles of Travelling families by working through proxies who had close familiarity with their situation (see Chapter 1). The information on the accommodation circumstances and preferences of the households were gathered from local authority social workers with responsibility for Travellers.

Family Structure and Socio-economic Status

Table 7.1 shows the family structure of the 119 families on whom profiles were obtained. Close to four-fifths are couples with children under age 18. Over half have at least one school-age child. Of the families with children, the average number of children is 3.9.

Living alone is relatively rare among these Travelling families. Only 1.7 per cent are one-person households, compared to about 20 per cent for the population as a whole. It is unusual for a Traveller to leave the family home before marriage,

although, for space reasons, single adult children will often move into a separate caravan on the same site.

The table understates the importance of the extended family in the culture of the Travelling people. The seven families classified as "extended" below, are those who are actively seeking housing as an extended family – either in a local authority house or a group housing scheme. In practice, many Travellers on the roadside and on halting sites have relatives living on the same site and would seek to maintain close ties with the extended family if they were housed.

Table 7.1: *Family Structure of Traveller Families*

| | <i>Per cent Families</i> |
|---|--------------------------|
| One person, age 60 or over | 2 |
| Couple, age 35 or under, no children | 4 |
| Couple, over 35, no children | 3 |
| Couple with all children under age 6 | 22 |
| Couple with at least one school-age child | 56 |
| Lone parent, child(ren) under 18 | 6 |
| Lone parent, child(ren) over 18 | 2 |
| Extended Family | 6 |
| N cases | 119 |

Source: Profiles of Traveller Families.

The pattern of economic participation among Travellers has changed little since the mid-1970s when Dempsey and Geary (1979) noted that, among Travelling families living in Dublin, 90 per cent of the males were unemployed. Only 4 per cent of the male household heads in the present sample derived their primary income from employment. A further 8 per cent derived sporadic income from trading in metal, auto parts or horses. None of the women with children was employed outside the home. Eighty per cent of the household heads had no schooling beyond primary level, and none had completed secondary school. This places Travellers at a severe disadvantage in seeking employment. It also leads to limited literacy which creates difficulties in dealing with the social welfare system. Due largely to the intervention and advocacy of the social workers on behalf of Travellers, all of the families received the social welfare income to which they were entitled, usually Unemployment Assistance (79%). Several social workers noted that even when a Traveller had the literacy skills necessary to complete the paperwork for social welfare or housing applications, they often lacked the self-confidence to do so.

Current Accommodation Type

Table 7.2 shows the current accommodation type for our sample. "Current accommodation type" refers to the accommodation of the Travelling family in July/August 1994. Two-thirds of the families were on the roadside. The definition of "roadside" includes those literally parked on the side of the road, as well as those in caravans parked in places other than an official halting site. In a small number of cases they were parked in the yard of a relative's house.

Table 7.2: *Accommodation Circumstances of Traveller Families*

| | <i>Per cent Families</i> |
|------------------------|--------------------------|
| Standard housing | 4 |
| Permanent Halting Site | 14 |
| Temporary Halting Site | 8 |
| Roadside | 67 |
| Sharing with family | 6 |
| Other | 1 |
| N cases | 118 |

Source: Profiles of Travelling Families.

A further 22 per cent of the families were on halting sites. In practice there was not a great deal of difference between temporary and permanent halting sites in terms of the provision of basic facilities, but a crucial difference in terms of how these facilities were provided: in the temporary sites, the facilities tended to be communal. In the experience of the social workers, communal facilities are less adequate and much more prone to maintenance problems. In addition, the temporary halting sites usually had gravel, rather than tarmac, access roads and hard stands.

A smaller proportion of families were in local authority housing and applying for a transfer, or were sharing a house with a member of the extended family.

Table 7.3 shows the basic services that are available to Travelling families living in caravans. All of the sites in our sample provided cold water and a flush toilet, most had electricity and about two-thirds had a source of hot water. The roadside families are at a severe disadvantage with respect to basic services. In a small number of cases the local authority has installed a source of cold water and toilet facilities. In most cases the local authority is either unable (for legal reasons) or unwilling (since it would appear to give the site an official stamp) to do this. Where the family is parked near the house of a member of the extended family, they usually have access, although not without inconvenience, to the facilities in the house.

Other services that are provided in some halting sites include an indoor cooking area, bath or shower facilities, and a play area. In general, the preference among Travelling families is for bath and toilet facilities that are private to each caravan bay, rather than being communal. In addition, the social workers noted that local authorities tend to have fewer maintenance problems associated with individual service bays than with communal service bays.

Table 7.3: *Basic Facilities by Accommodation Circumstances of Traveller Families*

| | <i>Halting site</i> | <i>Roadside</i> |
|--------------|--------------------------|-----------------|
| | <i>Per cent Families</i> | |
| Cold water | 100 | 8 |
| Hot water | 65 | 0 |
| Flush toilet | 100 | 4 |
| Electricity | 92 | 0 |
| N cases | 26 | 79 |

Source: Profiles of Traveller Families.

Table 7.4 shows the current location of the Travelling families. The pattern reflects a general preference for locations that are convenient to the facilities and opportunities available in urban areas. This is particularly important to Travelling women, few of whom drive, for access to shopping, health services and schools.

Table 7.4: *Location of Current Accommodation of Traveller Families*

| <i>Current Location</i> | <i>Per cent Families</i> |
|-------------------------|--------------------------|
| Central part of town | 28 |
| Edge of town | 33 |
| Elsewhere in town | 11 |
| Village | 15 |
| Open country | 8 |
| Other | 5 |
| N cases | 117 |

Source: Profiles of Traveller Families.

While the majority of temporary and permanent halting sites are located at the edge of a town, the locations of roadside camps are more diverse. A third are found at the edge of town, a little under a third are in the central part of a town (often beside a relative's house) a fifth are in villages and just over one-tenth are in open country.

Table 7.5 shows the length of time a family has spent at its current location. The roadside families tend to move more frequently than those on halting sites, mainly reflecting a greater insecurity of tenure. This masks a good deal of diversity in commitment to a location, however. Thirty-nine per cent of the roadside families had been on their present site for under six months, but 15 per cent had been on the same site for over five years.

The families on halting sites move less often: over half of the families on halting sites had been on the same site for two years or more.

Table 7.5: *Length of Time at Current Location by Accommodation Type for Traveller Families*

| | <i>Halting site %</i> | <i>Roadside %</i> | <i>All %*</i> |
|--------------------------|-----------------------|-------------------|---------------|
| Under 6 months | 8 | 39 | 32 |
| 6 months to under 1 year | 0 | 11 | 9 |
| 1 to under 2 years | 31 | 9 | 14 |
| 2 to under 5 years | 46 | 25 | 29 |
| 5 to 10 years | 15 | 8 | 11 |
| Over 10 years | 0 | 8 | 5 |
| N cases | 26 | 79 | 119 |

Source: Profiles of Traveller Families.

* This column also includes those in standard housing or sharing with family.

One core issue in the accommodation of Travellers is that of nomadism. There is little systematic information available on the extent and pattern of nomadism among Travelling families. For instance, is the nomadism seasonal, with a "home base" to which the families return? Or is there a complete absence of a home base – true transience? The general picture obtained from the social workers is of seasonal nomadism as the dominant type, with the transient pattern being characteristic of young families whose children are not yet of school-going age. Traditionally, Travellers have moved in search of economic opportunity – to areas where agricultural labour is needed or to attend horse fairs – and to take part in family gatherings or religious ceremonies. The traditional patterns have been changed by the reduced need for agricultural labour, due to the mechanisation of agriculture, by the requirement that children attend school, and by the provision of settled accommodation (sites or houses) that could be forfeited by long absences. The current seasonal nomadism typically takes the form of movement during the summer months, when children are not at school, with a return to the home base for the remainder of the year.

Movement from one site to another is a poor indicator of the nature and extent of nomadism among Travelling families because the movement is often involuntary. The family profile data are not adequate to providing a complete

account of patterns of nomadism, but there are two other questions we could ask about those families that have been at their current site for a relatively short period: was the previous site in the same general area (townland or county)? And how long have the family been known to the local authority social worker? The second provides a rough proxy for the presence of a home base in the local authority area. Table 7.6 shows the previous location and length of time known to the local authority for those Travelling families who have been on their current site for less than two years.

Table 7.6: *Previous Location and Length of Time Known to Local Authority of Traveller Families who Moved in Previous Two Years*

| | <i>Halting site</i> | <i>Roadside</i> | <i>All*</i> |
|--|---------------------|-----------------|-------------|
| | <i>Per cent</i> | | |
| Same town or townland | 70 | 26 | 40 |
| Same county, other town | 20 | 36 | 30 |
| Elsewhere | 10 | 38 | 31 |
| <i>How long known to Local Authority</i> | | | |
| Under 6 months | 0 | 13 | 9 |
| 6 months to under 1 year | 0 | 4 | 3 |
| 1 to under 2 years | 0 | 2 | 2 |
| 2 to under 5 years | 10 | 6 | 6 |
| 5 to 10 years | 10 | 15 | 14 |
| Over 10 years | 10 | 11 | 9 |
| "All their lives" | 70 | 49 | 58 |
| N cases | 10 | 47 | 66 |

Source: Profiles of Traveller Families.

* See note to Table 7.5.

The sample size is too small in the case of halting site families to draw any firm conclusions, but the evidence that we have points to the presence of a home base in the town where they are currently located. Seventy per cent of the halting site families who had been on their present site for less than two years had previously been elsewhere in the same town.

Among the roadside families, there is evidence of greater mobility. About one-quarter had previously been in the same town, while almost three-quarters had previously been located outside the town. Those who had been outside the town are about evenly divided between families who had been in the same county and families who had been outside the county.

The data on length of time the family has been known to the local authority provide stronger evidence of the presence of a home base among the roadside families. Only one-fifth of the roadside families who had been on their present site for under two years had been known to the local authority for less than two years. Almost half of these roadside families had been in the local authority area "all their lives". This means that even though they may have travelled outside the area, they tended to return and to be seen as indigenous by the local authority.

Since our sample contained only 20 families considered transient in the area where they were enumerated, we can say very little about the circumstances of transient Travellers. However, none of the transient families in our sample had housing in either a standard local authority estate or a group housing scheme in another local authority area in the previous two years.

Accommodation Preferences of Travelling Families

The data available on the accommodation preferences of Travelling families were good. Even in those cases where the family had not officially applied to the local authority for accommodation, the social workers usually gathered this information as part of the census in November 1993. In interpreting the data it must be kept in mind that preferences are influenced by the options that are available (or are being discussed) in the area. Thus, families in an area that has no halting sites are less likely to ask for a halting site space, while those in areas where group housing – houses in a small estate built specifically for extended Travelling families – has been provided may be more likely to ask for this form of housing. Table 7.7 shows the accommodation preferences of Travelling families where no difference in preference was present between the husband and wife.

The biggest demand was for either "integrated" local authority housing – housing in a local authority estate in town – or for a halting site space. The distinction between integrated and isolated housing was intended to capture preferences for housing in a local authority estate in town or for an isolated house in a rural area. For families who keep horses a rural location may better meet their needs. In general, the preference was for the convenience of housing in town. Further evidence of this preference comes from the earlier finding that only one in ten roadside families is located in a rural area.

Halting site families who had not applied for housing are not included in our sample, so it is not surprising that those halting site families on the housing list were most likely to seek a house. The roadside families were more evenly divided between those seeking a house and those seeking a site, with 44 per cent expressing a preference for a house (including group housing) and 44 per cent expressing a preference for either a site or the roadside. A further 10 per cent would like either a house or a site. This suggests a somewhat lower level of preference for standard local authority housing than that found for 1981 by

Rottman, Tussing and Wiley (1986). The census of Travellers on which their conclusions were based indicated that almost two-thirds of the roadside families would prefer a local authority house. The differences may be due to the small size and incomplete coverage of our sample, however, rather than to a real change in preferences.

Table 7.7: *Accommodation Preferences of Traveller Families*

| | <i>Halting Site</i> | <i>Roadside</i> | <i>All*</i> |
|-------------------------------|---------------------|-----------------|-------------|
| | <i>Per cent</i> | | |
| Standard Housing – integrated | 57 | 31 | 41 |
| Standard Housing – isolated | 5 | 10 | 9 |
| Halting Site | 5 | 41 | 30 |
| Group Housing | 24 | 3 | 7 |
| Roadside | 0 | 3 | 2 |
| House or site | 5 | 10 | 8 |
| Other | 5 | 2 | 3 |
| N cases | 21 | 68 | 102 |

Source: Profiles of Traveller Families.

* See note to Table 7.5.

Overall, there was much less demand for group housing, but a significant proportion (almost one in four) of halting site families would prefer this option. A very small proportion (3%) of roadside families would prefer to remain on the roadside. Those with "other" preferences include two families who would like either group housing or a site, and one family currently sharing a house who would prefer to have an extension built to the present dwelling.

Gender differences in Accommodation Preference

Given the traditional division of labour between husband and wife in Travelling families, it would not be surprising if spouses differed in their housing preferences. When asked if they noticed any difference between wives and husbands in terms of housing preferences, just over half of the social workers replied that they noticed slight differences in preference. One other social worker noticed substantial differences, while another noted that the decision tended to be made by the husband, so that when the couple approached the local authority there was little evidence of a difference of opinion. This tendency to present a unified front to the local authority may reduce the extent to which gender differences in preferences become known to the social workers. In general, the differences that did exist reflected a preference on the women's part for standard housing and on

the men's part for either sites or the freedom of movement associated with the roadside.

The data from the family profiles confirms the picture of slight differences along these lines, but also point to the fact that a relatively small proportion of households are affected.²⁷ There were eight households (7%) where the social worker was aware of a difference between the preferences of the male and female household heads as to type of housing. In these eight cases, the woman would prefer standard integrated local authority housing. In four cases the man would prefer a permanent halting site; in three cases he would prefer to remain on the roadside and in the remaining case he would prefer standard housing in an isolated rural area.

Housing History of Travelling Families

From the family profiles we have some limited information on the housing history of the families. For those who had been at their current location less than two years, we asked where else the family had been during the previous two years. For all the families, we asked if they had ever lived in standard housing. The results are shown in Table 7.8.

Table 7.8: *Housing History of Travelling Families*

| | <i>Roadside</i> | <i>All</i> |
|---|-----------------|------------|
| | <i>Per cent</i> | |
| Ever Lived in Standard Housing | 59 | 59 |
| Lived in Standard Housing as child only | 28 | 24 |
| <i>Previous Housing of Families at Current Location less than 2 years (per cent)*</i> | | |
| Standard housing | 11 | 14 |
| Roadside | 66 | 65 |
| Halting site | 21 | 24 |
| Group housing | 6 | 5 |
| N cases (current location less than 2 years) | 47 | 66 |

Source: Profiles of Traveller Families.

* Since families may have lived in more than one type of accommodation, percentages do not add to 100.

Over half the families had lived in standard housing at some point. About one quarter had lived in standard housing as children but are currently either on the roadside or on halting sites. The housing was almost always a standard, 3 bedroom

²⁷ Several social workers noted that differences between husbands and wives in their preferences played a role in the decision to leave local authority housing among Travellers.

local authority house. Those who had been in standard housing as adults stayed an average of 2.8 years, with 21 per cent remaining less than one year and 24 per cent remaining five years or more.

Unfortunately, we have little systematic information on the reasons for leaving standard housing. In most cases, the family had either been housed in another area (28 per cent in another county and 18 per cent in England) or had been housed a long time ago so that the social worker did not have that information. Some of the reasons mentioned by social workers included difficulty in budgeting for the additional expenses (rent, electricity, heating) associated with a house, and difficulties with neighbours arising from cultural differences (prolonged visits by members of the extended family, lack of space for horses or scrap). Several social workers noted a tendency for Travellers to be more inclined than settled people to leave when faced with difficulties of various kinds.

Social workers were asked two additional questions regarding the experience of Travellers with standard local authority housing: how satisfied with their housing are Travelling families who had been housed in this area? And did the Travelling families who had been housed by the local authority tend to remain in the house about the same length of time, or for a longer or shorter period than settled families? The level of satisfaction is moderate to high: A third of the social workers responded that families were very satisfied, and the remaining two-thirds felt that they were fairly satisfied. There is a tendency for Travelling families to remain in local authority housing for a shorter period than settled families: a third of the social workers said that Travelling families tend to remain about the same length of time; close to one half reported that Travelling families remain in housing for a somewhat shorter period, and about one-sixth reported Travelling families remaining in housing for a much shorter period. If, as appears to be the case, Travelling families tend to be satisfied with local authority housing, more information is needed in order to understand their reasons for leaving. At present we do not know to what extent the choice is made to return to a nomadic way of life for its intrinsic merits, or because of remediable difficulties with settled accommodation.

The recent housing experiences of those who had moved in the last two years, shows that almost two-thirds had been on the roadside. About one-fifth of the roadside and halting site families had been on another halting site in the last two years. Only 14 per cent had recently left standard housing and 5 per cent had recently left group housing.

The Local Context and Accommodation Experiences of Travellers

The importance of the relationship between Travellers and the settled community has been emphasised by the Task Force on the Travelling Community (1995), which gave considerable attention in its report to the need to facilitate

mutual respect and understanding. Table 7.9 indicates that there is already considerable variation between areas in the nature of this relationship. Social workers were asked to describe the relationship between Travellers and settled people in the areas where they worked. The responses were coded into the categories shown in the table.

In no case was the relationship described in unreservedly positive terms, but it was described as generally good or generally one of acceptance in just over a third of the areas. In one local authority area the social worker noted that the relationship was good with Travelling families with whom the settled people were familiar, but that there was suspicion and distrust of Travelling families who were not recognised as being "local". The relationship with settled people in over half of these areas is such that it is likely to create problems for Travelling families, involving mistrust and non-acceptance. This has taken the form of local protests against the construction of halting sites or against housing a Travelling family in a local authority estate.

Table 7.9: *Relationship Between Travellers and Settled People in Eleven Local Authority Areas*

| | <i>Number of Areas</i> |
|---|----------------------------|
| Generally good | 2 |
| General acceptance | 2 |
| Good relationship with indigenous families, suspicion of transient Travellers | 1 |
| General non-acceptance, but little open hostility | 2 |
| Tense, with open friction | 4 |
| Number of Cases | 11 |

Source: Profiles of Traveller Families.

The reasons for the variations in the relationship between Travellers and the settled community are not clear, and it would be difficult to answer the question with any certainty given the present data. Table 7.10 indicates that non-acceptance in the 11 local authorities studied here is associated with a lower number of Travelling families overall in the area, but with a higher number of transient Travelling families living on the roadside. In areas where the relationship between Travellers and the settled community is poor, 13 per cent of Travelling families are transient, compared to 5 per cent in areas where the relationship is somewhat better. This suggests that concentrations of transient families contribute to a worsening of the relationship between Travellers and the settled community.

There are several reasons for the difficulties associated with transience. One is that there is less opportunity for settled people and transient families to get to

know one another. A second difficulty is that since transient families are not planning to remain in an area, the local authority has no incentive to provide halting site facilities for them. Since they have no legitimate site, there is little option but to trespass. The combination of a lack of facilities with the general tendency for people to be less careful in their behaviour when they are away from their home base is likely to lead to a difficult relationship with local residents. As with any minority group, the bad behaviour of the few tends to be generalised to prejudice about all Travellers. In at least some areas, these factors have led to tensions between indigenous and transient Travellers as well.

Table 7.10: *Correlates of Poor Relationship Between Travellers and Settled People in Eleven Local Authority Areas*

| | <i>Acceptance</i> | <i>Non-Acceptance</i> |
|---|-------------------|-----------------------|
| Travelling families per 10,000 households in area | 71 | 52 |
| Transient Travelling families per 10,000 households | 3 | 5 |
| Per cent of Travelling families in area who are transient | 5 | 13 |
| N areas | 5 | 6 |

Source: Profiles of Traveller Families.

Table 7.11 shows that a poor relationship between Travellers and the settled community can have important consequences for the accommodation of Travellers who are indigenous to an area. For these local authority areas, where there is a poor relationship between Travellers and the settled community, a smaller proportion of indigenous Travelling families is housed by the local authority and a larger proportion is found on the roadside. The differences with respect to halting sites are smaller and in the opposite direction: a poor relationship is associated with a slightly higher proportion of indigenous families living on halting sites.

In those areas where the relationship is poor, the social workers reported that Travelling families are less likely to be actively encouraged to apply for housing. In addition, those Travelling families who have been housed are less likely to be very satisfied and are more likely to remain in local authority housing for a shorter period than settled people.

Although our sample of areas is too small to draw any firm conclusions, there is some further evidence of the association between the presence of transient Travellers and the accommodation of indigenous Travellers. Using data from the Department of the Environment's Statistical Bulletin, we found that the relationship between the per cent of indigenous Travellers housed in standard local authority housing and the per cent of Travellers who are transient holds across the 34 County and County Borough areas. When we control for local authority

building between 1989 and 1993, there is a negative relationship between per cent of indigenous Travellers housed and per cent of all Travellers in the area who are transient.

Table 7.11: *Impact of Relationship Between Travellers and Settled Community on the Accommodation of Indigenous Travellers*

| | <i>Acceptance</i> | <i>Non-Acceptance</i> |
|--|-------------------|-----------------------|
| Per cent indigenous Traveller families: | | |
| In local authority housing ¹ | 54 | 31 |
| In group housing ¹ | 10 | 2 |
| On halting sites ¹ | 19 | 28 |
| On roadside ¹ | 17 | 39 |
| Number where Social Workers Report that Travellers: | | |
| Are actively encouraged to apply for housing ² | 3 | 1 |
| Tend to be very satisfied with local authority housing ² | 3 | 1 |
| Tend to stay in local authority housing for much shorter period than settled people ² | 0 | 2 |
| N cases | 5 | 6 |

1. From Department of the Environment Annual Housing Statistics Bulletin, 1993.

2. From interview with social workers.

A poor relationship between Travellers and the settled community not only affects the actual housing chances of Travellers indigenous to an area, but also has an impact on their preferences, as Table 7.12 indicates.

Where the relationship is poor, Travellers are less likely to seek standard housing and more likely to seek group housing or halting site accommodation. While there are other reasons for preferring halting sites or group housing – reasons associated with the desire to preserve a traditional way of life – at least some of the difference in preferences may be due to a desire to avoid a hostile settled community.

The findings reported in this section should be treated with caution because of the small number of local authority areas represented. They do point to the need to take account of the relationship between Travellers and the settled community in understanding the housing needs and preferences of Travelling families. They also point to difficulties faced by local housing authorities in the form of opposition to the provision of housing and halting sites for Travellers.

Table 7.12: *Impact of Relationship Between Travellers and Settled Community on Accommodation Preferences of Travellers*

| <i>Per cent* indigenous Travelling families with preference for:</i> | <i>Acceptance</i> | <i>Non-Acceptance</i> |
|--|-------------------|-----------------------|
| Standard Housing | 74 | 60 |
| Group Housing | 4 | 12 |
| Halting Site | 34 | 42 |
| Roadside | 6 | 2 |
| Number of cases | 47 | 52 |

Source: Profiles of Traveller Families.

* Since families may express a preference for more than one type, percentages do not add to 100.

Summary

In interpreting the results presented above, account must be taken of the limitations of the design. The sample size is small, particularly with respect to the number of local authority areas covered. Care must be taken in generalising from the findings regarding the local context to all areas. Halting site families are included in the sample only if they are on the housing list, so there are no data on families who are satisfied with their halting site accommodation. The sample does not include profiles of Travelling families who have been housed by the local authority, unless they have applied for a transfer.

The findings point to the need to take account of patterns of nomadism and the relationship between Travellers and the settled community in providing for the accommodation needs of Travelling families. One factor which appears to contribute to a difficult relationship between Travellers and the settled community is the presence of a relatively large number of transient families. Providing short-term halting site spaces in areas that attract a large number of Travellers on a seasonal basis could contribute to reducing tensions arising over land use in such areas.

Roadside families suffer from a severe lack of basic services. Since 40 per cent of them have been on the same site for over two years, and almost half have been known in the local area all their lives, their deprivation is ongoing rather than something that is endured during a relatively short period of active nomadism.

The data suggest that nomadism among Travellers generally takes the form of seasonal nomadism. The majority have a home base in the local authority area in which they were enumerated. If, as appears to be the case, the families tend to travel to other areas in the summer, then the November census provides good

information on the home bases of Travellers, but little information on where the need for short-term site spaces will be during the season of active nomadism.

The accommodation preferences of Travelling families on the roadside or on the housing list are diverse. Over half would prefer standard housing, while about a third would prefer a site. There are differences in preferences by area, partly shaped by the relationship between Travellers and the settled community. Gender differences in accommodation preferences do exist but are likely to affect a small number of families.

Over half of the families had lived in standard housing at some point and almost two-thirds had spent some time on the roadside in the past two years. Travelling families in local authority housing appear generally satisfied with their accommodation, but in several areas they tend to remain for a shorter period than settled families who have been housed. Our results suggest that satisfaction and length of stay depend, at least to some extent, on the attitudes of the settled community to Travellers.

Recommendations

The census of Travellers provides a strong basis for an assessment of their accommodation needs. Its main shortcomings are the failure to systematically collect information on the housing preferences of Travellers on the roadside, and on the number of Travellers regularly present in an area in the period of active nomadism, which is typically during the summer months. Good information is available at the local level on the housing preferences of these families. This could be incorporated into the census to provide a fuller picture of their accommodation needs nationally. In addition, it may be possible to collect information on the location of the "home base", if any, of transient Travellers. In assessing the extent of the need for accommodation, it would be important to know if they have a house or a halting site space in another area.

The relationship with the settled community might be improved if something could be done to alleviate the causes of conflict between transient families and local settled people. One possibility is the provision of short-term halting sites in areas that attract a large number of Travellers during periods of active nomadism. At present, the assumption of responsibility by local authorities for indigenous travellers but not for those who are transient means that the nomadic aspect of the culture of Travellers is not catered for. The census could include a question as to the season when the greatest number of travelling families is present in the area, and the number of spaces likely to be needed at that time.

Given the level of tension in areas with relatively large numbers of transient Travellers, this issue would need to be addressed at national level. A large part of the local opposition to halting sites seems to stem from the fear that if short-term

sites are provided in one area, but not in others, it is likely to increase the presence of transient Travellers in that area. The importance of a network of transient halting sites across the country to provide accommodation in areas where there is a tradition of Traveller transient camping has been emphasised by the Task Force on the Travelling Community (1995).

Travelling families who have been housed are generally satisfied with their accommodation, so the tendency to remain for shorter periods requires further investigation. Data could be collected on the number of travelling families who have left local authority accommodation since the last assessment, and, where possible, on the reasons for leaving. This information could prove important in assessing the support services needed in making the adjustment to standard accommodation, or the role of local prejudice in making a Travelling family feel unwelcome in a housing estate.

Finally, should Travelling families who require a halting site but are not interested in a house be included in the general assessment of housing need? The answer depends on the broader issue of whether housing need is taken to mean need for standard local authority housing, or any need for accommodation that a family cannot meet from its own resources. This issue might be resolved by classifying the households in the assessment according to the kind of accommodation they need.

Chapter 8

VARIATIONS IN HOUSING NEED BY LOCAL AUTHORITY

In Chapters 8 and 9 we focus on variations in need across local authority areas. Since one purpose of the Assessment of Housing Need is to assist the Department of the Environment in allocating resources among the local authorities, the assessment should provide figures that are comparable across local authorities. Ideally, variations across areas would mainly be due to differences in socio-economic and housing conditions that affect the ability of households to provide adequate accommodation from their own resources. In Chapter 8 we begin by outlining the major design features of the assessment and go on to ask (a) how much variation there is across local authority areas in the relative level of need (the per cent of all households in the area who are on the housing list); (b) to what extent is this variation influenced by local socio-economic and housing conditions; and (c) to what extent do variations in the relative level of need reflect differences among local authorities in their eligibility criteria? In Chapter 9 we focus on the procedures adopted by local authorities in conducting the assessment.

Design of the Assessment of Housing Need

The assessments of housing need provide individual housing authorities with a measure of need for local authority housing as a basis for planning the local administration of social housing, and provide the Department of the Environment with the information necessary to develop housing policy and to allocate funding among the 88 local authority areas. Ideally, the assessments would provide a deficiency-centered index which varies across local authorities in response to differences in the extent and severity of underlying housing deprivation – the extent to which households are unable to provide adequate accommodation from their own resources. We would expect housing deprivation to be affected by economic conditions, such as unemployment level, social class, and the level of labour force participation; by social conditions such as the extent of marital breakdown and lone parenthood, and by housing conditions, such as the affordability and quality of housing in the area. However, two aspects of the design of the assessment of housing need have an important impact on the extent to which it will reflect these local factors. These are the equation, in practice, of

housing need with demand for local authority housing, and the autonomy granted to local authorities in determining the eligibility criteria they will use.

Section 9(1) of the 1988 Housing Act specifies three general characteristics which households must have to be included in the assessment: they must be in need of housing, must be unable to afford it out of their own resources and must require it from the housing authority. The third characteristic, and the fact that the local authority housing waiting lists are used as a basis for the assessments, mean that, in practice, housing need is equated with demand for local authority housing. Although those who require other forms of housing assistance provided (or funded) by the local authority – such as accommodation from a voluntary housing agency, shared ownership, improvements to the existing dwelling, or local authority housing loans – may also appear on the housing waiting lists, the relative newness and small scale of these programmes to date, combined with the long waiting period for conventional local authority housing, mean that the housing lists will be dominated by those who are seeking conventional local authority housing. Moreover, if a household is in need of housing, and unable to supply it from its own resources, but would prefer to rent privately with the help of rent supplement, they are not included in the assessment.

To date, this has not been a very serious problem from the perspective of the administration of the social housing programme, since conventional local authority housing has been the dominant "housing solution" provided through the social housing programme, and the rent and mortgage supplement schemes have been administered under a separate heading (as income maintenance programmes) by the Health Boards and the Department of Social Welfare. However, the planned transfer of the administration of the rent and mortgage supplement schemes to the local authorities (*Social Housing – The Way Ahead*, 1995) will have implications for the effective planning and integration of the schemes providing housing support to low-income households. In particular, the equation of housing need with demand for conventional local authority housing will no longer adequately reflect the administrative responsibilities of local authorities in the area of social housing.

The second general aspect of the assessment design derives from the discretion afforded to individual local authorities in determining the eligibility of applicants for local authority housing. In addition to the three general characteristics that households must have in order to be included in the assessment (need, inability to provide from own resources and requirement of housing from the local authority), Section 9(1) of the 1988 Housing Act also specifies that the household must have those characteristics *in the judgement of the local authority*. This means that the local authorities have discretion to decide in detail the meaning of these conditions. Although section 9(2) of the Act sets out ten categories of need that local authorities are obliged to "have regard to", as noted in Chapter 4 the categories

are broad; are not mutually exclusive; and their main purpose is to ensure that the needs of certain groups, particularly the homeless and Travellers, are not ignored at the local level. The discretion accorded to local authorities ensures that they have the necessary flexibility to respond to local conditions. However, it opens the possibility that the figures produced by the assessment of housing need will not be based on consistent eligibility criteria.

The implications of these general characteristics of the assessment of housing need are that the figures produced in the assessment may not accurately reflect the true levels of housing deprivation in an area, and may not be comparable across local authorities. In the remainder of this chapter, and in Chapter 9, we focus on variations in assessed need across local authorities and ask to what extent they are influenced by variations in (a) underlying housing deprivation; (b) the eligibility criteria adopted at the local level and (c) the procedures used in conducting the assessment (Chapter 9).

Relative Level of Need

As a first step in examining variations across local authorities, it is useful to construct a measure of need that controls for differences in population size between local authorities. The measure we use is the *relative level of need*, defined as the per cent of all households in an area that were included in the March 1993 assessment. In calculating the relative level of need, we take as the local population base the number of households in each of the 88 local authority areas.²⁸ Many towns extend well beyond their legal boundaries. Since urban areas will receive applications from people living in the environs of a town, we include in the population bases of towns and cities the households living in the environs, and these households are excluded from the population base of the county surrounding the town.²⁹ The measure of relative level of need has a mean of 4.2 per cent of households, with a minimum of 1.1 per cent, a maximum of 11.6 per cent and a standard deviation of 2.4.

Note that the relative level of need, and other area characteristics discussed in this chapter, are unweighted averages across local authority areas. The overall level of need for the country, calculated by dividing the total number included in the assessment by the total number of private households in the country in 1991, is 2.8 per cent. The average across local authorities is different from this figure because it gives equal weight to each local authority area, irrespective of its size. Since, as we will see, the level of need in smaller local authority areas tends to be

²⁸ The three Cork County areas were collapsed into one.

²⁹ For Dublin County Borough and the three Dublin counties, the legal boundaries were retained because a large proportion of residents of the Greater Dublin Area live in the Dublin Counties.

higher, the unweighted average across areas is higher than the figure for the country as a whole.

Table 8.1 shows that the relative level of need is highest in urban districts and lowest in counties. At least some urban-rural differences are to be expected: the cost of housing and the unemployment rate is higher in urban areas. By the same logic, however, the overall relative level of need in the county boroughs and the Dublin Counties is lower than we might expect. A closer examination revealed that the need level is inversely related to the population in urban areas. The larger urban districts (those with populations of 10,000 or over in 1991) have a need level that is very close to the average for county boroughs³⁰ at 3.8 per cent, while for smaller urban districts, with a population below 10,000, the need level was 5.7 per cent.³¹

Table 8.1: *Relative Level of Need by Type of Local Authority*

| | <i>Average Level of Need</i> |
|--|------------------------------|
| County, except Dublin (N=26) | 2.5 |
| County borough and Dublin Counties (N=8) | 2.8 |
| Large Urban District (N=14) | 3.8 |
| Small Urban district (N=40) | 5.7 |
| All areas (N=88) | 4.2 |

Source: Department of the Environment *Annual Housing Statistics Bulletin 1993*; Small Area Population Statistics, Census 1991.

The difference in need level between large and small urban areas does not appear to arise because small urban areas receive more applications from those residing outside the immediate environs of the town. Although urban districts tend to receive a larger fraction (about 15 per cent) of their applications from residents of rural areas outside their boundaries, than is true of the county boroughs (about 4 per cent), large and small urban districts do not differ in this respect (see Appendix Table 8.2). One possible explanation for the difference is that residents of larger urban areas, as we have seen in Chapter 5, tend to have longer waiting periods. This may discourage some applicants from applying. Another possibility is that rent supplement is more widely used in large towns, providing an alternative form of housing assistance which may reduce the demand for local authority housing.

³⁰ The average level of need for the five county boroughs is 3.4 per cent.

³¹ This pattern was also found in the 1989 and 1991 assessments (Appendix Table 8.1).

To what extent do local economic and housing conditions account for these differences in need level? In order to examine this question, we use census data on characteristics of the areas from the Small Area Population Statistics of the 1991 census. The population base for urban local authority areas, with the exception of the Dublin Corporation area, was the town and its environs, since urban authorities are likely to receive applications from those living on the outskirts of the town as well as from those within the legal boundaries. In the case of Dublin corporation, the legal boundaries were retained since the Greater Dublin Area extends well into the Dublin Counties. For the county authorities, the population base consists of those living in the county, less those living in urban local authorities (urban districts, county boroughs and borough corporations) or their environs within the county. Again, an exception was made in the case of the Dublin counties: those living in the Greater Dublin Area were not subtracted from their population base.

The factors we considered included measures of the age structure of the population (per cent over age 65, per cent under age 15, per cent age 20 to 29), labour force participation and unemployment, household composition (per cent couples with children, per cent one-person, per cent non-relatives), family type (lone parent, couples with children), housing type, amenities and tenure, socio-economic status and education levels. In predicting levels of need at an aggregate level, as we do here, it is important to keep in mind that the correlations among variables do not necessarily reflect relationships at the individual level. For instance, the per cent of private households who own their homes outright is associated with the per cent of households in temporary housing (mobile homes or caravans), not because those who own their homes outright tend to live in temporary housing, but because both are more common in rural areas. Thus, the per cent of households living in temporary housing is capturing a distinction between urban and rural areas as well as the prevalence of a certain form of housing. This means that caution is required in interpreting the relationships.

We used stepwise ordinary least squares multiple regression procedure to identify those factors which were most important in accounting for variations across local authorities in relative level of need. This procedure begins by finding the variable most strongly associated with relative level of need, and sequentially adds variables to the model, at each stage adding the variable which explains most of the remaining variation in relative level of need. The procedure continues until no variable can be added which will add significantly to the explained variation. Although statistical significance is not, strictly speaking, the appropriate criterion to use, since we are not dealing with a random sample of local authorities, a variable that lacks a statistically significant relationship with the dependent variable also contributes minimally to explained variation.

The area characteristics whose effects were statistically significant were the proportion of households located in rural areas,³² the per cent of permanent private housing built prior to 1919, the growth in number of private households between 1986 and 1991, the marriage rate for those over 25, the per cent of the population in the lower manual social classes (social classes 5 or 6), and the per cent of young men (age 15 to 25) who are unemployed and seeking their first job (Appendix Table 8.3). All except the per cent rural and the per cent ever married are associated with higher levels of need. Taken together, these variables account for 52 per cent of the variation across local authorities in relative level of need. These particular variables are not so much important in themselves as "causes" of housing need, but as variables which are strongly associated with a whole constellation of factors relevant to need. For instance, there is a whole range of contrasts between rural and urban areas – such as migration patterns, land ownership, housing costs and housing tenure patterns – that are relevant to the demand for local authority housing.

The clearest way to illustrate the complex interconnections among the variables is to divide the local authority areas into clusters based on the six variables. The clustering procedure groups the local authorities into relatively homogeneous clusters with respect to these six variables.³³ With any grouping procedure there is some element of arbitrariness for cases close to the boundaries. A case may "belong" in a cluster in some respects, but be an outlier in others. The clusters should therefore be treated with caution and their main function here is to highlight the combination of factors associated with variations in levels of need. Where a local authority area within a cluster is unusual, this will be pointed out in the discussion below. Six clusters were chosen, since this produced a reasonably clear set of distinctions among the areas with a manageable number of cases in each cluster. The characteristics of the clusters with respect to the variables used in the regression analysis and other variables measuring economic, housing and demographic conditions of the area are shown in Table 8.2. A complete list of local authorities, together with the cluster to which it belongs, is shown in Appendix Table 8.4.

The first cluster consists all of the county authorities, except the highly urbanised Dublin counties. The population is largely rural and the rate of growth in the number of private households is below that of the urban areas. Rural areas are characterised by higher rates of home-ownership, lower rates of private renting, and lower rates of unemployment so that the proportion rural is capturing

³² In the regression equation, the log of per cent rural was used (and set to 0 for urban areas), since the major contrast was between the urban authorities and the county areas, with less variation among the counties themselves.

³³ See Chapter 2 for discussion of clustering methods used.

Table 8.2: *Six Clusters of Local Authorities and their Socio-Demographic Characteristics*

| | <i>Cluster</i> | | | | | |
|--|-----------------|-----|-----|-----|-----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Average intensity of Need | 2.5 | 2.9 | 3.4 | 4.2 | 5.7 | 7 |
| Size (000s in private households) | 65 | 87 | 19 | 47 | 9 | 4 |
| | <i>Per cent</i> | | | | | |
| Private households in rural areas* | 88 | 3 | 0 | 0 | 0 | 0 |
| Permanent private housing units built before 1919 * | 27 | 8 | 11 | 18 | 19 | 33 |
| Change in Number of private households, 1986-91 * | 3 | 16 | 9 | 5 | 6 | 5 |
| Persons in Social Class 5 or 6* | 30 | 23 | 28 | 31 | 38 | 33 |
| Young men unemployed, seeking first job* | 6 | 5 | 6 | 6 | 8 | 6 |
| Population over 25 ever married* | 78 | 81 | 78 | 77 | 78 | 77 |
| Private Households Renting Privately | 4 | 10 | 12 | 11 | 9 | 12 |
| Private households purchasing on mortgage | 29 | 51 | 39 | 32 | 30 | 28 |
| Private households renting local authority housing | 5 | 9 | 12 | 13 | 16 | 10 |
| Population Aged 20-29 | 12 | 16 | 15 | 15 | 14 | 14 |
| Population over age 65 | 13 | 8 | 11 | 12 | 13 | 14 |
| Labour Force Unemployed | 15 | 15 | 17 | 19 | 23 | 19 |
| Households with children | 60 | 63 | 59 | 57 | 59 | 55 |
| Families with all children under 15 who are lone parents | 7 | 12 | 12 | 13 | 14 | 13 |
| Number of Local Authority Areas | 26 | 7 | 10 | 16 | 17 | 12 |

Source: Census of Population 1991, Small Areas Data aggregated to local authority level; Department of the Environment *Annual Housing Statistics Bulletin, 1993.*

* Variables included in regression and clustering procedure.

the impact of these kinds of factors on housing need.³⁴ These areas have a higher than average elderly population, and a lower than average proportion of young adults, reflecting the migration of young people to urban areas for employment or further education. While they are close to the average in terms of the number of households with children, there are much fewer lone parent families than in the urban areas. The average level of need is lowest in this cluster, at 2.5 per cent.

The second cluster consists of seven urban areas which had a high rate of growth in the number of households between 1986 and 1991, together with a relatively low proportion of the population in the lower manual social classes. In general, growth in the number of households between 1986 and 1991 is associated with a higher level of need (partly capturing the difference in this respect between rural and urban areas), but here that growth is accompanied by good employment prospects in white-collar occupations, which tend to reduce the level of housing need. The housing stock is relatively new, with the lowest proportion of permanent private housing units built before 1919, and the proportion of mortgage purchasers is above average. The proportion of households with children is also higher, on average, than in the other clusters.

Several of the urban areas in the second cluster are close enough to Dublin to form part of its commuter zone – the Dublin counties, Naas and, to a lesser extent, Wicklow town – and have the typical characteristics of suburbia: a high proportion of young households with children, high rates of mortgage purchasing, and a higher than average social class composition. The others (Galway and Letterkenny) are urban centres to which young single people migrate, and have a below-average proportion married, an above average proportion of their populations in their twenties and a high proportion of private renters. This cluster has the lowest average level of need for the urban areas, at 2.9 per cent.

The ten towns in the third cluster are generally similar in character to the second, but their distinctiveness is less marked. They are all below average in the proportion of their housing stock built before 1919, but their rate of household growth between 1986 and 1991 was more moderate. While the proportion of their populations in the lower manual social classes tends to be low, there are exceptions such as Tralee and Carlow which are slightly above the average in this respect. While higher than the level in the second cluster, these towns have a relative level of need which is lower than that for the urban areas as a whole, at 3.4 per cent.

³⁴ These factors appear to outweigh the higher prevalence in rural areas of housing lacking in basic amenities (water supply or indoor flush toilet) in rural areas, so that the proportion of housing lacking in such amenities tended to be associated with a *lower* relative level of need overall.

The fourth cluster consists of 16 towns and cities which have values that are generally close to the average on all the variables related to housing need. The rate of household growth between 1986 and 1991, and the proportion of the housing stock built before 1919 tends to be close to or slightly below the average, as is the proportion of the population in the lower manual social classes. The proportion of young men who are unemployed is close to, or slightly above, the average. The Dublin Corporation area and Cork city are in this cluster, as are large towns or cities such as Dundalk, Listowel, Sligo and Clonmel and small towns such as Ballinasloe, Carrickmacross, Ceannus Mór and Mallow. The level of housing need is also close to the average for all the areas in this group, with the exception of Ballinasloe which has a high relative level of need. The average level of need for the towns in this cluster is 4.2 per cent.

The fifth cluster consists of 17 urban areas which all have either a higher than average proportion of the population in the lower manual social classes (such as Athlone, Cavan and Buncrana), or a higher than average proportion of young men who are unemployed and seeking their first job (such as Waterford, Dungarvan and Ballina). Towns such as Carrick-on-Suir, Athy and Enniscorthy are above average in both of these respects. Both of these factors are associated with reduced incomes, making it difficult to afford adequate housing. These towns have the highest average unemployment rate (although Athlone is an exception in this respect) and a high rate of lone parenthood. These towns also have the highest average per cent of their households already renting from the local authority. The average level of need for towns in this cluster is high at 5.7 per cent. Kilrush is the only town which has a relative level of need which is markedly below average, and this may be due to the decline in the number of households in the town between 1986 and 1991 and the low proportion of young men seeking their first job (Appendix Table 8.4).

The final cluster consists of 12 generally small urban districts, seven of which are in County Cork, with a high proportion of older housing units. The towns include Birr, Cobh, Fermoy, Kinsale, Midleton, Skibbereen, Westport and Youghal. The high per cent of housing built before 1919 reflects generally low levels of new housing construction for over seventy years, and these towns bear many of the characteristics of out-migration over a long period of time. With the exception of Cobh, Kinsale, and Midleton these towns have a higher than average proportion of elderly residents and a lower than average proportion of young adults, compared with the other urban areas. This pattern of decline in the Cork towns may reflect a migration of young people to Cork city in search of employment or to pursue further education. As a group, these towns have the highest average level of need, at 7 per cent, and only Clones and Midleton have a level of need which is below the average for the urban areas.

So far, one of the variables in the regression equation has not been discussed: the marriage rate for those over age twenty-five. A low marriage rate, when the other variables are controlled, is associated with a higher relative level of need. There are a number of towns with a very low marriage rate which have a higher relative level of need than can be accounted for by the other variables in the equation, including Ballinasloe, Castlebar and Cavan. In these cases, the low marriage rate is associated with a large proportion of elderly people living alone, and a relatively low proportion of the population in their twenties.

In summary, a high relative level of need is found in those urban areas which have experienced a long period of out-migration associated with an elderly (often *unmarried*) population and an older housing stock, or in those urban areas which have relatively poor prospects in terms of income: those with a high proportion in the lower manual social classes or high youth unemployment. The urban areas which experienced growth driven by good employment prospects tend to have a particularly low relative level of need. Rural areas have a lower relative level of need than towns and cities, partly because the decline or slow growth in population reduces pressure on housing costs, but also due to a constellation of other factors such as lower rates of unemployment (because young people tend to move to urban areas in search of work), higher rates of outright home ownership, and lower rates of lone parenthood.

About half of the variation in relative level of need across local authority areas is explained by the combination of area characteristics discussed here. However, it is also possible that some of the variation is due to differences among local authorities in the characteristics of applicants. Is there evidence that local authorities with a higher relative level of need are including applicants who might be considered ineligible by another authority? We turn to this question in the next section.

Characteristics of Applicants by Local Authority Area

In this section we use data from the interviews with local authority housing applicants to examine whether there are differences in characteristics of applicants across areas, that might account for the observed pattern of variation in relative level of need. If applicants in areas with a high level of need are of the type that might be considered ineligible by other local authorities, this might explain some of the observed differences among local authority areas. Is there evidence of systematic variation in eligibility criteria that could account for variations in the relative level of need?

We turn to the data from the interviews of a sample of housing applicants in order to answer this question. Our coverage of the local authorities is reduced because the random selection procedure means that areas with few applicants (particularly the smaller urban districts) were less likely to be included in the

interview sample. However, interviews were conducted in 66 of the 88 areas, including 7 of the 9 urban districts with a particularly high need level (over 7 per cent).

Table 8.3 divides the applicants into three groups according to the relative level of need of the local authority to which they applied. The first group consists of applicants to the 25 local authorities with a need level in the bottom third for all authorities, under 2.8 per cent. The middle group consists of applicants to the 23 local authorities with a need level between 2.8 per cent and 4.6 per cent, while the third group consists of applicants to the 18 local authorities with a need level in the top third for all local authorities, over 4.6 per cent.

We focus on those characteristics of applicants that are likely to reflect differences in the eligibility criteria used by the local authorities. One such difference is the weight the local authority attaches to the need for independence among households sharing – the involuntarily sharing category of need. The 1988 Housing Act gives discretion to the local authorities in determining whether such households have a reasonable requirement for separate accommodation. Differences in interpretation are particularly likely to arise with respect to young single individuals (one-person households, under age 35) and lone parents living at home in the absence of overcrowding or unfitness.

Table 8.3: *Characteristics of Applicants by Relative Level of Need (Per cent)*

| | <i>Need Intensity Relative to Other Local Authority Areas</i> | | |
|---|---|---------------------|------------------|
| | <i>Bottom third</i> | <i>Middle third</i> | <i>Top third</i> |
| Per cent one person, under 35, sharing with family, not unfit or overcrowded ¹ | 0 | 0 | 3* |
| Per cent lone parent, sharing with family, not unfit or overcrowded ¹ | 5 | 7 | 1* |
| Per cent with adult equivalent income in top fifth (over £75 per week) | 23 | 18 | 24 |
| Per cent where home owned outright | 4* | 2 | 2 |
| Per cent residing in local authority area less than two years | 4 | 4 | 5 |
| Per cent unfit or overcrowded ¹ | 48 | 59* | 50 |
| N cases | 417 | 402 | 116 |

¹ Considered unfit if one or more of the following are absent: hot water, cold water, indoor flush toilet for sole use of household, bath or shower. Considered overcrowded if one or more of the following: rooms other than bedrooms used regularly for sleeping; two or more persons per room; more than two persons per bedroom. See Chapter 4.

Source: Interviews of Sample of Housing Applicants.

* Statistically significant difference, at $p < 0.05$.

Other areas where the eligibility criteria employed by local authorities may vary include income limits, residence requirements, and the eligibility of home owners. The table shows the per cent of applicant households in each group adult-equivalent incomes³⁵ in the top fifth (over £75 per week) for all sample households, the per cent who have been residing in the local authority area for two years or less at the time of the interview, and the per cent who own their homes outright. Finally, the table shows the per cent of applicants who are living in unfit or overcrowded circumstances. The categories of unfitness and overcrowding would generally be taken to indicate a greater urgency of need than, for instance, the need for independence or the inability to afford the present accommodation.

The general picture emerging from Table 8.3 does not support the conclusion that local authorities with a high relative level of need have eligibility criteria which are significantly different from those of other authorities, with the possible exception of their treatment of young adults living at home. Local authorities with the highest relative level of need do tend to have a higher per cent of applicants who are young single individuals living at home in conditions that are not unfit or overcrowded, *but fewer than one in twenty of their applicants are of this type*. The pattern for lone parents living at home in adequate circumstances is in the opposite direction: those authorities with the highest relative level of need have fewer applicants of this type. The proportion of lone parents living at home in physically adequate housing on the housing list is probably more influenced by the incidence of lone parenthood in the area than by the practice of the housing authority.

The per cent of applicants who own their homes outright is highest for those authorities with the lowest relative level of need, so that relative level of need with cannot be accounted for by the inclusion or exclusion of home owners. The differences among the groups of local authorities with respect to the per cent with adult-equivalent incomes in the top fifth or the per cent residing in the area for two years or less are not statistically significant. Finally, the authorities with the highest level of need do not differ significantly from those with the lowest level of need in terms of the per cent of applicants living in unfit or overcrowded housing. There is little support, then, for the supposition that applicants to authorities with a high relative level of need are less urgently in need of housing. Whatever the factors that lead to a greater relative level of need in some local authorities than in others, it does not appear to be due to the inclusion of large numbers of applicants who might be excluded by authorities employing more stringent eligibility criteria.

It is worth noting that those authorities with a high relative level of need account for a relatively small proportion of the housing list, because they tend to

³⁵ Adult-equivalent income controls for differences in household size and composition by translating the household income into its equivalent for one adult. See Chapter 3 for details.

be the smaller urban districts. The 29 authorities with a need level greater than 4.6 per cent account for only about 15 per cent of all of those included in the 1993 assessment of housing need.

Summary

The design of the assessment of housing need, deriving from the Housing Acts and from the traditional housing function of local authorities, directs its focus towards those who demand, and are eligible for, local authority housing. In this chapter we explored the variation across local authorities in the relative level of need – the per cent of all households in the area who are on the housing lists. There are large differences in this respect between counties, county boroughs and urban districts, with the percentage being higher in small (population under 10,000) urban districts, and lowest in counties. These differences are partly explained by characteristics of the areas, such as growth in the number of households, the age of the housing stock, social class and youth unemployment.

The differences in relative level of need do not appear to be due to differences in the eligibility criteria adopted by the local authorities. We examined the relationship between the relative level of need and the inclusion of young adults and lone parents living at home in adequate (not unfit or overcrowded) physical circumstances, households with adult-equivalent incomes in the top fifth for all applicants, those who owned their homes outright, those who had been resident in the area less than two years, and those living in unfit or overcrowded accommodation. The only criterion on which authorities with a higher relative level of need differed from the others in the expected direction was the inclusion of young adults living at home. However, the per cent of such applicants was too low to account for the higher level of need in these areas. Although local authorities have considerable discretion in determining which applicants are eligible for local authority housing, our results suggest that differences in eligibility criteria have little impact on the relative sizes of the housing lists of different local authorities.

It is worth emphasising that our conclusions regarding eligibility criteria are not based on the interviews with local authorities, but by inference from an examination of the characteristics of the sample of housing applicants we interviewed. This indirect strategy has the advantage of avoiding the "social desirability effect" – the tendency of interview respondents to give the answer that is socially desirable, rather than the truth.

Much of the unexplained variation in the relative level of need is probably due to differences in the level of demand for local authority housing among those who would be eligible. Demand is likely to be affected by a number of factors that we have not been able to measure, such as the attractiveness and affordability of alternatives to local authority housing. In Chapter 10 we will look in more detail at

one of the major alternatives to local authority housing for those in need of housing assistance: the rent supplement scheme administered by the Health Boards. In Chapter 9 we ask whether the methodology used by local authorities in conducting the assessment had an impact on the measured relative level of need.

Chapter 9

AN ANALYSIS OF THE IMPLEMENTATION OF THE 1993 ASSESSMENTS OF HOUSING NEED

The results presented in Chapter 8 indicated that there were important differences between local authority areas in the relative level of need, and that these differences are only partly accounted for by local economic and housing conditions. In this chapter we examine the extent to which local authorities varied in the implementation of the assessment and ask whether differences in this respect have an impact on the measured level of need or on the characteristics of applicants included in the assessment.

Variations Across Local Authorities in the Conduct of the Assessment

The assessment is essentially a stock-take of eligible applications which local authorities have in hand at a given point in time, together with an announcement to invite new applications from eligible applicants. In addition, old applications are to be reviewed in order to eliminate those which are no longer active or eligible. Having thus reviewed and updated the stock of eligible applications, each local authority assesses need in its area simply by counting its stock of applications on a specified day and by classifying that stock according to a set of categories specified in the 1988 Act. It then forwards classified aggregates to the Department of the Environment. The Department collates these returns to form an overall national picture of social housing need, and publishes statistics on the level of need by local authority area.

In this chapter we begin by asking how the assessment methodology varied across local authorities, and then turn to the extent to which differences in methodology had an impact on the numbers on the housing lists. The primary source of data for this section consists of a brief questionnaire sent to all 90 local authorities. Questionnaires were completed and returned by 84 authorities.

There are four major stages in conducting the assessment of housing need:

1. The announcement of the assessment
2. Pre-screening of potential applicants
3. Verification of information provided by applicants
4. Approval or non-approval of applications for inclusion in the assessment.

In practice, these stages tend to overlap. Some applications will be made to the local authority in response to the announcement of the assessment, but accepting, screening, verifying and evaluating applications is an ongoing activity of the local housing offices.

Announcement of the Assessment

Table 9.1 shows the main features of the announcement of the assessment. An early announcement of the assessment is potentially important since it allows more time to verify information provided in any new applications received. Most housing authorities had announced the assessment by the end of January 1993.

The most common method of announcing the assessment to the general public, adopted by over four-fifths of the local authorities, was through newspaper advertising. The majority of the authorities also notified other statutory bodies and voluntary organisations that the assessment was being conducted. Those who did not do so tended to be the urban districts. This may reflect the absence of an office of the Health Board, or of relevant voluntary bodies in a given urban district, or a reliance on the county authorities to make the announcement.

Table 9.1: *Announcement of the Assessment by Type of Local Authority Area*

| <i>Announcement of the assessment:</i> | <i>County</i> | <i>County Borough</i> | <i>Large Urban District</i> | <i>Small Urban District</i> |
|--|---------------|-----------------------|-----------------------------|-----------------------------|
| before Jan 31 1993 | 60 | 100 | 100 | 69 |
| by Newspaper Advertisement | 92 | 80 | 93 | 77 |
| to Voluntary and Statutory Bodies | 96 | 100 | 71 | 77 |
| Number of cases | 25 | 5 | 14 | 35 |

Source: Survey of Local Housing Authorities.

Pre-screening of Applicants

Pre-screening of applications is done either through advance contact with potential applicants or perusal of the applications prior to verification of the information contained in them. In our survey of housing authorities we asked a set of questions regarding their interactions with potential applicants before the latter submitted applications for housing. The first such question asked what proportion of potential applicants in the area have advance discussions with housing authority staff. The first row of Table 9.2 indicates that the urban authorities had prior contact with over half of their applicants, while the county authorities had contact with fewer than half.

Table 9.2: *Screening of Applicants By Type of Local Authority*

| <i>Pre-screening of Applicants</i> | <i>County</i> | <i>County Borough</i> | <i>Large Urban District</i> | <i>Small Urban District</i> |
|---|---------------|---------------------------|---------------------------------|---------------------------------|
| <i>Per cent Local Authorities</i> | | | | |
| Average per cent potential applicants seen in advance | 42 | 63 | 67 | 55 |
| Pre-screening of applications: | | | | |
| Extensive | 32 | 40 | 21 | 20 |
| Limited | 44 | 40 | 50 | 51 |
| None | 24 | 20 | 29 | 29 |
| Letter to existing applicants | 64 | 80 | 50 | 49 |
| N cases | 25 | 5 | 14 | 35 |

Source: Survey of Local Authorities.

A second question asked whether there was any preliminary screening of applications designed to forestall non-qualifying applications. Just under one half of all local authorities conducted some limited pre-screening of applications, with about a quarter conducting no pre-screening and a quarter conducting extensive pre-screening. Extensive pre-screening of applications was more likely to be a feature of the procedures adopted in the authorities with a large volume of applications: the counties and county boroughs.

A further aspect of the assessment methodology, whose major purpose seems to be that of screening applicants, involved sending a letter to existing applicants to find out if they were still in need of housing, or if their circumstances had changed. Just over half of the housing authorities sent such letters, with county boroughs being most likely to do so and urban districts least likely. It is probable that this strategy is adopted where the housing authority has little contact with existing applicants for reasons of physical distance (as in the counties) or a large volume of applications (as in the county boroughs).

Another aspect of the pre-screening of applicants was the treatment of those who receive rent supplement administered by the Health Boards. We asked the local authorities whether the Health Board in their area required rent supplement recipients to apply for local authority housing, and, if so, how these applicants were classified. Table 9.3 shows the per cent of local authorities who were not affected by the requirement, and the per cent who adopted each of the classification strategies in response to the Health Board requirement. About one-fifth of local authorities are in areas where this requirement is not in effect,

which means that four-fifths of the areas could potentially have their housing lists inflated by applicants whose primary goal is to qualify for rent supplement.

The guidelines issued by the Department of the Environment specify that those who apply for the sole purpose of obtaining rent supplement should not be included in the assessment. In most cases, these guidelines were followed and applications were included in the assessment of housing need only if the circumstances of the applicant warranted it. There appears to be no general tendency for local authorities to automatically disqualify applications from households in receipt of rent supplement.

Table 9.3: *Treatment of Applications from Rent Supplement Recipients and Average Level of Need According to Treatment*

| | <i>Average Need Level</i> | <i>Per cent of Local Authorities</i> |
|--|---------------------------|--------------------------------------|
| Rent supplement recipients <i>not</i> required to apply for housing | 4.3 | 22 |
| Rent supplement recipients required to apply for local authority housing, and: | | |
| No special classification of such applicants | 4.3 | 45 |
| Special classification, likely to be included in the assessment | 3.2 | 12 |
| Special classification, likely to be excluded from assessment | 4.4 | 11 |
| Special classification, included in assessment if warranted | 3.2 | 11 |
| N cases | 65 | 65 |

Source: Survey of Local Authorities; Department of the Environment *Annual Housing Statistics Bulletin 1993*.

Table 9.3 also shows the average need level of local authorities according to the treatment of rent supplement recipients. We might expect the level of need to be higher for those local authorities who are likely to include rent supplement recipients in the assessment, than for those which tend to exclude them. There is no easily interpretable pattern to the relationship, however, as can be seen from the first column of Table 9.3. Those authorities which tend to include rent supplement recipients have an average level of need of 3.2 per cent, but those who tend to exclude rent supplement recipients have a higher level of need, at 4.4 per cent. This does not support the assumption that differences among local authorities in their handling of applications from rent supplement recipients could account for variations in the assessed level of need.

Verification of Information

Table 9.4 shows the major means of verifying information and the timing of the verification exercise. The majority of local authorities make use of reports from the Environmental Health Officer and request certificates of income from either the social welfare office or the applicant's employer. Small urban districts were least likely to require a certificate of income as part of the application process. Under one half of the authorities use a report from the Housing Welfare Officer on a routine basis, with the county boroughs being most likely to do so.

Table 9.4: *Verification of Applicant Information by Type of Local Authority*

| <i>Verification Method</i> | <i>County</i> | <i>County Borough</i> | <i>Large Urban District</i> | <i>Small Urban District</i> |
|---|---------------|-----------------------|-----------------------------|-----------------------------|
| <i>Per cent Local Authorities</i> | | | | |
| Environmental Health Officer Report | 92 | 80 | 86 | 89 |
| Housing Welfare Officer Report | 44 | 80 | 36 | 43 |
| Certificate of Income | 88 | 80 | 100 | 60 |
| <i>Timing of Verification</i> | | | | |
| Verification delayed until suitable housing becomes available | 33 | 0 | 21 | 46 |
| Delayed verification combined with no pre-screening of applications | 4 | 0 | 0 | 17 |
| N cases | 24 | 5 | 14 | 35 |

Source: Survey of Local Housing Authorities.

Housing officials were also asked whether the major verification exercise was conducted as soon as possible after receipt of the application, or was deferred until suitable housing became available. Although delaying verification until housing becomes available may be a more efficient use of the Environmental Health Official's time, it may lead to an inflated estimate of need. Although all of the county boroughs verified information as soon as possible, over one-fifth of the other authorities were likely to delay verification, with the small urban districts being particularly likely to adopt this strategy.

The final row of the table looks at the per cent of local authorities who delayed the major verification exercise until housing became available, and who did not conduct any pre-screening of applications. This combination of strategies occurred in under 10 per cent of local authorities overall, but in one in six of the small urban districts. This approach, as we will see later in this chapter, is particularly likely to lead to an inflated estimate of housing need.

Approval of Applications

The percentages of applications not approved for inclusion in the assessment come from figures supplied by the Department of the Environment. Half of the local authorities reject more than one in twenty applications, as shown in Table 9.5, with the urban districts being less likely than other authorities to do so.

Table 9.5: *Approval of Applications by Type of Local Authority*

| | <i>County</i> | <i>County Borough</i> | <i>Large Urban District</i> | <i>Small Urban District</i> |
|--|---------------|---------------------------|-------------------------------------|-------------------------------------|
| Per cent not approved (average) | 17 | 10 | 27 | 17 |
| Per cent local authorities rejecting more than 5 % of applications | 68 | 60 | 50 | 42 |
| N cases | 24 | 5 | 14 | 35 |

Source: Survey of Local Housing Authorities

The actual per cent rejected is inversely related to the per cent of applicants seen in advance, since both serve the purpose of excluding applicants who would not be eligible. However, the rejection of at least 5 per cent of applications appears to be an indicator of a rigorous screening process, as illustrated by the reasons given for non-approval, shown in Table 9.6.

Table 9.6: *Major Reasons for Non-Approval of Applications by Authorities Who Reject over 5 Per cent*

| | <i>Per Cent Local Authorities</i> |
|---|-----------------------------------|
| Income grounds | 76 |
| Present housing adequate | 78 |
| One-person household | 17 |
| Application withdrawn | 7 |
| Applied solely to receive rent supplement | 7 |
| Resident outside area | 10 |
| N cases (reject >5% applications) | 41 |

Source: Survey of Local Housing Authorities

Local authorities who rejected more than 5 per cent of applications were asked to list the three most important reasons for non-approval. By far the most common reasons for non-approval are income grounds and the adequacy of the present dwelling. Other reasons cited by local authorities reflect the fact that

authorities differ in terms of whom they see as their legitimate clientele: some excluded applicants who were young single individuals, and some excluded applicants resident outside their functional areas.

Impact of Assessment Methodology on Assessed Need Level

In order to identify those features of assessment methodology that had an impact on overall level of need, we used a stepwise ordinary least squares regression procedure. This involves adding variables to the equation one by one, choosing at each step the variable which will contribute most to explaining variation in need level. The addition of variables continues until no further variables add significantly to the explained variation. This procedure identified four variables with an important impact on the relative level of need, as shown in Column A of Table 9.7.

Table 9.7: *Regression Equations Showing Impact of Assessment Methodology on Relative Level of Need for 78 Local Authorities*

| <i>Assessment Methodology</i> | <i>Unstandardised Regression Coefficients</i> | |
|--|---|---------|
| | A | B |
| Required Income Cert. | -1.279* | -1.004* |
| Letter to applicants | -1.166* | -0.928* |
| Rejected 5% applications | -1.715* | -1.143* |
| Delayed verification, no pre-screening | 2.040* | 1.330* |
| <i>Control Variables</i> | | |
| Log of per cent population resident in rural areas | - | 0.163* |
| Per cent change in number households 1986-91 | - | -0.414* |
| Per cent housing built pre-1919 | - | 0.109* |
| Per cent population in lower manual social classes | - | 0.096* |
| Per cent young men unemployed, seeking first job | - | 0.266* |
| Per cent population over 25s ever married | - | -0.075 |
| R ² | 0.28 | 0.631 |

Source: Survey of Local Authorities; Department of the Environment *Annual Housing Statistics Bulletin 1993*; Small Area Data from 1986 Census; Survey of Local Authorities.

The results suggest that four aspects of the assessment methodology had an impact on assessed need: requiring a certificate of income, sending a letter to existing applicants, rejection of more than 5 per cent of applications and the combination of an absence of pre-screening with delayed verification. Level of need is lower for local authorities who send a letter to existing applicants, require an income certificate, or reject over 5 per cent of applications, and higher for local

authorities who combine late verification with no pre-screening of applications. These four variables account for a little over one-quarter of the variation in level of need across local authorities.

The next equation, shown in Column B, adds controls for those characteristics of the area that were found in Chapter 8 to account for variations in level of need. The purpose of the controls is to ensure that the apparent relationship between the four aspects of assessment methodology and need level is not due to an accidental relationship between assessment methodology and local economic and housing conditions which affect housing need.

The effects of the methodology variables remain statistically significant when the controls for local economic and housing conditions are added. The coefficients in Column B indicate that when we control for local conditions, requiring an income certificate reduces need level by about 1 percentage point; sending a letter to existing applicants reduces need level by just under 1 percentage point; a careful screening of applications (as measured by rejection of more than 5 per cent) reduces need level by just over 1 percentage point; and delayed screening (an absence of pre-screening combined with a delay in verification until suitable housing becomes available) would result in a need level that is over 1 percentage point higher, on average.

We cannot automatically conclude from the regression equation that these aspects of assessment methodology improve (or worsen) the rigour of an assessment. For instance, sending a letter to existing applicants probably does have the desired effect of excluding applicants who are no longer in need of housing. However, it may also have the unanticipated effect of excluding applicants who are discouraged, who have changed address without notifying the authority, or who have literacy problems. It was clear from responses by local authorities to questions on the reasons for non-approval of applications that at least some local authorities automatically excluded applicants who did not reply to the letter announcing the assessment, even though the authorities were not sure the letter had been received by the applicant. Rejection of applications, as well as reflecting a rigorous verification and screening process, may indicate the use of strict eligibility criteria. However, the failure to require an income certificate and the combination of an absence of pre-screening with delayed verification open the possibility of non-qualifying applicants being included in the assessment, without any obvious enhancement of its inclusiveness.

It is possible to use the information from the regression equation to predict the level of need we would expect if all local authorities followed the same procedures with respect to the three aspects of the assessment that proved important. There were 78 local authorities for which we have the necessary information on all the variables used to make the prediction. "Predicted need" is the level of need we

would expect if all local authorities (a) required an income certificate, (b) send a letter to existing applicants; (c) avoid the combination of late verification with no pre-screening; and (d) reject more than 5 per cent of applications, with all other factors remaining unchanged. Predicted need is calculated using the coefficients from Column B in Table 9.7 for the four methodology variables. We begin with the observed need level and adjust it for those authorities who did not follow these procedures. For instance, if an authority did not require an income certificate, we subtract 1.004 from its observed level of need.³⁶ The average level of need we would predict under these assumptions is shown in Table 9.8, and is shown for all local authorities in the final column of Appendix Table 8.4. In effect, the figures remove the variation across local authorities that is due to these differences in assessment methodology.

Table 9.8: *Predicted Level of Need Assuming Constant Methodology* Compared to Assessed Level of Need for 78 Local Authority Areas*

| | <i>Observed Level of Need (Per cent)</i> | <i>Predicted Level of Need (Per cent)</i> |
|-----------------------------|--|---|
| County (N=24) | 2.5 | 2.1 |
| County Borough (N=5) | 3.4 | 2.8 |
| Large Urban District (N=14) | 3.8 | 3.1 |
| Small Urban District (N=35) | 5.8 | 4.5 |
| All Authorities (N=78) | 4.3 | 3.4 |

Source: Survey of Local Authorities; Department of the Environment *Annual Housing Statistics Bulletin 1993*; Small Area Data from 1986 Census.

* See text for description of the assumptions.

The figures in Table 9.8 show that if all local authorities had required an income certificate, sent a letter to existing applicants, avoided the combination of late verification with no pre-screening, and rejected more than 5 per cent of applications, the unweighted average level of need across authorities would have been reduced by about 1 percentage point. The difference is largest for the small urban districts as a group, where we predict that the level of need would be 1.3 percentage points lower.

Although these "implementation flaws" had a significant impact on the numbers on the housing list in individual local authorities, particularly the small urban districts, impact on the total number included in the assessment will depend on (a) the extent to which local authorities had already followed the procedures we

³⁶ There were two areas for which this procedure resulted in an unrealistic negative predicted need figure, because their observed need level was already low. In these cases, the observed need level was retained.

identified as being important, and (b) the total number of applicants to authorities who did not follow the assessment procedures.

We can estimate the impact on the assessment totals by using the predicted level of need for each local authority to calculate the size of its housing list if it had followed the four assessment procedures. The predicted numbers are then summed across local authorities. If a local authority had already followed these procedures, then the predicted numbers would be the same as the actual numbers on its housing list. On the other hand, if the authorities who failed to follow these procedures had very few applicants in absolute numbers (rather than as a per cent of households in the area), the impact on the assessment total would be small.

The actual numbers on the housing lists of the 78 local authorities for whom we have the information on assessment procedures was 24,855, while the predicted number under the assumptions described above would have been 21,873. Therefore we estimate that the overall impact of these implementation flaws on the assessment total was to inflate the assessment total by about 13.6 per cent.

Is this additional 13.6 per cent composed of applicants who are likely to be ineligible for housing? While we cannot identify those applicants who might have been excluded by a more rigorous screening and verification process, we can ask if the authorities who were less rigorous had more applicants of the type that might be considered ineligible. Since the most-frequently cited reason for excluding applicants from the assessment (Table 9.6) is that they (a) have sufficient income to provide housing from their own resources or (b) are already adequately housed, we can use the information from the interview sample to ask if a less rigorous assessment methodology is associated with a higher proportion of applicants in the top income range or who are in housing that is physically adequate (not unfit or overcrowded).³⁷

In Chapter 8 we found that differences across local authorities in these eligibility criteria could not account for the higher level of need in some areas. However, even if a high level of need *per se* does not arise because of the inclusion of applicants whose eligibility is open to interpretation, the high level in authorities who conduct a less rigorous assessment may arise because they include applicants who would be found ineligible on a more thorough screening. Here we ask if certain aspects of assessment methodology lead to the inclusion of applicants who might be considered ineligible according to these two criteria.

Table 9.9 shows the per cent of applicants with high incomes or in housing that is physically adequate, according to the assessment methodology adopted by the local authority to which they applied. There is evidence that some applicants

³⁷ Since 7 of the 66 local authority areas for which we have interview data did not respond to the survey of local authorities, the data in Table 9.8 cover 59 of the 88 local authority areas.

might have been excluded by a more rigorous assessment methodology. The proportion of applicants in the top income fifth is significantly higher for authorities who did not require an income certificate, and for those who delay verification and do not pre-screen applications. Authorities who did not update their lists by contacting existing applicants, and those who delay verification and do not pre-screen have a higher proportion of applicants living in physically adequate accommodation.

A comparison with the last column (showing the per cent of applicants of each type for authorities with none of the four "implementation flaws") suggests that authorities who did not require an income certificate have about 10 per cent extra applicants in the top income category. Authorities who failed to contact existing applicants prior to the assessment have about 12 per cent extra applicants living in physically adequate accommodation.

Table 9.9: *Per cent of Applicants with Certain Characteristics by Assessment Methodology*

| <i>Per cent applicants:</i> | <i>Assessment Methodology Flaw</i> | | | | |
|--|------------------------------------|---|------------------------------------|--|------------------------------|
| | <i>No income cert.</i> | <i>No letter to existing applicants</i> | <i>Reject < 5% applications</i> | <i>Late verification & no pre-screen</i> | <i>None of the foregoing</i> |
| Adult equivalent income in top fifth (over £75 per week) | 30* | 21 | 29 | 40* | 19 |
| NOT unfit or overcrowded ¹ | 49 | 52* | 50 | 60* | 41 |
| Home owned outright | 7 | 6* | 2 | 1 | 1 |
| N cases | 108 | 241 | 56 | 47 | 488 |

¹ See Chapter 4 for definition of unfitness and overcrowding.

Source: Interviews of Sample of Housing Applicants.

* Statistically significant difference compared to applicants in other areas, at $p < .05$.

Those who combined delayed verification of information with an absence of pre-screening had almost 20 per cent more applicants in the top income category, and an extra 20 per cent who were living in physically adequate circumstances. Since the number of applicants interviewed in these local authority areas is very small (47), however, our estimates of the size of the effect are imprecise, even though we can be confident that some effect is present.

The general conclusion with respect to the impact of assessment methodology on the types of household included in the assessment is that a lack of rigour may well lead to the inclusion of households who might not qualify on grounds of income, or the adequacy of their present accommodation. However, because our analysis for Table 9.8 covered only 59 of the 88 authorities, our conclusions are suggestive only.

The impact of these "implementation flaws" on the validity of the assessment as a measure of eligible demand for local authority housing is muted by the generally small size of the authorities who adopted less rigorous screening procedures. The 43 local authorities with any one of the four implementation flaws had 8,545 applicants included in the assessment, while the other 35 local authorities for whom we have information had 16,310.

There were 12 per cent more households who were *either* in the top income fifth *or* in physically adequate housing applying to local authorities with any one of the four implementation flaws, compared to applicants to other authorities. If we assume that 12 per cent of the applicants on the housing lists of authorities with any one of the four implementation flaws should have been excluded, this would amount to 1,025 households, or 4 per cent of the combined total of 24,855. It is unlikely, then, that the lack of rigour in conducting the assessment led to the large scale inclusion of ineligible applicants.

Our results suggest that most of the "extra" applicants included in the assessment by authorities conducting a less rigorous screening process would be eligible for local authority housing. This raises the possibility that the assessment procedures which tended to reduce the relative level of need may, in fact, be excluding eligible applicants who are living in inadequate housing. This may arise because the combination of long waiting periods and rigorous screening procedures leads them to become discouraged and either withdraw their application or fail to actively pursue it.

Summary

Our overall conclusion in this chapter is that flaws in the implementation of the assessment by some local authorities may have led to the inclusion of households who would have been excluded by a more rigorous screening process, but that the numbers of such applicants is small, at about 4 per cent of the assessment total.

We examined several aspects of the assessment methodology and found that four of them tend to increase the measure of level of need in an area, when economic and housing conditions in the area are controlled:

1. The failure to require an income certificate
2. The failure to contact (and update information from) existing applicants
3. The combination of delayed verification with an absence of pre-screening, and
4. An inadequate pre-screening process (resulting in the rejection of a low proportion of applications).

Together, these aspects of assessment methodology account for about one-quarter of the variation across local authorities in need level. Their major

contribution is in accounting for high levels of need in smaller urban districts. We estimated that they inflated the assessment total by about 13.6 per cent. At least part of this inflated total appears to arise from the inclusion of greater numbers of applicants in the top income category, and of those living in physically adequate (not unfit or overcrowded) circumstances. Our estimates suggest that about 4 per cent of the households included in the 1993 assessment might have been excluded by a more rigorous screening process on grounds of income or because they were already in adequate housing.

Most of the "extra" applicants included in the assessment by authorities who conducted a less rigorous screening process would probably be eligible for local authority housing. This raises the possibility that the assessment procedures associated with a lower level of need may, in fact, be excluding eligible applicants who have become discouraged due to the waiting period involved.

The major impact of variations in assessment methodology, then, is to reduce the detailed comparability of the numbers in need across local authorities, rather than to lead to the inclusion of a large proportion of ineligible applicants.

Chapter 10

SUPPLEMENTARY WELFARE AND HOUSING SUPPORT

Introduction

Alongside the forms of social housing which are provided through the local authorities under the umbrella of the Department of the Environment, additional large-scale social supports for accommodation are provided by the Department of Social Welfare, through the Community Welfare Officers in the Health Boards, in the form rent supplements and mortgage supplements under the scheme of Supplementary Welfare Allowances (SWA).

Rent and mortgage supplements are payable to those who are dependent on social welfare as their main source of income and who have difficulty in meeting rent or mortgage interest payments from that income. No other supports for housing costs are available in the Irish social welfare system (apart from the Differential Rents system in local authority housing) – meaning, among other things, that neither owner-occupiers nor renters in the private sector can obtain housing support if they are in full-time paid employment.³⁸

The rent and mortgage supplement schemes have grown in recent years into a large programme, both in terms of expenditure and of number of beneficiaries. In 1989, total expenditure on rent and mortgage supplements amounted to £7 million (£6.1 million on rent supplements, £0.9 million on mortgage supplements). By 1994, this expenditure had increased to £54 million, a sevenfold increase in 5

³⁸ It is now possible in certain circumstances for persons to take up part-time employment and retain at least a portion of their social welfare entitlements, including rent or mortgage supplements. However, the numbers in these categories are still relatively small so that most rent and mortgage supplement recipients are unemployed or not in the labour force. Those housed in local authority rental accommodation do not generally qualify for SWA rent supplement on the grounds that, under the Differential Rents system, local authority rents are already means-related. A small number of tenants in voluntary housing (approximately 500, or less than 10 per cent of the total) receive SWA rent supplements. In that instance, double subsidisation is avoided in that the rents chargeable by voluntary housing bodies are limited to certain maximum levels to take account of capital subsidies which they receive from the state. Mortgage supplements are payable only in respect of the interest portion of mortgage repayments.

years. In the first six months of 1994, the total number of households which received either rent or mortgage supplements was over 55,000. The average number of households in receipt of these payments in any given month ranged between 35,000 and 37,000, which is the equivalent of about one-third the number of households currently accommodated in local authority housing.

The growth of the rent and mortgage supplement schemes has thus added a major new component to social housing provision and indeed could be considered one of the most important recent developments in housing provision for low income households. However, in legal and administrative terms, rent and mortgage supplements are part of the social welfare system and have developed independently of housing policy. They have no formal connection with social housing provision administered by the Department of the Environment and the local authorities. While neither the 1988 Housing Act nor the *Plan for Social Housing* (1991) made reference to rent or mortgage supplements as an issue to be considered in housing policy, the more recent policy document *Social Housing – The Way Ahead* acknowledged that the payment of rent and mortgage supplements under the SWA scheme had assumed increasing importance in recent years.

There is a clear case for considering rent and mortgage supplementation alongside social housing provision as components of the overall state response to housing need among low-income households, since the two schemes are directed at largely the same clientele – households which cannot afford the market cost of housing out of their own resources. Some differentiation of clientele might be expected to arise from differences in duration of dependence on state assistance in the two schemes. SWA supplementation was originally conceived as short-term assistance, and many beneficiaries may indeed be in temporary or transient need. However, as we shall see later in this chapter, a large segment of SWA dependency seems actually to be long-term and so reflects a duration of need similar to that traditionally served by social housing.

In addition, as a subsidy towards the rent costs of low-income households, SWA rent supplements offer a functional parallel to both the differential rents scheme administered by the local authorities and the more recent Capital Assistance and Rental Subsidy scheme available for voluntary housing. Furthermore, as already mentioned, rent supplements overlap in a more overt way with voluntary housing in that a small number of voluntary housing tenants receive such supplements.

At present there are plans to bring the administration of all forms of social housing support – including rent and mortgage supplements – under the aegis of the local authorities (*Social Housing: The Way Ahead*, p. 9). This should ensure a greater coherence and consistency in the development of housing policy, and a clarification of the role played by the different forms of housing assistance.

The purpose of the present chapter is to examine patterns of SWA supports for housing and to explore the parallels between those supports and the other major forms of social housing. The chapter focuses mainly on rent supplementation, which is examined in its own right and as a parallel to local authority rental housing provision. The chapter also provides some data on patterns of mortgage supplementation and makes some reference to it as a possible parallel to shared ownership. The chapter is organised in three sections. The first presents data on the beneficiaries of rent and mortgage supplementation, that is, on the numbers and characteristics of households which receive supplements. The second section examines the patterns of subsidy which those households receive, referring especially to the amount and duration of subsidy. The final section places the scheme of rent and mortgage supplements alongside housing provision by the local authorities in order to assess the parallels, overlap and differences between the two forms of provision.

The following discussion draws on two sources of data, as outlined in Chapter 2: the computerised records of the Department of Social Welfare on rent supplement recipients for the month of June 1994, and an additional set of data on the amount of rent or mortgage paid and the duration of receipt of supplement for a subset of these cases. The North Western Health Board is not included in the data for this chapter (see Chapter 2). However, this Health Board is small and accounts for less than 5 per cent of expenditure on the SWA rent supplement scheme, so that the coverage of rent supplement recipients is near-complete.

Numbers and Regional Distribution of Recipients

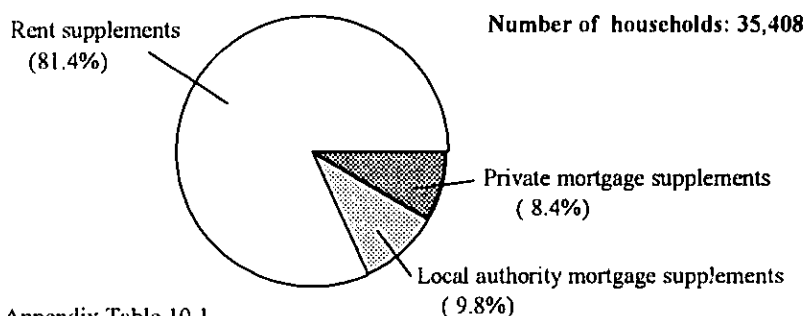
Two kinds of supplements towards housing costs are provided under the scheme of Supplementary Welfare Allowances – rent supplements for private rented accommodation, and mortgage interest supplements. The mortgage supplements are shown separately for local authority mortgages and for private mortgages in Figure 10.1. In June 1994, 35,408 households received rent or mortgage supplements. Of these, 28,781 households (81.4 per cent) received rent supplements, while the remainder were divided more or less equally between local authority mortgage supplements (9.8 per cent) and other mortgage supplements (8.4 per cent) (see Figure 10.1).³⁹

According to Census of Population data, there were just over 81,000 households in the private rented sector in 1991. Even allowing for some change in

³⁹ A small number of households were counted as receiving more than one type of supplement, perhaps because they changed supplement types in the course of the month. Because the numbers involved were so small, no correction was made for such double-counting in the data. Consequently, in some of the tables in the present chapter, the sum of households across supplement types slightly exceeds the overall total of households in receipt of supplements.

this total up to 1994, it is clear that the 28,781 private rental households in receipt of SWA rent supplement in June 1994 form a large proportion of that sector – of the order of one-third of all private rented households. SWA subsidies, therefore, must be counted as playing a substantial role in the private rented sector in Ireland, and conversely, the private rented sector must be counted as playing an important role in housing poorer households

Figure 10.1: *Distribution of Recipient Households by Type of Rent/Mortgage Supplement*



Source: Appendix Table 10.1

The numbers in receipt of SWA mortgage supplement in June 1994 (6,797 households) were much smaller than the numbers receiving rent supplement. At the same time, the total mortgage purchase sector (421,000 households) was much larger than the private rented sector, so that SWA housing supports subsidised the mortgage payments of only about 1.6 per cent of all mortgage purchase households. However, if we look at local authority mortgages and private mortgages separately, the rate of subsidisation in the former (at almost 4 per cent) is higher than in the latter (at just over 1 per cent).

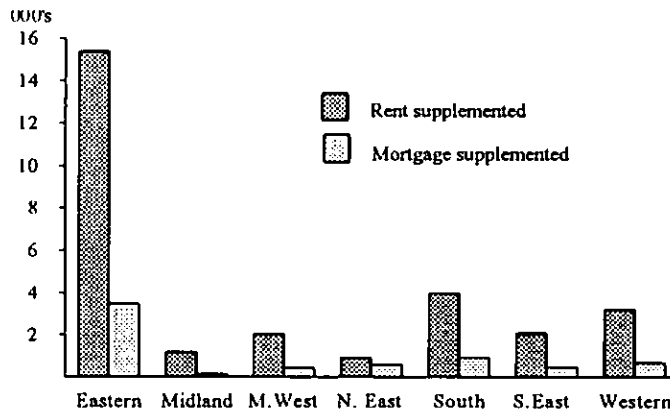
As Figure 10.2 shows, both rent and mortgage supplemented households are heavily concentrated in the Eastern Health Board area. Of the 28,781 households which received rent supplements in June 1994 in the seven health board areas covered by our data, 53 per cent (15,352 households) were in the Eastern Health Board area. Of the 6,795 mortgage supplemented households, an almost identical proportion – 52 per cent – was in the Eastern Health Board area.

Although the share of the Eastern Health Board area in the total number of rent supplemented households (53 per cent) is out of proportion to its share of the national population (which is 35 per cent), it is more or less in keeping with its share of total private rented accommodation (Census 91, *Summary Population Report – 2nd Series*). Within the Eastern Health Board area, private rented accommodation is concentrated very much within two local authorities – Dublin

city (accounting for 35 per cent of the national total) and Dun Laoghaire-Rathdown (accounting for 6 per cent of the national total).

The share of mortgage supplemented households which is found in the Eastern Health Board area (52 per cent) is more genuinely disproportionate, since the Eastern Health board area accounted for only 40 per cent of the mortgage purchase dwellings in the state in 1991. This may be accounted for by higher house prices in the Eastern Health Board area, leading to a higher incidence of difficulty with mortgages.

Figure 10.2: Numbers of Rent and Mortgage Supplemented Households by Health Board Area

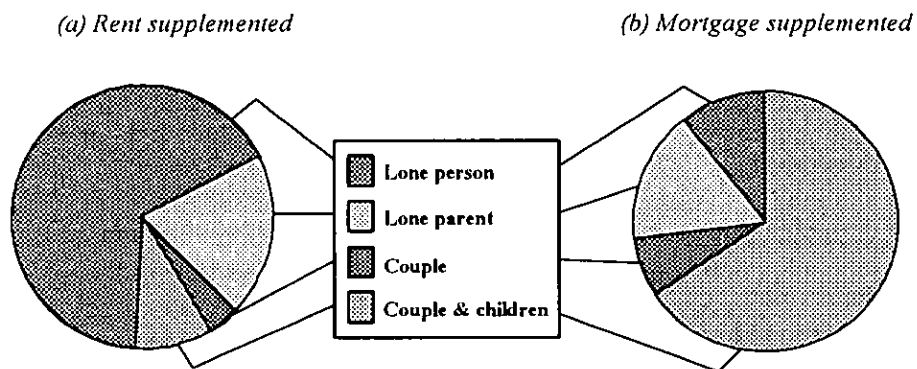


Source: Appendix Table 10.1

Social Profile of Recipients

Figure 10.3 shows the distribution of rent supplemented and mortgage supplemented households by household type. There is a clear difference in household type between recipients of the two different types of supplementation. Rent supplemented households are dominated by one person households (66.5 per cent) while mortgage supplemented households are equally dominated by standard family (couple plus children) households (65.3 per cent). Lone parent households are the second most prominent household type among both rent supplemented and mortgage supplemented households (20 per cent and 16.3 per cent respectively).

Figure 10.3: *Rent Supplemented and Mortgage Supplemented Households by Household Type*



Source: Appendix Table 10.2

We focus now on households receiving rent supplements. Table 10.4 shows the breakdown of households receiving rent supplements by sex and age group of the named household head (i.e., the person in whose name the supplement is given).

Table 10.4: *Rent Supplement Recipients by Sex and Age-group of Named Household Head*

| | | <i>Under 25</i> | <i>25-34</i> | <i>35-59</i> | <i>60 plus</i> | <i>Total</i> | <i>Column %</i> |
|--------|---|-----------------|--------------|--------------|----------------|--------------|-----------------|
| Female | % | 34 | 35 | 22 | 10 | 100 | 47 |
| Male | % | 19 | 36 | 37 | 8 | 100 | 53 |
| Total | | 25.8 | 35.1 | 30 | 9.1 | 100 | 100 |
| N | | 7,430 | 10,113 | 8,634 | 2,604 | 28,781 | (28,781) |

Source: Data from Department of Social Welfare on Recipients of Rent and Mortgage Supplement in June 1994.

The gender balance in household heads is almost even – 47 per cent female, 53 per cent male – but female heads of households are somewhat younger on average than male heads. One-third of female heads are aged under 25 compared to less than one in five of male heads. Most male headed households are clustered in the mid-adult rather than the young adult or elderly age ranges .

We can get a better sense of what accounts for the age distributions of male and female headed rent-supplemented households by looking at the marital status of the heads in the three most numerous household types – male and female one person households and female lone parent households (Table 10.5). The single (i.e., never married) predominate in each of these three household types. Of the three, female lone parents have the lowest percentage single but even that exceeds 70 per cent. However, marital separation accounts for a significant minority in each case. Among lone men, 13.5 per cent are separated, among lone women 7.3 per cent are separated while among female lone parents, 20 per cent are separated.

Thus marital separation is an important route of entry into dependence on rent supplemented private rental accommodation. However, it is not nearly as important as non-marriage. As a result of the fall in the marriage rate, the national total of single persons aged 25 to 44 years increased by 14 per cent (from 222,512 to 253,935 persons) between 1986 and 1991 and that upward trend is likely to have continued since then. This growth in the numbers of single men and women in the mid-adult age ranges may, therefore, be thought of as one of the factors lying behind the general increase in lone-person households receiving rent supplement. The growth of unmarried parenthood among young women is a further aspect of the decline in the marriage rate among young adults and also gives rise to an increased take-up of rent supplemented accommodation. The younger age distribution of female-headed rent supplement households compared to male-headed rent supplement households noted above can be attributed largely to the presence of substantial numbers of young unmarried mothers among the former, though it is also partly due to the tendency for males to be recorded as the head in (older) couple-centred households.

Table 10.5: *Marital Status of Heads of Certain Categories of Rent-Supplemented Households*

| <i>Marital status</i> | <i>Male one person households</i> | <i>Female-headed households</i> | |
|-----------------------|-----------------------------------|---------------------------------|--------------------|
| | | <i>One person</i> | <i>Lone parent</i> |
| | | <i>Per cent</i> | |
| Single | 83 | 86 | 72 |
| Separated | 14 | 7 | 20 |
| Other | 4 | 8 | 9 |
| Total | 100 | 100 | 100 |
| N | 11,473 | 7,673 | 5,324 |

Source: Data from Department of Social Welfare on Recipients of Rent and Mortgage Supplement in June 1994.

Table 10.6 gives breakdowns of rent supplemented households by sex of household head, household type and the primary income source of the household head. As already indicated, lone parent households are much more common among female-headed households than male-headed households (39.3 per cent among the former as opposed to 2.8 per cent among the latter) and conversely, one person households are more prevalent among men (75.2 per cent of male-headed households) than among women (56.7 per cent of female headed households). Even among women, however, the one person household is the most common type.

For female headed households, the most common income source is unemployment assistance (38.8 per cent), but lone parents allowance also counts for a substantial share (24.7 per cent). Men are more likely to be dependent on unemployment assistance (65.1 per cent of all male-headed households).

Table 10.6: *Households Receiving Rent Supplements by Household Type, Sex and Principal Income Source of Household Head*

| <i>Principal income source</i> | <i>One person</i> | <i>Lone parent</i> | <i>Couple</i> | <i>Couple with children</i> | <i>Total</i> |
|--------------------------------|-------------------|--------------------|---------------|-----------------------------|--------------|
| <i>Female</i> | | | | | |
| Unemployment Assistance | 56.9 | 10.9 | 56.1 | 57.5 | 38.8 |
| Unemployment Benefit | 6.3 | 1.5 | 9.0 | 5.2 | 4.5 |
| Lone Parent Allowance | 1.6 | 60.4 | 1.3 | 1.9 | 24.7 |
| Supplementary Welfare | 13.4 | 15.6 | 16.1 | 20.2 | 14.5 |
| Other | 21.8 | 11.6 | 17.4 | 15.1 | 16.6 |
| TOTAL | 100 | 100 | 100 | 100 | 100 |
| (N) | 7,672 | 5,319 | 155 | 362 | 13,508 |
| Row % | 56.7 | 39.3 | 1.1 | 2.7 | 100 |
| <i>Male</i> | | | | | |
| Unemployment Assistance | 66.6 | 48.1 | 60.5 | 62.8 | 65.1 |
| Unemployment Benefit | 4.9 | 4.7 | 4.3 | 6.7 | 5.1 |
| Lone Parent Allowance | 0.1 | 17.5 | 0.2 | 0.0 | 0.6 |
| Supplementary Welfare | 12.1 | 18.2 | 16.7 | 19.5 | 13.7 |
| Other | 16.4 | 10.4 | 18.4 | 11.0 | 15.5 |
| TOTAL | 100 | 100 | 100 | 100 | 100 |
| (N) | 11,468 | 428 | 954 | 2,375 | 15,225 |
| Row % | 75.2 | 2.8 | 6.3 | 15.6 | 100 |

Source: Data from Department of Social Welfare on Recipients of Rent and Mortgage Supplement in June 1994.

Among the households receiving rent supplements, therefore, female headed households are somewhat more diverse in character than male headed households, mainly on account of the much greater prevalence of lone parent households among women. However, one particular household type is dominant – the lone person depending on unemployment assistance as the principal source of income – and this is true among female headed as well as male headed households.

One conclusion which we can draw from this analysis of the characteristics of rent-supplemented households is that the growth in the numbers of rent-supplemented households in recent years cannot be explained mainly as the consequence either of young single people moving out from home for the first time or of older people who are left alone after other family members die or move out. Rather the growth pressures come in the first instance from single men and women in the mid-adult age ranges, in the second instance from marital separation, especially as far as separated men are concerned, and in the third instance from unmarried parenthood among (mainly young) women – with the relative importance of the three factors ranked very much in that order. It would appear also that unemployment among single people in the mid-adult age ranges is the key economic factor underlying their inability to afford housing costs from their own resources. In fact, judging from the prevalence of unemployment assistance rather than unemployment benefit as principal income source among lone-person households receiving rent supplement, it would appear that long-term rather than short-term unemployment is more typical among them.

Levels of Subsidy

We now turn to the levels of subsidy towards housing costs which SWA rent and mortgage supplements represent. We can examine both the average amount of payments made under the scheme and the proportions of total rent or mortgage interest costs of households which these payments represent. We can place these levels of subsidy in perspective by drawing some broad comparisons between the cost to the state of SWA rent and mortgage supplementation and of the provision of local authority housing.

Turning first to the question of the average amount of payments, Table 10.7 shows how much on average different types of households received in rent or mortgage supplements over the whole month of June 1994.⁴⁰ The average rent

⁴⁰ The data relate to payments made in the calendar month of June 1994. In some cases, payments which properly belong to either May or July 1994 were issued either at the beginning or end of June and were included with the June payments. Conversely, some payments which belong in June were issued either at the end of May or early in July and were not included with the June payments. These inclusions and exclusions would have some distorting effect on the data but they would also tend to cancel each other out so that the net effect is likely to be small.

supplement was £123, and ranged from a high of £181 for couples with children to a low of £97 for one person households. Local authority mortgage supplements were lower, at £82 on average while supplements for private mortgages averaged £134.

Table 10.7: *Mean Value of Rent or Mortgage Supplements for the Month of June 1994, by Type of Supplement and Household Type*

| Household type | Rent supplements | Mortgage supplements | |
|----------------------|------------------|----------------------|------------|
| | | Local authority | Private |
| | £ | £ | £ |
| One person | 97 | 64 | 108 |
| Lone parent | 173 | 76 | 119 |
| Couple | 152 | 73 | 123 |
| Couple with children | 181 | 86 | 145 |
| TOTAL | 123 | 82 | 134 |

Source: Data from Department of Social Welfare on Recipients of Rent and Mortgage Supplement in June 1994.

From amounts of payments we move to level of subsidy, that is, the proportion of rents and mortgage payments which are covered by rent and mortgage supplements. Information on the total rent and mortgage payments of supplemented households is not included in the central data base held by the Department of Social Welfare, so for this item we use the special sample study of June 1994 recipients conducted in January and February 1995 (see Chapter 2 for details).

Table 10.8 expresses rent and mortgage supplements paid to sampled households as percentages of the total rent or mortgage payments of those households. In the case of rent supplements, payments represent between 70 and 75 per cent of total rent. This means that, for one person households, where the average supplement is £97 per month, total average rent is about £130 per month.

For lone parents, the average supplement is £173 per month, and the average rent is about £230 per month. In the case of mortgage supplements, payments represent a lower level of subsidisation. This is so partly because SWA supplements can be applied only to the interest portion of mortgage payments and partly because they cover a smaller portion of mortgage interest than they do of rent. Mortgage supplements on average account for only 62 per cent of mortgage interest payments and for only 48 per cent of total mortgage payments for recipient households. The level of subsidisation is slightly higher for couples with children, the most common household type in receipt of mortgage supplement.

Table 10.8: *Rent and Mortgage Supplements as Percentage of Households' Total Rent and Mortgage Payments by Type of Supplement and Household Type*

| <i>Household type</i> | <i>Rent supplement as per cent of total rent</i> | <i>Mortgage supplement</i> | |
|-----------------------|--|---|--|
| | | <i>as per cent of mortgage interest</i> | <i>as per cent of total mortgage payment</i> |
| One person | 70 | 51 | 39 |
| Lonc parent | 74 | 56 | 42 |
| Couple | 73 | 54 | 41 |
| Couple with children | 75 | 66 | 52 |
| TOTAL | 71 | 62 | 48 |
| N of cases | 827 | 465 | 465 |

Source: Sample study of June 1994 recipients of SWA rent and mortgage supplements.

It is beyond the scope of the present report to make detailed comparisons between the cost of SWA rent and mortgage supplementation, on the one hand, and local authority housing, on the other, as a means of solving the housing needs of low-income households. In any event, the necessary data are lacking, especially in regard to the quality of accommodation which is provided to households under the two schemes. It may well be the case that rent supplement would provide a more cost effective form of housing assistance to certain kinds of households, or in areas where private rents are relatively low. A detailed examination of the relative costs and relative quality of accommodation provided under each scheme will be needed in order to guide policy on the best means of integrating the two separate schemes.

Duration of Dependence

The final feature of the subsidy patterns which we wish to examine in connection with SWA rent and mortgage supplements is the duration for which recipients depend on the subsidy. Again using the data from the special sample study of the June 1994 cohort of recipients, we deal with this question first by establishing what proportion of the June 1994 cohort were still in receipt seven months later, that is, at the end of January 1995, and then by examining the total duration for which all of the June 1994 sample were in receipt. It should be noted that these data, for the most part, refer to continuous receipt of rent or mortgage supplements by households from the same community welfare office. They generally do not track households which moved from one community welfare area to another or which temporarily dropped out of the scheme only to resume at a later date. In most cases, such temporary interruptions would be wrongly counted in the present data as terminations in the receipt of supplements. There is thus a tendency in the data to overstate the rate of drop-out from receipt of supplements

and to understate the average duration of receipt. This distortion is likely to be especially significant in the case of rent supplements, since households in private rented accommodation generally have high rates of mobility and so might be likely to have rates of temporary movement out of and back into the rent supplement scheme. We should also remember that the numbers of households which depend on SWA rent and mortgage allowances have become large only in the 1990s. Large scale dependence on the scheme is, therefore, too recent to allow for very long-term durations to have become common. It is only as the scheme ages in the years to come (if it persists in its present form) that the true propensity to long-term dependence on it will become clear. For these reasons, therefore, the data presented here should be regarded as providing lower-bound estimates of duration of dependence on rent and mortgage supplements. True durations of dependence may be higher, and may become even more so in the future, though by how much we cannot say.

As Table 10.9 shows, by the end of January 1995, 14 per cent of the June 1994 cohort of rent supplement recipients had been in receipt for 6 months or less while almost one in four had been in receipt for 2 years or more (12 per cent for 25-36 months and 12 per cent for 36 months or over). The median duration of dependence on rent supplement was 14 months.

We can get a better picture of duration patterns when we distinguish between those of the June 1994 cohort of recipients who went off the supplement over the period June 1994 to January 1995 and those who were still on it at the end of that period. Forty per cent of the sample of June 1994 rent supplement recipients had gone off the supplement by the end of the following January, and of these one-third had been on the supplement for six months or less. The latter group constitutes the transient end of the spectrum of dependence on rent supplement and amount to about 13 per cent of all rent supplement households. Sixty per cent of the June 1994 sample of rent supplement recipients were still in receipt by the end of January 1995, and among these there was a higher incidence of long durations of dependence. Thirty per cent of that group had been in receipt for two years or more, and a further 36 per cent had been in receipt for between one and two years. The median duration of dependence was 17 months. Thus, in spite of the recency with which the SWA rent supplement scheme has expanded, we can already identify a large group of recipients who are accumulating a long period of dependence on the scheme and who might well continue to do so for the future.

The incidence of long-term dependence is higher among mortgage supplement recipients. Only 26 per cent of these dropped off the scheme between June 1994 and January 1995, and even among the drop-outs one in ten had been on the scheme for three years or more by the time they ceased to draw the supplement.

Table 10.9: *Duration in Receipt of Rent and Mortgage Supplements for Sample of June 1994 Recipients, by Whether Still in Receipt in January 1995*

| Duration in receipt | Whether in receipt in January 1995 | | | | | |
|-----------------------------------|------------------------------------|----------------|-------|----------------------|----------------|-------|
| | Rent Supplements | | | Mortgage Supplements | | |
| | In receipt | Not in receipt | Total | In receipt | Not in receipt | Total |
| | <i>Per cent</i> | | | | | |
| Up to 6 months | — | 34 | 14 | — | 26 | 7 |
| 7-12 months | 34 | 28 | 32 | 20 | 23 | 21 |
| 13-24 months | 36 | 23 | 30 | 31 | 33 | 31 |
| 25-36 months | 14 | 9 | 12 | 21 | 8 | 17 |
| Over 36 months | 16 | 6 | 12 | 29 | 10 | 24 |
| All durations | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 499 | 332 | 831 | 343 | 123 | 466 |
| Row per cent | 60 | 40 | 100 | 74 | 26 | 100 |
| Mean duration in receipt months | 23 | 13 | 19 | 32 | 16 | 27 |
| Median duration in receipt months | 17 | 10 | 14 | 24 | 13 | 21 |

Source: Sample study of June 1994 recipients of SWA rent and mortgage supplements.

Among those still in receipt in January 1995, 29 per cent had been in receipt for three years or more, 21 per cent had been in receipt between two and three years and a further 31 per cent had been in receipt for between one and two years.

For both rent and mortgage supplements, the data in Table 10.9 suggest that at any given time, recipients are likely to be made up of a floating group of short-term beneficiaries at one extreme and a more stable group of long-term beneficiaries at the other extreme, with various gradations in between. Durations of dependence, therefore, are quite diverse, though the likelihood that households will move off dependence on rent or mortgage supplements decreases the longer they are in the scheme. We can grasp this aspect of duration patterns more clearly if we examine the relationship in the June 1994 sample between the length of time recipients had been on the scheme prior to June 1994 and the probability that they would move off the scheme by the end of January 1995 (Table 10.10). These probabilities show that, in the case of rent supplements, households which had been in receipt of the supplement for 12 months or less prior to June 1994 had a much greater likelihood of dropping off it by the end of January 1995 than those who had been in receipt for two years or more (probabilities of 0.45 compared to 0.25 respectively).

Table 10.10: *Probability of Ceasing to Receive Rent and Mortgage Supplements by end of January 1995 for June 1994 Sample of Recipients, by Duration in Receipt in June 1994*

| <i>Duration of receipt prior to June 1994</i> | <i>Probability of ceasing to receive supplements between June 1994 and end of January 1995</i> | |
|---|--|----------------------------|
| | <i>Rent supplement</i> | <i>Mortgage supplement</i> |
| 12 months or less | 0.450 | 0.400 |
| 13-24 months | 0.370 | 0.270 |
| 25 months or more | 0.250 | 0.130 |
| All durations | 0.400 | 0.270 |

Source: Sample study of June 1994 recipients of SWA rent and mortgage supplements.

This pattern is even more marked in the case of mortgage supplements: the probability of moving off mortgage supplement over the period drops from 0.4 among those in receipt for 12 months or less to 0.13 for those in receipt for two years or more. We should recall that some movements off receipt of supplements could in themselves be temporary, or – in the case of rent supplement – could be the consequence of a change in address rather than a real termination of receipt. The real probabilities of ceasing to receive the supplements are, therefore, likely to be lower than those set out in Table 10.10, though we would need more detailed information to establish by how much.

One might expect that these duration patterns would vary according to the type of recipient households – for example, that, in the case of rent supplements, one person households would be more likely to be transient and have short-term dependence than family households. We could find no clear evidence that this was so in the sample we studied: duration patterns seemed to be broadly similar across household types. However, one would need larger samples and more comprehensive data to examine this issue properly.

From this analysis of duration patterns, we can conclude that although the SWA rent and mortgage supplement scheme has grown to large proportions only over the last four to five years, it contains a substantial core of households which already have quite an extended dependence on the scheme. One in four rent supplement recipients in June 1994 were on the scheme for over two years, and well over half were on it for at least a year. Among mortgage supplement recipients, over 40 per cent were on the scheme for over two years and over 70 per cent were on it for over one year. There was also a substantial group of households whose dependence was quite transient. Some of these undoubtedly had genuinely short-term need and moved off dependence on the scheme for the long term. Other transient cases, however, may have had short-term movements into and out of the

scheme so that their transience was more apparent than real as they continued to hover on the edges of dependence even while being out of the scheme.

Overlap with Local Authority Housing List

By definition, SWA rent supplemented households and households which might be considered candidates for local authority housing are at the low end of the income range and have difficulty providing themselves with accommodation from their own resources. In that very broad sense, SWA rent supplement recipients and those on the local authority housing list belong to a single general category of households in need of housing assistance. In addition, the Department of Social Welfare requires in principle that applicants for SWA rent supplement have applied for local authority housing in order to qualify for rent supplement.⁴¹ We would, therefore, expect that a large proportion of SWA rent supplement recipients would also appear on the housing list. On the other hand, SWA rent supplement recipients and applicants for local authority housing differ in a number of ways – for example, in terms of household structure and the duration in which they experience difficulty with housing costs. These differences may reduce the extent to which SWA recipients appear on the housing list.

In order to explore the parallels between SWA assistance with housing costs and the social housing programme, we therefore need to assess how much overlap occurs between the housing list and those on SWA rent supplement. We can do this here only in an approximate way, principally by bringing together information on households in the March 1993 housing list which are in receipt of SWA rent supplements with information on the June 1994 cohort SWA rent supplement recipients.

As it happens, the number of households receiving SWA rent supplement in June 1994 and the number of households included in the local authority housing list in March 1993 were very similar, at just over 28,500 in each case. The data in Table 10.11 suggest, however, that households which were common to both groups could only have been relatively few in number. This was so in the first instance in that one person households in the SWA rent supplement clientele numbered over 19,000, compared to approximately 7,200 one person households in the local authority housing list. Of the latter 7,200 households, only about 2,420, were private rental tenants and only about half of these (1,200 households) were in receipt of rent supplement. It would seem, therefore, that the number of one person households on the housing list which were in receipt of SWA rent supplement was less than one-tenth of all one person households in receipt of SWA rent supplement.

⁴¹ In practice, however, Health Boards do not insist on application to the local authority where suitable accommodation is unlikely to be available, such as for single individuals.

Table 10.11: *Numbers of Households on Local Authority Housing Lists in Receipt of SWA Rent Supplement in March 1993 and Total Numbers in Receipt of SWA Rent Supplement in June 1994 by Household Type*

| Household type | Housing List* | | | SWA rent supplement |
|-------------------------------------|---------------|---------------------------------|-------------------------------|---------------------|
| | Total | In Private Rented Accommodation | Receiving SWA Rent Supplement | |
| One person | 7,200 | 2,420 | 1,200 | 19,146 |
| Lone parent with dependent children | 8,920 | 3,790 | 2,760 | 5,747 |
| Couple | 1,880 | 1,060 | 300 | 1,109 |
| Couple with dependent children | 8,300 | 4,070 | 1,790 | 2,737 |
| Other | 2,300 | 685 | 220 | 42 |
| TOTAL | 28,600 | 12,020 | 6,270 | 28,781 |

Source: Interviews with Sample of Local Authority Housing Applicants; Data on Recipients of Supplementary Welfare Allowance for Rent in June 1994.

**Note:* The numbers on the housing list in each household type are estimated from the data in Table 4.1 above, adjusted to take account of the homeless and Travellers and constrained to fit Department of Environment statistics on the numbers of one-person households on the housing list. The numbers on the housing list who are in private rental accommodation and who are in receipt of SWA rent supplement are estimated from the interview data with applicants who are reported in Chapters 4 and 5 above.

In the case of lone parent households, the overlap between the two groups may be somewhat greater but is still far from complete. Of the estimated 8,920 lone parent households on the housing list, approximately 45 per cent are in private rented accommodation and three-quarters of these (2,760 households) are in receipt of SWA rent allowance. This compares with a total 5,747 lone parent households in receipt of SWA rent allowance in June 1994. This would suggest that somewhat less than half of lone parents in receipt of SWA rent allowance are on the housing list.

The remaining major household type – couples with dependent children – is the only category where more than half of SWA rent supplement recipients appear to have applied for local authority housing. There are an estimated 8,300 such households on the housing list. Of these about half are in private rented accommodation and about 45 per cent of these (some 1,790 households) receive SWA rent supplement. The total number of couple-and-children households in receipt of SWA rent supplement in June 1994 was 2,737, which means that something of the order of two-thirds of those households are on the housing list.

Putting together these estimates of the numbers in various household types who are on the housing list and at the same time in receipt of SWA allowances, we get a total of between 6,000 and 7,000 households which are common to both (Table 10.12). In other words, there is at most a 25 per cent overlap in clientele between the local authority housing list and the SWA rent supplement scheme.

Table 10.12: *Estimated Number of Households Common to Local Authority Housing Lists and SWA Rent Supplement Scheme*

| <i>Household type</i> | <i>Number of Households</i> |
|--------------------------------|-----------------------------|
| One person | 1,200 |
| Lone parent | 2,760 |
| Couple with dependent children | 1,790 |
| Other | 500 |
| TOTAL | 6,250 |

Source: Interviews with Sample of Local Authority Housing Applicants; Data on Recipients of Supplementary Welfare Allowance for Rent in June 1994.

We should emphasise that these estimates are approximate, partly because of time differences between the data sources on which they are based and partly because, in the case of the housing list, the estimates are generated from samples rather than from the relevant population. Nevertheless, the figures are sufficiently reliable to indicate the broad patterns and orders of magnitude involved. They suggest that there is only a limited clientele in common between the two schemes, probably about a quarter of the two groups. The principal source of divergence is the one-person household: this is the dominant category in the SWA rent supplement scheme but only about one in ten of those persons seem to be on the housing list. There is a greater degree of overlap in the two schemes between lone parent households and couple-plus-children households, but even here the proportion of households in common is far from complete. The local authority housing lists and recipients of SWA rent allowance thus seem largely to constitute two different segments of the population of low income households in need of social support for housing, though there is some overlap between them, especially in the case of family households.

Summary

This chapter has examined SWA rent and mortgage supplementation, a form of social assistance for housing, which up to now has fallen outside the remit of housing policy. This form of support has grown rapidly over the past five years and is now a major form of housing assistance for low income households. This is

so in spite of the fact that SWA rent and mortgage supplementation is available only to those who are not in full-time paid employment. There is no corresponding scheme of housing assistance in the social welfare system for low income households in paid employment.

Rent supplementation is availed of mainly by one person households (both male and female) dependent on unemployment assistance. Female-headed lone parent households are also a major category of beneficiaries. The vast majority of beneficiaries have never been married, though a significant minority are separated. Mortgage supplements are paid mainly to couple-plus-children households, though again female-headed lone parent households form a significant minority of beneficiaries.

The typical rent supplement is £123 per month and represents just over 70 per cent of total rent costs for recipient households. The typical local authority mortgage supplement is £82 per month and the typical private mortgage supplement is £134 a month. Mortgage supplements in general represent less than two-thirds of the costs of mortgage interest for benefiting households and less than half of total (capital plus interest) costs. Compared to local authority housing, rent and mortgage supplements may well be a more cost effective form of housing assistance for certain types of households. However, more detailed information on the relative quality of housing available under the two schemes would be needed before such a conclusion could be reached.

It appears that about one in four SWA rent supplemented households is on the March 1993 local authority housing list. This means, conversely, that the majority of SWA rent supplemented households were not included in the assessment of housing need conducted by the local authorities in March 1993. It is not fully clear why the overlap is so limited, though it appears the main reason lies in the targeting differences between local authority housing and SWA rent supplementation, especially as far as one person households are concerned. One person households are the characteristic beneficiaries of rent supplementation, whereas, unless they are elderly or homeless, they are treated as a low housing priority by most local authorities. Many such households feel it pointless to apply for local authority housing or are informally discouraged from doing so by housing officials. Another part of the explanation lies in the transient nature of need among some households on SWA rent supplementation. While a large proportion of households in receipt of SWA rent supplement have depended on the scheme for a year or more, there is a significant minority with much shorter periods of dependence.

In addition, it is possible that some low income households may simply prefer private rental accommodation subsidised by SWA rent supplement over local authority housing, even though local authority housing offers a degree of security

of tenure that is virtually unknown in the private rental sector. There are many possible advantages of private rental accommodation for low income households. It provides a flexible response to housing need that avoids the long wait experienced by local authority housing applicants. It adds to range of choice of dwelling location and type and can help avoid the isolation and concentration of low income families in certain areas. It may be particularly suited to meeting the needs of young and mobile applicants where security of tenure is less of a concern.

The major disadvantage of the rent supplement scheme at present is its non-availability to the low income employed. This has the effect of creating an unemployment trap, since a household would have to earn enough to replace its social security income and its rent supplement before it could afford to take on employment. In addition, those renting privately have little security of tenure – a factor which emerged as one of the most important considerations for housing applicants who are currently renting. There is also some question as to the quality of privately rented accommodation generally, and to its availability in sufficient quantity to meet the needs of low income households.

At present, however, our concern simply is to point to these issues and to highlight their importance for future housing policy. The relative merits of SWA rent supplementation compared to local authority and voluntary housing as a means of meeting low income housing needs must be considered much more thoroughly, and on the basis of more complete information than is available at present. The implications of the coexistence of the different types of housing support also needs to be examined – whether, for example, the rapid growth in demand for rent supplementation in recent years has been caused by falling supply of local authority accommodation, and conversely, whether an increase in the supply of local authority accommodation would lead to an upsurge in demand for such accommodation from rent supplemented households which are not now on the housing list. It is already clear that the private rental sector, supported by SWA rent supplements, plays an important role in providing low income housing, especially for certain household types. It may have the potential to play a greater such role in the future, especially if issues such as the affordability and quality of accommodation can be addressed.

Chapter 11

CONCLUSIONS AND RECOMMENDATIONS

This study has had two related concerns – the nature of need for social housing in Ireland and the means by which housing administrators define, identify and measure that need. The assessments of housing need conducted by the local authorities in 1993 in accordance with the provisions of the 1988 Housing Act, provide the focus of both these concerns. This study set out to examine the concept of housing need which underlay the assessments, the way the assessments were conducted, with particular reference to their adequacy and consistency across local authorities, the nature of housing need among households covered by the assessments, and the possible gaps in their coverage.

The present chapter consists of the two main parts. The first summarises the main findings of the study, the second draws out the implications both for the substance of housing policy and for the technical design of future assessments of housing need by the local authorities.

Main Findings

Concept of Need in the 1993 Assessment

In accordance with the provisions of the 1988 Housing Act, the 1993 assessments were designed to enumerate those who required housing from the local authorities. In practice, it was based on local authority administrative procedures for identifying and assessing eligibility among those who applied for local authority accommodation – those in need consisted of those who were deemed eligible to be included on the local authority housing waiting lists. As described in Chapter 1, there were a number of pressures arising from the traditional housing function of local authorities which tended to narrow down the practical understanding of "housing need" for the purpose of the assessments. The main pressures were the largely irreversible commitment to long-term subsidisation which local authority rental tenure entails, the need to target the extensive subsidies implicit in local authority housing, and the continuing promotion of home ownership at the cost of increased marginalisation of the social housing sector. On an administrative level, the pressures on the 1993 assessments of

housing need were exacerbated by certain boundary difficulties as far as housing provision was concerned. The effect of these boundary difficulties was to segment the concept of "housing need" so that certain kinds of households with serious housing problems may have been excluded from the 1993 Assessment because local authorities regarded them as more appropriately catered for by other support programmes such as rent supplementation.

In effect, then, the concept of housing need underlying the assessment did not refer in a comprehensive way to all types of housing deficiency in the population but rather was limited to those forms of housing deficiency which were deemed amenable to a particular housing remedy – conventional local authority housing. This limiting of the concept resulted in the exclusion from the assessment of large numbers of households in receipt of SWA rent supplement (administered by the Health Boards on behalf of the Department of Social Welfare), and certain groups of Travellers and the homeless for whom local authority housing was not seen as the appropriate solution. As a result, the 1993 assessment, like the assessments in 1991 and 1989, failed to provide information on some key trends in housing need, especially that represented by the rapid expansion of the SWA rent and mortgage supplementation scheme from 1989 onwards.

It could be said that criticism of the lack of comprehensiveness in the 1993 assessment is unwarranted in that it is not the function of the assessment to provide a comprehensive measure. Rather, under the terms of Section 9 of the 1988 Housing Act, the function of the assessment is to count and classify those households "who require, or are likely to require, accommodation from the local authority" and who are "in need of such accommodation and are unable to provide it from their own resources". It could be argued that this provision in effect directs the Department of the Environment and the local authorities to concentrate on the need for traditional local authority forms of accommodation. This orientation would justify the exclusion from the assessment of those who do not "require" local authority accommodation either in the sense that they do not want or apply for it (e.g., they prefer some other solution to their housing problems) or they cannot make use of it (e.g., they cannot cope without social or medical supports which are not available as part of existing local authority provision).

This is a reasonable view to the extent that the assessment of housing need is regarded solely as a means of planning for the provision of conventional local authority housing. It is not adequate if the assessment is to be regarded as a forward-looking instrument for exploring the underlying level of housing need and guiding future housing policy. In addition, the housing solutions which local authorities can provide have expanded considerably beyond conventional local authority housing, although this still remains the largest area of provision. Local authorities now provide capital assistance and rental subsidies to voluntary

housing organisations, shared ownership, mortgage allowances, local authority house purchase loans, low-cost building sites, improvement works to existing dwellings, halting sites for Travellers, as well as a range of special payments for emergency accommodation for the homeless. Furthermore, as indicated in *Social Housing – the Way Ahead* (1995), the major issues involved in transferring the administration of rent and mortgage supplementation to the local authorities are to be examined by the Departments concerned. The 1993 assessment was not designed to measure the level of need for all of these options and thus was limited in its usefulness as a tool in planning their provision. Moreover, since the assessments were based on the local authority waiting lists (that is, on applications which have not yet been granted), applicants for remedies which require a shorter waiting period or no waiting period (as is often the case with rent and mortgage supplements) would be inadequately represented. What is needed for housing policy development is a comprehensive assessment of all types of housing deficiency in the population, along with a classification of those deficiencies on the basis of the remedies which are most appropriate to deal with them.

To say that the 1993 assessment of housing need was not sufficiently comprehensive is not to say that the real need for local authority accommodation is much higher than the assessment suggests. Rather, it is to say that much housing need is oriented to solutions other than standard local authority accommodation and indeed that the real provision of social supports for housing is larger and more diverse than that particular solution. It is true that certain extremely deprived households (especially among the homeless and Travellers) receive none of the housing provisions which are currently available. Thus, some of the need that is unmeasured in the 1993 assessments is not now, and may never be, oriented to local authority housing, so that it represents a dimension of need that requires a different policy response.

In the final section of this chapter, which deals with policy implications and recommendations, we will return to the question of what an adequate, comprehensive assessment of housing deficiencies would look like. In the next section, we will turn to an evaluation of the adequacy of the assessment within its own terms of reference: as a measure of active demand for local authority housing.

Assessments as a Measure of Demand for Local Authority Housing

While the 1993 assessment is of limited value as a general measure of housing need, it does have its uses as a tool for the day-to-day administration of housing allocations. It is important at that level as a means by which qualifying households are identified. More generally, it quantifies the level of active demand for local authority housing and provides certain information on the characteristics of households which were deemed eligible for such housing. It thus provides a general picture of what is still a very large segment of need for social housing. We

now turn to the question of its adequacy in those terms, with reference especially to whether it was applied in a consistent way across local authorities.

To do so, we first explored the variation across local authorities in the relative level of need – the per cent of all households in the area who are on the housing lists. There are large differences in this respect between counties, county boroughs and urban districts, with the percentage being highest in small (population under 10,000) urban districts, and lowest in counties. These differences are partly explained by differences in social class and employment levels, growth patterns, age of the housing stock in the areas, and by the constellation of factors involving housing tenure and cost that differentiate urban and rural areas. However, these factors explained just a little over one half of the variation in need across local authority areas.

The differences in relative level of need do not appear to be due to differences in the eligibility criteria adopted by the local authorities. We examined the relationship between the relative level of need and the inclusion of young adults and lone parents living at home in adequate (i.e., not unfit or overcrowded) physical circumstances, households with adult-equivalent incomes in the top fifth for all applicants, those who owned their homes outright, those who had been resident in the area less than two years, and those living in unfit or overcrowded accommodation. The only criterion on which authorities with a higher relative level of need differed from the others in the expected direction was the inclusion of young adults living at home. However, the per cent of such applicants was too low (at 3 per cent) to account for the higher need level in these areas.

In Chapter 9 we examined variations among local authorities in the way the assessment was conducted. While a number of procedures used in the assessment had an impact on the results of individual local authorities, these did not appear to lead to the inclusion of a large proportion of ineligible applicants. Where authorities did not require an income certificate, did not contact existing applicants to update information, did not extensively pre-screen applications, or delayed verification of applicant information, we found higher than expected numbers included in the assessments. The major contribution of these factors is in accounting for high levels of need in some small urban districts whose housing lists tend to be small in absolute terms, so that the impact on the assessment as a whole was to increase the total by about 14 per cent. We examined the characteristics of applicants included in the assessment by local authorities whose assessment procedures were less rigorous. We estimate that about 4 per cent of the households included in the 1993 assessment might have been excluded by a more rigorous screening process on grounds of income or because they were already in adequate housing.

Our results suggest that not all of the "extra" applicants included in the assessment by authorities conducting a less rigorous screening process would be ineligible for local authority housing. This raises the possibility that the assessment procedures which tended to reduce the relative level of need may, in fact, be excluding eligible applicants who are living in inadequate housing. This may arise because the combination of long waiting periods and rigorous screening procedures leads them to become discouraged and either withdraw their application or fail to actively pursue it.

Much of the remaining unexplained variation in the relative level of need is probably due to differences in the demand for local authority housing among those who would be eligible. Demand is likely to be affected by the attractiveness and affordability of alternatives to local authority housing, in particular private rented accommodation with support from SWA rent allowances. This alternative is most widely available in large urban centres and may help account for the lower relative level of need for local authority housing in such areas.

As far as the present study could establish, therefore, it appears that, within the rather restrictive terms it set itself, the assessment was conducted thoroughly and with a reasonable degree of consistency. There are some indications of inconsistency between local authorities, particularly in that small urban districts seemed to have housing lists which were disproportionately large compared to either county councils or the country boroughs, and only part of these discrepancies could be accounted for by social and economic characteristics of the populations of the urban districts. However, the unexplained discrepancies were not very great. In general, given that local authorities are entitled by legislation to exercise considerable discretion in how they define eligibility criteria, the degree of consistency in the data across local authorities is more striking than the discrepancies.

Patterns of Need

In Chapters 3 through 5 our main goal was to explore the nature of housing need as defined in Section 9(1) of the 1988 Housing Act, for the purpose of assessing the need for the provision of local authority housing. In order to be included in the assessment, a household must be in need of housing, unable to provide it from their own resources and must require accommodation from the local authority. We will outline our main conclusions in the following sections, focusing in particular on the characteristics of housing applicants, the duration of their need for housing assistance, the implications of population and employment trends for the future size of the housing list, and the urgency of need.

Characteristics of Housing Applicants

Housing applicants tend to be drawn from the most vulnerable sectors of the population: the unemployed, lone parents, the elderly and those unable to work. Half of the households with dependent children were lone parent families and one-fifth of all applicants had lost a spouse through death, divorce or separation. Because four-fifths of the applicants were dependent on social security income, the overall level of income was low. Even those household heads who were working were at a disadvantage in terms of their level of education, compared to the labour force as a whole, so that only 3 per cent of households overall had adult-equivalent incomes over £125 per week.

Present applicants for local authority accommodation, therefore, are an overwhelmingly marginalised segment of the community, and it will be a major challenge to house them without ghettoising them in clusters of deprivation. One objective of the *Plan for Social Housing* was to reduce social segregation in housing, and in 1992 the Department of the Environment required local authorities to draw up plans as to how they would pursue that objective. The social characteristics of applicants indicate how difficult that task will be, and how urgent it is that creative ways of promoting integration be found.

Duration of Need

We can also say something about the likely duration of need of those currently on the housing list on the basis of the analyses in Chapter 3. To the extent that the need is due to economic hardships caused by unemployment, retirement, inability to work or low-wage employment, it is unlikely to be of short duration for the majority of housing applicants. Over half of the applicants are in the labour force, but their level of educational qualification is such as to trap them in low-wage employment, if they are working, and to place them at high risk of unemployment. The duration of unemployment for those who are unemployed, and their level of educational qualifications are such that their probability of remaining unemployed is very high. For those households where the person most likely to enter the labour force is engaged in home duties, the level of education, the length of time since the last job, and the presence of young children make a return to work unlikely in the short term. Finally, although an unknown fraction of single lone parents may marry within a few years of the birth of their child, their levels of education (which are likely to be shared by potential partners) make it unlikely that marriage would improve their economic circumstances sufficiently to enable them to afford adequate housing from their own means.

The figures on the length of time since first application, and on the continuing need for housing on the part of those on the list, support the argument that the need of housing applicants is not transitory. At the time of the interview, the majority of the applicants were still seeking housing, so that even those who were

new on the list at the time of the assessment had been waiting fifteen months. Fewer than one in twenty had been able to find satisfactory alternative accommodation from their own means.

Deficiencies in the Present Accommodation of Housing Applicants

Our results in general point to the increasing importance of the social dimension of housing need, not only in terms of the factors such as marital breakdown and lone parenthood that contribute to inability of households to provide adequate housing from their own resources, but also in terms of what applicants want from local authority housing. In Chapter 4, we found that about half of the households were living in circumstances that were either unfit or overcrowded so that for the remaining half of the applicants it is some problem in the social, rather than the physical, aspects of their present accommodation that underlies their need for housing assistance. Among the "social" factors underpinning their need for housing were the desire for independence, insecure tenure and family conflict. The desire for security of tenure was the single most important reason for as many private renters as unfitness and overcrowding combined. Among those sharing with family, the desire for independence was cited as the most important reason about as often as overcrowding.

The interviewers' assessment of the reason for the households' need placed a strong emphasis on unfitness and overcrowding. However, the third most common reason for need given by the interviewers was "insecurity of tenure".

The importance of security of tenure as a dimension of housing need was unexpected because, although a number of social dimensions of need are given recognition in the 1988 Housing Act, security of tenure is not one of them. This desire for security may also underlie the aspiration to purchase a local authority dwelling, which was the most important factor in the application decisions of one household in ten.

Severity of Need

The results in Chapters 4 and 5 allow us to draw some inferences regarding the severity of need. These inferences are based on the relationship between the deficiencies in the present accommodation and (a) the housing applicant's level of dissatisfaction with the present accommodation and (b) the interviewer's judgement that the household was "definitely" in need of rehousing. According to these criteria, both the interviewers and the applicants attached a far greater urgency to unfitness than to overcrowding, the need for independence, or insecurity of tenure. This suggests that the physical deficiency of unfitness is generally seen (by applicants and interviewers) as indicating a greater degree of housing deprivation than the more "social" deficiencies associated with the need for independence or insecurity of tenure. Overcrowding, which involves both physical and social aspects, occupies an intermediate position. The fact that insecurity of tenure is

treated about as urgently as the need for independence suggests that this factor needs to be taken into account in deciding the best policy response to the needs of housing applicants.

There is a tendency on the part of housing officials to interpret the refusal of an offer of housing on grounds of location as an indication that the household's need is not urgent. This may result from a misunderstanding of the reasons why location is important to the applicants. About three-quarters of applicants have a moderate to strong preference for particular locations within the local authority area, usually because they wish to remain close to where they are currently living or because they wish to move closer to family members. In view of the vulnerability of housing applicants, especially the absence of traditional forms of family support, their preference for location should be taken very seriously. In particular, a lack of attention to their concern to remain in the area with which they are familiar or to move closer to family could have the effect of isolating them from whatever community or family support is available to them.

At present, there is no clear way to compare the severity of the circumstances of housing applicants across local authorities or over time, making it difficult to interpret the significance of changes in the size of the housing lists and to target the areas where the need is most severe. By its nature, any classification of applicants based on the severity of their circumstances requires judgement on the part of the local authority, but such judgements are routinely required in any case when the authorities prioritise applicants in order to allocate housing.

One possible classification scheme which distinguishes among households according to the risk of harm associated with their present circumstances is the following:

1. Severe and immediate personal or health risk: those in accommodation that they cannot continue to occupy due to personal risk (family or other violence, dangerously insanitary or unsound conditions); or those sleeping rough on a regular basis because no (or insufficient) emergency shelter is available to them in the area.
2. Severe socio-psychological stress: those in hostel, night shelter or other institutional accommodation with limited privacy (e.g., dorm style rooms), or limited access (e.g., not open during day, access is on first-come-first-served basis, family not able to remain together, or limits on length of stay); those living in institutions such as hospitals because they have no other accommodation.
3. Significant health risk such as that resulting from unsound structure, severe lack of sanitary facilities, severe overcrowding, strong medical-compassionate considerations.

4. Significant social-psychological stress: for example, due to overcrowding, involuntary sharing with lack of privacy, insecure tenure leading to frequent moves, financial stress due to very high rent/mortgage levels relative to income, accommodation materially unsuited to needs, important medical-compassionate ground, neighbourhood conditions that provide a significant risk to children.
5. No significant health risk or psychological stress, but accommodation is not a satisfactory solution in the long term. This group could include those in otherwise adequate privately rented accommodation with a requirement for secure tenure in the long term (perhaps on grounds of family circumstances or age). It might also include those in hostel or community accommodation run by voluntary or statutory agencies that affords privacy, access during the day, and no threat of eviction, but where the accommodation is not considered by the agency as a long-term solution to their housing needs.

The first two categories would be mainly relevant to the homeless and Travellers. A scheme of this nature would facilitate comparisons among local authority areas in terms of the severity, as well as the extent of need, and would provide a useful guide to the Department of the Environment in allocating funding.

Homeless - Enumeration

The 1988 Housing Act provided for a number of programmes through which local authorities could meet the housing needs of the homeless. In specifically addressing the needs of the homeless, the Act intended to make special provisions for a group of people in severe housing need. In practice, however, our sample statistics suggest that by 1994 one-fifth of the homeless had been out of home for over two years, although they may have been receiving emergency housing assistance from the local authority or the Health Boards in the interim, and about a third had not applied for local authority housing.

As part of the 1993 Assessment of Housing Need, the local authorities were required to conduct a separate census of the number of homeless persons in their functional areas on March 31, 1993. This was to be done by counting the number of homeless persons on their housing lists, and by contacting voluntary and statutory bodies providing services to the homeless to establish the number of homeless persons in the area on that date. The census of the homeless was not to be limited to those who had applied for local authority housing. The census indicated that there were 2,667 homeless persons in Ireland on that date.

This figure has been criticised by a number of voluntary agencies as providing an underestimate of the true extent of homelessness. In particular, it was noted that the census approach understates the number who actually experience homelessness during the course of a year, excluded those under age 18 (since their needs were

the responsibility of the Health Boards under the Child Care Act, 1992), and the count reported no homeless persons in half of the local authority areas. Reports by advocates suggest that there were 5,000 homeless persons in Ireland in 1993.

The disagreement between advocates of the homeless and housing officials regarding the numbers of homeless persons has its roots in two general issues: the question of whether stock or flow measures should be used, and the definition of homelessness. Stock or census measures are based on a count taken at a single point in time, while flow measures count the numbers affected over a longer period, generally a year. Stock and flow measures will provide divergent estimates to the extent that periods of homelessness are of shorter duration than the length of time covered by the flow measure. Stock measures are more useful if the goal is to assess the number of housing units or emergency shelter spaces needed. While flow measures are useful in providing insight into the dynamics of homelessness, they are more difficult to implement since they require elaborate tracking procedures and methods to ensure that double counting does not take place. Given the complexities involved, the need to have accurate information on the level of service provision which is required, and the questions raised about the accuracy of the figures arrived at in the census of homelessness, the priority should be to get an accurate stock measure.

The second general root of the disagreement between advocates and housing officials regarding the number of homeless persons is the restrictive definition of homelessness that arose because of the close link between the census of homelessness and the assessment of housing need, both in terms of its timing and of the personnel responsible. This led to a tendency to define the problem (homelessness) in terms of the remedy (local authority housing), which resulted in an undercount, and in some cases an explicit exclusion, of those homeless who were either not eligible for, or not seeking, local authority housing. This undercount was a particular problem for the homeless under age 18, long-term residents of hostels who "consider it their home", the homeless with mental health problems who would have difficulty living in the community without medical and social supports, and the transient homeless. Our data were not extensive enough to allow us to assess the magnitude of the resulting undercount, but they did give clear indication that the undercount was there.

The suitability of local authority housing to the needs of homeless households, is an important consideration and we suggest, at the end of Chapter 6, that information along these lines be collected as part of the census of homelessness. In addition, since the circumstances and severity of deprivation encountered by the homeless do vary, we suggest that a measure of the urgency of their circumstances be incorporated into both the assessment and the census of homelessness. By providing a more refined picture of their circumstances, the inclusion of these two

types of distinction could go a long way towards resolving disagreements regarding those households whose status as "homeless" is in dispute.

Homeless – Patterns of Need

Lack of social support and the breakdown of relationships are major factors leading to homelessness and this is reflected in the composition of homeless households. The majority are one-person households, and about one-fifth are lone parents with children. The breakdown of relationships with a marriage partner or with other family (usually parents) contributed to the homelessness of over one half of our sample, and was the reason for leaving local authority accommodation for two-thirds of those who had previously been local authority tenants.

The homeless are also marginalised in that almost all are dependent on social security income, so that their economic resources are limited. In addition, a significant minority have problems such as alcoholism, a prison record, psychiatric or physical health problems, that are likely to limit their chances of finding employment or privately rented accommodation. In order to meet the needs of households with complex problems of this nature, co-ordination of services will be required between local authorities, voluntary agencies providing for the homeless and the Health Boards.

Travellers

The objectives of public policy regarding Travellers is to provide standard housing for families who want it, and serviced halting sites for the remainder of Travelling families. However, there were still 1,176 Travelling families living on the roadside in November 1993. The tense relationship between Travellers and the settled community frequently takes the form of objections to the housing of Traveller families in local authority estates and to the provision of halting site facilities. Local objections of this kind have contributed to the failure of local authorities to provide for the accommodation needs of a group whose living circumstances are particularly harsh. Roadside families suffer from a severe lack of basic services. Since 40 per cent of them have been on the same site for over two years, and almost half have been known in the local area all their lives, their deprivation is ongoing rather than something that is endured during a relatively short period of active nomadism.

Over half of the families had lived in standard housing at some point and almost two-thirds had spent some time on the roadside in the past two years. Travelling families in local authority housing appear generally satisfied with their accommodation, but in several areas they tend to remain for a shorter period than settled families who have been housed. Our results suggest that the satisfaction with their housing and their length of stay depend, at least to some extent, on the attitudes of the settled community in the area to Travellers.

The emphasis in local authority housing provision on serving natives of the area who are in need has also contributed to an inadequate response to the nomadic tradition of Travellers. The local emphasis has led to the creation of a distinction between those who are indigenous to the area and those who are transient. While indigenous Travellers are seen as the legitimate clientele of a local authority, transient families are not. This has resulted in a reluctance to provide halting site spaces for transient families. Our data suggest that this failure contributes to a worsening of the relationship between Travellers and the settled community in an area, and reduces the probability that Travellers indigenous to the area will obtain local authority housing.

Our information suggests that nomadism among Travellers generally takes the form of seasonal nomadism. The majority have a home base in the local authority area in which they were enumerated. Since our sample contained only 20 families considered transient in the area where they were enumerated, we can say very little about the circumstances of transient Travellers. However, none of the transient families in our sample had housing in either a standard local authority estate or a group housing scheme in another local authority area. This again points to the need to make provision for transient Travellers, as well as those who are indigenous to the area.

Amount and Type of Housing Required

In Chapter 3, we examined population and employment trends and asked whether, given what we know about the kinds of households who apply, the need for local authority housing is likely to increase or decrease in the future. Although the birth rate decreased dramatically after 1980, this is unlikely to have an impact on the total size of the housing list until those born at the end of the baby boom have established independent households, some time after 2000. In addition, the educational qualifications and the duration of unemployment of those on the housing list suggests that economic growth is unlikely to lead to a substantial improvement in the economic circumstances of the disadvantaged sector of the population from which housing applicants are drawn. Finally, if the increases in non-marital births and in marriage breakdown continue, the number of lone parent families in need of housing assistance is likely to increase.

We can also say something about the type of housing required. It is clear that the overwhelming demand among households included in the 1993 assessment is for conventional local authority housing. Nine out of ten applicants were seeking a house or flat from the local authority, with only small numbers preferring improvements to the existing dwelling or a site and loan to build. Although over a quarter of renters were influenced in their decision to apply by the Health Board requirement that rent supplement recipients do so, this was very rarely their main reason for applying.

Among the general sample of housing applicants, the size of unit needed is, in many cases, smaller than the traditional local authority three-bedroom house. Just under half of the applicant households required a three or four bedroom house, while one-third required a two-bedroom housing unit. One in six of the household heads is over the age of 65. With the increase in lone parenthood and marital breakdown, and the rise in the proportion of elderly persons in the population, there is likely to be an increased need for smaller local authority dwellings.

The contribution of family conflict, especially marital breakdown, to homelessness was very marked. Since marital breakdown has been increasing in recent years, this is likely to lead to a greater need for short-term emergency accommodation. At present, the availability of such accommodation, particularly for families with children, is inadequate.

Another aspect of housing need which emerged in our study of homelessness is the requirement for supported or transitional accommodation for those with medical or psychiatric problems that are severe enough to interfere with their ability to maintain a tenancy independently. Our data suggested that in the region of one-third of the homeless had experienced such problems, and that the individual homeless suffered in this respect to a greater extent than homeless families. Providing the special services that will enable the homeless with medical or psychiatric problems to live in the community will require co-operation and co-ordination between the local authorities and the Health Boards, as well as adequate financial support to those voluntary agencies who are already providing such services.

Although the traditional approach of local authorities to the housing needs of Travellers has emphasised the provision of standard housing, in recent years there has been a greater awareness of the desires of at least some families to maintain their ties to the extended family and to the traditional nomadic way of life. This has led to increasing emphasis, particularly on the part of groups representing the interests of Travellers, on the provision of halting sites and group housing – housing in small estates built specifically for extended Travelling families. Our data indicate that the accommodation preferences of Travelling families on the roadside or on the housing list are diverse. Over half would prefer standard housing, while about a third would prefer a site. There are some differences in preferences by area, partly shaped by the relationship between Travellers and the settled community.

Apart from the size and general nature of the accommodation, three other aspects of local authority housing emerged as important to applicants: security of tenure, the location of the local authority dwelling (both discussed above), and concern about the social conditions that applicants may encounter in local

authority estates. We will touch on these issues further below, in our discussion of the roles of the private and local authority rented sectors.

General Policy Implications

The present study has indicated that the types of housing deficiency which give rise to social housing need are diverse while the range of housing solutions provided in the social housing programme has broadened. At the same time, the social profile of the clientele of social housing shows that it has become increasingly homogenous in one important respect – it has become dominated by welfare-dependent and socially marginal households. The types of marginality may be various (the unemployed, lone parents, the elderly, the homeless, Travellers and so on) but the underlying fact of marginality is becoming an increasingly characteristic feature of the sector.

We have already referred in the present chapter to some of the implications of these findings for local authority housing provision, the traditional core area of social housing. We now turn to some of the implications which derive from the broader diversity of provision in the social housing programme as a whole, coupled with the increasingly dependent character of the population it serves. The very diversity of the social housing programme raises a question about its coherence and rationality as an overall package – do the various parts of it fit together in a sensible way? The marginal character of the clientele for social housing means that the task of reducing the extent and effects of social segregation in housing – one of the stated objective of housing policy – becomes extremely difficult.

Low-Income Housing in the Private Rented Sector

These general questions arise first in connection with the role of the private rented sector in social housing provision. The private rented sector has suffered long-term contraction in Ireland, a pattern which has also been found in other countries. However, it remains a crucial component of housing provision for low income households. By our estimate, about 13,000 of the 28,000 households on the housing list are in private rented accommodation. The main defects those households identify in their present accommodation are insecurity of tenure, poor physical standard of accommodation and inability to afford rents.

In addition to this large number of households in the private rented sector who have applied to move into the local authority sector, there is an even larger number who have broadly similar patterns of social, economic and housing deprivation but who are not on the housing list, either because they have not applied or because they have been discouraged from doing so by housing officials. We can identify these households to the extent that they receive SWA rent supplement and would

estimate on that basis that there are about 20,000 of them. We know little about them, other than that they receive SWA rent supplement, are not on the housing list and consist primarily of lone person and lone parent households.

Putting SWA recipients together with applicants on the housing list who are currently in private rented accommodation, it would appear that the private rented sector accommodates about 33,000 low income households which require some form of housing assistance from the state (this figure can be compared with some 93,000 households in local authority housing). Some of these households are awaiting the state assistance they need (they are on the list for local authority accommodation) while others are already receiving it (in the form SWA rent supplement).

The Private Rental Sector in Social Housing

The growth of SWA rent supplementation has been a crucial aspect of recent developments in the private rented sector but that growth came about unanticipated, unplanned and unmonitored. *Social Housing – the Way Ahead*, in referring to this development, continues to speak of rent and mortgage supplementation as something distinct from social housing rather than as a component part. Nevertheless, a transfer of responsibility for these schemes to the local authorities would open up the possibility of integrating rent and mortgage supplementation into social housing policy and provision. This will require not just an administrative reorganisation of the system of financing and disbursing rent and mortgage supplements, but a thinking through at national policy level of the role that social assistance for private rental tenure is to play in the overall social housing programme. One broad issue which will need to be addressed concerns the handling of demand for rent supplementation. Should local authorities be given general guidelines as to the kinds of households which should be routed into rent-supplemented private rented accommodation rather than into any of the other housing remedies available to the local authorities? Will housing policy adopt a preference for local authority rental tenure compared to rent-supplemented private rental tenure, and if so, what will be the nature of that preference and how will it be given effect? There may be a case for assigning a particular function to rent-supplemented private rental accommodation – for example, as the preferred means of housing non-elderly lone-person households (which account for a large proportion of present recipients of SWA rent supplement). Alternatively, a non-directive approach may be adopted so that client preference, rather than official routing criteria, may be relied on as the means of allocating client households to private rented accommodation rather than local authority accommodation.

In considering patterns of demand for socially assisted private rented accommodation, two major disincentives which tend to dampen that demand at

present need to be taken into account. One is the lack of security of tenure in private rented accommodation and the other is the lack of rent supplement for those in full-time employment, even if their incomes are low. The latter has the effect of creating an unemployment trap, since an unemployed tenant receiving SWA rent supplement would have to earn enough to replace social welfare income and rent supplement before he or she could afford to take a job. There is also some question as to the quality of privately rented accommodation generally, and to its availability in sufficient quantity to meet the needs of low income households.

In order to deal with these issues, it is necessary to turn to the supply side of the private rental housing and to consider the possible role of housing policy in influencing the supply and the quality of rented dwellings at the lower end of the market. While the promotion of a thriving private rented sector is one of the strategic objectives of housing policy, no position has been adopted on whether reliance on that sector as a solution to housing needs among poorer households should be increased or decreased in the future. The proposal to require the registration of private rented dwellings with the local authorities in order to enforce the legal standards of accommodation may result in improved conditions, but its impact on the supply of rented dwellings is uncertain. Although the tax incentives to investors in private rented accommodation ("Section 23" relief) have resulted in 13,000 dwellings being certified for relief, the overall supply of private rented dwellings in recent years has remained static. In addition, it is not clear what proportion of dwellings benefiting under the tax reliefs have been at the lower rent levels. Finally, although the income tax allowance for tenants of private rented accommodation introduced in the 1995 Budget goes some way towards reducing the unequal supports to renters and mortgage purchasers, this will primarily be of benefit to private renters who are in employment.

The question therefore arises as to whether housing policy should seek to stimulate the supply of private rented accommodation specifically aimed at poorer households. To answer this question would require that the strengths and limitations of socially assisted private rented accommodation be systematically assessed, particularly by comparison with the major alternatives such as traditional local authority housing. From the tenant's point of view, private rented accommodation lacks certain advantages of local authority housing. Tenure in the latter is much more secure, the housing subsidy involved is available to the low-income employed as well as the unemployed (although it may be reduced through the differential rents scheme where improvements in the household's circumstances warrant it), and the tenant purchase schemes have provided a means whereby the better-off tenants could become home-owners, thus providing a route to home-ownership for households who could not otherwise afford it. Rent-supplemented private rented accommodation, on the other hand, also has

advantages. It provides a flexible response to housing needs which avoids the long waiting periods associated with local authority housing. It also has the potential to provide households with greater choice as to dwelling location and type, and to avoid the isolation and concentration of low income families in certain areas. It is worth noting especially that in the large urban areas about two-thirds of local authority housing applicants express concerns regarding the social problems they may encounter in local authority estates. In those circumstances, private renting may sometimes offer a better social environment and social mix than local authority housing in meeting the needs of low income households. It may also be particularly suited to the needs of young and mobile households where security of tenure is less of a concern. Finally, although this issue requires detailed examination, the cost to the state of rent supplementation in the private rented sector may well be lower per household than other housing options, particularly in the case of lone person households.

Against this background, there is a good case to be made that social housing policy-makers should begin to think of ways to enhance the current role of private renting in providing low income accommodation. The aim should be to improve security of tenure, raise physical standards of accommodation and give greater predictability to rent supports – not just for private tenants who already receive rent supplement but also for other low income households in the private rented sector. Rent supplement already appears to solve the housing problems of many low income households, although we cannot be sure to what extent this is a false impression created by difficulties in gaining access to local authority housing. Effective measures to go beyond SWA supplementation in supporting private rental tenure could extend the scope and quality of this kind of solution, and could do so in a way that might be cheaper for the state, more satisfying to the households themselves and less likely to contribute to social marginalisation than local authority housing.

In the absence of more detailed analysis of the private rented sector, we cannot identify the specific measures which should be taken to achieve these outcomes. "Section 23" tax incentives, urban renewal incentives and the tax reliefs for rent introduced in the 1995 Budget have been of limited relevance since they tend to benefit the middle and upper segments of the private rented sector rather than the lower segment. One approach would be to greatly extend the existing SWA scheme so that it would provide more widely available, consistently applied rent supports to tenants, along the lines of a tapered, means-related housing benefit which would be available to the low income employed as well as those on social welfare. In order to stimulate supply and improve quality in private rented accommodation, it might also be useful to provide new incentives to landlords (such as capital subsidies, tax reliefs or maintenance grants) and to restructure

existing incentives so as to encourage development in the lower end of the private rental market. For example, supports to landlords could be inversely related to rents charged per tenant or per square foot of accommodation (or some combination of both) so that the lower reaches of the rental market would receive larger supports and the upper reaches smaller supports (or none at all). Supports could also be made conditional on the attainment of minimum standards of security of tenure and of physical quality of accommodation. Some combination of tenant-oriented and landlord-oriented supports would probably be most effective.

Given the present marginal nature of the private rented sector, it is difficult to see how security of tenure might be substantially improved without threatening the supply of private rented accommodation, since security of tenure would limit the scope for realising capital gains which at present seem to feature strongly in the attractiveness of investment in residential rental property. However, the focus on capital gains itself may be a reflection of the marginality of the sector. Because of the lack of confidence in it as an outlet for long-term investment, it tends to attract small rather than large capital and to preserve a disproportionate focus on short-term capital gains rather than long-term income returns. It would require quite a radical transformation of attitudes on the part of private investors to change these perceptions in any fundamental way. However, it is important to keep in mind that if private rented accommodation is to continue to play a significant role in housing the poor, that sector must be made attractive to investors as well as to tenants.

Voluntary Housing

At present, local authorities provide support to the voluntary and non-profit housing sector under the Capital Assistance and Rental Subsidy Schemes. Voluntary housing associations are channelled into the provision of accommodation for the socially and economically weakest households in the rental sector – under the Rental Subsidy Scheme they must take three-quarters of their tenants from the local authority housing lists and those tenants must earn less than £9,000 per year. The voluntary housing associations themselves feel that the supports they get for this purpose are in some ways less favourable than those directed at local authority housing and are insufficient to enable them to serve their target households properly (Irish Council for Social Housing, 1995). Be that as it may, their total housing stock now numbers 7,000 units and provides a valuable housing service to a diverse range of very vulnerable households.

While one would have to be careful not to distract voluntary housing associations from their existing important task, there is a case to be made for allowing them to develop more freely into the private rental market, that is, to provide rental accommodation for a broader range of tenants, drawn from low or even middle-income households across the spectrum of tenure types. The intention

of such diversification would be to enable them to complement the existing role of private landlords, especially in areas where private rental accommodation is in short supply or is of inadequate quality. Freeing voluntary housing associations from a tight focus on the extremely deprived would have the advantage of broadening the options available to both private sector and local authority tenants, improving the social mix in voluntary housing, reducing tendencies towards residualisation in the voluntary sector and introducing a group of "landlords with conscience" into the broader private rental sector. To achieve this end without distorting the private rental market, it would be necessary to harmonise the subsidy systems provided to private landlords and voluntary housing associations so that where their markets over-lapped the terms of competition between them would be even. This might be achieved by adapting the current system of subsidies to voluntary housing associations so that any better-off tenants they took in would receive only a reduced level of subsidy or no subsidy at all.

Standardising Subsidy Systems

One increasingly obvious difficulty with the system of subsidising rental tenure among low income households is its diverse and disjointed make-up. We now have three quite different subsidy schemes in this area – the Differential Rents scheme operated by the local authorities, the Rental Subsidy component of the support provided to voluntary housing, and the rent supplements paid under the SWA scheme. The greatest gulf is between SWA rent supplements on the one hand and the other two – SWA is administered by a different government department (Social Welfare) and is available largely only to those not in paid employment, whereas both the Differential Rents system and Rental Subsidy to voluntary housing come under the broad remit of the Department of the Environment and have no "employment bar" attached to them.

It is difficult to envisage a rational development of the system of rent subsidies if these three different schemes continue to co-exist. There are too many anomalies between them, and in the Differential Rents scheme – the largest, most complex and oldest of the three – the actual level of subsidy provided is difficult to gauge since there is no adequate mechanism for determining what economic (i.e., wholly unsubsidised) rents would be.

It would therefore greatly enhance the transparency, comparability, simplicity and complementarity of the three forms of subsidy if they were provided on a more consistent and straightforward basis. One possibility would be to unify the various existing subsidies to tenants into a single scheme of housing benefit. Such a scheme would provide rent supports to tenants on a standard, statutory, universal basis without regard to the kind of landlord (local authority, voluntary association or private landlord) to whom they were paying rent. The level of benefit would be means-related and would be tapered to decline as tenants' means improved. A

single housing benefit system which would be available to low-income households in employment as well as those dependent on social welfare would be likely to be costly (see NESF, 1988). However, it is difficult to estimate how much more expensive such a scheme would be since the cost of current schemes, in some respects, is hard to determine. This is so especially because of the lack of transparency in the costing of the local authority sector, which is now split between capital expenditures on new construction or improvements, and current spending on management and maintenance.

Even if a system of housing benefit is not to be adopted, there clearly is a need to rationalise the present diversity of social supports for rental tenure in some way. As mentioned earlier, the extension of the remit of the local authorities to include the administration of rent and mortgage supplements would make the need for such a rationalisation more pressing. It could be seen as an opportunity to consider a broader reorganisation of the entire system of rental subsidies to low income tenants.

Home Ownership

If private landlordism has had an excessively bad image in Ireland, home ownership has had an excessively good image and the resulting distortions have had an equally limiting effect on housing options. The tax reliefs for owner-occupiers purchasing on a mortgage, and the non-taxation of imputed rents for homeowners place private rented accommodation at a competitive disadvantage; while the tenant purchase schemes have reduced the stock of local authority housing available for letting to housing applicants. The promotion of home-ownership for low income households through schemes such as shared ownership, local authority house purchase loans, and the provision of low-cost sites has the effect of increasing residualisation in the local authority rented sector since these schemes "cream off" the top tier of housing applicants. Furthermore, the commitment to a long-term inflexible pattern of payments that is entailed in home purchasing may not be in the best interest of the purchasers themselves if it occurs at a period in their life cycle when family expenses are rising. It is arguable that home ownership long ago reached a healthy limit in Ireland, and that social housing has suffered even from what has been done to date in this area. Therefore, attempts to extend it further need careful examination and the social benefits of home-ownership need to be more critically assessed.

Assessing Housing Need

We have argued above that the assessments of housing need hitherto conducted by local authorities have been too narrow to serve as a sufficient basis for long-term policy development in social housing. At the same time, those assessments have performed a central and valid role in the more immediate administration and planning of the sector of social housing which accounts for the

largest share of local authority provision, namely, local authority rental accommodation. However, since a major redesign of the assessments would alter their scope and nature, it could interfere with their present more immediate function in providing the information needed to allocate rental housing and determine future house-building requirements.

As far as the local authority assessments of housing need are concerned, therefore, there is a tension between the information requirements of long-term policy development in social housing as a whole and the more immediate administrative needs of the traditional local authority housing programme. In order to resolve that tension, we would suggest that two types of assessment of housing need are required. One is the *existing local authority assessment of housing need*, with certain modifications, the other is a new and more general *national survey of housing standards* in the community as a whole.

1. Local Authority Assessments of Housing Need

The existing local authority assessments of housing need are an administrative exercise based on the processing and analysis of applications for local authority rental accommodation. Though they include certain outreach elements designed to facilitate or encourage applications from needy households, they are largely reactive in that the initiative for the applications must come from households rather than from the local authorities. This approach is reasonable as far as the narrow administrative needs of the local authority rental housing programme are concerned. However, within that limited frame of reference, there are some problems of detail in the design and conduct of the assessments which affect the quality of the information they produce, and which need to be rectified before future assessments are conducted.

The main problems concern the definition of the scope of the assessments. There are a number of uncertainties at present as to who should be included and who should be excluded in their coverage. These uncertainties arise in the following areas:

1. SWA rent supplement recipients: If their existing rent-supplemented accommodation is physically adequate, should these households be considered as adequately housed and be excluded from the assessment, or should they be counted among those who are unable to afford existing accommodation and therefore be included? No guidelines have been issued on this question in previous local authority assessments of housing need, thus leading to uncertainty as to how the households concerned have been treated in determining eligibility for local authority housing. Since present policy dictates that the administration of rent supplement may eventually be transferred from the Health Boards to the local authorities (see above),

it has become even more crucial that the boundary between rent supplementation and local authority rental accommodation as responses to housing need be clearly defined and incorporated into guidelines for the conduct of the assessments.

2. Lone person households: In principle, household type and size are not to be used in determining eligibility for local authority housing, so that lone person households are not treated differently from multi-person households in assessing eligibility. In practice, many local authorities tend to exclude such households from the assessment unless they are either elderly or homeless. Alternatively, they may informally discourage such households from making an application, perhaps by indicating that their priority would be so low that they would have little prospect of being housed. The main reason seems to be that local authorities generally do not provide non-family housing units, except for special categories such as the elderly, and are unwilling to consider lone persons as possible candidates for what was designed as family housing. The correctness or otherwise of this approach depends on policy decisions as to how lone person households should be accommodated. Apart from the substantive importance of this question, it has a bearing on the technicalities of the assessment of housing need, since clear guidelines, which recognise the approach widely adopted in practice by local authorities, need to be provided on how lone person households should be treated. From a purely measurement point of view, the main concern is clarity and consistency of approach (which is lacking at present) rather than the policy position which underlies the approach.
3. Those in need of non-standard housing: A number of categories of persons with serious housing deficiencies, such as certain categories of homeless persons, young persons leaving institutional care and Travellers seeking halting sites, tend to be excluded from the local authority assessments on the grounds that the remedies which the local authorities supply do not fit their needs. The local authorities often consider socially supported housing and many forms of special housing to be outside of their remit, so that those who need such housing may be excluded from the count of those in housing need. We have referred above to the problems of service integration between the Health Boards and the local authorities which many of these uncertainties reflect. These can be resolved only on a policy basis. However, from a technical measurement point of view, the immediate requirement is that clear guidelines be given on how these boundary questions should be resolved so that the exact scope of the local authority assessments of housing need will be evident to all.

As already mentioned, these uncertainties are not simply methodological, since it may be possible to resolve them adequately only on the basis of substantive clarification of policy. However, a resolution is required on technical grounds if the local authority assessments are to have a clear meaning. For each area of ambiguity, it is necessary that some clarification be made, that this be clearly spelled out and that steps be taken to ensure that whatever approach is adopted is strictly and consistently applied across local authorities.

Apart from the precise definition of boundaries of coverage, the existing assessments of housing need also require a more coherent approach to the classification of need. The existing classification of need refers mainly but not completely to types of housing inadequacy (overcrowding, unfitness, involuntary sharing, and so on). The categories used are not mutually exclusive, so that many applicant households could be placed under more than one heading. Neither are they comprehensive, especially in that insecurity of tenure in private rented accommodation is not included as a possibility, though, as we have seen, it is an important reason for applying for local authority housing for many households. A more comprehensive and more precisely defined classification of housing inadequacies is required, that takes account of the nature of the deficiency in the present accommodation, the severity of need, and the type of response required from the local authority. The following categories might form the core of a possible scheme of classification of the nature of the deficiency in the present accommodation: (i) physical defects in existing accommodation, sub-classified under unfitness, inadequate size and material unsuitability (the elderly or disabled living in housing unsuited to their needs should be included as a sub-category of the latter); (ii) social or familial difficulties in existing accommodation — lack of privacy (as among unmarried mothers in their parents' households), marital separation or other family conflict; (iii) financial problems (inability to afford existing accommodation); (iv) insecurity of tenure; (v) those living in institutions, hostels or night shelters because of lack of suitable alternative accommodation. It should also be possible to allow for multiple deficiencies, so that individual households could be scored under more than one heading. A possible approach to classifying the severity of need was outlined earlier in the chapter. The classification of the type of response needed would include the size (number of bedrooms) and nature of accommodation required (for example, conventional housing or a special housing scheme for the elderly or people with disabilities).

2. National Survey of Housing Standards

This would have a more active investigative character than the local authority assessments of housing need and would be geared to serve the needs of policy making and policy evaluation in the area of housing generally rather than just

day-to-day administration of local authority housing. Its objectives would be to provide (a) an assessment of the housing circumstances of households in the community as a whole, with a particular focus on housing need, and (b) an overview of the working of existing housing remedies. In examining need, it would adopt a deficiency-centred approach which in the first instance would concern itself with the number and circumstances of low income households which suffer from serious housing deficiencies. Those in inadequate housing who had not applied or who had not qualified for local authority housing (e.g., lone person households receiving SWA rent supplement) should be a particular concern, as should those who currently occupy local authority housing or receive other state supports for housing. All major types of housing inadequacy should be explored – unfitness of the dwelling, material unsuitability, overcrowding, involuntary sharing, inability to afford, insecurity of tenure, social and physical quality of neighbourhoods, and so on.

The investigation would concern itself in the second instance with the kind of remedies which might suit those households. These remedies would become an issue to be investigated in the course of measurement, not a limiting criterion which would narrow the scope of the measurement in advance. The full range of housing solutions should be kept in view – repairs, improvements or extensions to existing dwellings, new housing (whether private, local authority, voluntary housing and so on), rent, mortgage or house maintenance supports for those experiencing difficulty with housing costs, improved tenancy agreements for those in private rented accommodation, improved estate management or neighbourhood refurbishment for those in poor social or physical environments, and so on.

Section 8 of the 1988 Housing Act could be interpreted as referring to such a comprehensive exercise in that it directs housing authorities to make an estimate of existing and future housing requirements in their functional areas. A large-scale Survey of Housing Stock was conducted in 1990, administered by the local authorities, and similar exercises may be carried out in the future at the discretion of the local authorities or when directed by the Minister for the Environment. The Survey of Housing Stock had some of the characteristics of the kind of general assessment we are referring to here, in that its coverage extended to all households rather than just those who had applied for housing assistance. However, it did not consider the social and economic circumstances of households, and was administered separately by each local authority rather than on a centralised basis.

To be fully effective, a comprehensive assessment of housing deficiencies would require survey techniques which would screen large population samples in order to identify those with housing difficulties (or those benefiting from housing programmes). It would then collect information on those households, referring to all relevant issues such as their social, economic and tenure circumstances as well

as the physical characteristics of their accommodation. To maintain quality and consistency in the data, it would need to be administered by a specialist data collection agency rather than by housing service agencies. Methodologically, it would bear a similar relationship to the existing model of assessment of housing need as the Labour Force Survey measures of unemployment do to measures of unemployment based on Department of Social Welfare Live Register data. It would be more expensive, more comprehensive and controlled, more burdensome to implement and would therefore take place less often than an administratively-based assessment, but it would yield more useful guides to policy development.

Research and Development

The inadequacies of the 1993 assessment reflect a more general weakness in the research and development aspect of housing policy. The social housing system at present is faced with the massive and difficult task of housing a large number of people. Money may be available to handle the bricks and mortar element of the necessary response. However, if social housing policy is to be effective in social terms as well as in shelter terms, it needs a more creative and reflective approach to future developments in social integration and community development as well as in house design and estate layout. Between current and capital spending, the Department of the Environment and the local authorities are now responsible for an annual housing budget running into hundreds of millions of pounds. The amount spent on researching the social impact and effectiveness of what it provides is negligible.

The lack of priority given to research on the best way to improve the social and physical quality of the housing environment may well reflect a hangover from the days when housing for low income families was regarded as a straightforward matter, and one that required little input from those who were to be housed. Today, such an attitude is not appropriate (if it ever was in the past). It would serve the cause of efficiency, effectiveness and fairness to recipients if even a fraction of 1 per cent of the housing budget were set aside each year to support a sustained programme of research and development, both at national policy level and at the level of participatory research in local communities.

REFERENCES

- CANTILLON, SARA, JOHN CURTIS and JOHN FITZ GERALD (eds.), 1994. *Medium-Term Review: 1994-2000*, Dublin: The Economic and Social Research Institute, Report No. 5.
- CENTRAL STATISTICS OFFICE, 1994. *Census 91 Volume 3: Household Composition and Family Units*, Dublin: Stationery Office.
- CENTRAL STATISTICS OFFICE, 1994. *Census 91: Summary Population Report-2nd Series*, Dublin: Stationery Office.
- COMMISSION OF THE EUROPEAN COMMUNITIES, 1993. *Statistics on Housing in the European Community 1993*, Brussels: Commission of the European Communities (DG V).
- DALY, MARY , 1994. *The Right to a Home, The Right to a Future: Third Report of the European Observatory on Homelessness, 1994*, European Commission and FEANTSA (European Federation of National Organisations Working With the Homeless).
- DEMPSEY, M., and R.C. GEARY, 1979. *The Irish Itinerants: Some Demographic, Economic and Social Aspects*, Dublin: The Economic and Social Research Institute, Broadsheet No. 18.
- DEPARTMENT OF THE ENVIRONMENT , 1992 . *Survey of Housing Stock 1990*, Dublin: Environmental Research Unit of Department of the Environment.
- DEPARTMENT OF THE ENVIRONMENT, 1993. *Annual Housing Statistics Bulletin 1993*, Dublin: Stationery Office.
- DROVER, G., and P. KERANS, 1993. "New Approaches to Welfare Theory: Foundations" in G. Drover and P. Kerans (eds.), *New Approaches to Welfare Theory*, Aldershot: Edward Elgar Publishing.
- EMMS, P., 1990. *Social Housing: A European Dilemma*, Bristol: School for Advanced Urban Studies.
- FLANAGAN, N.,and V. RICHARDSON, 1992. *Unmarried Mothers: A Social Profile*, Dublin: University College Dublin.
- HANNAN, DAMIAN F., and SEÁN Ó RÍAIN, 1993. *Pathways to Adulthood in Ireland: Causes and Consequences of Success and Failure in Transitions Amongst Irish Youth*, Dublin: The Economic and Social Research Institute, General Research Series, Paper No. 161.

- IRISH COUNCIL FOR SOCIAL HOUSING, 1995. "Submission to Inter-Departmental Review Group on Supplementary Welfare Allowances in Relation to Housing" (Typescript).
- LORD MAYOR'S COMMISSION ON HOUSING, 1993. Dublin: Dublin Corporation.
- McCASHIN, ANTHONY, 1993. *Lone Parents in the Republic of Ireland: Enumeration, Description and Implications for Social Policy*, Dublin: The Economic And Social Research Institute, Broadsheet No. 29.
- MALPASS, PETER, and ALAN MURIE. 1990. *Housing Policy and Practice: Public Policy and Politics*, London: Macmillan Education Ltd.
- NATIONAL ECONOMIC AND SOCIAL COUNCIL, 1988. *A Review of Housing Policy*, Dublin: NESC, Report No. 87.
- NATIONAL ECONOMIC AND SOCIAL COUNCIL, 1990. *A Strategy for the Nineties: Economic Stability and Structural Change*, Dublin: NESC, Publication No. 89.
- NATIONAL ECONOMIC AND SOCIAL COUNCIL, 1993. *A Strategy for Competitiveness, Growth and Employment*, Dublin: NESC, Report No. 96.
- NATIONAL SOCIAL SERVICE BOARD, 1994. *Family Matters. A Social Policy Report*, Dublin: NSSB.
- NOLAN, BRIAN, and TIM CALLAN (eds.), 1994. *Poverty and Policy in Ireland*, Dublin: Gill and Macmillan Ltd.
- O'CONNELL, CATHAL, 1993. "Housing Trends and Issues: The Role of Social Housing", *Administration*, Vol. 41, No. 3, pps. 249-261.
- O'CONNELL, PHILIP J., 1993. "Labour Market Policies and Long-Term Unemployment in Ireland", Paper presented to Plenary Session of the National Economic and Social Forum on Long-Term Unemployment. Dublin Castle, 30th November, 1993.
- PLAN FOR SOCIAL HOUSING, 1991. Dublin: Department of the Environment.
- ROTTMAN, DAVID B., A. DALE TUSSING and MIRIAM WILEY, 1986. *The Population Structure and Living Circumstances of Irish Travellers: Results from the 1981 Census of Traveller Families*, Dublin: The Economic and Social Research Institute, General Research Series, Paper No. 131.
- SOCIAL HOUSING: THE WAY AHEAD, May 1995, Department of the Environment.
- SCHLAY, ANNE B., and PETER H. ROSSI, 1992. "Social Science Research and Contemporary Studies of Homelessness," *Annual Review of Sociology*, Vol. 18, pps. 129-160.
- TASK FORCE ON THE TRAVELLING COMMUNITY, 1995. "Report of the Task Force on the Travelling Community: Executive Summary", Dublin: Department of Equality and Law Reform.

APPENDIX TABLES

Appendix Tables for Chapter 3

Appendix Table 3.1: *Urban-Rural Location of Residence by Type of Local Authority To Which Household Applied*

| | <i>County, Except Dublin</i> | <i>County Borough & Dublin Counties</i> | <i>Urban District</i> | <i>Total</i> |
|-----------------------|----------------------------------|---|-----------------------|--------------|
| | <i>Number of Cases</i> | | | |
| City or Town > 10,000 | 0 | 330 | 101 | 431 |
| Town < 10,000 | 163 | 0 | 68 | 231 |
| Rural | 216 | 28 | 29 | 273 |
| Total | 379 | 358 | 198 | 935 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 3.2: *Detailed Household Type of Couple Households.*

| | <i>Couple Households %</i> |
|--------------------------------|----------------------------|
| Married couple <35 | 8 |
| Married couple >35 | 7 |
| Cohabiting couple | 4 |
| Married couple and children | 68 |
| Cohabiting couple and children | 13 |
| N Cases | 1,213 |

Source: Sample of Local Authority Housing Application Forms.

Appendix Table 3.3: *Detailed Household Type of One Person Households*

| | <i>Per cent</i> |
|---|-----------------|
| Never-married women 35 or under | 7 |
| Never-married women over 35 | 14 |
| Formerly married women 35 or under | 1 |
| Formerly married women over 35 | 17 |
| Never married men 35 or under | 9 |
| Never married men over 35 | 28 |
| Formerly married men 35 or under | 1 |
| Formerly married men over 35 | 11 |
| Other women (age or marital status unknown) | 6 |
| Other men (age or marital status unknown) | 7 |
| All women | 44 |
| All under 35 | 17 |
| N Cases | 624 |

Source: Sample of Local Authority Housing Application Forms.

Appendix Table 3.4: *Detailed Household Type of Lone Parent Households With at Least One Child Under 18*

| | <i>Per cent</i> |
|--------------------------|-----------------|
| Never married women | 74 |
| Divorced/separated women | 22 |
| Widowed women | 1 |
| Never married men | 1 |
| Divorced/separated men | 2 |
| Widowed men | 0 |
| N Cases | 1,067 |

Source: Sample of Local Authority Housing Application Forms.

Appendix Table 3.5: *Age Group of First Applicant by Urban-Rural Location*

| | <i>City or Town > 10,000 %</i> | <i>Town < 10,000 %</i> | <i>Rural %</i> | <i>Total %</i> |
|-----------------|---------------------------------------|-------------------------------|----------------|----------------|
| Age 18-24 | 22 | 18 | 11 | 18 |
| Age 25-34 | 34 | 40 | 45 | 39 |
| Age 35-49 | 24 | 19 | 17 | 20 |
| Age 50-64 | 12 | 10 | 12 | 12 |
| Age 65 and over | 9 | 13 | 15 | 12 |
| N Cases | 430 | 229 | 270 | 929 |

Source: Interview of Sample of Housing Applicants

Appendix Table 3.6: *Average Size, Number of Adults, Number of Children, and Number Over Age 55 by Urban-Rural Location*

| | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|----------------------------|-------------------------------------|-----------------------------|--------------|--------------|
| Average household size | 2.9 | 2.8 | 3 | 2.9 |
| Average number adults | 1.6 | 1.6 | 1.8 | 1.7 |
| Average number children | 1.2 | 1.2 | 1.3 | 1.2 |
| Average number over age 55 | 0.2 | 0.2 | 0.2 | 0.2 |
| N Cases | 431 | 231 | 273 | 935 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 3.7: *Length of Time on List by Urban-Rural Location*

| <i>Months</i> | <i>City or Town</i> <i>> 10,000</i> | <i>Town</i> <i>< 10,000</i> | <i>Rural</i> | <i>Total</i> |
|-----------------|---|-----------------------------------|--------------|--------------|
| | <i>Per cent of Households</i> | | | |
| 0-6 months | 13 | 15 | 17 | 15 |
| 7-12 months | 10 | 18 | 19 | 15 |
| 1-2 Years | 19 | 26 | 17 | 20 |
| 2-3 years | 17 | 15 | 16 | 16 |
| 3-5 years | 17 | 13 | 14 | 15 |
| over 5 years | 24 | 13 | 18 | 20 |
| Median (months) | 30 | 22 | 22 | 23 |
| N cases | 426 | 226 | 272 | 924 |

Source: Interviews of Sample of Local Authority Housing Applications.

Appendix Tables for Chapter 4

Appendix Table 4.1: *Per cent Who Lack Basic Facilities by Urban-Rural Location*

| | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|--|-------------------------------------|-----------------------------|--------------|--------------|
| No hot water | 17 | 17 | 34 | 22 |
| No cold water | 3 | 3 | 10 | 5 |
| No bath / shower | 9 | 16 | 27 | 16 |
| No indoor flush toilet | 6 | 9 | 18 | 10 |
| Toilet shared with other household | 9 | 11 | 4 | 8 |
| Per Cent with at least one deficiency* | 25 | 31 | 38 | 30 |
| N cases | 425 | 229 | 261 | 915 |

Source: Interviews of Sample of Local Authority Housing Applicants.

* The following are counted as deficiencies: no cold running water, no hot running water, no bath/shower, no indoor flush toilet, toilet shared with another household.

Appendix Table 4.2: *Type of Heating by Accommodation Circumstances*

| | <i>Private Rental</i> | <i>Sharing with Family</i> | <i>Other</i> | <i>Total</i> |
|---|-----------------------|--------------------------------|--------------|--------------|
| Open fire only | 46 | 37 | 46 | 44 |
| Open fire with back boiler central heating | 22 | 31 | 14 | 22 |
| Gas/oil central heating | 11 | 28 | 11 | 15 |
| None of the above | 21 | 4 | 30 | 19 |
| Dissatisfied with heating (%) | 67 | 35 | 71 | 60 |
| N cases | 426 | 226 | 282 | 934 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 4.3: *Type of Heating by Urban-Rural Location*

| | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|---|-------------------------------------|-----------------------------|--------------|--------------|
| Open fire only | 44 | 42 | 47 | 44 |
| Open fire with back boiler central heating | 22 | 24 | 20 | 22 |
| Gas/oil central heating | 20 | 13 | 8 | 15 |
| None of the above | 15 | 22 | 25 | 19 |
| Dissatisfied with heating % | 55 | 67 | 64 | 60 |
| N Cases | 429 | 231 | 273 | 933 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 4.4: *Overcrowding of Present Accommodation by Urban-Rural Location*

| <i>Per cent of households where:</i> | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|--|-------------------------------------|-----------------------------|--------------|--------------|
| Rooms other than bedrooms are regularly used for sleeping | 18 | 15 | 22 | 18 |
| Two or more persons per room | 9 | 9 | 12 | 10 |
| More than two persons per bedroom | 26 | 25 | 30 | 27 |
| Per Cent with at least one space deficiency* | 36 | 32 | 37 | 35 |
| N Cases | 426 | 222 | 261 | 909 |

Source: Interviews of Sample of Local Authority Housing Applicants.

* Each of the following is counted as one space deficiency: room(s) other than bedrooms used regularly for sleeping; more than 2 persons per bedroom; 2 or more persons per

Appendix Table 4.5: *Problems with Present Neighbourhood by Accommodation Type*

| <i>Per cent where this is "very much" a Problem</i> | <i>Private Rental</i> | <i>Sharing with Family</i> | <i>Other</i> | <i>Total</i> |
|---|-----------------------|----------------------------|--------------|--------------|
| Burglary | 8 | 6 | 11 | 9 |
| Vandalism | 8 | 9 | 16 | 11 |
| Personal safety problems | 4 | 4 | 9 | 5 |
| Risk of family members becoming involved with crime/drugs | 4 | 8 | 14 | 8 |
| N Cases | 415 | 220 | 266 | 901 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Tables for Chapter 5

Appendix Table 5.1: Preferred Response to Application by Urban-Rural Location

| | City or Town > 10,000 | Town < 10,000 | Village or Rural | Total |
|--------------------------------------|--------------------------|------------------|------------------|-------|
| House or flat | 94 | 92 | 88 | 92 |
| Improvement to present accommodation | 1 | 0 | 4 | 1 |
| Cheap site and loan to build | 4 | 8 | 6 | 5 |
| Other | 1 | 1 | 2 | 1 |
| N Cases | 430 | 231 | 273 | 934 |

Source: Interviews of Sample of Local Authority Housing Applicants

Appendix Table 5.2: Per cent for Whom Each Reason For Applying was the Single Most Important Reason, by Current Accommodation Type

| | Private Rental | Sharing with Family | Other |
|---|----------------|---------------------|-------|
| Present accommodation unfit | 21 | 6 | 45 |
| Accommodation overcrowded | 12 | 40 | 27 |
| Hope to buy (tenant purchase scheme) | 13 | 6 | 9 |
| Other people here would get more social welfare | 0 | 1 | 0 |
| Leaving spouse/partner | 1 | 0 | 1 |
| Independence | 2 | 47 | 9 |
| Neighbourhood is rough or dangerous | 1 | 0 | 7 |
| Encouraged to apply by councillor or housing official | 0 | 0 | 4 |
| Lower rent | 12 | | |
| No sudden increase in rent | 5 | | |
| Health Board requirement to obtain rent supplement | 2 | | |
| Local Authority would give better security of tenure | 32 | | |
| | 415 | 194 | 238 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Note: Items 9 to 12 were presented only to households currently renting.

Appendix Table 5.3: *Overall Level of Satisfaction with Present Accommodation by Urban-Rural Location, for Applicants Still Seeking Housing*

| | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|---------------------|-------------------------------------|-----------------------------|--------------|--------------|
| Very satisfied | 7 | 8 | 7 | 7 |
| Fairly satisfied | 23 | 22 | 21 | 22 |
| Fairly dissatisfied | 32 | 29 | 21 | 28 |
| Very dissatisfied | 38 | 41 | 52 | 43 |
| N Cases | 356 | 189 | 218 | 763 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 5.4: *Familiarity with Voluntary Housing Agencies and Shared Ownership by Urban-Rural Location*

| | <i>City or Town > 10,000</i> | <i>Town < 10,000</i> | <i>Village or Rural</i> | <i>Total</i> |
|---|-------------------------------------|-----------------------------|-----------------------------|--------------|
| Not Sure whether Voluntary Housing Agency in area | 66 | 60 | 61 | 63 |
| <i>Familiar with shared ownership?</i> | | | | |
| No, never heard of it | 64 | 71 | 73 | 68 |
| Yes, know a little about it | 25 | 18 | 19 | 22 |
| Yes, know a lot about it | 11 | 12 | 8 | 10 |
| <i>Housing Official suggested:</i> | | | | |
| Voluntary Housing Agency | 4 | 5 | 2 | 4 |
| Shared Ownership | 12 | 9 | 10 | 10 |
| N Cases | 424 | 226 | 271 | 921 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 5.5: *Unfitness or Overcrowding and Interview Judgement as to Genuineness of Need by Length of Wait for Those Still Seeking Housing*

| | <i>Waiting <1 year</i> | <i>Waiting 1-3 yrs</i> | <i>Waiting 3+ yrs</i> |
|--------------------------------|-------------------------------|----------------------------|---------------------------|
| | <i>Per cent of Households</i> | | |
| Unfit or Overcrowded* | 50 | 57 | 53 |
| <i>Interviewer Assessment</i> | | | |
| Definitely needs housing | 42 | 49 | 45 |
| Probably needs housing | 45 | 41 | 40 |
| Probably does not need housing | 12 | 10 | 16 |
| Number of cases | 209 | 274 | 233 |

Source: Interviews of Sample of Local Authority Housing Applicants.

* See Chapter 4 for definitions.

Appendix Table 5.6: *Satisfaction with LA Housing Procedures by Urban-Rural Location*

| | <i>Town > 10,000</i> | <i>Town < 10,000</i> | <i>Rural</i> | <i>Total</i> |
|---|-----------------------------|-----------------------------|--------------|--------------|
| <i>Fairness of Allocation</i> | | | | |
| Satisfied | 12 | 18 | 15 | 14 |
| No opinion | 21 | 25 | 30 | 25 |
| Dissatisfied | 67 | 57 | 54 | 61 |
| <i>Level of Housing provision</i> | | | | |
| Satisfied | 12 | 13 | 12 | 12 |
| No opinion | 17 | 17 | 21 | 18 |
| Dissatisfied | 71 | 70 | 68 | 70 |
| <i>Levels of rent</i> | | | | |
| Satisfied | 52 | 40 | 34 | 44 |
| No opinion | 35 | 47 | 53 | 43 |
| Dissatisfied | 13 | 14 | 14 | 13 |
| <i>Information on progress of application</i> | | | | |
| Satisfied | 10 | 15 | 9 | 11 |
| No opinion | 7 | 8 | 10 | 8 |
| Dissatisfied | 83 | 77 | 81 | 81 |
| N Cases | 425 | 223 | 263 | 911 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Tables for Chapter 8

Level of Need in 1989, 1991 and 1993

The following table shows the need level for 1989, 1991 and 1993, using the number of households in the area in 1991 as the population base. The figures do not accurately reflect the change between 1989 and 1993, however, since the same population base (the 1991 census) was used for all three. To the extent that the population in an area increased between the periods, the figures tend to underestimate the need level for earlier periods, and to overestimate it for later periods. This is likely to be more of a problem in larger urban areas where the population is increasing. However, it is clear that the pattern of differences between types of local authority is not a feature unique to the 1993 assessment.

Appendix Table 8.1: *Level of Need in 1989, 1991 and 1993 by Type of Local Authority Area*

| | <i>Level of Need 1989</i> | <i>Level of Need 1991</i> | <i>Level of Need 1993</i> |
|--|---------------------------|---------------------------|---------------------------|
| County, except Dublin Counties (N=26) | 1.7 | 2.0 | 2.5 |
| County borough and Dublin Counties (N=8) | 1.9 | 2.2 | 2.8 |
| Large Urban Districts (N=14) | 2.7 | 3.5 | 3.8 |
| Small Urban district (N=40) | 3.7 | 4.9 | 5.7 |
| All areas (N=88) | 2.8 | 3.6 | 4.2 |

Source: Department of the Environment *Annual Housing Statistics Bulletins*, 1989, 1991 and 1993; Census of Population 1991.

Appendix Table 8.2: *Per cent Applicants to Urban Local Authorities by Urban/Rural Location of Residence*

| <i>Location of Current Residence</i> | <i>Type of Local Authority to Which Applied</i> | | | |
|--------------------------------------|---|------------------------------|-----------------------------|-----------------------------|
| | <i>Dublin Corporation</i> | <i>Other County Boroughs</i> | <i>Large Urban District</i> | <i>Small Urban District</i> |
| Urban (In town or city) | 97 | 96 | 84 | 86 |
| Rural (Village or open country) | 3 | 4 | 16 | 14 |
| Total N | 185 | 82 | 116 | 76 |

Source: Interviews of Sample of Local Authority Housing Applicants.

Appendix Table 8.3: *Impact of Area Characteristics on Assessed Need Level: Multiple Regression ($R^2 = .52$).*

| | <i>Coefficient</i> | <i>Standardised Coefficient</i> | <i>Significance Level (one-tailed test)</i> |
|--|--------------------|---------------------------------|---|
| Per cent change in number households, 1986-91 | 0.183 | 0.351 | 0.000 |
| Per cent young men seeking first job | 0.227 | 0.209 | 0.011 |
| Per cent over-25 ever married | -0.154 | -0.222 | 0.004 |
| Per cent housing units built pre-1919 | 0.114 | 0.438 | 0.000 |
| Per cent population in lower manual social classes | 0.098 | 0.222 | 0.012 |
| Log of per cent rural households | -0.497 | -0.423 | 0.000 |
| Intercept | 8.762 | | |
| N cases = 88 | | | |

Source: Department of the Environment *Annual Housing Statistics Bulletin, 1993*; Small Areas Population Statistics from 1991 census aggregated to local authority area level.

Appendix Table 8.4: *Characteristics Related to Level of Need and Predicted Level of Need Assuming Identical Methodology (see Ch. 9) for Each Local Authority Area*

| County | Cluster | Per cent Change in Number Households 1986-91 | Per cent Housing Built pre- 1919 | Per cent Pop. in Social Classes 5 or 6 | Per cent Young Men Seeking First Job | Per cent Pop. Over Age 25 Ever Married | Actual Need | Predicted Need* | |
|--------|----------------------------|--|--|--|--|---|----------------|--------------------|-----|
| 1 | Carlow | 1 | 3 | 31 | 33 | 5 | 79 | 3.9 | 2.7 |
| 2 | Cavan | 1 | 1 | 33 | 31 | 6 | 76 | 2.1 | 2.1 |
| 3 | Clare | 1 | 3 | 26 | 25 | 5 | 79 | 2.2 | 2.2 |
| 5 | Cork | 1 | 4 | 35 | 26 | 4 | 78 | 2.2 | 1.2 |
| 7 | Donegal | 1 | 2 | 25 | 42 | 11 | 77 | 4 | 4 |
| 8 | Dublin Fingal | 2 | 15 | 6 | 19 | 5 | 85 | 2 | na |
| 9 | Dublin South | 2 | 10 | 2 | 22 | 5 | 85 | 1.5 | na |
| 10 | Dun Laoghaire- Rathdown | 2 | 11 | 11 | 14 | 4 | 79 | 2 | na |
| 11 | Galway | 1 | 4 | 18 | 29 | 6 | 77 | 1.3 | na |
| 12 | Kerry | 1 | 3 | 22 | 30 | 6 | 76 | 2.4 | 1.5 |
| 13 | Kildare | 1 | 10 | 13 | 30 | 5 | 84 | 2.8 | 2.8 |
| 14 | Kilkenny | 1 | 4 | 33 | 26 | 5 | 78 | 2 | 2 |
| 15 | Laois | 1 | 3 | 30 | 28 | 6 | 78 | 2.2 | 1.3 |
| 16 | Leitrim | 1 | -3 | 33 | 33 | 8 | 75 | 4 | 3.1 |
| 17 | Limerick | 1 | 3 | 29 | 30 | 4 | 79 | 1.9 | 1.9 |
| 18 | Longford | 1 | -1 | 32 | 32 | 5 | 77 | 5.4 | 3.5 |
| 19 | Louth | 1 | 4 | 26 | 29 | 6 | 80 | 1.6 | 1.6 |
| 20 | Mayo | 1 | 0 | 17 | 36 | 7 | 77 | 2.5 | 2.5 |
| 21 | Meath | 1 | 7 | 19 | 26 | 4 | 83 | 2.8 | 2.8 |
| 22 | Monaghan | 1 | 2 | 30 | 31 | 4 | 78 | 2.3 | 1.4 |
| 23 | Offaly | 1 | 3 | 25 | 33 | 5 | 80 | 1.2 | 1.2 |
| 24 | Roscommon | 1 | -1 | 25 | 27 | 5 | 76 | 1.7 | na |
| 25 | Sligo | 1 | 1 | 27 | 28 | 5 | 77 | 1.6 | 0.7 |
| 26 | Tipperary NR | 1 | 2 | 30 | 26 | 5 | 78 | 1.3 | 1.3 |
| 27 | Tipperary SR | 1 | 2 | 35 | 30 | 5 | 78 | 2.3 | 1.4 |
| 28 | Waterford | 1 | 4 | 34 | 29 | 5 | 79 | 1.5 | 1.5 |
| 29 | Westmeath | 1 | 3 | 27 | 31 | 5 | 78 | 2.5 | 2.5 |
| 30 | Wexford | 1 | 5 | 31 | 32 | 7 | 80 | 3.2 | 3.2 |
| 31 | Wicklow | 1 | 9 | 24 | 27 | 7 | 82 | 2.9 | 2.9 |

Appendix Table 8.4 (Continued)

| LA | County Baronies (including suburbs, except Dublin) | Cluster | Per cent Change in Number Households 1986-91 | Per cent Housing Built Pre-1919 | Per cent Pop. in Social Classes 5 or 6 | Per cent Young Men Seeking First Job | Per cent Pop. Over Age 25 Ever Married | Actual Need | Predicted Need* |
|------------------------|--|---------|--|--|--|--|---|----------------|--------------------|
| 32 | Cork | 4 | 7 | 17 | 28 | 6 | 79 | 2.4 | 2.4 |
| 33 | Dublin | 4 | 3 | 23 | 29 | 8 | 70 | 3.2 | 3.2 |
| 34 | Galway | 2 | 16 | 7 | 23 | 4 | 74 | 3.3 | 2.4 |
| 35 | Limerick | 3 | 6 | 11 | 30 | 6 | 79 | 2.6 | 0.4 |
| 36 | Waterford | 5 | 10 | 19 | 31 | 9 | 79 | 5.6 | 5.6 |
| Urban Districts | | | | | | | | | |
| 37 | Arklow | 5 | 3 | 17 | 33 | 10 | 83 | 7 | 5.8 |
| 38 | Athlone | 5 | 4 | 11 | 39 | 5 | 80 | 4.4 | 3.5 |
| 39 | Athy | 5 | 6 | 13 | 42 | 12 | 79 | 6.3 | 4.1 |
| 40 | Ballina | 5 | 7 | 12 | 30 | 13 | 77 | 4.4 | 3.4 |
| 41 | Ballinasloe | 4 | 5 | 18 | 29 | 4 | 64 | 8.3 | 7.1 |
| 42 | Birr | 6 | 3 | 32 | 33 | 8 | 80 | 5.6 | 5.6 |
| 43 | Bray | 3 | 7 | 13 | 24 | 7 | 82 | 4.2 | 3 |
| 44 | Buncrana | 5 | 13 | 18 | 36 | 5 | 80 | 4.2 | 3.2 |
| 45 | Bundoran | 6 | 2 | 31 | 32 | 9 | 79 | 4.6 | 3.7 |
| 46 | Carlow | 3 | 9 | 13 | 33 | 6 | 79 | 5.6 | 4.7 |
| 47 | C'kmacross | 4 | 5 | 18 | 29 | 4 | 78 | 3.2 | 2.2 |
| 48 | Ck. on Suir | 5 | 3 | 18 | 43 | 14 | 80 | 8.6 | 7.6 |
| 49 | Cashe | 5 | 8 | 25 | 42 | 5 | 72 | 4.4 | 3.5 |
| 50 | Castlebar | 3 | 9 | 8 | 25 | 4 | 70 | 4.1 | 3.1 |
| 51 | Castleblaney | 5 | 5 | 22 | 37 | 3 | 74 | 6.3 | na |
| 52 | Cavan | 5 | 12 | 19 | 40 | 7 | 74 | 8.9 | 7.9 |
| 53 | Cearnus Mor | 4 | 5 | 20 | 34 | 6 | 80 | 3.2 | na |
| 54 | Clonakilty | 6 | 10 | 33 | 29 | 5 | 71 | 5.6 | 2.1 |
| 55 | Clones | 6 | -4 | 36 | 37 | 5 | 78 | 1.7 | na |
| 56 | Clonmel | 4 | 6 | 17 | 35 | 6 | 79 | 3 | 2.1 |
| 57 | Cobh | 6 | 6 | 35 | 37 | 7 | 82 | 6.7 | na |
| 58 | Drogheda | 5 | 7 | 11 | 36 | 8 | 81 | 4.5 | 2.4 |
| 59 | Dundalk | 4 | 6 | 15 | 33 | 7 | 81 | 3.3 | 3.3 |
| 60 | Dungarvan | 5 | 10 | 18 | 30 | 11 | 77 | 9.9 | 8.9 |

Appendix Table 8.4 (continued)

| LA | NAME | Cluster | Per cent Change in Number Households 1986-91 | Per cent Housing Built Pre- 1919 | Per cent Pop. in Social Classes 5 or 6 | Per cent Young Men Seeking First Job | Per cent Pop. Over Age 25 Ever Married | Actual Need | Predict-ed Need* |
|----|-------------|---------|--|--|--|--|---|----------------|---------------------|
| 61 | Ennis | 3 | 9 | 8 | 27 | 5 | 76 | 4.8 | 3.8 |
| 62 | Enniscorthy | 5 | 6 | 28 | 38 | 11 | '80 | 5.5 | 5.5 |
| 63 | Fermoy | 6 | 4 | 31 | 38 | 5 | 79 | 9 | 7 |
| 64 | Kilkenny | 3 | 10 | 14 | 28 | 7 | 79 | 3.3 | 2.2 |
| 65 | Killarney | 3 | 9 | 12 | 28 | 5 | 72 | 3 | 0.7 |
| 66 | Kilrush | 5 | -2 | 23 | 39 | 4 | 75 | 2.2 | 1.3 |
| 67 | Kinsale | 6 | 10 | 33 | 30 | 5 | 75 | 9.1 | 5.9 |
| 68 | Letterkenny | 2 | 17 | 8 | 27 | 7 | 76 | 4.8 | 3.8 |
| 69 | Listowel | 4 | 5 | 24 | 28 | 7 | 80 | 5.5 | 4.5 |
| 70 | Longford | 5 | 5 | 16 | 36 | 7 | 78 | 4.9 | 3 |
| 71 | Macroom | 6 | 4 | 32 | 28 | 3 | 74 | 9.7 | 6.6 |
| 72 | Mallow | 4 | 5 | 18 | 33 | 7 | 81 | 5.2 | 3.3 |
| 73 | Midleton | 6 | 4 | 27 | 34 | 5 | 80 | 3.7 | 0 |
| 74 | Monaghan | 4 | 3 | 14 | 30 | 8 | 72 | 3.3 | 1.4 |
| 75 | Naas | 2 | 21 | 6 | 24 | 3 | 82 | 2.9 | 2.9 |
| 76 | Navan | 3 | 7 | 9 | 25 | 6 | 82 | 1.1 | 1.1 |
| 77 | Nenagh | 4 | 9 | 22 | 33 | 7 | 79 | 4.1 | 4.1 |
| 78 | New Ross | 5 | 2 | 28 | 34 | 10 | 80 | 3.9 | 3.9 |
| 79 | Skibbereen | 6 | 3 | 42 | 25 | 4 | 74 | 5.9 | 4.7 |
| 80 | Sligo | 4 | 8 | 15 | 29 | 5 | 75 | 3.3 | 3.3 |
| 81 | Templemore | 4 | 2 | 22 | 28 | 6 | 78 | 4.5 | 3.5 |
| 82 | Thurles | 4 | 4 | 13 | 34 | 6 | 77 | 5.5 | 3.3 |
| 83 | Tipperary | 5 | 2 | 29 | 40 | 7 | 77 | 5.9 | 5 |
| 84 | Tralee | 3 | 9 | 10 | 34 | 7 | 78 | 3.9 | 3 |
| 85 | Trim | 3 | 10 | 10 | 29 | 5 | 81 | 1.4 | 1.4 |
| 86 | Tullamore | 4 | 5 | 14 | 32 | 7 | 81 | 4.9 | 4.9 |
| 87 | Westport | 6 | 12 | 28 | 32 | 5 | 76 | 11.2 | 8.9 |
| 88 | Wexford | 4 | 7 | 25 | 35 | 8 | 78 | 4.2 | 4.2 |
| 89 | Wicklow | 2 | 19 | 17 | 28 | 4 | 82 | 3.7 | 3.7 |
| 90 | Youghal | 6 | 5 | 33 | 38 | 6 | 75 | 11.6 | 8.4 |

Source: Small Area Population Statistics from 1991 census; Department of the Environment, *Annual Housing Statistics Bulletin, 1993*.

* Predicted Need assumes identical assessment procedures, see Chapter 9.

Appendix Tables for Chapter 10

Appendix Table 10.1: *Number and Per cent of Households Receiving Rent Supplement and Mortgage Supplement in Seven Health Board Areas, June 1994*

| Health Board | Rent Supplements | Mortgage Supplements | | Total |
|---------------|------------------|----------------------|-------|--------|
| | | Local Authority | Other | |
| Eastern | 15,352 | 1,607 | 1,855 | 18,788 |
| Midland | 1,200 | 113 | 51 | 1,353 |
| Mid Western | 2,033 | 223 | 239 | 2,474 |
| North Eastern | 919 | 297 | 302 | 1,502 |
| Southern | 3,973 | 497 | 437 | 4,865 |
| South Eastern | 2,077 | 341 | 138 | 2,534 |
| Western | 3,227 | 404 | 293 | 3,892 |
| Total | 28,781 | 3,482 | 3,315 | 35,408 |
| % | 81.4 | 9.8 | 8.4 | 100 |

Source: Data on Recipients of SWA Rent and Mortgage Supplement in June 1994.

Appendix Table 10.2: *Number and Per cent of Households Receiving Rent Supplement and Mortgage Supplement in June 1994, by Household Type*

| Household Type | | Rent Supplements | Mortgage supplements | | Total |
|----------------------|---|------------------|----------------------|-------|--------|
| | | | Local Authority | Other | |
| One person | N | 19,148 | 336 | 384 | 19,833 |
| | % | 66.5 | 9.6 | 11.6 | 56.0 |
| Lone parent | N | 5,747 | 502 | 608 | 6,830 |
| | % | 20.0 | 14.4 | 18.3 | 19.3 |
| Couple | N | 1,109 | 244 | 267 | 1,603 |
| | % | 3.9 | 7.0 | 8.1 | 4.5 |
| Couple with children | N | 2,737 | 2,393 | 2,049 | 7,088 |
| | % | 9.5 | 68.7 | 61.8 | 20.0 |
| Other | N | 4.0 | 7 | 7 | 54 |
| | % | 0.1 | 0.2 | 0.2 | 0.1 |
| Total | | 28,781 | 3,482 | 3,315 | 35,408 |
| | | 100 | 100 | 100 | 100.0 |

Source: Data on Recipients of SWA Rent and Mortgage Supplement in June 1994.

THE ECONOMIC AND SOCIAL RESEARCH INSTITUTE

RECENT PUBLICATIONS BY STAFF MEMBERS

(All reports are published by the Institute except where otherwise stated)

General Research Series

- Pathways to Adulthood in Ireland: Causes and Consequences of Success and Failure in Transitions Amongst Irish Youth* (1993, D. F. Hannan, S. Ó Riain, Paper No. 161, IR£15.00).
The Financial Assets of Households in Ireland (1993, Patrick Honohan and Brian Nolan, Paper No. 162, IR£12.00).
Male-Female Wage Differentials: Analysis and Policy Issues (1994, Tim Callan and Anne Wren, Paper No. 163, IR£12.00).
Drinking Among Post-primary School Pupils (1994, Mark Morgan and Joel W. Grube, Paper No. 164, IR£12.00).
Irish Interest Rate Fluctuations in the European Monetary System (1994, Patrick Honohan and Charles Conroy, Paper No. 165, IR£12.00).
Poverty and Time: Perspectives on the Dynamics of Poverty (1994, Brian Nolan, Tim Callan, Christopher T. Whelan and James Williams, Paper No. 166, IR£12.00).
An Analysis of Secondary Employment Associated with Manufacturing Industry (1995, Eoin O'Malley, Paper No. 167, IR£12.00).
An Analysis of Social Housing Need (1995, Tony Fahey and Dorothy Watson, Paper No. 168, IR£17.50).

Broadsheet Series

- An Overview of Civil Service Computerisation, 1960-1990* (1992, Robert Pye, Paper No. 26, IR£10.00).
The Pilot Programme for Integrated Rural Development 1988-90 (1992, Eoin O'Malley, Paper No. 27, IR£10.00).
Family Problems - Substitute Care: Children in Care and Their Families (1993, Kathleen O'Higgins, Paper No. 28, IR£10.00).
Lone Parents in the Republic of Ireland: Enumeration, Description and Implications for Social Security (1993, A. McCashin, Paper No. 29, IR£10.00).

Policy Research Series

- Ireland and Europe: Challenges for a New Century* (1993, Rory O'Donnell, Paper No. 17, IR£8.00).
An Examination of Irish Currency Policy (1993, Patrick Honohan, Paper No. 18, IR£8.00).
Charging for Public Health Services in Ireland: Why and How? (1993, Brian Nolan, Paper No. 19, IR£8.00).
Issues in Irish Energy Policy (1993, John Fitz Gerald and Daniel McCoy (eds.), Paper No. 20, IR£8.00).
Analysis of Basic Income Schemes for Ireland (1994, Tim Callan, Cathal O'Donoghue and Ciarán O'Neill, Paper No. 21, IR£8.00).
Waste Water Services: Charging Industry the Capital Cost (1994, S. Scott and J. Lawlor, Paper 22, IR£8.00).
Supplementing Family Income (1995, Tim Callan, Ciarán O'Neill and Cathal O'Donoghue, Paper No. 23, IR£8.00).
Energy Utilities and Competitiveness (1995, John Fitz Gerald and Justin Johnston (eds.), Paper No. 24, IR£8.00).
Enterprise-Related Training and State Policy in Ireland: The Training Support Scheme (1995, Philip J. O'Connell and Maureen Lyons, Paper No. 25, IR£10.00).
The Economics of Solid Waste Management in Ireland (1995, Alan Barrett and John Lawlor, Paper No. 26, IR£14.00).

Medium-Term Review

- Medium-Term Review: 1994-2000* (1994, S. Cantillon, J. Curtis, J. Fitz Gerald, No. 5, IR£27.50).
Economic Perspectives for the Medium Term (1994, S. Cantillon, J. Curtis, J. Fitz Gerald (eds.), IR£27.50).

A COMPLETE LIST OF PUBLICATIONS IS AVAILABLE FROM THE INSTITUTE