



## Older People's Experiences of Housing Exclusion

### Key Findings and Council Recommendations

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#### 1. Introduction

Improving the quality of life of older people is a primary concern of the National Council on Ageing and Older People (NCAOP). Quality of life research has consistently highlighted the importance of living in a home and neighbourhood that feels safe, facilitates access to local facilities, enhances independence and control over one's life, and facilitates the retention of a role in society (Gabriel and Bowling, 2003). Therefore the quality, security and location of an older person's accommodation are key determinants of his/her quality of life.

The high incidence of home ownership and perception that older people have fewer accommodation needs as a result often detracts attention from the significant minorities that currently live in substandard or unsuitable accommodation (Cullen *et al.*, 2007) are homeless or are currently experiencing housing exclusion of one form or another<sup>1</sup>.

The Council welcomes the increased policy focus on older people's housing and accommodation needs, as detailed in *Towards 2016*, the *National Action Plan for Social Inclusion 2007-2016*, the *Statement on Housing Policy* (DEHLG, 2007) and *The Way Home – A Strategy to Address Adult Homelessness 2008-2013* (DEHLG, 2008). However, the Council believes that further specialised attention is required and that there is a need for new thinking that addresses accommodation and related support needs in the context of social inclusiveness, equality of access and the provision of accessible and integrated living environments (Browne, 2007).

#### 2. Council Research on Older People's Experiences of Housing Exclusion

The European Federation of National Organisations Working with Homeless People (FEANTSA) has developed a useful typology, ETHOS<sup>2</sup>, which categorises housing exclusion as; rooflessness (i.e. sleeping rough), houselessness (i.e. a temporary place to sleep such as a shelter), insecure housing (i.e. severe exclusion due to

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<sup>1</sup> For example;

- higher rates of housing deprivation are found among older people, and particularly among those living in rural parts of Ireland (Prunty, 2007)
- older people who rent their homes from a local authority or from the private rented sector have higher rates of deprivation on almost all housing items, when compared to owner-occupiers (Prunty, 2007).
- significant minorities of homeless people are aged 50 years and over<sup>1</sup>. (Homeless Agency, 2006).

<sup>2</sup> European Typology of Homelessness and Housing Exclusion

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insecure tenancies) and inadequate housing (i.e. unfit housing). The Homeless Agency in Ireland also uses ETHOS to 'ensure awareness of groups that may be at serious risk of homelessness' (DEHLG, 2008). These categories of housing exclusion informed the parameters of an exploratory study of older people's experiences and perceptions of housing exclusion, commissioned by the NCAOP. Thirty one-to-one semi structured interviews were conducted with older people<sup>3</sup> living in both urban and rural locations and who experienced housing exclusion in a range of housing circumstances<sup>4</sup>.

### 3. Key Findings and Recommendations

#### 3.1 Effects of housing exclusion on older people

The definitions of 'home' provided by the older people experiencing housing exclusion illuminate the perceptions of what an absence of 'home' can mean for them. In essence, housing exclusion:

- takes from a person's sense of self;
- deprives individuals of a physical structure around which to base one's life;
- limits personal space;
- jeopardises safety and security;
- hampers independence;
- limits connectivity with local area and community.

The effects of housing exclusion indicate that the structure, or the 'bricks and mortar' of the accommodation, is only *one* factor that determines older people's perceptions of the suitability and adequacy of their living circumstances. A common thread running through the descriptions of 'home' was the concept of choice – being able to choose how and where one lived influenced how the older people perceived their housing circumstances and often compensated for even the most adverse living conditions.

The aim of housing policy in Ireland is to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and, as far as possible, at the tenure of its choice (DEHLG, 2005). The general principle underpinning this aim is that targeted supports should be available having regard to the nature of the need.

In this context, the Council recommends:

- 3.1.1 the provision of a *variety* of needs-responsive housing supports that facilitate independent living as the cornerstone of strategic housing policy and service delivery for older people.

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<sup>3</sup> two separate cut off points were used to define older people – older homeless people were defined as being 50 years and over, housed older people were defined as being 65 years and over

<sup>4</sup>emergency hostel, transitional hostel, rough sleeping, local authority, supported accommodation, private renting and home owners

### **3.2 Provision of comprehensive needs-based housing supports for older people**

There are a number of prerequisites to the provision of a variety of housing supports suitable to the needs and preferences of older people.

These are:

- an accurate and timely assessment of need for housing supports;
- the provision of a variety of housing supports by service providers;
- the provision of accurate, timely and accessible information in relation to housing supports that are available to meet the needs of older people;
- access to services that support independent living.

Put simply, older people will be able to live independently in the community if their housing needs are accurately assessed, if housing supports are available to meet assessed needs, if they are aware of these supports and facilitated to access them and if they can access other services that facilitate their independence at 'home'. These prerequisites can be considered as a continuum of measures required to facilitate independent living – the absence or inadequacy of one will impact negatively on the aim of Government policy, which is to maintain older people at home and in the community for as long as possible.

### **3.3 Assessment of need for housing supports**

The range of living circumstances that constitute housing exclusion in Ireland make it difficult for the Local Authority Housing Needs Assessment to quantify the scale, location and type of exclusion being experienced. Without this detailed information, local authorities are limited in their ability to either measure need and to respond to it appropriately. A more nuanced housing needs assessment would ensure that future Housing Action Plans can address special needs in a more strategic manner, as recommended in the *National Action Plan for Social Inclusion, 2007-2016* and would facilitate more strategic national planning by the DEHLG at the macro level.

The Council acknowledges that the Local Authority Needs Assessment, by its nature, may not capture the scale and location of homelessness. It is worth noting that the Homeless Agency is currently examining ways of investigating the experience of housing exclusion using the ETHOS typology in order to develop a robust methodological toolkit useful for determining and measuring the extent of housing exclusion (DEHLG, 2008).

The Council recommends that:

- 3.3.1 the detailed working of the new approach to the Local Authority Housing Needs Assessment which was first administered in Spring 2008, be examined by all stakeholders to assess its effectiveness in

measuring the scale and location of housing exclusion, including its impact on the needs of older people;

3.3.2 the Homeless Agency be supported in the development of the methodological toolkit based on ETHOS and that consideration be paid, from the outset, to how this toolkit will dovetail with the Local Authority Housing Needs Assessment. This toolkit should be piloted and evaluated in advance of any national roll-out;

3.3.3 in order to develop a proactive approach to preventing housing exclusion and homelessness, the DEHLG investigate the merits of commissioning an extensive study to identify pathways to homelessness and housing exclusion. Irish literature has identified the most common pathways to homelessness, which could act as a basis for a more extensive study (for example, Pillinger, 2006).

### **3.4 Provision of a variety of housing supports by service providers**

Recent Council research has noted that older people have a continuum of housing needs, ranging from schemes to repair and up-grade their homes to alternative accommodation (Cullen *et al.*, 2007). The older people who participated in the research identified a number of key areas of concern in relation to the housing supports that are currently available to meet these needs.

The Council has previously noted the difficulties that undermined the effectiveness and operation of the schemes<sup>5</sup> that existed prior to the new Housing Aid for Older People Scheme (Cullen *et al.*, 2007)<sup>6</sup>. The Council also notes the current funding shortages in relation to the new Scheme. A more nuanced assessment of need would enable the DEHLG to quantify, in advance, the resources required to meet the need for repairs and adaptations and ensure that adequate funding for the Scheme is available on an annual basis.

For some, repairs and adaptations may be sufficient to enable them to remain living in their own homes. However, approximately 10 per cent<sup>7</sup> of older people do not own their own homes and may require alternative accommodation<sup>8</sup>. The Council acknowledges that overall social housing output has increased significantly in recent years and further welcomes the measures aimed at meeting the social housing needs of older people that have been detailed in the DEHLG's Statement on Housing Policy (2007). However, The

<sup>5</sup> Essential Repairs Grant, Disabled Persons Grant (DPG) and the Special Housing Aid for the Elderly

<sup>6</sup> the failure of some local authorities to apply for funding for the schemes and the consequent inconsistency in their availability throughout Ireland; the bureaucracy involved in applying for them and difficulties negotiating the grant scheme; the limited availability of funding to cover the full costs of repairs or adaptations; the lengthy waiting time involved in receiving sanction for grants and aid and for completion of work; the challenge of finding and supervising building contractors who will carry out the repairs or adaptations; the lack of awareness among the public and among older people, in particular; with regard to the existence of the various schemes; variable availability of grants from one local authority to another.

<sup>7</sup> n=46,500 approx

<sup>8</sup> Homeless people will require an alternative to rough sleeping or hostel dwelling

older people who took part in the research highlighted a number of difficulties in relation to the process of accessing social housing, which included: difficulties with the housing offers system and getting onto the housing waiting list, as well as with the length of time on the housing waiting list, which was considered as being unduly long.

Further increases in the supply of social housing would help to overcome some these difficulties to a certain extent and the Council welcomes commitments to building/acquisition of 27,000 social housing units between 2007 and 2009 (DEHLG, 2007). The Council views the continuation of building programmes by local authorities, voluntary and co-operative housing organisations as an essential requirement for sustaining the improved output of social housing. The Council has noted the proposal for expanding the supply of private landlord rented housing supported by the Rental Accommodation Scheme. However, it cautions that variability in the quality of housing in the private rented sector has been questioned and older people in the private rented sector have been found to experience higher levels of deprivation than owner-occupiers (Prunty, 2007). The Council therefore welcomes recent efforts to achieve more consistent standards in the quality of this accommodation.

The research findings and the definitions of 'home' provided by the older people experiencing housing exclusion point to a need to increase the supply of social housing *that accommodates older people's needs and preferences particularly in relation to location*, given that the environment within which housing is located is considered as being more important than the structure itself.

The Council recommends that:

- 3.4.1 the DEHLG undertake a regular evaluation<sup>9</sup> of the operation of the new Housing Aid for Older People Scheme on a periodic basis to ensure that it is fully accessible to older people;
- 3.4.2 the resources allocated for the Housing Aid for Older People Scheme be ring-fenced. Funding levels should be reviewed every two years in the context of market prices and existing demand;
- 3.4.3 the Council's recommendations in relation to supportive housing, including sheltered housing, for older people in Ireland (Cullen *et al.*, 2007) are acted on in order to facilitate the development of the sector in a manner consistent with that envisaged in *Towards 2016*;
- 3.4.4 the housing offers system be adapted by local authorities to facilitate engagement and consultation with older people to ensure that their

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<sup>9</sup> From both a user and provider perspective

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preferences for the location of social housing are built into the application process from the outset;

- 3.4.5 local authorities encourage voluntary housing bodies and housing co-operatives to increase their supply of social housing;
- 3.4.6 the Housing Forum assist in ensuring that the continuous monitoring of the quality of social housing takes place on a periodic basis in order to ensure that any increased quantity is combined with high quality;
- 3.4.7 reliance on the RAS for the supply of social housing should be avoided;
- 3.4.8 increased inspections and enforcement of revised minimum standards regulation become a consistent feature of the private rented sector.

### **3.5 Provision of accurate, timely and accessible information about housing supports**

An accurate and sensitive assessment of housing need and the supply of housing supports to meet these needs are necessary but not sufficient to ensure that older people who are experiencing housing exclusion will receive the supports required to enable them to improve their housing circumstances and to live independently. They need to know what supports are available to them and how they can be accessed. In some cases, they may also require practical assistance in accessing these supports. The research highlighted that many older people were dissatisfied with housing support application and allocation processes. This dissatisfaction arose primarily as a result of a lack of communication between housing service providers and applicants and inadequate information provision in relation to important aspects of various supports available.

In this context, the Council recommends that:

- 3.5.1 local authorities adopt a proactive approach to information provision based on the principles of quality service delivery and on best practice;
- 3.5.2 local authorities actively publicise and encourage older people to apply for the housing-related supports that they provide;
- 3.5.3 local authorities ensure that particular attention is paid to the provision of information to older people in relation to the new Housing Aid for Older People Scheme, including details in relation to the process of application for the Scheme, and particularly in relation to the process of having the repairs carried out and what this will entail;
- 3.5.4 local authorities provide older people on housing lists with timely and accurate information from the outset about the points-based system on which allocation decisions are made and that they provide applicants

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with at least annual up-dates in relation to their position on the housing list;

3.5.5 local authorities strongly consider the appointment of dedicated workers for older people (Delaney *et al.*, 2005; Cullen *et al.*, 2007) to facilitate access to supports available and that this worker is available to provide on-going assistance, support and information at all stages throughout application processes and for a period after receipt of the supports required;

3.5.6 consideration should be given to using key workers to provide settlement services and to facilitate tenancy sustainment, which, according to the DEHLG, will be necessary in some cases (2007), given their proposed ongoing contact with housing support applicants.

### **3.6 Access to services that support independent living**

The relationship between ageing and onset of illness and disability is well established. International research has also highlighted the link between all forms of housing exclusion and ill health. Therefore, it is critical that older people's ability to access health and social care services and to live independently is not compromised by their housing circumstances. The research highlighted that those experiencing rooflessness and houselessness were at a particular disadvantage in terms of accessing mainstream health and social services and psychiatric services<sup>10</sup>.

On a positive note, the research also pointed to the positive attitudes that older homeless people had towards the specialist healthcare settings within homeless services in Dublin and the important role that they played in facilitating access to generalist health and social care services. Of course, for some older homeless people in particular, who have been staying in homeless hostels on a long-term basis or moving between them, independent living may be more of an ideal than a possibility. In these instances, supported accommodation is a more suitable alternative to hostel dwelling.

Given the above, the Council recommends that:

3.6.1 older people experiencing housing exclusion have the same access to primary care services, and to medical cards and General Practitioners, in particular, as other population groups. This is particularly important for older homeless people and those in temporary accommodation who, as highlighted by the research, have specific concerns in relation to accessing the services of a GP;

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<sup>10</sup> A high proportion of homeless people have psychiatric problems (Lawless and Corr, 2005)

- 3.6.2 the Office for Disability and Mental Health acknowledge the interface between disability and old age and incorporates the physical and mental health needs of older people into its programme of work;
- 3.6.3 the HSE integrates the model of specialist setting primary care service that is available within some homeless services in Dublin with primary care teams and networks, as recommended by the DEHLG (2008). Areas with small homeless populations should consider whether a partnership approach with other areas could be adopted in the provision of some services to improve local access (DEHLG, 2007);
- 3.6.4 those living in social housing (provided by local authorities or voluntary or co-operative housing organisations) have the same access to health and social services as those who own their own homes and that the protocols for inter-agency cooperation currently being developed by a sub-group of the Cross Departmental Team on Sheltered Housing be designed and implemented to facilitate this process;
- 3.6.5 supported accommodation be provided and funded as part of the strategy to address the housing needs of older people and people with a disability, as recommended by the DEHLG (2008).

## **Conclusion**

In keeping with the WHO's policy framework on active ageing, an age friendly society will seek to enhance the quality of life of all its citizens as they age by optimising their opportunities for health, participation and security (NCAOP, 2005). The Council believes that good quality, affordable and secure housing will assist in ensuring that these opportunities are optimised, quality of life enhanced, government policy in relation to older people fulfilled and an age friendly society achieved.

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