



Dublin City  
Baile Atha Cliath

# PROFILE OF HOUSEHOLDS ACCOMMODATED BY DUBLIN CITY COUNCIL

Analysis of Socio-Demographic,  
Income and Spatial Patterns, 2001



THE  
HOUSING UNIT

# Introduction

## 1.1 Background to Research

Over the past decade, local authority tenants in Ireland have become the focus of increased attention and activity on the part of both local and central government. Their heightened prominence is related to the programme for the reform of local authority housing management initiated by the Department of the Environment and Local Government (DoELG) during this period. As part of the programme, local authorities have been urged to make their housing service more 'tenant focussed', by ensuring that the highest possible quality of service is provided to tenants, their needs and wishes are taken into account, and they are involved in management decisions (Housing Management Group, 1996, 1998).

The focus on local authority tenants is also the result of mounting evidence that poverty levels among households living in the tenure are very high (Nolan, Whelan and Williams 1998). Dealing with the problems associated with such acute poverty has created significant challenges for local authorities, and has forced them to move beyond their traditional remit as landlord to address issues additional to housing management. For instance the remit of the National Anti-Poverty Strategy (NAPS) has been recently extended to include the local government sector and seven pilot social inclusion units have been established in local authorities around the country to manage the rollout of the NAPS and promote social inclusion initiatives (Government of Ireland, 1997). As a consequence of the high levels of poverty among their tenants, much of the work carried out by local authorities to date in relation to the NAPS and social inclusion has targeted this group.

Accurate and up-to-date data are vital to effective planning for the reform of existing services or the design of new ones. This profile of households accommodated by Dublin City Council in 2001 will provide information to elected members, staff and tenants associations who are in the process of developing plans to improve the quality of local authority housing and estate management and to combat social exclusion within the City Council's operational area. In addition, it is also envisaged that this report will assist planning by the other community and statutory agencies which provide services to tenants of Dublin City Council and at national level will inform housing and local government policy development by the DoELG. The information on which this report is based was originally collected by Dublin City Council for the purposes of assessing housing rents. As the first housing study of its kind to access this type of database, it has the potential to

significantly contribute to our knowledge of local authority household demographics, income and income poverty.

This study is also intended to demonstrate how administrative data can be re-used for planning and service development purposes, and it is hoped this project can act as a template for other local authorities to carry out similar tenant profiles using their database of housing rents.

Dublin City Council is by far the largest social landlord in the Republic of Ireland – it accommodates approximately 25 per cent of the 100,000 local authority tenant households in the country (Department of the Environment and Local Government, various years). It has developed new and successful initiatives in the area of estate management and it was the first local authority in the country to set up a Social Inclusion Unit. This socio-demographic, income and spatial analysis of the households accommodated by Dublin City Council will also make an important contribution to the relatively modest research literature which has been produced to date on local authority tenants and on poverty and housing tenure in Ireland.

## 1.2 Research Aims

The principal aim of this joint research project between the Housing Unit and the Dublin City Council Social Inclusion Unit is to compile a socio-demographic, income and spatial profile of Dublin City Council tenants. The 24,073 households and 67,960 individuals accommodated by the City Council in 2001 will be profiled according to the following criteria:

- ◆ type and location of dwelling
- ◆ rent
- ◆ household structure
- ◆ age and gender of all household members
- ◆ source and level of income and employment profile of all household members.

The information used relates directly to the information furnished by tenants for rent assessment purposes. Using this information, the project also aims to establish the level of relative income poverty among Dublin City Council tenant households, to identify any features in poverty among this population according to, for example, gender, household structure or location and to account for these income poverty levels.

## 1.3 Outline of Report

This report is set out in six sections. This first section gives a background to the study and outlines the methodology employed. Section Two reviews the existing literature on local authority housing and the social rented tenure and on poverty and housing tenure in Ireland. Section Three presents a demographic profile of the individuals and households accommodated by Dublin City Council, and details the types of dwellings and the parts of the city in which they live. Section Four analyses the available data relating to the levels and sources of income of the tenant population. Income poverty levels among members of City Council tenant households are examined in Section Five and the poorest sections of this population are identified. Section Six considers the reasons for the findings set out in the previous section and identifies their implications for housing management and social inclusion policy and programmes in Dublin City Council and nationwide. In addition, 'factsheets' which profile tenant households in different parts of the city are included as Appendix One to this report.

## 1.4 Research Methods and Methodology

### 1.4.1 Source of Data

The 1966 Housing Act empowers local authorities to levy rents on their dwellings and the most recent Department of the Environment and Local Government (2002) circular letter on the implementation of this requirement specifies that rents must take account of the incomes of all members of the tenant household and make allowance for the cost of dependent children. It also highlights the need to ensure that rental income is sufficient to cover the costs of managing and maintaining the housing stock. In order to determine rent levels Dublin City Council, in common with most local authorities in the country, records the age, level and source of income of each member of every household living in its dwellings and updates this database annually using information supplied by tenants themselves, together with details of social security benefit levels provided by central government. Also, any changes in the circumstances of households are notified to the City Council on an ongoing basis.

The data utilised in this analysis were compiled from rent records held by Dublin City Council on the 24,073 households, containing some 67,960 individuals, it accommodated in 2001. The specific information used in this study was supplied by the City Council tenants in the first six months of 2001, and was captured from its internal housing management database on 9 November 2001. These data only include tenants. Not included in this study are those in the process of buying their dwelling from the local authority under the tenant purchase scheme or those on the housing waiting list. In addition, properties are excluded from the analysis if they are not categorised as standard dwellings, are let on a short-term basis or are not let as residences. These include houses or flats used as community facilities, hostels for homeless people, and halting sites for Travellers.

### 1.4.2 Quality and Accuracy of Data

It is important to acknowledge that the data on which this analysis is based have some inherent shortcomings. For instance, these are administrative data which were originally collected for a different purpose; they only provide information which is pertinent to the assessment of rent and cannot shed any light on, for instance, non-monetary indicators of deprivation among tenant households such as access to key goods or services or the standard of living accommodation. In addition, because rents are related to the income of tenants it may be in their interests to under-report its full extent to the City Council.

However, the problems associated with the re-use of these administrative data are outweighed by their richness. Because Dublin City Council collects detailed information on the age and incomes of all occupants of its social rented dwellings each year for rent assessment purposes, this database provides a uniquely comprehensive and timely insight into the income and demography of this population. In addition, the Council uses a number of procedures to ensure that the information provided to it by tenants for rent assessment purposes is as accurate as possible. Any changes to household structure or income must be reported to the City Council as they occur and every household accommodated by it (apart from residents of senior citizen specific accommodation) must complete a household information form annually, which details the level and source of income of all its members. Of the 20,914 households issued with a household information form by the Council in 2001, approximately 19,400 either returned the form or submitted the relevant information via their local housing office in the first eight months of the year. Information submitted by tenants regarding employment income must be supported by documentary evidence such as a wage slip or P60.

Despite these rigorous verification procedures, however, some information was missing from the Council's rent records. For instance, the dates of birth of 59 individuals were missing and 3,449 adults did not give information on their marital status. Furthermore, although details of the source of income of each member of every tenant household is collected by the City Council, income from Community Employment (CE) schemes, FÁS training schemes, foster child allowances, and certain welfare payments is disregarded for rent assessment purposes; therefore information on the level of income which tenants receive from these sources is not recorded. In order to rectify this potential anomaly an assumed income was calculated for all these cases. In respect of children in foster care, for example, a weekly allowance of €254 for children under 12 and €279 for children over 12 is payable. These amounts were calculated and added to total income for the relevant households. On the other hand, 4,699 other adults living in Dublin City Council rented dwellings had a recorded income of zero, and these individuals proved more difficult to account for. Of this group, 2,701 are married and have a partner with a recorded income and a further 124 record their status as the spouse of a head of household. On this basis it is reasonable to assume that most of these individuals work full-time in the home. However, 1,056 individuals with a recorded income of zero are aged between eighteen and twenty years.

According to the rent assessment section of Dublin City Council approximately 60 per cent of 18 to 20 year old members of tenant households are registered as attending full-time education or training. It can be inferred from this that 633 of this group are in full-time education, while the remaining 423 individuals are in receipt of either a social welfare benefit or income from employment.

### 1.4.3 Methodology

In order to ensure that the analysis presented in this report is comparable with the findings of other relevant Irish research, the methodology employed to assess the extent of income poverty among tenants of Dublin City Council is as similar as is practicable to that used in the Economic and Social Research Institute (ESRI) poverty studies (see Callan and Nolan, 1994 for a full description). However, this study does not include other poverty indicators that could identify those experiencing deprivation due to a lack of resources; primary data collection would be required to establish these indicators. It is based on a relative, rather than an absolute definition of poverty, which is operationalised by calculating whether the disposable incomes of Dublin City Council tenants fall below 40 per cent, 50 per cent, or 60 per cent of the average net income of the general Irish population. The Combat Poverty Agency estimates that in 2001, 40 per cent of average income stood at €127.71 per week, 50 per cent of average income was €159.64 per week and 60 per cent of average income was €191.58 per week.

Taking account of the fact that a given level of income will support a different standard of living depending on the size and composition of the household in question, the household incomes of the target population are adjusted using the 'equivalence scale' most commonly employed by the ESRI. According to this methodology the first adult in the household is given the value 1, each additional adult is given a value of 0.66 and each child (defined as anyone aged 14 years and under) is given a value of 0.33. The number of equivalent adults in each household is calculated using this scale; the total household income is divided by this number and the resultant 'equivalised income' is used to assess the relative income poverty of each individual rather than the income per capita.

On this basis, the level of income poverty among Dublin City Council tenant households can be calculated. This refers to the percentage of tenant households with incomes below 40 per cent, 50 per cent and 60 per cent of the national average. The composition of this population of poor City Council tenant households is assessed by establishing the income poverty contribution of different household types or housing areas.

## 1.5 Ethical and Data Protection Considerations

The authors of this report were aware of their obligation to comply with legal requirements of the Data Protection Act, 1998 and of their ethical obligation to respect the privacy of Dublin City Council tenant households and to avoid stigmatising communities living in local authority estates. For this reason, data used in this report are presented in summary form, in order to ensure that no individual tenants, tenant households, or estates can be identified.

## 1.6 Definition of Terms

For the purposes of this study, the term household is defined as a single person or a number of people residing together in the same accommodation. Each household renting a dwelling from Dublin City Council contains a primary tenant who holds the tenancy agreement with the City Council. A number of households contain two individuals who are joint primary tenants. In this report the primary tenant is referred to as the 'head of household' and other members of the household are defined according to their relationship with this person, for instance as the spouse, son, or daughter of the head of household.

In this research project, estimates of the net weekly household income of households accommodated by Dublin City Council were derived from the combined weekly cash incomes of all household members from employment, self-employment and/or state transfer payments and additional cash benefits available to households such as children's allowances. It does not include any imputed income from non-cash transfers such as fuel allowance. Similarly the data on the weekly income of the individual members of tenant households were calculated on the basis of all cash income accruing to that particular individual only from state benefits or earnings. The original database of housing rents, on which this study is based, records 340 different sources of income among the Council tenant households in 2001. However, for ease of analysis, this information was reclassified into the following broader categories: employment/self-employment, unemployment assistance (long-term), unemployment benefit (short-term), disability payment, one-parent family payment, community employment (CE) scheme, contributory and/or private pension, non-contributory pension, and no income.

In this study the City Council rented housing stock is categorised under three headings: standard houses, flats, and dwellings which are specifically reserved for senior citizens, normally sheltered or semi-sheltered accommodation. The City Council's housing stock is divided into nine housing areas for management purposes, each with its own regional manager, and these housing areas were used to assess the spatial distribution of the tenant population. Details of the Election Divisions or wards in each of these housing areas are contained in Appendix Two to this report. In addition, a full map of each housing area is provided in Appendix Three.

# Context

## 2.1 Introduction

This section is intended to contextualise the analysis of the socio-demographic characteristics, incomes and location of Dublin City Council tenant households presented in later parts of the report. It sketches the evolution of local authority housing provision in the Republic of Ireland, together with the City Council's contribution to the development of this service. It also summarises the available information on the socio-economic characteristics and incomes of local authority tenant households nationwide and in urban and rural areas of the country and identifies the factors that have contributed to the distinctive profile of households living in this sector, compared to the general Irish population.

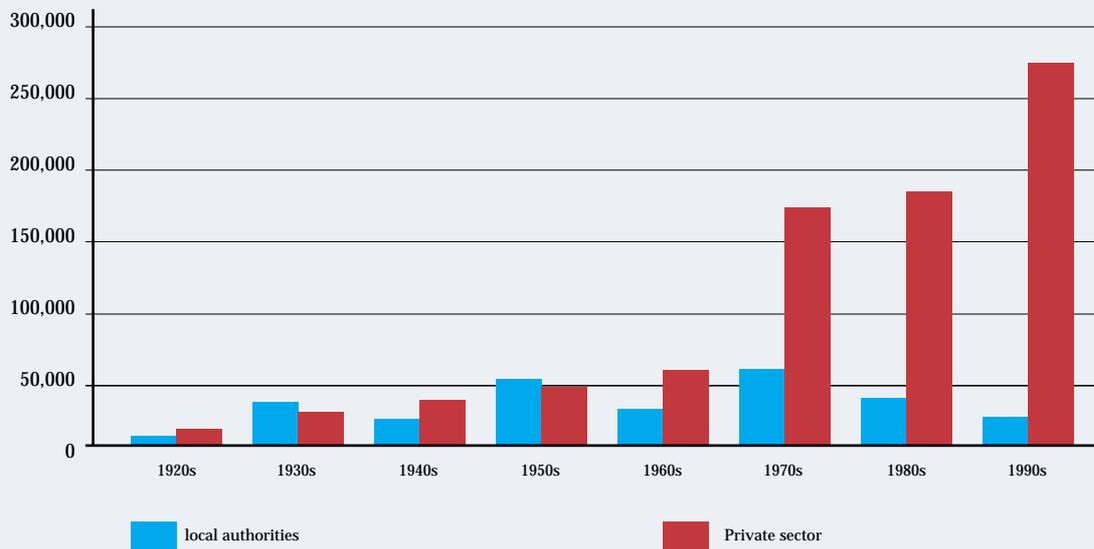
## 2.2 Local Authority Housing Provision in Ireland

Local authorities in Ireland have been involved in providing housing since the late 1800s. At this time, growing concern in many European countries about the housing conditions of the low-income population led to the creation of systems of state-subsidised housing for rent to low-income and disadvantaged groups which is known as social housing (Harloe, 1995). In the case of Ireland these concerns inspired the introduction of a series of measures – beginning with the 1866 Labouring Classes (Lodging Houses and Dwellings) Act – to subsidise the provision of social housing (Norris, forthcoming). Most of the early social housing schemes enabled by these measures were not built by local authorities but by voluntary bodies and semi-philanthropic organisations, which provided dwellings for a modest profit. However, from the early 1900s local authorities took over from non-statutory bodies as the main providers of social housing for rent in Ireland. This remained the case until the early 1990s, when the introduction of new funding schemes for voluntary housing bodies by the Department of the Environment and Local Government encouraged greater output by these agencies, which have provided 20 per cent of the social housing built in Ireland since 1990 (Department of the Environment and Local Government, various years).

Since the foundation of the state in 1922, local authorities in Ireland have constructed some 330,000 dwellings, which accounts for just over one third of the total national housing stock (Central Statistics Office, 1997a). FIGURE 2.1 reveals that, in comparison to the private sector, local authority housing output was especially high in the first half of the twentieth century – during the 1930s and the

Figure 2.1

Dwellings built by local authorities and the private sector in the Republic of Ireland, 1920s-1990s



Source: Minister for Local Government (1964) and Department of the Environment and Local Government (various years).

Note: The 1920s refer to 1923-1929 only; private sector building figures from the 1920s to the 1950s only include dwellings built with state aid, but this probably incorporates the vast majority of private sector dwellings built.

1950s local authorities completed more new dwellings than did private builders. TABLE 2.1 demonstrates that as a result, by 1961 local authority rented housing accounted for 18.4 per cent of all dwellings in this country.

Since then, the local authority rented tenure has steadily contracted in size, primarily as a result of two factors. Firstly, as is explained by FIGURE 2.1, the level of new local authority house building fell sharply after 1970 both in absolute terms and in terms of its relative contribution to overall housing construction. Secondly,

over two thirds of the dwellings built by local authorities have been sold to tenants since generous discount ‘tenant purchase’ schemes were first introduced in rural areas by the 1936 Labourers Act, and extended to towns and cities by the 1966 Housing Act (Norris, forthcoming). Accordingly, by the year 2000 only 99,683 of the dwellings originally constructed by local authorities remained in their ownership (Department of the Environment and Local Government, various years).

Table 2.1

Housing tenure in the Republic of Ireland, 1961-1997

Year	Owner occupied %	Private rented %	Local authority rented %	Other %
1961	59.8	17.2	18.4	4.6
1971	68.8	13.3	16	2.4
1981	74.4	10.1	12.5	3.0
1991	79.3	8.0	9.7	3.0
1997	79.2	11.0	7.8	1.9

Source: Central Statistics Office (1997a, 1997b) and Minister for Local Government (1964).

## 2.3 Local Authority Housing Provision by Dublin City Council

With 24,073 dwellings let in 2001, Dublin City Council is by far the largest landlord in the social rented sector in Ireland. Approximately 25 per cent of all local authority tenant households, and 21 per cent of all social renting households in the country, are accommodated by the City Council (Rhodes and Clayton, 2001). By comparison the next largest local authority landlord – South Dublin County Council – had 7,532 dwellings let in 2001 (Department of the Environment and Local Government, various years). The City Council’s housing stock is not only distinctive in its scale; the predominant type of dwelling in Dublin is also atypical compared to that of other Irish local authorities. Unlike most other authorities, for instance, a minority (42.6 per cent) of the dwellings let by Dublin City Council in 2001 are standard houses, whereas 44.3 per cent are flats of various designs, and 31.1 per cent are senior citizen specific dwellings, served by a communal warden service and alarm system.

The distinctive scale and design of Dublin City Council’s housing stock is the result of a number of factors. These include: a longstanding and extensive building programme, the reform of local government structures in Dublin City and County implemented in 1994, sales of local authority dwellings to tenants and a long tradition of architectural innovation in housing construction on the part of the City Council.

According to Fraser (1996), Dublin City Council constructed relatively few dwellings before 1922. However, this changed radically after the foundation of the State and by 1960 Dublin City Council had completed a total of 42,370 dwellings, as compared to the 45,597 dwellings built by other urban local authorities and the 84,161 local authority dwellings in rural areas constructed by that date (Department of Local Government, various years). Consequently, as TABLE 2.2 below reveals, at the beginning of the 1960s the proportion of the housing stock rented from local authorities was significantly higher in Dublin city and county

**Table 2.2**

**Housing tenure in Dublin City and County and the Republic of Ireland, 1961-1991**

Tenure	1961		1971		1981		1991	
	Dublin	Ireland	Dublin	Ireland	Dublin	Ireland	Dublin	Ireland
Owner-occupied	41.6	59.8	57.4	70.8	65.6	74.4	72.0	79.3
Private rented	30.0	17.2	14.8	10.9	15.2	10.1	11.9	8.0
Local authority rented	25.6	18.4	26.5	15.9	17.2	12.5	13.9	9.7
Other	2.8	4.6	1.3	2.4	1.9	3.0	2.2	3.0

*Source: Central Statistics Office (1966, 1976, 1986, 1997a).*  
*Note: Dublin includes Dublin city and county.*



Plate 2.1:  
Flats Complex  
at  
Nicholas Street,  
Dublin 8

than in the rest of the country. As mentioned above, new local authority house building in Ireland has fallen significantly during the last two decades. Total output by this sector came to 42,192 dwellings in the 1980s, falling to 20,184 units in the 1990s. Housing output by Dublin City Council also contracted during this time. During the 1980s it built or acquired only 3,550 dwellings, although its output rose to 6,882 units in the 1990s. As a result, by 1991 the proportion of the housing stock rented from local authorities fell to 13.9 per cent in Dublin City and County, although this level of local authority renting is significantly higher than in the country as a whole.

In addition to falling housing output, the size of Dublin City Council's stock of dwellings has been further reduced by two other factors. Firstly, in 1994, 7,710 of its dwellings were transferred to the ownership of Fingal, Dún Laoghaire-Rathdown and South Dublin County Councils – the new local authorities established as a result of the reform of local government structures in the Dublin area. In addition, it has been steadily depleted by sales of dwellings, since the universal right of purchase was extended to urban local authority tenants by the 1966 Housing Act. Loss of units as a result of these measures has not only affected the size of the City Council's housing stock, it has been a critical factor in shaping its distinctive composition in terms of type of dwelling. According to the Lord Mayor's Commission on Housing (1993) flats comprised only 2.7 per cent of the dwellings transferred into the ownership of the three other Dublin local authorities in 1994, for instance. Furthermore, because local authority flats cannot be bought under the tenant purchase schemes, all of the dwellings sold by Dublin City Council are houses.

The composition of Dublin City Council's housing stock has also been affected by its tradition of architectural innovation alluded to above. According to MacLaran (1993), the history of local authority house building in Dublin city can be broadly divided into the following phases:

- ◆ Most of the dwellings built in the pre-independence period were located in the inner-city. These consisted of two-storey cottages built at high-density on small in-fill or slum clearance sites and four storey, red-brick, 'tenement' type flats complexes with internal access to the flats by means of stairs and corridors. These latter schemes are still in the ownership of the City Council and have been extensively refurbished. PLATE 2.1 above, provides an example of a development of this type.



*Plate 2.2:  
Front of  
Oliver Bond House,  
Dublin 8*



*Plate 2.3:  
Rear of  
Oliver Bond House,  
Dublin 8*

- ◆ Following independence, the City Council built its first large housing estate at Marino in north-east Dublin. The 1,262 houses in this scheme were constructed in an innovative design, influenced by the British ‘Garden City’ architectural movement, which endeavoured to combine the virtues of urban and rural life by building suburbs with layouts akin to traditional country villages.
- ◆ Between the 1930s and 1960s the City Council followed a two-pronged housing strategy. On the one hand, a large number of units were constructed in the inner-city as part of a large slum clearance programme in areas such as Pearse Street, Cuffe Street, James Street and Marrowbone Lane, including the Oliver Bond flats complex which is illustrated in PLATES 2.2 and 2.3 above. The majority of these dwellings were constructed as four-storey blocks of flats, the perimeter of which respected the existing street pattern with communal courtyards at the rear, which provided access, play space, clothes drying areas and storage. At the same time the Council also constructed many low-density suburban estates in Crumlin, Drimmagh, Donnycarney, Cabra and Ballyfermot. These dwellings are small in size and the estates are of similar design, with little or no landscaping.
- ◆ During the 1960s and early 1970s Dublin City Council embraced the contemporary fashion for ‘system-built’ construction. The result was flats complexes such as Ballymun (see PLATE 2.4 on page 12) and St Michael’s Estate in Inchicore which were built using the Balency system of pre-cast concrete panels, and some low-cost housing estates such as Darndale (see PLATE 2.5 on page 12) in the north of the City and Cherry Orchard in Ballyfermot. The majority of the City Council’s relatively large stock of dwellings for senior citizens was also constructed during these decades.



Plate 2.4:  
The Ballymun Estate,  
Dublin 11

Plate 2.5:  
Darndale,  
Dublin 15,  
pictured after  
extensive  
refurbishment  
in the early  
1990s

- ◆ Very large low-density estates were constructed in a number of locations at the edge of the city during the 1970s, many of which such as Killinarden in Tallaght and Neilstown were subsequently transferred into the ownership of the three Dublin county councils, but some others including housing estates at Finglas remain in the City Council’s stock (see PLATE 2.6 on page 13).
- ◆ Finally during the early 1980s the City Council established a city centre development programme which sought to provide new local authority housing in inner-city areas which had not traditionally been residential in character, by building on cleared and in-fill sites. This focus on smaller, centrally located new housing developments has continued to this day but the style of developments has changed significantly. In the 1980s most new building took the form of relatively low-density estates (see PLATE 2.7 on page 13). In more recent years, by contrast, new schemes tend to be higher density and include a mixture of houses, maisonettes and flats. Successful examples of developments of this type include complexes at Smock Alley in Temple Bar, Jervis Street, City Quay and Bride Street (see PLATE 2.8 on page 14).

Table 2.3

Poverty levels in the Republic of Ireland by housing tenure, 1987-1994

	% below 50% of average income		% below 60% of average income	
	1987	1994	1987	1994
Owned outright	16.8	18.1	30.0	37.8
Owned with mortgage	6.7	8.7	2.5	14.6
Local authority tenant purchased	17.8	21.8	27.5	41.6
Local authority rented	37.4	49.8	59.1	74.6
Other rented	14.4	15.1	27.7	34.0
All	17.0	18.8	29.1	34.6

Source: adapted from Nolan, Whelan, and Williams (1998).

Plate 2.6:  
Finglas,  
Dublin 9



Plate 2.7:  
Portland Place,  
North Circular  
Road,  
Dublin 3

## 2.4 Socio-Demographic Profile of Local Authority Tenants in Ireland

The available evidence indicates that the social and demographic characteristics of households accommodated by local authorities in this country differ from the general Irish population in a number of important respects, and that the disparities between these two groups have increased since the mid-1980s. For instance, TABLE 2.3, which sets out the percentage of households in each housing tenure with incomes below 50 per cent and 60 per cent of the national average, reveals that local authority tenant households have lower incomes than households renting accommodation from private landlords and home owners (particularly mortgage holders). It also demonstrates that the level of income poverty among local authority renting households increased significantly between 1987 and 1994, as the proportion with incomes below 50 per cent and 60 per cent of average increased from 37.4 per cent to 49.8 per cent and from 59.1 per cent to 74.6 per cent respectively.

TABLE 2.4 demonstrates that income poverty levels among local authority tenants living in urban areas of the country were even higher than among their rural counterparts in 1994, and that income poverty increased more rapidly among urban tenants between 1987 and 1994. Just under two-thirds (63.9 per cent) of rural local authority tenants had incomes below 60 per cent of the national average in 1987, as compared to 53.2 per cent of tenants resident in urban areas, whereas

Table 2.4

### Level of poverty among local authority tenants in the Republic of Ireland, 1987-1994

	% below 50% of average income		% below 60% of average income	
	1987	1994	1987	1994
Rural non-local authority tenant	16.8	17.4	30.6	35.3
Rural local authority tenant	39.7	47.5	63.9	71.2
Urban non-local authority tenant	5.6	9.4	11.5	19.2
Urban local authority tenant	31.2	50.9	53.2	77.2

Source: Nolan and Whelan, (1999).



Plate 2.8:  
Mixed Complex  
of Flats  
and Houses  
at Bride Street,  
Dublin 8

the corresponding poverty levels for 1994 are 71.2 per cent and 77.2 per cent respectively.

According to Nolan, Whelan and Williams (1998) the increase in income poverty experienced by authority renting households over the period 1987 to 1994 is related to the socio-demographic profile of this group. Those socio-demographic characteristics which are associated with income poverty, such as: long-term unemployment, lack of educational qualifications, lone parenthood and large number of children in the household, are more

common among local authority tenants than the rest of the population. Furthermore, the prevalence of these characteristics among local authority tenants increased substantially between 1987 and 1994, and in addition, the importance of these factors in causing poverty tends to increase over time – the long-term unemployed tend to be poorer than those who are out of work for a short period.

Further research on this issue by Nolan and Whelan (1999) found that in rural areas these socio-demographic factors account for most of the variation in income poverty levels between housing tenures. However, they found the particularly large increase in poverty levels among urban local authority renters between 1987 and 1994 more difficult to account for, considering that the prevalence of socio-demographic characteristics associated with poverty among tenant households had increased at a similar pace in all regions, and that generally speaking the urban population in Ireland is not poorer than those living in rural areas. They found that urban local authority tenants do have higher levels of fatalism and poorer perceptions of their neighbourhoods and employment opportunities than their rural counterparts but these differences were not significant enough to explain their higher risk of poverty, and in any case the wider urban population also display higher rates of these negative attitudes than rural dwellers. On this basis they concluded that the distinctive profile of urban local authority tenants is most likely the outcome of a combination of the impact of urban location that persists across all housing tenures, and of the influence of living in local authority rented dwellings. However, they emphasise that this 'tenure effect' is most likely the result of selection into urban local authority housing of those with multiple disadvantages, rather than independent neighbourhood effects associated with local authority estates in towns and cities.

## 2.5 Explaining the Socio-Demographic Profile of Local Authority Tenants in Ireland

Section 2.4 revealed that levels of income poverty among local authority tenant households in Ireland increased between 1987 and 1994, and related this development to the increased prevalence of the socio-demographic characteristics associated with income poverty among this group. According to Stephens, Burns and McKay (2002) since the early 1980s a similar trend has become evident among households living in social rented dwellings in many (but not all) other European Union (EU) member states. This phenomenon is known as residualisation, which is defined as the tendency for the social rented sector ... to cater for an increased proportion of deprived people and to cater more exclusively for this group (Lee and Murie, 1997:7).

Broadly speaking, the international research on residualisation suggests two reasons for this phenomenon (Malpass, 1990). Some authors focus on the influence of housing related factors, ranging from the administration of the local authority housing service to government intervention in the housing system more generally by means of, for instance, grants to enable low-income households to purchase a dwelling. Others emphasise the role of broader factors such as the state of the economy and the labour market. It is interesting to note that Nolan and Whelan's (1999) research on income poverty among Irish local authority tenants concludes that both housing and non-housing factors have contributed to higher income poverty levels among tenants in urban areas.

In the Irish context, three aspects of our system of providing housing have had a particular impact on the socio-demographic profile of the households accommodated by local authorities:

- ◆ Entry to the local authority rented tenure is restricted. Local authorities are obliged by statute to allocate their dwellings on the basis of need and the factors that must be taken into account in assessing housing need are specified in the 1988 Housing Act. In addition, the 1966 Housing Act also obliges local authorities to operate a system of income-related rents which obviously encourages low-income households to enter the sector.
- ◆ The contraction of the local authority rented tenure since 1960, described in Section 2.2 above, is also significant because low levels of new building reduce the number of dwellings available for letting, and although no comprehensive data are available on the incomes of new entrants to the local authority rented tenure in Ireland, because dwellings are allocated on the basis of need, it is reasonable to assume that only the most disadvantaged households have secured tenancies since the mid-1980s. Sales of dwellings to sitting tenants have a twofold residualising effect. They further reduce the stock available for letting to applicants for housing, and because tenant purchasers tend to be wealthier than the households which continue renting (although TABLE 2.3 above demonstrates that they are still significantly poorer than other owner

occupiers), they also promote an exodus of better-off households out of the local authority sector.

- ◆ The marked expansion in construction of private dwellings highlighted in Section 2.2, and consequent growth in the relative size of the owner-occupied tenure to 79 per cent of stock which is the highest level in the EU, indicates that as well as factors internal to the local authority housing sector, the broader housing system and housing policy in Ireland has contributed to the residualisation of the local authority tenure (European Union, 2001). Since the foundation of the State, a generous system of direct and indirect subsidies for private house purchasers has been put in place, which has enabled the vast majority of households to own their homes, and reduced the potential clientele for local authority rented accommodation to the lowest income section of the population. Significantly, many of these supports, including the provision of housing loans by local authorities to households who cannot access mortgage credit from commercial lenders and the shared ownership scheme which allows low-income households to purchase part of the equity in a dwelling and rent the remainder from a local authority, have the specific objective of enabling low-income households to access home ownership. As a result the potential clientele for local authority housing has been further reduced. Moreover, some supports for low-income home owners, such as the £5,000 'surrender grant', which operated between 1984 and 1987, have the specific objective of enabling local authority tenants to vacate their dwellings and buy a home in the private sector, which has encouraged higher income tenants to leave the sector (Threshold, 1987).

## 2.6 Conclusions

This section has briefly sketched the history of housing provision by local authorities countrywide and by Dublin City Council and has revealed that local authority tenant households have a distinctive socio-demographic profile, in the sense that their levels of income poverty are significantly higher than households living in other housing tenures; this is related to the greater prevalence of the socio-demographic characteristics associated with income poverty, such as lone parenthood and long-term unemployment, among local authority tenant households. The second part of the section examined the factors which have contributed to the distinctive socio-demographic profile of local authority tenants, and demonstrated that the high levels of income poverty among households living in this sector is unsurprising in view of the fact that local authority dwellings must be allocated on the basis of need; higher-income tenants tend to leave the sector by purchasing their dwellings, and low-income households in Ireland can avail of a number of supports to enable them to purchase their dwellings and eliminate the need to apply to the local authority for housing. The higher levels of income poverty among local authority tenants in urban areas are more difficult to account for, however. Later sections of this report will examine the socio-demographic characteristics of the households accommodated by Dublin City Council in more depth in an effort to explain this discrepancy.

# Demographic, Housing and Spatial Profile

## 3.1 Introduction

This section presents a demographic profile of the individuals and households accommodated by Dublin City Council, and details the types of dwellings and the parts of the city in which they live. It also compares their characteristics in this regard to the general Irish population and to information on other residents of Dublin where available, and a distinctive picture emerges of significant differences between City Council tenants and the wider population. In addition, this section reviews in detail the housing rents paid by tenant households, examines the proportion of income which different types of household pay in rent, and investigates rent arrears.

## 3.2 Age and Gender

As was mentioned above, in 2001 a total of 24,073 households, containing some 67,960 individuals, lived in dwellings rented from Dublin City Council. Of these residents, 53.5 per cent were female and 46.4 per cent were male. This gender breakdown is slightly different to the general Irish population – according to the Central Statistics Office (2001b) 50.3 per cent of all residents of the Republic of Ireland were female. This disparity is the result of the higher than expected proportion of females aged between 27 and 37 years in the Dublin City Council renting population – women constituted 63.8 per cent of all City Council residents in this age group in 2001.

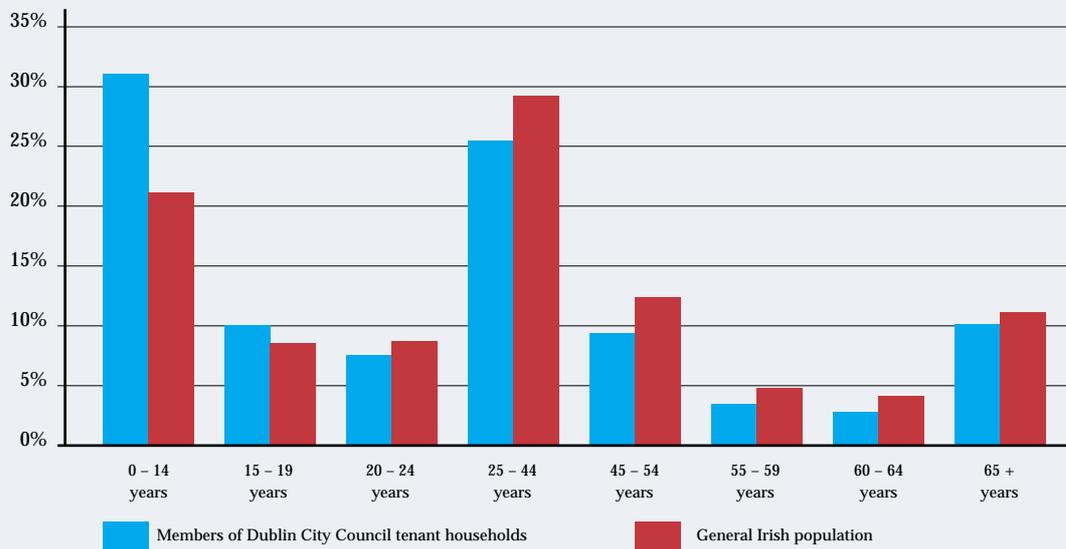
FIGURE 3.1 outlines the age profile of all residents of Dublin City Council dwellings. It demonstrates that it also broadly conforms to the age profile of the general population, with the exception of the 0-14 years age group. The Dublin City Council renting population contains significantly more children in this age group than the general population – 30.7 per cent as compared to 21.4 per cent respectively.

## 3.3 Household Structure

Of the 24,073 households accommodated by Dublin City Council in 2001, 30.9 per cent are single adult households, while a further 22.4 per cent are single parent households. FIGURE 3.2 demonstrates that the Dublin City Council renting

Figure 3.1

Ages of all individuals accommodated by Dublin City Council compared to the general Irish population 2001



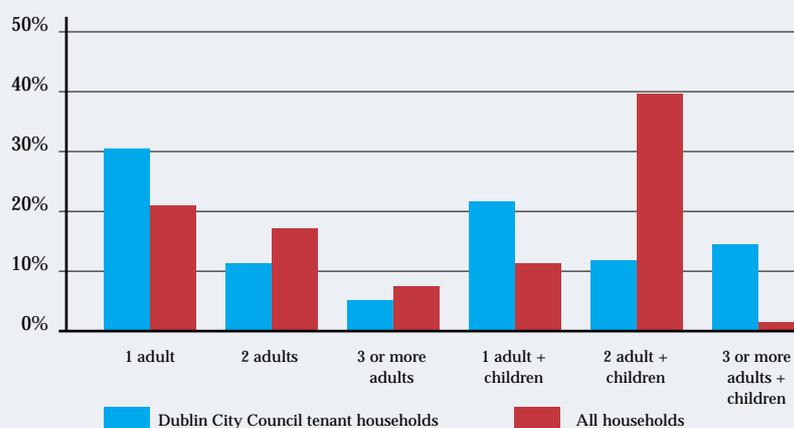
Source: Data on the general Irish population were generated by the Central Statistics Office and are estimated

population contains a much higher proportion of these types of household than does the general Irish population. The large number of single parent households in the Council's tenant population helps to explain the higher than expected proportion of females aged between 27 and 37 years referred to above, since a significant majority of lone parent households are headed by women. On the other hand, the proportion of two adults with children households in the City Council renting population is much smaller than among all Irish households – 13.8 per cent

as compared to 40 per cent respectively. FIGURE 3.2 also points to a higher than expected number of three adult households, and three adult with children households, living in dwellings rented from Dublin City Council. This is due to a higher proportion of children over eighteen living with parents among tenant households.

Figure 3.2

Composition of Dublin City Council tenant households compared to the general Irish population 2001



Source: Data on the general Irish population were generated by the Central Statistics Office and are estimated

TABLE 3.1 details the gender of the heads of households accommodated by Dublin City Council. It reveals that 58.6 per cent of these households are headed by a woman – this is considerably higher than the general Irish population in which 50.6 per cent of households were female headed in 1998 (Central Statistics Office, 2000). This table also reveals that female heads of City Council tenant households are generally younger than their

male counterparts, dominating the 18-37 age groups. As the age of the head of household increases, the family structure conforms to the more traditional male-headed model. There are also slightly more female head of households in the 65 years and over age group as would be expected and this is probably due to differential life expectancy between men and women.

TABLE 3.2 indicates a strong relationship between single parent families and female heads of household among the Dublin City Council renting population; 97.4 per cent of one adult with children households in this group are female headed, which is much higher than in the general Irish population. According to the Central Statistics Office (2001c) 87.3 per cent of all single parent households in the country were female headed in 2001.

### 3.4 Type of Dwelling

As mentioned above, the Dublin City Council social housing stock consists of three types of dwellings – standard houses, flats and apartments, and specifically designed senior citizen dwellings, which usually accommodate a single person or couple. TABLE 3.3 details the number of

Age Group	Female N	Female %	Male N	Male %	Total N
18-27	1,302	91	131	9	1,433
28-37	3,933	68	1,044	32	4,977
38-47	2,815	43	2,249	57	5,064
48-65	2,802	42	3,885	58	6,687
66+	3,189	55	2,605	45	5,794
<b>Total</b>	<b>14,041</b>	<b>59</b>	<b>9,914</b>	<b>41</b>	<b>23,955</b>

Household Structure	Female %	Male %
1 adult	45.7	54.3
2 adults	50.3	49.7
3 or more adults	44.2	55.8
1 adult with children	97.4	2.6
2 adults with children	56.9	43.1
3 or more adults with children	40.3	59.7
<b>Total</b>	<b>58.6</b>	<b>41.4</b>

Type of Dwelling	Households		Individuals	
	N	%	N	%
Flat	10,659	44.3	26,414	38.9
House	10,255	42.6	38,057	56.0
Senior citizen specific accommodation	3,159	13.1	3,489	5.1
<b>Total</b>	<b>24,073</b>	<b>100</b>	<b>67,960</b>	<b>100</b>

**Table 3.4**

**Structure of households accommodated by Dublin City Council by dwelling type, 2001**

Household structure	Type of dwelling		
	Flat %	House %	Senior citizen specific %
1 adult	31.3	12.4	89.7
2 adults	13.6	14.0	10.33
3 or more adults	3.3	7.2	0.0
1 adult with children	31.6	19.5	0.0
2 adults with 1 child	5.0	5.6	0.0
2 adults with 2 children	4.7	6.0	0.0
2 adults with 3 children	2.5	4.6	0.0
2 adults with 4 or more children	1.1	2.5	0.0
3 or more adults with children	6.8	28.3	0.0

adult households accommodated by Dublin City Council live in senior citizen specific accommodation. Single adult households are also common in flats – where they constitute 31.3 per cent of the population – as are single parent households, which make up 12.4 per cent of the population in flats. In houses, by contrast, the predominant household structure is three or more adults with children (28.3 per cent) followed by one adult with children households (19.5 per cent).

City Council tenant households living in these types of dwelling in 2001. It reveals that 40 per cent of the City Council’s rented housing stock consists of flats, and that the number of households living in flats and houses are similar but that due to the larger size of households residing in houses, the number of individuals accommodated in this type of dwelling is higher.

TABLE 3.4 demonstrates that the predominant household structure varies considerably according to type of dwelling. Not surprisingly, many of the single

**Table 3.5**

**Average number of persons per household and persons per room for all Irish households and households accommodated by Dublin City Council, various years**

		Persons per household	Persons per room
<b>All Irish households</b>			
<b>Year</b>			
	1946	4.16	1.01
	1961	3.97	0.90
	1971	3.94	0.86
	1981	3.68	0.74
	1991	3.34	0.64
	1998	3.02	0.58
<b>Dublin City Council tenant households, 2001</b>			
<b>Type of dwelling</b>			
	Flat	2.48	0.87
	House	3.78	0.78
	Senior citizen specific	1.1	0.87

Source: Central Statistics Office (1997a; 2000).

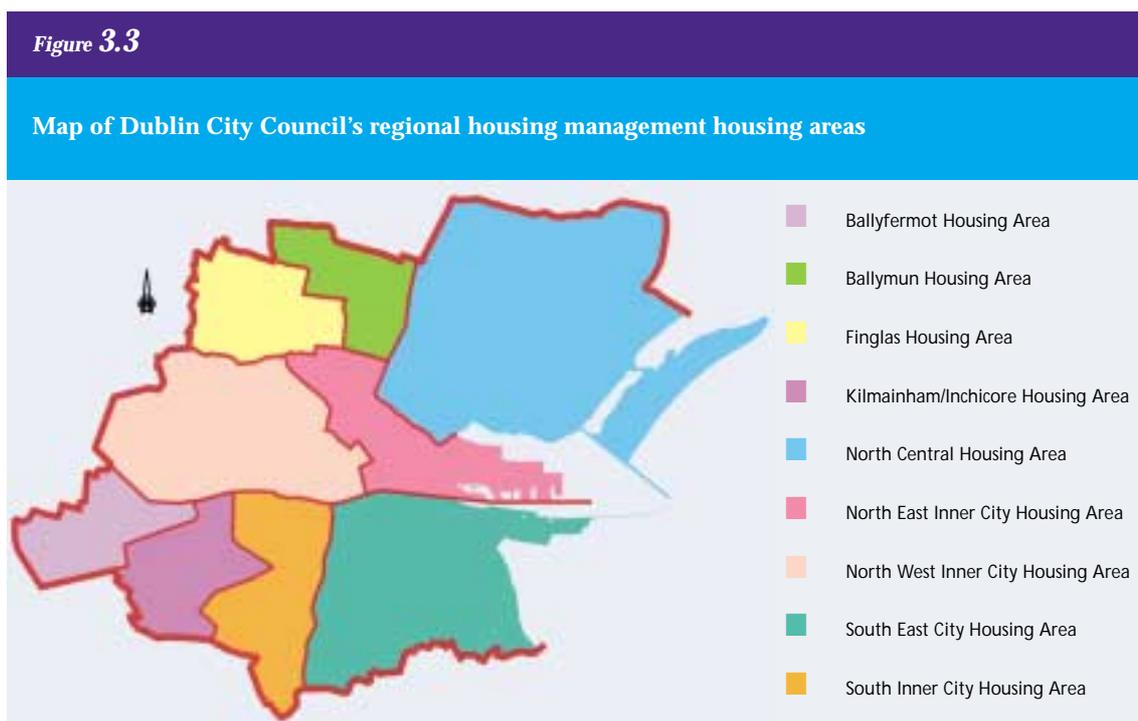
According to the Central Statistics Office (2000) the average household size in the Republic of Ireland stood at 3.02 persons in 1998, which falls to 2.92 persons in the case of households in the Dublin area; whereas the data examined for the purposes of this study indicate that the average size of a household accommodated by Dublin City Council was 2.82 in 2001. However, TABLE 3.5 reveals that the average size of Dublin City Council tenant households is skewed by the high proportion of senior citizen designated dwellings in the Council’s housing stock. If average household size is broken down

according to dwelling type, it emerges that the average household size amongst those living in Dublin City Council senior citizens dwellings stood at only 1.1 in 2001. However, in the case of flats the average size of a household is 2.48 persons and amongst the occupants of houses it rises to 3.78 persons which is greater than the average size of all Irish households.

This table also compares the average number of persons per room among City Council tenant households to the general Irish population. It reveals that in 1971 there were 0.86 persons per room on average in Irish households, but that by 1998 this had fallen to 0.58 persons per room on average, principally as a consequence of a concurrent reduction in average national household size. In contrast, among the households accommodated by Dublin City Council in 2001, the average number of persons per room is 0.83 persons – significantly higher than the current national average, and similar to the national average in 1971. However, this figure varies slightly according to dwelling type – from 0.87 persons per room in the case of occupants of flats, to 0.78 persons per room amongst residents of City Council houses.

### 3.5 Spatial Distribution of Tenant Households

As mentioned above, Dublin City Council’s housing stock is divided into nine housing areas for management purposes, and these housing areas were used to chart the spatial distribution of the tenant population. FIGURE 3.3 maps the boundaries of these housing areas. A full map of each housing area is also provided in Appendix Three to this report, the wards which each of these housing areas encompasses are listed in Appendix Two, while Appendix One provides a more comprehensive description of each housing area.



**Table 3.6**

**Households and individuals accommodated by Dublin City Council by housing area, 2001**

Housing area	Households		Individuals	
	N	%	N	%
Ballyfermot	1,934	8.0	6,540	9.6
Ballymun	3,707	15.4	11,189	16.4
Finglas	1,463	6.1	4,677	6.9
Kilmainham/Inchicore	1,374	5.7	3,638	5.4
North Central	3,197	13.3	10,366	15.3
North East Inner City	2,273	9.4	6,488	9.5
North West Inner City	2,900	12	7,428	10.9
South East City	3,289	13.7	7,732	11.4
South Inner City	3,936	16.4	9,902	14.6
<b>Total</b>	<b>24,073</b>	<b>100.0</b>	<b>67,960</b>	<b>100.0</b>

Details of the number and proportion of the households and individuals accommodated by the City Council living in these various housing areas are set out in TABLE 3.6. This table demonstrates that the different housing areas of the City have distinct profiles in relation to the number of tenant households they accommodate, the types of local authority dwellings located with-

in their boundaries, predominant structure of tenant households and average age of residents. The South Inner City housing area accommodates the greatest proportion of Dublin City Council tenant households – 16.4 per cent of total and Ballymun accommodates a higher proportion of all individuals accommodated by the City Council – 16.4 per cent of total. The Kilmainham/Inchicore and Finglas housing areas accommodate the lowest proportion of tenant households.

TABLE 3.7, presenting data which are derived from the 1991 census of population,

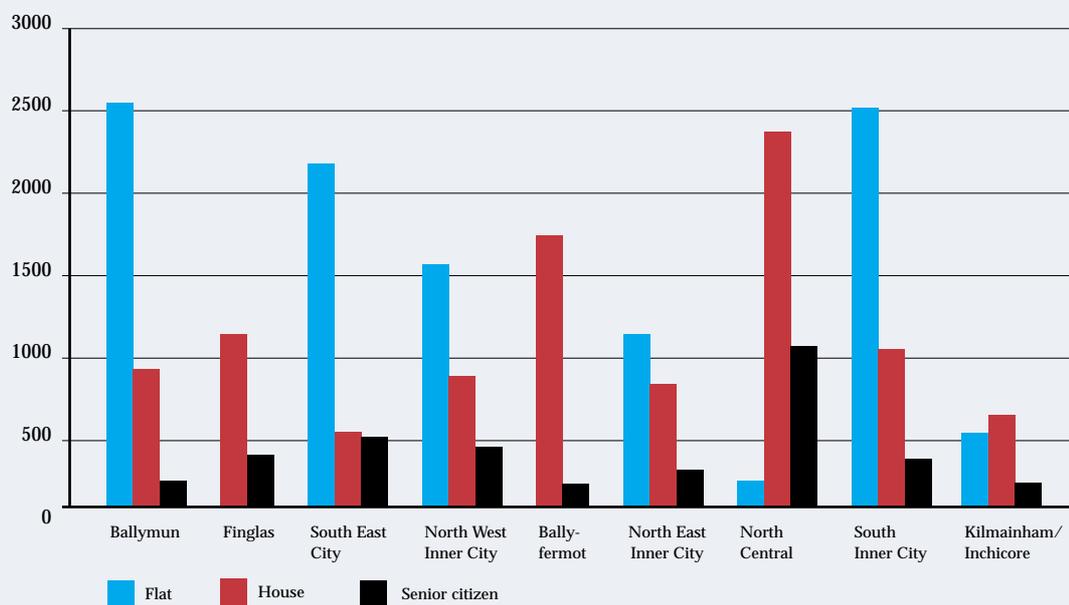
**Table 3.7**

**Housing tenure in the Dublin City Council operational area by housing area, 1991**

Housing area	Housing tenure					%
	Local authority rented	Private rented	Tenant purchased	Owner occupied	Other	
	%	%	%	%	%	
Ballyfermot	27.85	2.21	21.16	47.28	1.5	
Ballymun	58.54	0.96	6.24	33.65	0.61	
Finglas	15.84	2.24	17.10	63.75	1.07	
Kilmainham/Inchicore	19.58	4.46	15.26	58.66	2.03	
North Central	10.49	5.47	7.96	74.56	1.51	
North East Inner City	23.93	19.09	1.86	52.00	3.12	
North West Inner City	17.52	12.99	7.09	59.08	3.32	
South East City	9.95	39.22	1.19	44.11	5.53	
South Inner City	20.66	11.37	9.18	56.48	3.32	
<b>Total</b>	<b>17.33</b>	<b>14.06</b>	<b>8.01</b>	<b>57.85</b>	<b>2.68</b>	

**Figure 3.4**

**Number of households accommodated by Dublin City Council by housing area and dwelling type, 2001**



indicates that the South East housing area has the lowest proportion of Dublin City Council households, together with a high proportion of private rented accommodation. In contrast, Dublin City Council tenants comprise over half of all the households resident in Ballymun. The extent to which dwellings are purchased from the City Council by tenants also varies between housing areas. Ballyfermot, Finglas and Kilmainham/Inchicore have the highest rate of tenant purchase, while the Southeast housing area has the least. The extent of sales of dwellings to sitting tenants in each housing area also impacts on the number of City Council tenant households living in the area.

FIGURE 3.4 sets out details of the mix of types of dwelling in which Dublin City Council tenant households in the nine housing areas live. It demonstrates that the dwelling stock in three of these housing areas consists primarily of flats. These are: Ballymun – where flats make up 70 per cent of stock, the Southeast housing area (66.5 per cent flats), and the South Inner City (63 per cent flats). As was mentioned earlier, these three housing areas also accommodate the highest proportion of City Council tenant households. On the other hand, houses are the primary dwelling type in three areas – Ballyfermot (90 per cent houses), Finglas (79.6 per cent houses), and the North Central housing area (73 per cent houses). In addition, the Southeast and North Central housing areas also have high numbers of senior citizen specific units.

These differences in the composition of the local authority rented stock in the various housing areas of Dublin have also influenced the disparities in tenant purchase levels raised above. Local authority flats and senior citizen specific

**Table 3.8**

**Structure of Dublin City Council households by housing area and dwelling type, 2001**

	1 adult	2 adults	3 or more adults	1 adult and children	2 adults and children	3 or more adults and children
Ballyfermot	18.3	11.4	3.7	22.8	22.8	20.0
Ballymun	20.6	10.3	3.6	35.2	17.4	12.9
Finglas	27.7	13.0	4.5	19.6	15.0	20.2
Kilmainham/Inchicore	33.0	14.3	5.9	22.2	11.9	12.7
North Central	27.7	10.1	3.9	21.7	15.9	20.7
North East Inner City	32.6	13.1	4.3	22.1	11.3	16.6
North West Inner City	36.5	15.2	5.4	19.0	11.3	12.6
South East City	42.5	16.6	5.7	12.6	9.6	13.0
South Inner City	35.1	15.2	4.5	22.3	11.4	11.5

dwellings cannot be purchased by tenants. For this reason, those areas with a high proportion of flats such as Ballymun have low levels of tenant purchase, and conversely areas such as Finglas which contain a higher than average proportion of houses have higher rates of sales.

As mentioned above the structure and size of Dublin City Council tenant households fluctuates significantly between the different housing areas of the city. Details of variations in this regard are set out in TABLE 3.8. This table reveals that the South East City housing area accommodates the highest proportion of one adult households. This is due to the high number of older people living in the housing areas. Lone parent households are also over-represented in those housing areas of the city with a high proportion of flats such as Ballymun, and larger families are more common in housing areas with a larger proportion of houses such as Ballyfermot.

**Table 3.9**

**Average number of children, adults and individuals in Dublin City Council households by housing area, 2001**

	Children	Adults	Individuals
Ballyfermot	1.39	2.00	3.38
Ballymun	1.32	1.70	3.02
Finglas	1.24	1.96	3.20
Kilmainham/Inchicore	0.93	1.72	2.65
North Central	1.32	1.92	3.24
North East Inner City	1.06	1.79	2.85
North West Inner City	0.85	1.72	2.65
South East City	0.60	1.75	2.35
South Inner City	0.84	1.67	2.51

TABLE 3.9 sets out details of the average size of City Council tenant households in the nine Dublin City Council housing areas and also of the average number of children and adults in these households. It demonstrates that households in the Ballyfermot housing area have both the largest average size and the highest average number of children. This is to be expected in view of the large number of families with children in the

area, which was highlighted above. Conversely, households living in the South East City have the lowest average number of children, which is obviously related to the large number of single adult households residing in this housing area.

TABLE 3.10 demonstrates that the age profile of residents differs between Dublin City Council housing areas. With 43 per cent of its population under the age of 18, Ballymun accommodates the highest proportion of children and the lowest

proportion of older people (3.3 per cent) of any housing area. The South East housing area has a very significant population of older people (18.7 per cent) compared to other housing areas, and with 25 per cent of its population under the age of 18, has the lowest proportion of children. There is also a small proportion (6.6 per cent) of older residents living in the Ballyfermot housing area and the second highest proportion (41 per cent) of residents aged 18 or less. A more detailed profile of the age distribution in each housing area can be found in housing area factsheets in Appendix One to this report.

### 3.6 Housing Rents

As mentioned above, the 1966 Housing Act obliges all local authorities to calculate housing rents on the basis of tenants' ability to pay. The Department of the Environment and Local Government (2002) circular letter on the implementation of this requirement specifies that lower income households should pay a smaller proportion of their income in rent and that rent levels must take account of the incomes of all members of the tenant's household, make allowance for the cost of dependent children and ensure that rental income is sufficient to cover the costs of managing and maintaining the housing stock. In addition, this circular entreats local authorities to avoid using complex rent determination schemes, particularly those that require a different fraction of rent from tenants whose incomes fall into different categories or bands, which it claims: '... tends to create potential for poverty traps as well as high marginal rates of rent' (Department of the Environment and Local Government, 2002:2).

The rents of Dublin City Council dwellings were calculated according to the following formula in 2001:

**Table 3.10**

**Age group of all individuals accommodated by Dublin City Council by housing area, 2001**

Housing area	Age group				
	0-10 %	11-17 %	18-36 %	37-64 %	65+ %
Ballyfermot	19.4	21.6	28.3	24.1	6.6
Ballymun	26.0	17.7	31.1	21.9	3.3
Finglas	18.6	20.3	26.6	24.9	9.6
Kilmainham/Inchicore	18.3	16.9	26.0	28.1	10.7
North Central	20.3	20.3	27.2	23.0	9.2
North East Inner City	18.6	18.7	25.3	27.3	10.1
North West Inner City	16.6	16.4	23.9	29.5	13.6
South East City	13.1	12.5	25.1	30.6	18.7
South Inner City	19.3	14.1	27.2	27.6	11.8

- ◆ Income derived from child benefit and scholarships is disregarded for rent assessment purposes as is income from Community Employment (CE) scheme payments and FÁS training allowances which is less than €317.43 per week.
- ◆ €31.74 of the weekly incomes of single person households is disregarded for rent assessment purposes; as is €63.49 of the weekly incomes of a married or cohabitating couple and €31.74 of the weekly incomes of those aged 18 years and over who are not the principal earners in their households.
- ◆ Rent is levied at 15 per cent of all other household income.
- ◆ However, the maximum weekly rent contribution of each of these 'subsidiary earners' is capped at €10.16 per week; the maximum total weekly contribution to rent from all subsidiary earners in a single household is capped at €25.39 per week and weekly rent is reduced by €0.63 for each member of a City Council tenant household aged under 18 years.
- ◆ There is no minimum rent. The maximum rent for a dwelling is calculated on the basis of the replacement cost of the dwelling, disregarding the cost of the site on which it stands.

Rent for a small number of tenant households is not calculated using the formula given above. For instance, in 2001, 168 households (or 0.7 per cent of total) paid a fixed rent on their dwelling, because they gained a tenancy before 1950, after which all new Dublin City Council tenants had their rent calculated using some variation of the income-related scheme described above. In addition, in the case of 359 households (1.5 per cent of total), rents were calculated on the basis of an assumed income. This is normally done when tenants fail to return their household income form, described earlier in this report, to the City Council.

The average rent paid by a household accommodated by Dublin City Council was €32.06 per week in 2001. This average varies significantly between households living in different types of dwelling – from an average of €18.53 per week for households living in senior citizen accommodation, to €31.48 for households resident in flats, to €38.90 amongst those in houses. In addition, in the case of occupants of dwellings (usually flats and senior citizen specific dwellings) which are heated by a communal or housing area central heating scheme, this average rent figure includes a weekly flat charge for heating.

Data from the Household Budget Survey indicate that the levels of rent charged by Dublin City Council are slightly higher than the national average rent charged to local authority tenants which stood at €22.08 in 1999/2000. However, it is reasonable to assume that some of this differential can be attributed to the higher proportion of flats and senior citizen specific dwellings, normally heated by housing area central heating schemes among Dublin City Council's housing stock,

which inflate average rent levels through the inclusion of heating charges. The average rent levied on households accommodated by Dublin City Council in 2001 is less than half of the national average weekly mortgage payment – which was €86.01 in 1999/2000, and is significantly smaller than the average weekly rent paid by tenants in the private rented sector which was €139.91 during the same period (Central Statistics Office, 2001a).

On average, expenditure on rent constituted 11 per cent of the total household income of Dublin City Council tenant households in 2001. The proportion of income spent on rent does not vary substantially between households with different income levels but in absolute terms the amount of rent charged does increase as income increases. However, the fact that income from certain sources and below certain levels is disregarded for rent assessment purposes means that the proportion of income spent on rent does vary according to household structure. TABLE 3.11 demonstrates that the proportion of household income spent on rent decreases as the number of people in the household increases. This may be due to the fact that the sources of income which are disregarded for the purposes of rent assessment, such as child benefit and Community Employment scheme payments, are often not available to single person tenant households, who are generally aged 65 years and older. In addition, the capping of rent levied on the incomes of subsidiary earners at relatively low levels means that households containing three or more adults pay a smaller proportion of household income in rent than households with fewer adults.

### 3.6.1 Rent Arrears

Local authorities are required by the Department of the Environment and Local Government (2000) to collect specified information on the status of the rent accounts of tenant households and to publish it in their annual reports. TABLE 3.12 provides a breakdown of the status of the rent accounts of Dublin City Council tenant households into the categories required by the DoELG. It demonstrates that 65.6 per cent of tenant

**Table 3.11**

**Weekly rent paid by Dublin City Council tenant households as a per cent of household income by household structure, 2001**

Household type	Rent as % of total household income
1 adult	12.1
2 adults	11.9
3 or more adults	11.1
1 adult with children	10.3
2 adults with children	10.5
3 or more adults with children	9.2
<b>Average</b>	<b>11.0</b>

**Table 3.12**

**Status of rent accounts of Dublin City Council tenant households, 2001**

Status of Rent Account	N	%
Fully paid up	7,980	33.1
In arrears of 1 to 3 weeks	7,816	32.5
In arrears of 4 to 6 weeks	2,489	10.3
In arrears of more than 6 weeks	5,788	24.0

**Table 3.13**

**Status of rent accounts of Dublin City Council tenant households by housing area and dwelling type, 2001**

Housing area	Status of rent account			
	Fully Paid up %	1 – 3 weeks in arrears %	3 – 6 weeks in arrears %	More than 6 weeks in arrears %
Ballyfermot	31.0	27.5	10.4	31.1
Ballymun	31.2	35.0	10.3	23.6
Finglas	28.2	28.0	11.9	31.9
Kilmainham/Inchicore	43.3	33.1	9.3	23.3
North Central	32.0	33.3	11.3	23.4
North East Inner City	34.5	31.9	10.3	23.3
North West Inner City	34.6	33.1	9.7	22.7
South East City	39.2	34.9	9.3	16.6
South Inner City	31.6	31.2	10.8	26.5
<b>Dwelling Type</b>				
Flat	31.4	31.8	11.0	25.8
House	32.5	29.9	10.7	26.9
Senior Citizen Specific	42.1	43.2	7.0	8.6

households had their rent accounts fully paid up in November 2001 or were only one to three weeks behind in their rent payments. Just over one third of tenant households were in more serious arrears, however. One in ten households were between four and six weeks in arrears, and 24 per cent owed more than six weeks rent to the City Council.

Breaking down rent arrears by dwelling type highlights no significant differences between households living in flats and in houses. TABLE 3.13 demonstrates

that 31.4 per cent of occupants of flats as compared to 32.5 per cent of residents of houses had their rent fully paid up in November 2001. However, the level and length of rent arrears among occupants of senior citizen specific dwellings is significantly less than that of their counterparts in flats and houses; 42.1 per cent of those resident in this type of dwelling maintained their rent accounts in credit, and only 15.6 per cent were in arrears of more than three weeks duration. The low level of arrears among elderly Dublin City Council tenants reflects the experience of local authorities in the United Kingdom (Scott, 2001).

TABLE 3.13 also demonstrates that rent arrears vary between the different areas of the city. The Southeast and the Kilmainham/Inchicore housing areas have the lowest levels of arrears and the average duration of arrears is shorter amongst households living in these districts. This discrepancy is probably related to the distinctive nature of the Council's tenant households in the South East and Kilmainham/Inchicore districts which includes a high proportion of tenants aged 65 and over or living in senior citizen specific accommodation. Finglas and Ballyfermot have a high proportion of households in arrears of more than six weeks.

TABLE 3.14 breaks down rent arrears according to household structure, with unexpected results. It demonstrates that three or more adult with children households have the highest level of arrears, which is surprising considering the relatively low proportion of income which households of this type are charged in rent. Two adults with children households also have much higher levels of arrears than one adult with children households. Whilst one adult households pay the highest proportion of household income in rent, they have the lowest levels of rent arrears.

**Table 3.14****Status of rent accounts of Dublin City Council tenant households by household structure, 2001**

Household structure	Status of rent account			
	Fully paid up %	1 – 3 weeks in arrears %	3 – 6 weeks in arrears %	More than 6 weeks in arrears %
1 adult	40.1	36.1	8.5	15.3
2 adults	39.2	36.0	7.9	17.0
3 or more adults	37.1	33.3	8.3	21.3
1 adult with children	38.5	31.7	12.1	27.6
2 adults + 1 child	28.2	30.2	11.4	30.2
2 adults + 2 children	27.6	31.0	10.7	30.7
2 adults + 3 children	23.1	30.8	11.7	34.4
2 adults + 4 children	21.5	22.0	16.9	39.5
3 or more adults with children	25.6	25.3	12.9	36.2
<b>Total</b>	<b>33.1</b>	<b>32.5</b>	<b>10.3</b>	<b>24.0</b>

### 3.7 Conclusions

This section has presented a socio-demographic, housing and spatial profile of the 24,073 households and 67,960 individuals accommodated by Dublin City Council in 2001. It has highlighted significant variations between the structure of tenant households and the general Irish population and in the structure of tenant households living in different dwelling types and different parts of the city. It has also presented detailed information on rent and rent arrears of Dublin City Council households. Sections Four and Five of this study which examine sources and levels of income and poverty among Dublin City Council tenant households will assess the impact which these variations have on poverty levels among this population.



## Income and Employment Profile

### 4.1 Introduction

This section details the levels and sources of income of the households accommodated by Dublin City Council in 2001. This information is also broken down according to gender, age, household structure and type and location of dwelling. Drawing on this information on source of income, the second half of the section examines employment among tenant households.

### 4.2 Sources of Individual Income

TABLE 4.1 details the sources of income of all members of Dublin City Council tenant households aged 18 years or over. It is possible for an individual to have more than one source of income, e.g. Community Employment and part-time employment and a significant minority of the individuals accommodated by Dublin City Council has several sources of income. Therefore the figures relating to income source presented in this report generally exceed the number of individuals in the population in question.

TABLE 4.1 demonstrates that after earnings from employment or self-employment, the second most frequent source of income among members of tenant households is the one parent family payment, which reflects the high number of lone parent families renting dwellings from Dublin City Council. Another significant source of income is unemployment assistance – this means-tested social welfare payment is available to persons who are out of work for more than 65 weeks or who do not have adequate social insurance contributions to qualify for unemployment benefit. In 2001, 17 per cent of the individuals accomm-

**Table 4.1**

**Sources of income of all individuals aged 18 years and over accommodated by Dublin City Council, 2001**

Source of Income	Number	% of cases
Employment/self-employment	12,131	28.3
Unemployment Assistance (long-term)	7,284	17.0
Unemployment Benefit (short-term)	1,068	2.5
Disability Payment	4,313	10.1
One Parent Family Payment	8,565	20.0
Community Employment Scheme	1,405	3.3
Contributory and/or Private Pension	4,472	10.4
Non-Contributory Pension	1,635	3.8
No Income	6,518	15.2
Other	2,131	5.0
<b>Total</b>	<b>49,522</b>	<b>115.6</b>

**Table 4.2**

Sources of income of all individuals aged 18 years and over accommodated by Dublin City Council by gender, 2001

	Female		Male	
	N	% of cases	N	% of cases
Employment/ self-employment	5,691	28.3	6,640	37
Unemployment Assistance (long-term)	1,736	8.6	5,548	31.9
Unemployment Benefit (short-term)	397	12	671	3.9
Disability Payment	2,016	10.0	2,297	13.2
One Parent Family Payment	8,430	41.8	136	0.8
Community Employment Scheme	1,185	5.9	220	1.3
Contributory and/or Private Pension	2,885	14.3	1,587	9.1
Non-Contributory Pension	909	4.5	726	4.2
Other	1,322	6.6	809	4.6
<b>Total</b>	<b>24,573</b>	<b>122</b>	<b>18,434</b>	<b>105.8</b>

odated by the City Council were in receipt of unemployment assistance, while 2.5 per cent claimed unemployment benefit which indicates that they had a record of social insurance contributions adequate to qualify for this benefit, and were unemployed for less than 65 weeks.

The level of unemployment among members of tenant households is very

high compared to the general population – in the fourth quarter of 2001 the national unemployment rate stood at 4.0 per cent, falling to 3.1 per cent in Dublin city and county (Central Statistics Office, 2002b). Furthermore, the extensive reliance on unemployment assistance among the individuals accommodated by Dublin City Council points to high rates of long-term unemployment, unstable employment or part-time employment compared to the general Irish population.

**Table 4.3**

Sources of income of all individuals aged 18 years and over accommodated by Dublin City Council by age, 2001

	18-27	28-37	38-47	48-64	65
	Years	Years	Years	Years	Years+
	% of cases				
Employment/self-employment	44.9	37.3	40.8	29.1	4.1
Unemployment Assistance (long-term)	18.5	23.9	24	24.8	1.8
Unemployment Benefit (short-term)	11.3	0.9	0.8	0.5	0
Disability Payment	3.7	6.0	12.7	26.4	7.2
One Parent Family Payment	24.9	43.8	27.6	12.1	1.2
Community Employment Scheme	2.9	8.0	5.2	1.9	0
Contributory and/or Private Pension	0	0	0	6	62.9
Non-Contributory Pension	0	0	0	1.5	24.2
Other	2.5	6.2	7.3	7.7	4.4
<b>Total</b>	<b>108.7</b>	<b>126.1</b>	<b>118.4</b>	<b>110.0</b>	<b>105.8</b>

Breaking down the data on source of income by gender and age reveals a number of distinct contrasts. This is done in TABLES 4.2 AND 4.3. TABLE 4.2 reveals that 41 per cent of all females in the sample were in receipt of one parent family payment in 2001, whilst 31.9 per cent of males were in receipt of unemployment assistance. Community Employment (CE) scheme payments are also a significant source of income for females, especially single parents. Interestingly there is a much higher level of reliance on unemployment benefit among women and they are also more likely to have a state contributory pension and/or a private old age pension than their male counterparts. Table 4.3 reveals that employment is concentrated among younger members of tenant households – particularly those in the 18-27 year age group, and people of this age are also much more likely to claim unemployment benefit than their older counterparts, which indicates that they are short-term unemployed. Conversely the level of employment among individuals aged between 48 and 65 years is very low, but surprisingly the portion of those in this age category who claim unemployment assistance is only marginally higher than for other age groups. However, the extent of dependence on disability payments of one sort or another is almost four times higher among members of tenant households aged between 48 and 65 years than the average for all other age groups.

### 4.3 Sources of Household Income

TABLE 4.4 distinguishes the sources of income of heads of Dublin City Council tenant households from non-heads of household and highlights some significant differences between the two groups. The proportion of heads of households with earnings from employment or self-employment is significantly less than among non-heads of household, while among this latter group the level of reliance on unemployment assistance and unemployment benefit is higher. The dominant sources of income among heads of household on the other hand are: various disability payments, state and private pensions and one parent family payment. These trends are associated with the demographic differences between heads and non-heads of households highlighted in Section Three, specifically the fact that heads of household are more likely to be women or older people and that both of these groups have relatively low rates of participation in the labour force (Central Statistics Office, 2002a).

**Table 4.4**

Sources of income of heads and non-heads of households aged 18 years and over accommodated by Dublin City Council, 2001

	Heads of household % of cases	Non heads of household % of cases
Employment/self-employment	25.4	42.9
Unemployment Assistance (long-term)	16.1	24.5
Unemployment Benefit (short-term)	0.4	6.5
Disability Payment	12.3	10.2
One Parent Family Payment	31	10.3
Community Employment Scheme	5.5	1.0
Contributory and/or Private Pension	18.4	2.0
Non-Contributory Pension	5.7	2.3
Other	6.5	4.3
<b>Total</b>	<b>110.3</b>	<b>104.0</b>

Table 4.4 also reveals that 10.3 per cent of non-heads of households were in receipt of the one parent family payment in 2001, as compared to 31 per cent of heads of households. This indicates that a significant proportion of the lone parent families accommodated by the City Council are living in shared accommodation – most probably with parents or another relative.

#### 4.4 Average Individual Income

The average weekly income of all individuals aged 18 years and over accommodated by Dublin City Council stood at €165.50 in 2001. The average income of all females aged over 18 years was €146.88 per week, while the average for their male counterparts stood at €189.60. The average weekly income of heads of Dublin City Council tenant households is slightly higher – €183.94. Male heads of household received an average personal weekly income of €200.53, while the personal weekly income of their female counterparts stood at €174.40.

FIGURE 4.1 below breaks down these data on average weekly personal incomes of all members of Dublin City Council tenant households aged over 18 by age and gender. It demonstrates that the average weekly income of this group fluctuates with age. Members of tenant households aged between 28 and 37 years had significantly higher incomes than their counterparts aged between 18 and 27 –

€194.73 as compared to €152.75 respectively. However, from age 38 the average weekly income of the individuals accommodated by Dublin City Council in 2001 fell steadily: from €187.61 among those in the 38-47 years age group to €137.17 among individuals aged 65 years and over.

Figure 4.1

Average weekly income of all individuals aged 18 years and over accommodated by Dublin City Council by age and gender, 2001

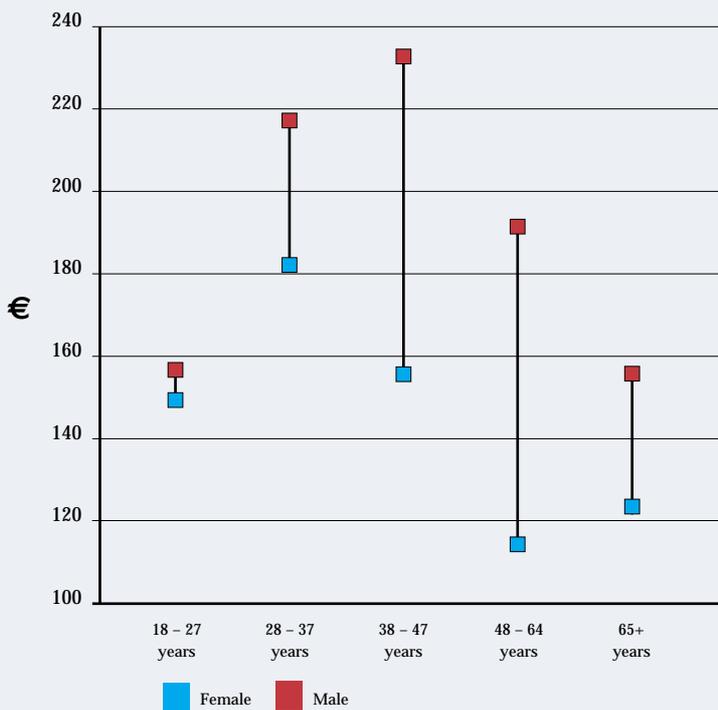


FIGURE 4.1 also reveals that women in all age groups had lower average incomes than men. However, the differential between male and female weekly average income also varies with age. The difference between men and women aged between 18 and 27 years is relatively small (€156.46 as compared to

€149.54 per week respectively), but this gap increases with the age of the individual in question before contracting again for individuals aged over 65 years.

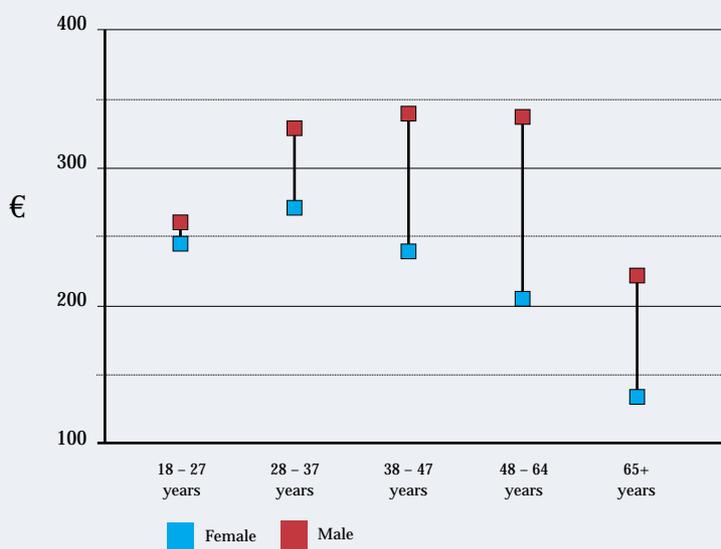
FIGURE 4.2 details the average weekly income which all individuals accommodated by Dublin Council earned from employment or self-employment and also disaggregates this information by age and gender. It reveals that in all age groups male members of tenant households earned more than women, but that

the differential between male and female earnings increased steadily with age, to the extent that men aged between 48 and 65 years earned €135.65 per week more than women of the same age in 2001 whereas men aged between 18 and 27 years earned just €11.81 per week more than their female counterparts.

Interestingly, FIGURE 4.3 which presents income from benefits and pensions among members of tenant households, reveals a higher income for women rather than men in the two younger age groups. Women in the 18-27 and 37-47 age groups have higher incomes than men – €140.33 and €183.90 per week as compared to €113.37 and €150.59 per week respectively. However, this finding is reversed in the older age groups. Men aged 65 years and over had an average weekly income

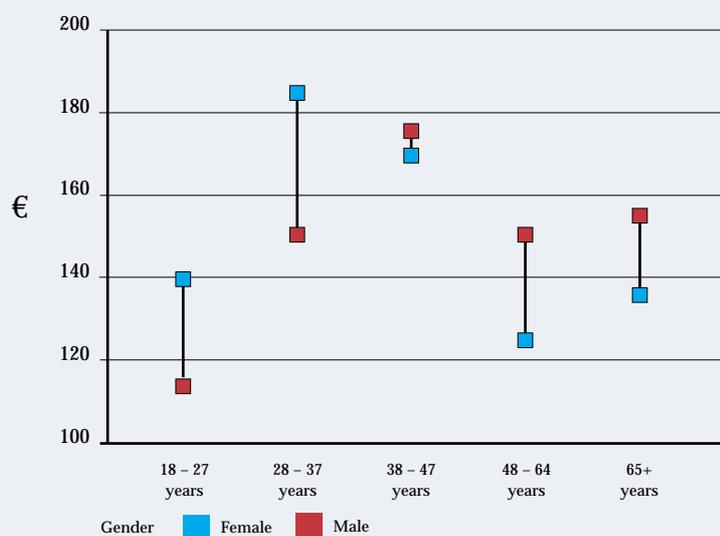
**Figure 4.2**

**Average weekly income from employment of all individuals aged 18 years and over accommodated by Dublin City Council by age and gender, 2001**



**Figure 4.3**

**Average weekly income from social welfare benefits and state and private pensions of all individuals aged 18 years and over accommodated by Dublin City Council by age and gender, 2001**



AGEGRP

of €155.96 in 2001, compared to the average income of €136.36 possessed by women that age.

This variation is due to differences in the types of social welfare benefits on which men and women in these different age categories are dependent. As detailed in TABLE 4.2, the most common type of benefit received by women aged between 18 and 37 is the one parent family allowance, whereas men in these age groups are reliant most commonly on unemployment assistance for men. Therefore the higher income of younger female members of tenant households who are outside the workforce is due to the fact that they have dependent children, whereas men in these age groups have fewer dependents. The higher average income of men aged over 65 years compared to women in this age group is ostensibly surprising, in view of the higher level of dependency on contributory and/or private pensions among women in this age group highlighted in Section 4.2. This discrepancy is due to the fact that men are more likely to have access to a private pension in addition to their state contributory pension, and the level of the private pensions claimed by men is generally more generous than the pensions on which their female counterparts are reliant.

## 4.5 Average Household Income

In 2001 the average income of a household accommodated by Dublin City Council was €313.24. This is significantly less than the national average household income for the 1999/2000 period which was €666.96 (Central Statistics Office, 2001a). Although it is important to recognise that these two estimates of average income are not fully comparable as the latter estimate includes some income sources such as imputed income from non-cash social welfare benefits, e.g. fuel allowance, which were not included in the data on incomes of Dublin City Council tenant households examined in this study.

TABLE 4.5 details the average income of households living in different type of City Council dwellings. It demonstrates that the average household income is much lower among occupants of flats and senior citizen specific accommodation. These differences are related to the variations in the predominant household structure among occupants of these different dwelling types highlighted in Section Three, specifically to the higher proportion of single person households in flats and senior citizen specific dwellings.

Looking at average income by household structure and dwelling type, a number of interesting trends emerge. Firstly, as TABLE 4.6 reveals, the average income of single

**Table 4.5**

**Average weekly income of households accommodated by Dublin City Council by dwelling type, 2001**

Dwelling type	Household Income €
Flat	282.31
House	394.50
Senior citizen specific	153.69
<b>Average</b>	<b>313.24</b>

adult and lone parent households are lower than all other types of household accommodated by Dublin City Council. The average income of lone parent households is also lower among occupants of flats compared to those living in houses. This finding is significant in view of the fact that 1,371 more households of this type resided in flats in 2001. Three or more adults with children households residing in houses also have a higher average income than their counterparts who live in flats.

**Table 4.6****Average weekly income of households accommodated by Dublin City Council by dwelling type and household structure, 2001**

Household Structure	House	Flat	Senior Citizen Specific	Total
	€	€	€	€
1 adult	169.70	164.70	143.67	158.94
2 adults	316.49	297.95	242.27	300.84
3 or more adults	495.95	459.38	N/A	471.27
1 adult with children	246.85	280.94	N/A	259.43
2 adults + 1 child	370.90	341.55	N/A	355.72
2 adults + 2 children	372.39	366.24	N/A	369.00
2 adults + 3 children	411.43	412.48	N/A	412.10
2 adults + 4 children	431.41	434.94	N/A	433.86
3 or more adults + children	593.65	614.29	N/A	610.07
<b>Average</b>	<b>282.37</b>	<b>394.50</b>	<b>313.25</b>	<b>313.25</b>

*Note: N/A means not applicable.*

## 4.6 Employment, Gender, Age and Household Structure

The data available for this study cannot identify the labour force status of members of households accommodated by Dublin City Council, but they can reveal the numbers who derive some income from employment. However, it is important to emphasise that the data set does not differentiate between full or part-time employment income, and the fact that many of the individuals renting City Council dwellings are reliant on multiple sources of income would indicate that not all are in full-time employment.

Despite these shortcomings, the available information on employment among Dublin City Council tenant households does point to some significant findings. For instance, in 2001 the 59.9 per cent of all individuals accommodated by Dublin City Council were aged between 18 and 65 years but only 30.8 per cent of these individuals earned any income from employment. In other words, 16.3 per cent of all members of tenant households earned employment income. In contrast, the national labour force participation rate of individuals aged between 15 and 65 stood at 61.8 per cent in the fourth quarter of 2001 (Central Statistics Office, 2002b).

If the numbers of employed occupants of City Council dwellings are broken down by age group and gender a distinct pattern emerges. TABLE 4.7 reveals that 39.2 per cent of males aged between 18 and 65 years were employed in 2001, compared to 27.4 per cent of females. The gap between male and female rates of employment is greatest in the 28-37 year old age group – 45.8 per cent of men in this age group

**Table 4.7**

**Level of employment among all individuals accommodated by Dublin City Council by age group and gender, 2001**

Gender	18-27 years % employed	28-37 years % employed	38-47 years % employed	48-65 years % employed
Male	44.2	45.8	44.1	26.7
Female	31.5	26.5	28.4	23.2
<b>Average</b>	<b>37.4</b>	<b>33.5</b>	<b>35.1</b>	<b>24.9</b>

had employment income as compared to 26.5 per cent of women. Amongst both genders the level of employment decreases as age increases. However, men of all ages have higher rates of employment than women. These age and gender related trends in employment among Dublin City Council tenant households mirror some trends in labour force participation among the general Irish population. For instance 47.9 per cent of all Irish women aged between 15 and 65 years were in paid employment in the fourth quarter of 2001, as compared to 73.7 per cent of men; and among the general population labour force participation also declines in the older age groups (Central Statistics Office, 2002b). However, there are also some significant differences. For example, the greatest gap between male and female labour force participation rates in the general population is in the 55-59 years age group, whereas as mentioned above, in the Dublin City Council tenant population it is among 28-37 year olds.

Employment rates among members of tenant households also vary according to the household structure and according to the status of the individual in question within the household. Findings in this regard are outlined in TABLE 4.8. It demonstrates that the level of employment among heads of household is significantly lower than for all individuals aged 18 years and over; 23.5 per cent of heads of household aged over 18 years had income from employment in 2001, as compared to 42.9 per cent of non-heads of household. TABLE 4.8 also highlights very low levels of employment in single adult households. This can be explained by the fact that the majority of single adult households are older people aged 65 or more, living in senior citizen accommodation. At 38.3 per cent, two adults and two children households have the highest level of employed heads of household. However, the level of employment among one adult with children households is only 26.2 per cent. This is much lower than the general Irish population among

**Table 4.8**

**Level of employment among heads and non-heads of households aged 18 years and over accommodated by Dublin City Council by household structure, 2001**

Household Structure	Heads of household % employed	Non-heads of household % employed
1 adult	15.1	N/A
2 adults	20.2	34.5
3 adults	24.6	47.6
3 or more adults with children	27.9	44.0
1 adult with children	26.2	N/A
2 adults with 1 child	35.6	46.8
2 adults with 2 children	38.3	46.4
2 adults with 3 children	36.3	43.9
2 adults with 4 children	32.4	40.3
<b>Average</b>	<b>23.5</b>	<b>42.9</b>

*Note: N/A means not applicable.*

significantly lower than for all individuals aged 18 years and over; 23.5 per cent of heads of household aged over 18 years had income from employment in 2001, as compared to 42.9 per cent of non-heads of household. TABLE 4.8 also highlights very low levels of employment in single adult households. This can be explained by the fact that the majority of single adult households are older people aged 65 or more, living in senior citizen accommodation. At 38.3 per cent, two adults and two children households have the highest level of employed heads of household. However, the level of employment among one adult with children households is only 26.2 per cent. This is much lower than the general Irish population among

which 49.5 per cent of lone parents had a job in 2001 (Central Statistics Office, 2001c). This discrepancy may be related to the much higher proportion of female-headed lone parent households accommodated by Dublin City Council as compared to all Irish households which was highlighted in Section Three. In 2001, 55 per cent of all male lone parents in Ireland had a job, in comparison with 44 per cent of female lone parents (Central Statistics Office, 2001c).

#### 4.7 Spatial Distribution of Employment

TABLE 4.9 details dependency rates among members of Dublin City Council tenant households living in different housing areas of the city. It demonstrates that the proportion of the tenant population in employment varies significantly by area. The South East City accommodates the highest proportion of individuals aged between 18 and 65 years with employment income – 22.1 per cent of the local tenant population.

This is significantly higher than the average employment rate for all members of Dublin City Council tenant households, which is 16.2 per cent. Interestingly, this housing area also accommodates the highest proportion of individuals aged 65 years and over (18.7 per cent) and the lowest proportion of under-18 year olds (25.7 per cent). In contrast Ballymun accommodates the highest proportion of under-18 year olds (43.8 per cent) and the lowest proportion of over-65 year olds (3.3 per cent). The Dublin City Council tenant population in Ballyfermot has the lowest proportion of individuals aged between 18-65 years who are employed (12.7 per cent) of any housing area of the City and the second highest proportion of under-18 year olds (41 per cent).

TABLE 4.10 overleaf, which breaks down employment levels in the various housing areas by head of household or non-head of households reveals that in all housing areas apart from Ballyfermot heads of households are less likely to be employed. Another finding of note from this level of analysis is the higher than average level of employment amongst non-heads of tenant households resident in the South East housing area.

**Table 4.9**

**Dependency rates among all individuals accommodated by Dublin City Council by housing area, 2001**

	17 years or less %	18 – 64 years		65 years and older %
		Not employed %	Employed %	
Ballyfermot	41.0	39.7	12.7	6.6
Ballymun	43.8	37.9	15.0	3.3
Finglas	38.9	35.2	16.3	9.6
Kilmainham/Inchicore	35.2	38.6	15.6	10.6
North Central	40.6	32.6	17.6	9.2
North East Inner City	37.2	39.2	13.5	10.1
North West Inner City	33.1	36.3	17.0	13.6
South East City	25.7	33.5	22.1	18.7
South Inner City	33.7	38.4	16.2	11.7
<b>Average</b>	<b>36.6</b>	<b>36.8</b>	<b>16.2</b>	<b>10.4</b>

**Table 4.10**

**Employment status of heads and non-heads of household aged 18 years and over accommodated by Dublin City Council by housing area, 2001**

	<b>Heads of household in receipt of employment income</b>	<b>Non-heads of household in receipt of employment income</b>
	<b>% of cases</b>	
Ballyfermot	29.1	24.0
Ballymun	30.3	32.3
Finglas	27.9	36.3
Kilmainham/Inchicore	30.1	30.5
North Central	32.0	39.6
North East Inner City	24.5	29.2
North West Inner City	30.0	37.1
South East City	35.3	47.6
South Inner City	28.2	34.9

## 4.8 Conclusions

Section Three of this report revealed that the structure of the households accommodated by Dublin City Council varies significantly from the general Irish population. The analysis of levels and sources of income and levels of employment among Dublin City Council tenants presented in this section has also highlighted some stark contrasts between these households and all other households in the country. The average income of members of tenant households is comparatively low, as is their rate of participation in the labour force, while the level of benefit dependency is high. This information on income and employment is also the starting point for the investigation of income poverty among tenant households, which is presented in Section Five of this study.

# Income Poverty Profile

## 5.1 Introduction

This section assesses the level of relative income poverty among the households accommodated by Dublin City Council in 2001 by adjusting weekly household incomes to take account of differences in household structure and calculating whether this income falls below 40 per cent, 50 per cent or 60 per cent of the national average. This methodology is described in more detail in Section One of this report. Where possible, in this section levels of poverty among City Council tenant households are compared to those of the general Irish population. In addition, trends in poverty levels among tenant households are further analysed in terms of age, gender, household composition, dwelling type and location in the city. The situation of children and households at high risk of poverty generally are examined in detail. The final part of the section examines the composition of the population of poor City Council tenant households in greater detail, by establishing the relative contribution which each of these groups or household types makes to overall poverty levels among this group.

## 5.2 Poverty Levels

TABLE 5.1 details the proportion of Dublin City Council tenant households with incomes below 40 per cent, 50 per cent and 60 per cent of the national average, together with the proportion of all Irish households with incomes below this level. It reveals that in 2001, 73.1 per cent of households living in Dublin City Council dwellings had incomes below 60 per cent of the national average, compared to 27.2 per cent of all households in the country; 62.5 per cent of City Council tenant house-

**Table 5.1**

**Level of poverty among Dublin City Council tenant households compared to the general Irish population**

	Dublin City Council tenant households 2001	General Irish population
% less than 40% of average income	39.2	9.1
% less than 50% of average income	62.5	20.4
% less than 60% of average income	73.1	27.2

*Note: Figures on poverty among the general population were calculated by the Combat Poverty Agency using ESRI methodology.*

holds had incomes of less than 50 per cent of average, while 39.2 per cent had incomes below 40 per cent of average, as compared to 20.4 per cent and 9.1 per cent respectively of all households.

This indicates that the proportion of City Council tenant households with incomes below 60 per cent of average has fallen slightly in recent years. As mentioned in Section One of this report, Nolan and Whelan (1999) found that in 1994, 77.2 per cent of urban local authority tenants in Ireland had incomes below this level. Significantly, this period was also marked by a reduction in the level of poverty among the general Irish population, the extent of which appears to be greater than that experienced by the City Council's tenant households. The proportion of all households with incomes below 60 per cent of average was 34.6 per cent in 1994 – 7.4 per cent higher than the corresponding figure for 2001 cited in TABLE 5.1 (Callan et al, 1996).

However, TABLE 5.1 also demonstrates that the proportion of Dublin City Council tenant households which have incomes of less than 50 per cent of average may have grown since 1994 when 50.9 per cent of urban local authority tenants were found to have incomes below this level (Nolan and Whelan, 1999). This same trend is also apparent in the general Irish population – Callan et al (1996) report that the proportion of all households with incomes below 50 per cent of average was 18.5 per cent in 1994, but TABLE 5.1 indicates that this group had grown to 20.4 per cent of the population by 2001. The increase in general population households with incomes below this level appears significantly smaller than that experienced by the households accommodated by Dublin City Council. In 2001, the proportion of City Council tenant households with incomes below 50 per cent of average was 4.3 times higher than the general population. In 1994, the corresponding level of poverty among urban local authority tenants was 2.75 times the national average.

Instead of focusing on households, TABLE 5.2 details poverty levels among the individuals and children living in dwellings rented from the City Council, together with comparable information on poverty levels in the general Irish population. It

reveals that poverty levels among the children accommodated by Dublin City Council are significantly higher than poverty levels among all individual members of tenant households. This phenomenon is also apparent in the general Irish population. TABLE 5.2 demonstrates that

**Table 5.2**

**Level of poverty among individuals and children accommodated by Dublin City Council compared to the general Irish population**

	Dublin City Council tenant households 2001		General Irish population 1998	
	Persons	Children	Persons	Children
% less than 40% of average income	40	50	8.1	13.2
% less than 50% of average income	60.7	65.9	21	26
% less than 60% of average income	73	79.5	32	37.2

**Source:** Layte, et al (2001).

children in this country have higher levels of poverty than adults. However, levels of poverty among the children accommodated by Dublin City Council are significantly higher than for all Irish children. Among this former group, the proportion of children living in households with incomes below 50 per cent of the national average is 2.5 times higher than that among children in the general Irish population.

### 5.3 Age, Gender and Poverty Levels

Although poverty levels among households accommodated by Dublin City Council are very high, they are not uniformly so and do vary according to gender, age and household composition. TABLE 5.3 demonstrates that female members of tenant households aged between 18 and 64 years are poorer than their male counterparts. This is to be expected in view of the lower average incomes of female members of tenant households, which was highlighted in Section Four of this report. In addition, it is also the case that in the general Irish population, women have higher poverty levels than men. However, TABLE 5.3 reveals that the differential between male and female poverty levels is much greater in the general population than among individuals accommodated by Dublin City Council, as male members of tenant households in the 18 to 64 year age group are only marginally poorer than their female counterparts. This also indicates of course that the men accommodated by the City Council are significantly poorer than all men in the general population.

TABLE 5.4 which details poverty levels among members of City Council

**Table 5.3**

**Level of poverty of men and women aged between 18-64 accommodated by Dublin City Council compared with the general Irish population**

	Dublin City Council tenant households 2001		General Irish population 1998	
	Male	Female	Male	Female
% less than 40% of average income	39.2	40.7	7	9
% less than 50% of average income	59.8	61.4	16.8	22.2
% less than 60% of average income	72.5	74.4	26.2	31.4

*Source: Layte et al (2001).*

**Table 5.4**

**Level of poverty of men and women aged 65 years and over accommodated by Dublin City Council compared to the general Irish population**

	Dublin City Council tenant households 2001		General Irish population 1998	
	Male	Female	Male	Female
% less than 40% of average income	21.7	17.3	4.0	7.2
% less than 50% of average income	65.5	70.3	25.9	43.5
% less than 60% of average income	80.5	82.9	42.2	58.8

*Source: Layte et al (2001).*

tenant households aged 65 years and over, demonstrates that broadly speaking poverty levels among adult members of these households increases with age, as they do in the general Irish population. Generally, the risk of falling below the 50 per cent threshold has increased significantly for those aged 65 or more from 1994 to 1998, rising from 10.1 per cent to 35.9 per cent (Layte et al, 2001). Compared to their counterparts aged between 18 and 65 years, a higher proportion of members of tenant households in the 65 years and over age group have incomes below 50 and 60 per cent of the national average. However, a lower proportion of members of tenant households aged 65 and over have incomes below 40 per cent of the national average, than their counterparts in the 18 to 65 year age group, even though the same trend does not apply in the general population. This phenomenon is most probably the result of the atypical sources of income of City Council tenant households in comparison to all Irish households which was revealed in Section Four. Specifically it is related to the extensive reliance on social welfare benefits among tenant households and to differences in the levels of these benefits. The old age contributory pension on which most of the individuals aged 65 years and over who are accommodated by Dublin City Council rely, is relatively generous in comparison with Unemployment Assistance and the One Parent Family Payment which constitute the main sources of income of members of tenant households aged under 65 years.

#### 5.4 Poverty Levels and Household Composition

**Table 5.5**

Households accommodated by Dublin City Council with incomes below 50 per cent of average compared to the general Irish population by household type

	Dublin City Council tenant households 2001	General Irish population 1998
	% less than 50% of average income	% less than 50% of average income
1 adult	74.9	50.8
2 adults	55.5	17.3
3 or more adults	37.2	12.0
1 adult + children	61.7	42.4
2 adults + 1 child	50.9	14.8
2 adults + 2 children	61.5	13.1
2 adults + 3 children	66.2	9.8
2 adults + 4 or more children	76.6	24.9
3 or more adults with children	53.8	25.9
<b>All households</b>	<b>62.5</b>	<b>24.6</b>

Source: Layte et al (2001).

Poverty levels among the different types of household accommodated by Dublin City Council are examined in TABLE 5.5. This table demonstrates that tenant households composed of two adults and four or more children have the highest poverty levels – 76.6 per cent of these households had incomes below 50 per cent of the national average in 2001. In the general Irish population two adult households with large numbers of children are also associated with relatively high levels of poverty. Lone parent households renting accommodation from

the City Council also have high poverty levels – 61.7 per cent of these households had incomes below 50 per cent of average in 2001. TABLE 5.5 reveals that in the general Irish population households of this type also have relatively high poverty levels, although they are still less poor than their counterparts who rent their home from the City Council. In addition, TABLE 5.5 also highlights very high rates of poverty amongst two adult with children households in the Dublin City Council renting population, especially two adult families with three or more children, even though equivalent households in the general population have relatively low poverty levels.

TABLE 5.5 reveals very high levels of poverty amongst the one adult and two adult households who rent their accommodation from Dublin City Council. In particular it is notable that the proportion of two adult tenant households with incomes below 50 per cent of the national average is over three times higher than among equivalent households in the general Irish population. This differential is most likely related to the fact that the vast majority of the heads of the one adult and two adult households accommodated by the City Council are aged 65 years and over. On the other hand TABLE 5.5 also reveals that three adult households have relatively low poverty levels, whether they rent their dwellings from Dublin City Council or not.

## 5.5 Type and Location of Dwelling and Poverty Levels

The data examined for this study highlight a number of interesting local level patterns in poverty among Dublin City Council tenant households. For instance they indicate that poverty levels do not vary substantially according to the type of dwelling occupied – 60.7 per cent of households living in flats and 58.9 per cent of households living in standard houses had incomes below 50 per cent of average in 2001. At the same time, TABLE 5.6 highlights significant variations in the level of poverty between households renting local authority dwellings in different housing areas of Dublin City. At 50 per cent of average income, Ballyfermot exhibits the highest level of poverty; 68 per cent of tenant households in this housing area have incomes below this

**Table 5.6**

**Level of poverty among Dublin City Council tenant households by housing area, 2001**

Housing Area	% less than 40% of average income	% less than 50% of average income	% less than 60% of average income
Ballyfermot	44.8	68.0	78.4
Ballymun	45.1	62.3	72.1
Finglas	39.2	64.4	76.6
Kilmainham/Inchicore	44.3	64.6	73.0
North Central	36.0	60.8	73.6
North East Inner City	41.0	65.6	77.5
North West Inner City	37.9	62.9	73.3
South East City	30.6	57.6	67.7
South Inner City	38.8	62.1	71.2
<b>All tenant households</b>	<b>39.2</b>	<b>62.5</b>	<b>73.1</b>

**Table 5.7**

**Dublin City Council tenant households with incomes below 50 per cent of average by housing area and household composition, 2001**

Housing Area	1 adult	2 adults	3+ adults	1 adult + children	2 adults + children	3 + adults + children
Ballymun	69.7	54.5	37.3	67.3	59.1	54.7
Ballyfermot	80.0	63.6	59.7	58.2	67.9	71.9
Finglas	79.8	56.3	40.9	65.9	64.5	52.2
Kilmainham/Inchicore	77.3	54.3	42.0	62.3	62.2	59.8
North Central	78.2	62.8	30.2	54.4	50.9	50.3
North East Inner City	75.9	62.1	40.2	66.2	66.1	58.5
North West Inner City	77.1	52.3	32.7	59.6	60.5	54.4
South East City	72.2	49.2	33.3	56.1	51.1	35.4
South Inner City	72.0	54.1	36.0	62.9	59.1	53.8
<b>All tenant households</b>	<b>79.4</b>	<b>55.5</b>	<b>37.2</b>	<b>61.7</b>	<b>61.8</b>	<b>53.8</b>

level. The South East City housing area accommodates the lowest number of poor households and only 57.6 per cent of tenant households in this area have incomes below 50 per cent of average.

Section 5.4 above revealed that poverty levels among Dublin City Council tenant households vary between households of different composition. However, TABLE 5.7, which breaks down the tenant households with incomes below 50 per cent of average according to their household structure and the housing area of the City where they live, paints a more complex picture. It demonstrates that the poverty levels of certain household types also vary between housing areas. In every housing area of Dublin, single adult households have the highest levels of poverty and in all housing areas apart from the North East Inner City three or more adult households have the lowest poverty levels. Although 61.7 per cent of all lone parent households accommodated by the City Council have incomes below 50 per cent of average, only 58.2 per cent of lone parent households in Ballyfermot have incomes below this level, and this falls to 54.4 per cent in the North Central housing area. Furthermore, poverty levels among two adult households and three or more adult with children households also vary appreciably between different housing areas of the City.

## 5.6 Households at High Risk of Poverty

A number of types of households are at high risk of poverty generally and these Dublin City Council households are examined in more detail: lone parent households, single adult households and large families.

### 5.6.1 Lone Parent Households

Of the total 24,073 households in the Dublin City Council area, 5,382 or 22.4 per cent are lone parent households; 97.3 per cent of single adult with children households are headed by a woman and the average age of the head of household is 32 years. The average number of children per household is 2.07 and 10 per cent of single parent families have 4 or more children. Ballymun houses nearly a quarter of all single parent households with the South Inner City housing a further 16 per cent.

TABLE 5.8 which compares the poverty levels of single adult with children households with all Dublin City Council households, shows a higher proportion of lone parent households falling below the 40 per cent level. Due to the large numbers of single parent families in the Dublin City Council population, they constitute 22.1 per cent of the total amount of households falling

<b>Table 5.8</b>		
<b>Poverty levels of lone parent households compared to all Dublin City Council households, 2001</b>		
	<b>Dublin City Council households</b>	<b>Lone parent households</b>
% less than 40% of average income	39.2	53.2
% less than 50% of average income	62.5	61.7
% less than 60% of average income	73.1	72.4

below the 50 per cent line compared to 4.3 per cent in the general population. As noted in Section Four just 26.6 per cent of lone parents living in Dublin City Council accommodation are in receipt of employment income compared to 45.5 per cent in the general population. The link between employment and poverty is discussed further in Section Six.

### 5.6.2 Single Adult Households

Of the 7,441 households in Dublin City Council occupied by only one person, over a third are located in two areas, the South Inner City (1,381) and the South East City (1,398).

The single households are fairly evenly divided between males (4,043 in total) and females (3,399 in total). More than half of single adult households is dependent on pensions or disability payments; 38.1 per cent of the single adult households are located in senior citizen specific accommodation, 44.9 per cent in flats and the remainder in houses. As shown in TABLE 5.9, the single adult household population in Ballymun is younger than their counterparts in other areas and is predominantly male.

**Table 5.9**

**Average age and gender of single adult households in nine Dublin City Council housing areas**

	Number of single adult households	Average age	Female %	Male %
Ballyfermot	355	64	55.2	44.8
Ballymun	763	53	36.7	63.3
Finglas	405	66	52	48.0
Kilmainham/Inchicore	453	60	40.2	59.8
North Central	887	68	51.9	48.1
North East Inner City	740	60	37.6	62.4
North West Inner City	1,059	62	42.7	57.3
South East City	1,398	64	51.9	48.1
South Inner City	1,381	60	44.5	55.5
<b>Total</b>	<b>7,441</b>	<b>62</b>	<b>45.7</b>	<b>54.3</b>

**Table 5.10**

**Income poverty levels for single adult households compared to all Dublin City Council household**

	Dublin City Council households	Dublin City Council single adult households
% less than 40% of average income	39.2	43.8
% less than 50% of average income	62.5	74.9
% less than 60% of average income	73.1	80.6

**Table 5.11**

**Income poverty levels for households with 2 or more adults and 4 or more children compared to all Dublin City Council households**

	Dublin City Council	Households with 2 or more adults and 4 or more children
% less than 40% of average income	39.2	57.5
% less than 50% of average income	62.5	78.8
% less than 60% of average income	73.1	91.5

In the general population, the poverty level of single adult households rose from 22.5 per cent in 1994 to 50.8 per cent in 1998 (Layte et al, 2001). This is connected to the rising poverty level amongst elderly people as many older people live alone. TABLE 5.10 shows that single adult households have higher poverty levels than the overall Dublin City Council households at the 40 per cent, 50 per cent and 60 per cent levels.

**5.6.3 Large Families**

Among Dublin City Council households, 926 contain four or more children and could be termed large families with at least two adults and four or more children. They are equally divided between female and male-headed households. One fifth of these families are located in the North Central housing area. In the general population, the poverty level amongst large families decreased from 39.5 per cent in 1997 to 28 per cent in 1998 (Layte et al, 2001). TABLE 5.11 shows that the 50 per cent income poverty level for large families in the Dublin City Council population is 78.8 per cent. However, because of the relatively small numbers of these families they only constitute 1.9 per cent of the total amount of households below the 50 per cent income poverty level.

## 5.7 Children and Income Poverty

Of the residents accommodated by Dublin City Council in 2001, 25,050 were below the age of 18. Referring back to Section Two, three housing areas – Ballymun, Ballyfermot and North Central – house approximately 40 per cent of all residents aged 18 or under.

TABLE 5.12 examines geographical variations in the income poverty levels of the children accommodated by Dublin City Council. It reveals that the Dublin City Council tenant population in Ballyfermot includes the highest proportion of poor children of any housing area of

the City whilst the levels of income poverty among child members of tenant households resident in the Ballymun, Finglas and Kilmainham/Inchicore housing areas are also high. Conversely, levels of income poverty among children in the South East City and North Central housing areas are significantly lower. Income poverty levels among child members of tenant households in the different housing areas of Dublin city vary along the same lines as the income poverty levels among all members of tenant households. In other words, in housing areas such as the South East City, where the income poverty levels among all tenants households are low, the income poverty levels among child members of tenant households are also lower.

The income poverty level also varies by family type. As shown in TABLE 5.13, although the income poverty level is highest for children in families with two or more adults and four or more children, these families make a relatively small contribution to the overall numbers of children living in poverty. The poverty contribution of lone parent families is 44.8 per cent, 3 or more adults with children is 27.7 per cent, and all other family types, 27.5 per cent.

A significant number of individuals aged eighteen years and under

**Table 5.12**

**Children living in Dublin City Council tenant households with incomes below 50 per cent of average by housing area, 2001**

Housing Area	Number	Per cent	Poverty level
Ballyfermot	2,680	10.7	71.2
Ballymun	4,892	19.5	68.3
Finglas	1,817	7.3	69.1
Kilmainham/Inchicore	1,276	5.1	69.8
North Central	4,209	16.8	61.5
North East Inner City	2,414	9.6	66.1
North West Inner City	2,453	9.8	66.0
South East City	1,987	7.9	54.7
South Inner City	3,322	13.3	66.3
<b>All Children</b>	<b>25,050</b>	<b>100</b>	<b>65.9</b>

**Table 5.13**

**Income poverty level and poverty contribution for children by household type**

Household Type	Poverty level %	Poverty contribution %
2 adults with 1 child	50.9	3.4
2 adults with 2 children	61.5	8.3
2 adults with 3 children	66.2	8.9
2 adults with 4 or more children	76.6	6.9
1 adult with children	66.5	44.8
3 or more adults with children	66.2	27.7
<b>Total</b>	<b>65.8</b>	<b>100.0</b>

**Table 5.14**

**Level of income poverty of Dublin City Council tenant households compared to the general Irish population, by absence or presence of children.**

	Without Children		With Children	
	Dublin City Council tenant households 2001	General Irish population 1998	Dublin City Council Tenant households 2001	General Irish population 1998
% less than 40% of average income	44.5	10.4	46.4	13.4
% less than 50% of average income	58.5	17.3	60.6	20.5
% less than 60% of average income	64.1	23.4	73.8	28.7

*Source: Layte et al (2001).*

*Note: The data in this table refer only to households headed by an individual aged between 18 and 64 years.*

accommodated by Dublin City Council live in households with incomes below 40, 50 and 60 per cent of the national average and the children accommodated by the City Council are even more likely to be living in poverty than the adults. This phenomenon is also apparent in the general Irish population – children in this country are poorer than adults. However, levels of income poverty among the children accommodated by Dublin City Council are significantly higher than for all Irish children. Among this former group the proportion of children living in households with incomes below 50 per cent of the national average is 2.5 times higher than among children in the general Irish population.

The 50 per cent income poverty level for children is 65.8 per cent, higher than the 60.7 per cent for all Dublin City Council persons and 2.5 times as high as for children in the general population.

In Dublin City Council households, 48.5 per cent of households below the 50 per cent income poverty level contain children compared to 28 per cent in the general population. TABLE 5.14 provides further confirmation of the particularly high levels of income poverty among Dublin City Council tenant households with children.

## 5.8 Employment and Poverty Levels

The preceding discussion has highlighted very high levels of poverty among the households accommodated by Dublin City Council. However, tenant households are not uniformly poor, and the data examined for the purposes of this study indicate that participation in the workforce is one of the key factors which differentiates poor and non-poor households.

Section Four of this report mentioned that 5,646 City Council tenant households are headed by a person who is either employed or self-employed and that male and female heads of tenant households have equal rates of participation in the workforce. TABLE 5.15 demonstrates that the tenant households that are headed by someone in employment

have significantly lower levels of poverty than all households accommodated by Dublin City Council. Nineteen per cent of tenant households headed by an employed person have a household income under 50 per cent of average compared to 62.5 per cent of all tenant households. The role of employment in insulating tenant households from poverty is further evidenced by the fact that the types of tenant household which have lower levels of poverty are significantly more likely to be headed by a person in employment. A third of all tenant households headed by a person in employment consisted of two adults with children, for instance, while three adult with children households accounted for a further 26.4 per cent of households headed by someone in employment. Conversely, participation in paid work is even less common among adult and lone parent tenant households than among equivalent households in the general Irish population, which helps to explain the higher levels of poverty among the former group. In addition, Section Four of this report mentioned that levels of employment among non-heads of households accommodated by Dublin City Council is even higher than among households heads. Thus, it is reasonable to assume that levels of poverty among all tenant households with access to income from employment are even lower than for tenant households headed by an employed person.

However, it is important not to overstate the role of employment income in lifting City Council tenant households out of poverty. TABLE 5.15 indicates that in the general Irish population levels of poverty among households headed by an employed or self-employed person are much lower than among similar households accommodated by Dublin City Council. The relatively high poverty levels among employed tenant households point to extensive reliance on low paid and/or part-time work.

**Table 5.15**

**Level of poverty of Dublin City Council tenant households headed by an employed or self-employed person compared to the general Irish population**

	Dublin City Council households 2001	General Irish population 1998
% less than 40% of average income	6.6	0.4
% less than 50% of average income	19	2.3
% less than 60% of average income	35.9	6.7

*Source: Layte et al (2001).*

## 5.9 Poverty Contribution

The preceding discussion has examined the levels of poverty among Dublin City Council tenant households, as measured by the proportion of these households with incomes below 40, 50 and 60 per cent of the national average, and has revealed very high poverty levels among these households compared to the general Irish population, particularly among certain types of tenant households and households living in certain housing areas of the city. However, in addition to data on poverty levels, information on the relative contribution which different types of household and housing areas of the city make to the overall population of poor Dublin City Council tenant households is necessary for the effective design of measures and allocation of resources intended to combat poverty among this section of society. Such information is set out in TABLES 5.16, 5.17 AND 5.18 below.

TABLE 5.16 which details the poverty contribution of the different types of household accommodated by Dublin City Council reveals that despite the high levels of poverty among the two adult with four or more children tenant households, relatively few households of this type rent accommodation from the City Council and they make up a small proportion of all tenant households with incomes below 50 per cent of average. In contrast, the City Council accommodates a large number of lone parent and single adult households, and Section 5.5 revealed that these households have high levels of poverty. Consequently, TABLE 5.16 demonstrates that taken together these two types of household make up 59.1 per cent of all Dublin City Council tenant households with incomes below 50 per cent of the national average. It is also notable that three adult with children households make up a relatively large proportion of Dublin City Council tenant

households with incomes below 50 per cent of average and that taken together households with children make up 48.5 per cent of all tenant households with incomes below this level. In contrast, Layte et al (2001) found that in 1998 only 28 per cent of all households with incomes below 50 per cent of average contained children.

TABLE 5.17 demonstrates that 43 per cent of all Dublin City Council tenant households with incomes below 50 per cent of average lived in flats in 2001, while another 40.1 per cent of such households

**Table 5.16**

**Poverty contribution of Dublin City Council tenant households by household type compared to the general population**

Household type	Dublin City Council households	General Irish population
	2001	1998
	% less than 50% of average income	
I adult	37.0	45.3
2 adults	11.8	15.8
3 or more adults	2.7	10.8
1 adult + children	22.1	4.3
2 adult + 1 child	3.8	3.4
2 adults + 2 children	4.5	3.7
2 adults + 3 children	3.2	1.5
2 adults + 4 or more children	1.9	1.5
3 or more adults + children	13	13.6
<b>Total</b>	<b>100</b>	<b>100</b>

Table 5.17

## Poverty contribution of Dublin City Council tenant households, by household type and dwelling type, 2001

Household type	% of all tenant households living in flats with incomes less than 50% of average	% of all tenant households living in houses with incomes less than 50% of average	% of all tenant households living in senior citizen specific dwellings with incomes less than 50% of average
1 adult	36.1	15.1	91.3
2 adults	11.3	13.5	8.7
3 or more adults	1.6	4.8	N/A
1 adult + children	32.4	20.0	N/A
2 adults + children	12.5	20.0	N/A
3 or more adults + children	5.6	26.1	N/A
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Note: N/A means not applicable.

lived in houses, which is broadly in line with the proportion of all tenant households living in these dwelling types. However, 16.8 per cent of the tenant households with incomes below this level occupied senior citizen specific accommodation. This is higher than would be expected given the proportion of all tenant households resident in this type of dwelling, and reflects the particularly high levels of poverty among members of tenant households aged 65 years and over identified in Section 5.3 above. This table also breaks down the relative poverty contribution of the different types of household accommodated by the Council according to the type of dwelling in which they live. It reveals that amongst those living in senior citizen specific accommodation single person households make up the vast majority of households with incomes below 50 per cent of average. Amongst occupants of flats, by contrast, single adult and single adult with children households make up 68.5 per cent of all households with incomes below this level, while in the case of tenant households living in houses, two or three adult households with children make up 46.2 per cent of all households with incomes below this level, with single adult with children households contributing another 20.1 per cent to the total numbers living in poverty.

TABLE 5.18 examines the tenant households

Table 5.18

## Poverty contribution of Dublin City Council tenant households by housing area, 2001

Housing area	% of all tenant households with incomes less than 50% of average
Ballyfermot	8.7
Ballymun	15.4
Finglas	6.3
Kilmainham/Inchicore	5.9
North Central	12.9
North East Inner City	9.9
North West Inner City	12.1
South East City	12.6
South Inner City	16.2
<b>Total</b>	<b>100.0</b>

with incomes below 50 per cent of average accommodated by Dublin City Council from another perspective – that of their location. It reveals that 16.2 per cent of tenant households with incomes below 50 per cent of average income live in the South Inner City housing area, while another 15.4 per cent live in Ballymun. Taking account of the proportion of City Council tenant households resident in the different housing areas of the city, the poverty contribution of the South East housing area is slightly less than expected and that of Ballyfermot slightly more.

## 5.10 Conclusions

This section has examined levels of poverty among the households accommodated by Dublin City Council and demonstrated that a very high proportion of tenant households have incomes below 40, 50 and 60 per cent of the national average, in comparison with all households in the country. Indeed all of the different types of households accommodated by the City Council are poorer than their counterparts in the general Irish population. Even though few two adult with children households in the country as a whole are poor, amongst City Council tenant households of this type poverty levels are very high. Conversely, poverty levels among lone parent families in Ireland are generally high but poverty levels among the lone parents who rent their dwellings from Dublin City Council are even higher. The final part of this section examined the make-up of the entire population of poor City Council tenant households. It revealed that single adult and lone parent households constitute up 59.1 per cent of all tenant households with incomes below 50 per cent of the national average, and 48.5 per cent of tenant households with incomes below this level contain children. Section Six of this report will identify the implications of these findings for national housing policy and for housing management and social inclusion policy within Dublin City Council.

# Conclusions

## 6.1 Introduction

This final section summarises the main findings of the previous sections of this report and accounts for and explains the reasons for these findings. It also identifies the implications of these findings for housing management and social inclusion policy and practice in Dublin City Council and nationwide.

## 6.2 Summary of Findings

This report presented a profile of the 24,073 households and 67,960 individuals accommodated by Dublin City Council in 2001. These households constitute approximately 25 per cent of all local authority tenant households in the country. As explained in Section One, this profile is based on administrative data which were originally collected by Dublin City Council for the purposes of assessing housing rents.

### 6.2.1 Demography and Household Composition

Section Three of this report revealed that the households accommodated by Dublin City Council in 2001 lived in three types of dwelling: 42.6 per cent live in houses; 44.3 per cent live in flats, while a further 13.1 per cent occupy dwellings which are designated specifically for senior citizens. These types of dwelling are differentially spread across the nine housing areas into which the City Council's housing stock is divided for administrative purposes. Flats are the predominant type of dwelling in Ballymun in the north of the city and in the South East and the South Inner City areas, whilst houses dominate Finglas, Ballyfermot and the North Central areas. Although a higher proportion of all dwellings in Dublin city and county are local authority rented, compared to the rest of Ireland, the extent to which the local housing stock is dominated by local authority rented dwellings varies between the different areas of the city. Ballymun has the highest and the Southeast housing area the lowest concentration of local authority rented accommodation.

Section Three also demonstrated that the composition of the households accommodated by Dublin City Council varies significantly from the general Irish population. Amongst City Council tenant households the proportion of children aged under 14 years is higher than in the national population. In addition in a

number of areas of Dublin, most notably Ballymun, the number of children accommodated by the City Council is even higher again. The proportion of the City Council tenant population aged 65 years and over is lower than in the Irish population as a whole, but tenant households in some areas of the city such as the Southeast include a higher than average number of individuals in this age group.

At 58.6 per cent, the number of female-headed households accommodated by Dublin City Council is higher than the national average. Heads of households aged between 18 and 37 years are particularly likely to be female. Amongst this age group women account for 4.4 more times household heads than men. Another significant feature of the City Council tenant population is the high proportion of lone parent households it contains. However, the predominant composition of tenant households varies between different areas of the City. Ballymun accommodates a large number of lone parent households, and the South East area includes many single adult households, which reflects the higher than average proportion of over-64 year olds living in this part of the city.

### 6.2.2 Sources and Levels of Income

The analysis of levels and sources of income and levels of employment among Dublin City Council tenant households, presented in this report, highlights marked contrasts between these households and the general Irish population. At €165.50 per week in 2001, the average income of individuals accommodated by the City Council is comparatively low. The average income of a tenant household was €313.24 per week in 2001 – this is less than half of the national average weekly household income for the 1999/2000 period which stood at €666.96 (Central Statistics Office, 2001a). The average income of female members of City Council tenant households is consistently lower than that of men across all age groups. Average incomes of single adult and lone parent tenant households are lower than those of all other types of household accommodated by Dublin City Council.

The sources of income of members of tenant households differ significantly between genders. Among adult men, 31.9 per cent are reliant on Unemployment Assistance, while 41.8 per cent of adult women depend on the One Parent Family Payment. In addition, sources of income also vary between different age groups. Only 3.7 per cent of the individuals aged between 18 and 27 years accommodated by Dublin City Council were in receipt of some form of disability payment in 2001, but dependence on this benefit rises to 26.4 per cent in the case of members of tenant households in the 48 to 65 year age group. However, levels of benefit dependency are extremely high amongst members of tenant households of all ages and genders.

Consequently, the extent of participation in the labour force by adult members of City Council tenant households is low. In contrast, the national labour force participation rate of individuals aged between 15 and 65 stood at 61.8 per cent in the fourth quarter of 2001 (Central Statistics Office, 2002b). Levels of employment are even lower in the case of members of tenant households in the older age groups

and for women. Interestingly, this study also found that non-heads of household are more likely to be employed than household heads no matter what the composition of the household in question. Two adults and two children tenant households have the highest level of employed household heads (38.3 per cent). In contrast, employment levels amongst the lone parent households accommodated by the City Council are only 26.2 per cent, even though 49.5 per cent of lone parents in the country as a whole have a job (Central Statistics Office, 2001c). Levels of employment among members of tenant households also vary between different areas of the city. The South East City accommodates the highest proportion of adult members of tenant households in employment, while the tenant population in Ballyfermot includes the lowest proportion of employed adults of any area of the city.

### 6.2.3 Income Poverty Levels and Contribution

Section Five revealed that levels of income poverty amongst Dublin City Council tenant households are significantly higher than among all households in the state. The data examined for the purposes of this study indicate that 62.5 per cent of tenant households had incomes below 50 of the national average in 2001, as compared to 20.4 per cent of the general population; 73.1 per cent of tenant households had incomes below 60 per cent of the national average compared to 27.2 per cent of all Irish households. These data also indicate that the Dublin City Council tenant households have become poorer, relative to the general Irish population, since the mid-1990s.

Tenant households consisting of two adults and four or more children have the highest income poverty levels, but levels of income poverty are also high amongst the single adult and single parent households accommodated by the City Council. The children accommodated by Dublin City Council experience particularly high levels of income poverty. In 2001, 48.5 per cent of tenant household with incomes below 50 per cent of the national average contained children. In contrast Layte et al (2001) found that in 1998 only 28 per cent of all Irish households with incomes below this level included children. Members of tenant households aged 65 years and over also have high poverty levels. On the other hand, tenant households headed by an employed person experience lower levels of income poverty than other Dublin City Council tenant households but significantly higher income levels than equivalent households in the general Irish population.

Even though income poverty levels may be very high among certain types of City Council tenant households, if the Council accommodates relatively few of these households, their contribution to the total amount of poor tenant households will also be small. Two adults with four or more children tenant households are a case in point. Despite the fact that levels of income poverty are very high among tenant households with this composition, because Dublin City Council accommodates relatively few such households, their contribution to overall income poverty levels among all tenant households is small. Conversely, as a result of the large number of lone parent and single adult households in the City Council tenant population, households of this type make up the majority of income-poor tenant households.

## 6.3 Analysis of Findings

This report highlighted high levels of income poverty among Dublin City Council tenant households compared to the general Irish population, and revealed that the predominant composition and sources of income of tenant households differ significantly from the national norm. This section draws all of this information together in an attempt to account for the high-income poverty levels among City Council tenant households in general and the differences in income poverty levels between tenant households living in different housing areas, which were disclosed in Section Five. In addition some potential explanations for these findings are suggested.

### 6.3.1 Accounting for Levels of Income Poverty

The data examined for this study indicate that the high levels of income poverty among the households accommodated by Dublin City Council compared to the general Irish population, and the widening gap between the income poverty levels of these two groups, can be accounted for by three factors. Firstly, they are associated with the socio-demographic characteristics of the former group – specifically with the fact that the Dublin City Council tenant population contains a lower proportion of households which have seen their incomes rise since the mid-1990s and consequently escaped from income poverty, and a higher proportion of households whose level of income poverty has deepened, than the general Irish population. This broadly confirms the analysis of poverty levels among local authority tenants nationwide proposed by Nolan, Whelan and Williams (1998), which was discussed in Section One of this report. Secondly, the types of household which generally have high levels of income poverty in this country are not only more numerous among the Dublin City Council tenant population; they are also significantly poorer than their counterparts in the general population. This is because they often possess several characteristics associated with poverty; in other words, they experience multiple disadvantages. Thirdly, the types of household which are associated with low levels of poverty in the general Irish population tend to suffer much higher poverty levels if accommodated by Dublin City Council, mainly because of their much higher rate of unemployment. These last two factors may account for the higher than expected proportion of low-income households in local authority dwellings in cities in Ireland as compared to rural areas highlighted in Section One.

Callan et al's (1996) review of changing socio-demographic characteristics of Irish households living in income poverty between 1987 and 1994 reveals a marked increase in the level of poverty among single-adult households, old people and female-headed households over this period. Furthermore, there is also a high level of income poverty among households with large numbers of children – indeed the level of poverty increases with each additional child, and income poverty among employed people fell. Section Three of this report demonstrated that the socio-demographic characteristics associated with income poverty are more prevalent among Dublin City Council renting households than among the general

population. In particular the number of children and of female headed, single person and lone parent households is relatively high, although the elderly population is lower than might be expected.

In addition, Section Four of the report demonstrated that from the point of view of source of income, the factors associated with falling levels of poverty are relatively uncommon among the occupants of Dublin City Council's housing stock. Only 28.3 per cent of members of tenant households aged over 18 had income from employment in 2001, for instance. In addition, Dublin City Council renting households are heavily reliant on sources of income which are associated with income poverty. For instance, 9.1 per cent of heads of tenant households claimed a state disability payment in 2001. Layte et al (2001) report that in the general Irish population, the level of poverty among households headed by an ill or disabled person has grown radically in recent years. In 1994, 8.6 per cent of these households had incomes below 50 per cent of average, but by 1998 this had risen to 56.9 per cent.

The types of households associated with higher levels of income poverty are not only more numerous within the Dublin City Council renting population; they are also poorer than their counterparts in the general population. According to Layte et al (2001), in 1998 50.8 per cent of single adult households in Ireland had incomes below 50 per cent of the national average, but Section Five of this report revealed that the corresponding level of income poverty for the single adult households accommodated by Dublin City Council was 74.9 per cent in 2001. Similarly, among the general Irish population single parent households have relatively high levels of income poverty – 42.4 per cent had incomes of less than 50 per cent of average in 1998. However, the level of income poverty among single parent households renting accommodation from Dublin City Council is even higher – 61.7 per cent had incomes below 50 per cent of average. This difference appears to be the result of a higher incidence of multiple disadvantage among the latter group. For instance only 26.6 per cent of the lone parent occupants of Dublin City Council dwellings had income from employment in 2001, as compared to 45.5 per cent of all Irish lone parents (Central Statistics Office, 2001c). In addition, a significant minority (10 per cent) of lone parent households accommodated by Dublin City Council have four or more children, and as was mentioned above, number of children is also associated with income poverty.

Section Five revealed very high rates of income poverty among the two adults with children households accommodated by Dublin City Council, even though equivalent households in the general population have relatively low income poverty levels. The available evidence indicates that this discrepancy is due to the very high rate of unemployment among the City Council tenant households. Layte et al (2001:21) attribute the reduction in income poverty levels among two adults with three children households, from 22.5 per cent in 1994 to 9.8 per cent in 1998, to 'marked increases in numbers at work for this group'. The evidence presented in this report indicates that a similar increased engagement with the labour market did not take place among City Council tenant households.

### 6.3.2 Accounting for Geographical Variations in Levels of Income Poverty

Section Five revealed variations in income poverty levels between households renting local authority dwellings in different areas of Dublin city. Ballyfermot accommodates the highest proportion of City Council tenants with incomes below 50 per cent of the national average (68 per cent of the local tenant population), while according to the same measure the Southeast City housing area accommodates the lowest number of income-poor tenant households (57.6 per cent of the local tenant population).

Section Three explained that the type of household accommodated by Dublin City Council also varies between different areas of the city, and Section Five reported that income poverty levels vary between these different types of tenant households. On this basis it is logical to assume that the level of poverty amongst tenant households living in different areas of the city might vary in accordance with differences in household composition. However, the data examined for this study indicate that household composition alone cannot account for local level variations in poverty among the Dublin City Council tenant population. For instance, the South East City accommodates both the lowest proportion of tenant households with incomes below 50 per cent of average and the highest proportion of single adult households – which have higher levels of income poverty than any other type of household accommodated by the City Council. Furthermore, disaggregating the tenant households with incomes below 50 per cent of average according to their household composition and the housing area in which they live, reveals that the income poverty level of certain household types also varies between areas. In every area of the Dublin, single adult households have the highest levels of poverty and in all areas apart from the North East Inner City three or more adult households without children have the lowest poverty levels, which indicates that the relative proportion of households of this type in each area is a significant predictor of overall poverty levels. On the other hand, although 61.7 per cent of lone parent households within the City Council renting population as a whole have incomes below 50 per cent of average, only 58.2 per cent of lone parent households in Ballyfermot have incomes below this level, and this falls to 54.4 per cent in the North Central area, which indicates that in addition to household structure, other factors influence variations in income poverty between Dublin City Council tenant households located in different areas of the city.

The data examined for this study indicate that the most significant influence on these geographical variations in income poverty levels is employment. The tenant population in the South East City housing area includes both the lowest percentage of households with incomes below 50 per cent of average and the highest percentage of individuals aged between 18 and 65 with income from employment. The tenant population in Ballyfermot, on the other hand, includes the lowest proportion of individuals of working age in employment (12.7 per cent) and the highest proportion of households with incomes below 50 per cent of the national average. Variations in the composition of the non-working population in these housing areas do not impact significantly on poverty levels – despite its low-

income poverty levels, the tenant population in the South East City includes the highest proportion of elderly people of any area – rather it is the relative size of the dependent and independent populations which is the most important factor.

When this issue of the significance of employment in alleviating income poverty is examined in more depth a further significant finding emerges. This is that levels of employment among non-heads of tenant households influence geographical variations in income poverty more than employment levels among household heads. Section Four revealed that in all housing areas apart from Ballyfermot, employment rates are higher among non-heads of tenant households compared to household heads. Furthermore, the tenant population in the South East City also has the highest rate of employment of non-heads of households of any housing area.

### 6.3.3 Explaining Levels of Income Poverty

The preceding discussion has used information on the age, gender, household composition and incomes of the households accommodated by Dublin City Council to account for the high levels of income poverty among this group in comparison with local authority tenant households in rural areas and the general Irish population. Explaining why such a large proportion of the households accommodated by Dublin City Council are income poor is less straightforward, however.

On the one hand, high levels of income poverty among local authority tenants are a logical consequence of the system of providing housing in this country. Section One demonstrated that local authority dwellings are allocated on the basis of need. The tenant purchase schemes enable higher income local authority tenants to exit this sector by purchasing their dwellings and government supports for low-income home owners means that working families in this country have several other housing options in addition to applying to the local authority for housing. On the other hand, the lower levels of poverty among local authority tenants in rural areas highlighted in Section One are difficult to explain in view of the fact that, broadly speaking, the same system of allocating local authority dwellings and subsidising other forms of housing provision operates countrywide. In addition, the levels of income poverty among the households accommodated by Dublin City Council in 2001 are surprising considering that this year marked the peak of the ‘Celtic tiger’ economic boom. In particular it is striking that, unlike the rest of the Irish population, the vast majority of City Council tenant households failed to access paid employment during this period of economic growth.

The limitations of the data on which this report is based means that they cannot provide authoritative answers to these questions. However, they can point up some of the factors which have impacted on poverty levels among the households accommodated by Dublin City Council. They do not support Nolan and Callan’s (1999) argument that the higher levels of poverty among urban local authority tenants in Ireland are due to differences in the selection of households into this housing tenure in towns and cities compared to rural areas. For instance, Section

Two mentioned that a much higher proportion of the total housing stock in Dublin city and county is rented from local authorities than in the regions outside Dublin. Because local authority dwellings are allocated on the basis of need, and the overall population of Dublin is not poorer than the population of rural areas, it is reasonable to assume that over the years households with a wider range of incomes gained access to local authority housing in the capital. In addition, the variations in the income poverty levels of City Council tenant households living in different areas of Dublin cannot be explained solely by better-off tenant households exiting the sector by purchasing their dwellings. Section Three of this report revealed that Ballyfermot, which accommodates the highest proportion of income-poor tenant households, also has by far the highest rate of tenant purchased dwellings. On the other hand, the South East and North Central housing areas have practically identical levels of tenant purchase but very different income poverty levels among tenant households. Furthermore, tenants cannot purchase local authority flats, but levels of income poverty are similar among City Council tenant households living in flats and houses.

As mentioned above, variations in poverty levels between City Council tenant households living in different housing areas can be accounted for by differences in employment levels, particularly among non-heads of household. It is striking that the housing areas in which members of tenant households are most likely to be employed, such as the South East City, are inner suburban and inner city districts of Dublin in which many businesses and therefore potential employers are also located. In contrast, employment levels are much lower amongst the tenant households resident in outer suburban areas such as Ballymun and Ballyfermot in which the vast majority of the local housing stock is local authority rented or tenant purchased and it is reasonable to assume that average incomes of the vast majority of the local population are also low. This indicates that the neighbourhoods in which these households live may also influence income poverty levels. It is envisaged that this issue will be examined in more detail in the second stage of this research project. Further research will examine the effectiveness of the social inclusion projects established by Dublin City Council in three of its estates.

## 6.4 Issues Arising from the Study

The detailed profile of the households accommodated by Dublin City Council in 2001 which was presented in this report raises a number of issues which have implications for housing management and social inclusion policy and practice in Dublin City Council and nationwide. These issues are set out below.

### 6.4.1 The Use of Administrative Data for Planning and Research

The most inventive aspect of this study is that it is based on administrative data which were originally collected by Dublin City Council for the purposes of assessing housing rents. As far as the authors are aware, this is the first time a local authority in Ireland has re-used housing rents information for planning and

research. The willingness of the Housing, Social and Community Services Department to co-fund and support this project demonstrates an innovative approach to housing management and a concern that social exclusion among tenant households should be addressed.

As discussed in detail in the Introduction to this report, data of this type have some inherent weaknesses, but these disadvantages are outweighed by the many advantages associated with their use. For instance, because Dublin City Council collects detailed information on the age and incomes of all occupants of its dwellings annually, its rents database can provide a comprehensive and up-to-date account of the income and demography of tenant households. Analysis of administrative data which were collected for other purposes is a cost-effective method of research and planning. This report demonstrates that, with some manipulation, data of this type can also yield sophisticated findings, e.g. in relation to relative income poverty levels, which will be a valuable aid to the development of housing management and social inclusion policy and practice within Dublin City Council.

The Review of the Poverty Proofing Process which was recently published by the National Economic and Social Council (2001), identifies lack of detailed data in relation to poverty and social inclusion in Ireland as a key barrier to the effective design of new policies and programmes to address these issues, and to the assessment of the anti-poverty measures in existence. This report highlights a potential role for administrative data in filling this information gap, particularly in providing detailed local level data that have not been available to date.

Since the completion of this report, the staff of the Housing Unit and Dublin City Council's Social Inclusion Unit have made contact with the other local authority social inclusion units around the country with a view to assisting them in carrying out a similar exercise in their authorities. In addition, it is envisaged that this project will be replicated on a regular basis by the staff of the Council's Social Inclusion Unit. This will enable the Council to monitor changes among its tenant population that have implications for resource allocation and service provision. The Housing Unit staff involved in the compilation of this report have also made detailed recommendations to the management of the Housing, Social and Community Services Department in relation to record keeping. During the process of compiling this report it emerged that, with some minor reform of collection, storage and recording methods, other administrative data relating to the housing service such as waiting lists and information on the allocation of dwellings could be used to paint an even more detailed picture of the needs of clients and plan appropriate policies and services.

Each of these follow-on projects will adhere to the protocols that were developed and followed during this project relating to the use of local authority administrative data for planning and research. For example although the data on which this report is based can be broken down to the level of flat complexes or housing estates, it was decided to present the findings at the level of housing area to avoid stigmatising individual communities. In addition once the data used in this report

were drawn down from Dublin City Council's housing rents records, strict functional separation was maintained between the two databases. In other words the additional information generated on tenant households for the purposes of this study which could not be produced from the original rents records, such as households with incomes below 50 per cent of the national average, was stored separately and did not flow back into the administrative database.

#### 6.4.2 Local Authority Housing as an Anti-Poverty Measure

This report has revealed very high levels of income poverty among Dublin City Council tenant households. However, it has also demonstrated that these households spend significantly less on accommodation than homeowners with a mortgage and private renting tenants. On average, City Council tenants paid €32.06 per week in rent in 2001, which constitutes 11 per cent of their weekly incomes, and for a significant number this payment also includes heating. These findings highlight the important role that the local authority housing service and especially the system of low, income-related rents that is used in this sector, plays in combating poverty in Ireland.

Because the City Council levies rent at a flat rate of 15 per cent of income, the proportion of income spent on rent does not vary substantially between households with different income levels – although the amount of rent charged does increase as income rises.

However, the proportion of income which tenant households spend on rent is uniformly low, and considering the key role which employment plays in lifting these households out of poverty, it is vital that the method of calculating rent should not discourage them from taking up employment opportunities where they exist. A rent calculation scheme that requires that higher income households pay a higher portion of income in rent might have this effect.

This report has highlighted some small aspects of the Dublin City Council rent assessment scheme that could be reviewed by the Council. Households with three or more adults and children pay a lower proportion of income in rent than other household types even though their levels of income poverty are lower. For example, a single adult household pays on average 12 per cent of its weekly income on rent whilst a household with three adults and children pays on average 9.2 per cent. This is due to the capping of rent contribution by subsidiary earners in a household and therefore the maximum contribution to rent required from these earners is difficult to justify on equity grounds. A further investigation into the sources and amount of income of subsidiary earners could be carried out as a basis for a review of the contribution of subsidiary earners. In addition the small reduction in rent for the children accommodated by the City Council should be reviewed in view of the high levels of poverty among tenant households with children which have been revealed in this report.

### 6.4.3 Targeted Measures to Address Poverty among Tenant Households

Combating the high levels of income poverty among Dublin City Council tenant households, which have been revealed in this report, will require additional targeted programmes and measures. Over the past two decades a number of anti-poverty programmes have been established in Ireland, many of which target specific geographical areas with particularly high levels of poverty and social exclusion. Until recently the majority of area-based anti-poverty measures have been developed outside the local government system. The recent establishment by the Department of the Environment and Local Government of social inclusion units in seven local authorities including Dublin City Council indicates that in future local authorities will play a more central role in anti-poverty work. In view of the fact that they provide housing for such a large proportion of income-poor households in Ireland, it is logical that this should be the case. However, it is also vital that they receive adequate funding to carry out this work.

In relation to the design of measures to address the high levels of income poverty among Dublin City Council tenant households, this report has revealed very high levels of income poverty among practically all of the different types of households accommodated by the Council, and among tenant households living in all areas. Therefore it is difficult to argue that any one type of household or area of the city should receive particular attention in this regard. In fact the information presented in this report suggests that the majority of its tenant households should be the target of anti-poverty measures. However, in view of the particularly high levels of poverty among the tenant households with children and members of tenant households aged 65 years and over, and considering the large numbers of both of these groups accommodated by the City Council, they should receive particular priority in the allocation of resources for anti-poverty programmes.

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*Factsheet A:*

## Ballyfermot Housing Area

### **A1** Background

Ballyfermot is located on the western side of Dublin City. It has strong geographical boundaries framed by Chapelizod bypass, the Grand Canal and the M50 motorway.

The first housing development took place in the late 1940s on a green field site in what is now known as lower Ballyfermot. By the end of the 1950s, development of two- and three-bedroom housing had occurred in lower, middle and upper Ballyfermot and was one of the largest local authority developments of its time.

The next major development took place in Cherry Orchard. This area consists of four housing estates built by Dublin City Council between 1975 and 1987 on the new town neighbourhood principle. In addition, two new schemes have been developed since 1999, along with a development by the National Association of Building Co-operatives. A feature of Ballyfermot is the absence of flat schemes.

### **A2** Demographic Profile

Of the total of 67,960 Dublin City Council residents, 6,540 or 9.6 per cent live in Ballyfermot. There are 1,934 Dublin City Council households in Ballyfermot. This constitutes 8 per cent of Dublin City Council's total housing stock. Houses consist of 90.6 per cent of the housing stock, while the remainder is senior citizen accommodation.

The average weekly rent is €32.50. This constitutes on average 11.3 per cent of the total weekly household income. 355 (18.4 per cent) of households are single adult households and 220 (11.4 per cent) are households with two adults and no children. A woman heads 59.1 per cent of households. 22.9 per cent of households consist of lone parents. 5.2 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE A1 (overleaf) shows the frequency of various household types in the Ballyfermot housing area.

The average age of the head of household is 48 years. 2,680 (or 41 per cent) of all residents are aged 18 or less. 433 (or 6.6 per cent) of the residents in Ballyfermot are

**Table A1**

Household type

Household Type	Number	Per cent
1 adult	355	18.4
2 adults	220	11.4
3 or more adults	72	3.7
1 adult + children	443	22.9
2 adults + children	442	22.8
3 or more adults + children	402	20.8
<b>Total</b>	<b>1,934</b>	<b>100</b>

**Table A2**

Age groups of Dublin City Council tenants

Age group	Number	Per cent
0-4	502	7.7
5-9	766	11.7
10-13	705	10.8
14-17	707	10.8
18-26	1022	15.6
27-36	827	12.6
37-46	810	12.4
47-64	764	11.7
65 and over	433	6.7
<b>Total</b>	<b>6,540</b>	<b>100</b>

**Table A3**

Sources of income of all individuals aged 18 and over

Sources of Income	Per cent
Employment Income	23.6
Unemployment Assistance long-term	16.8
Unemployment Benefit short-term	3.9
Disability Payment	9.0
One Parent Family Payment	18.8
Community Employment Scheme	3.2
Contributory & Private Pension	8.3
Non-contributory Pension	2.6
No income	21.3
Other	5.9
<b>Total</b>	<b>113.4</b>

*It is possible for a resident to have more than one source of income*

aged 65 or over. This is 6.6 per cent of the total population of residents aged 65 and over in Dublin City Council households.

TABLE A2 shows the age groups of Dublin City Council tenants in the Ballyfermot housing area.

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### A3 Employment and Benefit Dependency

Of the total adults aged 18 years or more, 23.6 per cent are employed. 16.8 per cent are in receipt of a long-term unemployment payment and 3.9 per cent are in receipt of a short-term unemployment payment.

TABLE A3 indicates the sources of income for all Ballyfermot housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

### A4 Income and Poverty

The average total weekly household income is €301.85. 68 per cent of households in Ballyfermot live below the 50 per cent income poverty level. Ballyfermot contributes 5.5 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

*Factsheet B:*

# Ballymun Housing Area

## **B1** Background

Situated 4 miles from the centre of Dublin, Ballymun is a compact area covering 2 sq. miles. Despite its proximity to Dublin, Ballymun remains isolated from Dublin City, being bounded by a network of roads that physically separate the estate from the surrounding communities. Ballymun comprises 2,884 flats in 4, 8 and 15 storey blocks and 2,400 houses, built by Dublin City Council to address housing shortages in the 1960s.

In 1998, a €1.9 billion regeneration of Ballymun, the largest in the history of the State, commenced. This Dublin City Council initiative involved extensive consultation and input from both residents and local organisations.

## **B2** Demographic Profile

Of the total of 67,960 Dublin City Council residents, 11,189 or 16.5 per cent live in Ballymun. 3,707 or 15.4 per cent of Dublin City Council's total housing stock is located in Ballymun. Ballymun consists of 69.4 per cent of housing stock as flats, while 25.4 per cent are houses and the remaining 5.2 per cent are senior citizen accommodation.

The average weekly rent is €36.15. This constitutes on average 13.9 per cent of the total weekly household income. The majority of dwellings in Ballymun pay an average weekly heating charge of €7.70. 763 are single adult households and 382 are households with two adults and no children. A woman heads 65.9 per cent of households and a single adult heads 35.2 per cent of households with children. 7 per cent of head of households are in receipt of a disability payment. 3.3 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE B1 shows the frequency of various household types in the Ballymun housing area.

The average age of the head of household is 42 years. 4,892 (or 43.7 per cent) of the total population are aged 18 or less. 373 (or 3.3 per cent) of the residents in Ballymun are aged 65 and over. This is 5.4 per cent of the total population of senior citizens aged 65 and over in Dublin City Council households.

TABLE B2 shows the age groups of Dublin City Council tenants in the Ballymun housing area.

**Table B1**

Household type

Household Type	Number	Per cent
1 adult	763	20.6
2 adults	382	10.3
3 or more adults	134	3.6
1 adult + children	1,304	35.2
2 adults + children	645	17.4
3 or more adults + children	479	12.9
<b>Total</b>	<b>3,707</b>	<b>100</b>

**Table B2**

Age groups of Dublin City Council tenants

Age group	Number	Per cent
0-4	1,356	12.1
5-9	1,550	13.9
10-14	1,131	10.1
14-17	855	7.6
18-27	1,622	14.5
27-37	1,859	16.6
37-46	1,093	9.8
47-64	1,350	12.1
65 and over	373	3.3
<b>Total</b>	<b>11,189</b>	<b>100</b>

**Table B3**

Sources of income of all individuals aged 18 and over

Sources of Income	Per cent
Employed	30.3
Unemployment Assistance long-term	21.2
Unemployment Benefit short-term	2.7
Disability Payment	7.6
One Parent Family Payment	29.2
Community Employment Scheme	3.8
Contributory & Private Pension	4.5
Non-Contributory Pension	1.6
No income	13.1
Other	4.2
<b>Total</b>	<b>118.2</b>

*It is possible for a resident to have more than one source of income*

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### B3 Employment and Benefit Dependency

Of the total number of adults aged 18 years or more, 30.3 per cent are in receipt of employment income. 21.2 per cent are in receipt of long-term unemployment income and 2.7 per cent are in receipt of short-term unemployment income.

TABLE B3 indicates the sources of income for all Ballymun housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

### B4 Income and Poverty

The average total weekly household income is €311.28. Of the households in Ballymun, 62.3 per cent live below the 50 per cent income poverty level. Ballymun contributes 15.4 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

*Factsheet C:*

# Finglas Housing Area

## C1 Background

Finglas is located in the northern region of Dublin. Finglas consists mainly of local authority housing built in the 1950s and early 1960s. Tenants have subsequently purchased many of the dwellings that were built during that period.

Finglas South is an extensive area of mainly local authority houses built in the 1970s. The area is relatively homogenous both in terms of its disadvantaged character and the social structures that underlie it.

## C2 Demographic Profile

Of the total Dublin City Council population, 4,677 or 6.9 per cent live in Finglas. There are 1,463 Dublin City Council properties in Finglas, which constitutes 6.1 per cent of Dublin City Council's total housing stock. Houses make up 79.6 per cent of the housing stock and the remainder is senior citizen accommodation.

The average weekly rent is €32.63. This constitutes on average 11 per cent of the total weekly household income. 405 are single adult households and 190 are households with two adults and no children. Households with children headed by a single adult are at 19.6 per cent. A woman heads 59 per cent of households. 5.7 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children. 11 per cent of head of households are in receipt of a disability payment.

TABLE C1 shows the frequency of various household types in the Finglas housing area.

The average age of the head of household is 52 years. 1,817 (or 38.9 per cent) of all residents are aged 18 or less; 451 of the residents in Finglas are aged 65 or over.

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

## C3 Employment and Benefit Dependency

Of the total adults aged 18 years or more, 28.2 per cent are in receipt of employment income; 12.5 per cent are in receipt of a long-term unemployment payment and 3 per cent are in receipt of a short-term unemployment payment.

**Table C1**

Household type

Household Type	Number	Per cent
1 adult	405	27.7
2 adults	190	13.0
3 or more adults	66	4.5
1 adult + children	287	19.6
2 adults + children	220	15.0
3 or more adults + children	295	20.2
<b>Total</b>	<b>1,463</b>	<b>100</b>

**Table C2**

Age groups of Dublin City Council tenants

Age group	Number	Per cent
0-4	380	8.1
5-9	491	10.5
10-14	463	9.9
14-17	483	10.3
18-27	669	14.3
27-37	574	12.3
37-46	544	11.6
47-64	622	13.3
65 and over	451	9.6
<b>Total</b>	<b>4,677</b>	<b>100</b>

**Table C3**

Sources of income of all individuals aged 18 and over

Sources of Income	Per cent
Employed	28.2
Unemployment Assistance long-term	12.5
Unemployment Benefit short-term	3.0
Disability Payment	10.9
One Parent Family Payment	20.8
Community Employment Scheme	2.3
Contributory & Private Pension	10.4
Non-Contributory Pension	3.8
No income	15.6
Other	6.5
<b>Total</b>	<b>114</b>

*It is possible for a resident to have more than one source of income*

TABLE C3 indicates the sources of income for Dublin City Council residents living in Finglas and aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

## C4 Income and Poverty

The average total weekly household income is €316.04; 64.4 per cent of households in Finglas live below the 50 per cent income poverty level. Finglas contributes 3.9 per cent to the incidence of overall income poverty in Dublin City Council households.

Section Five of this report provides a more detailed analysis on income and poverty.

*Factsheet D:*

# Kilmainham/Inchicore Housing Area

## D1 Background

Kilmainham/Inchicore housing area is located in the south-western region of Dublin City. The area covers Inchicore, Kilmainham, Drimnagh, Bluebell, and Islandbridge. The local authority housing in the area consists of houses, duplexes, maisonettes, flats and senior citizen accommodation. Dublin City Council started to build houses in this area in the 1930s.

A number of refurbishment projects are currently underway, involving the improvement of approximately 850 dwellings in the area. One of the most important projects at the moment is the demolition of St. Michael's Estate in Inchicore and its replacement with a mixture of apartments, duplexes and conventional housing.

## D2 Demographic Profile

Of the total Dublin City Council population, 3,638 or 5.4 per cent live in the Kilmainham/Inchicore housing area. There are 1,374 Dublin City Council properties in Kilmainham/Inchicore. This constitutes 5.7 per cent of Dublin City Council's total housing stock. Houses make up 49.8 per cent of the housing stock in Finglas, while the remainder consists of senior citizen accommodation and flats.

The average weekly rent is €30.47. This constitutes on average 11.5 per cent of the total weekly household income. 453 are single adult households and 197 are households with two adults and no children. A woman heads 56.5 per cent of households. A single adult heads 22 per cent of households with children. 3.8 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE D1 shows the frequency of various household types in the Kilmainham/Inchicore housing area.

The average age of the head of household is 51 years; 1,276 (or 35.2 per cent) of all residents are aged 18 or less; 387 of the residents in Kilmainham/Inchicore are aged 65 or over.

TABLE D2 shows the age groups of Dublin City Council tenants in the Kilmainham/Inchicore housing area.

**Table D1**

**Household type**

Household Type	Number	Per cent
1 adult	453	33.0
2 adults	197	14.3
3 or more adults	81	5.9
1 adult + children	305	22.2
2 adults + children	164	11.9
3 or more adults + children	174	12.7
<b>Total</b>	<b>1,374</b>	<b>100</b>

**Table D2**

**Age groups of Dublin City Council tenants**

Age group	Number	Per cent
0-4	289	8.0
5-9	372	10.3
10-14	341	9.4
14-17	274	7.6
18-27	467	12.8
27-37	475	13.1
37-46	420	11.5
47-64	603	16.7
65 and over	387	10.6
<b>Total</b>	<b>3,628</b>	<b>100</b>

**Table D3**

**Sources of income of all individuals aged 18 and over**

Sources of Income	Per cent
Employed	26.3
Unemployment Assistance long-term	17.7
Unemployment Benefit short-term	2.8
Disability Payment	10.6
One Parent Family Payment	18.6
Community Employment Scheme	2.6
Contributory & Private Pension	10.3
Non-Contributory Pension	4.1
No income	16.2
Other	4.8
<b>Total</b>	<b>114</b>

*It is possible for a resident to have more than one source of income*

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### D3 Employment and Benefit Dependency

Of the total adults aged 18 years or more, 26.3 per cent are in receipt of employment income. 17.7 per cent are in receipt of a long-term unemployment payment and 2.8 per cent are in receipt of a short-term unemployment payment.

TABLE D3 indicates the sources of income for all Kilmainham/Inchicore housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

### D4 Income and Poverty

The average total weekly household income is €278.45. 64.6 per cent of households in the Kilmainham/Inchicore housing area live below the 50 per cent income poverty level. The Kilmainham/Inchicore housing area contributes 3.7 per cent to total incidence of relative overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

**Factsheet E:**

# North Central Housing Area

## **E1** Background

The North Central housing area covers the largest geographical region of Dublin City Council, located north of the River Tolka and east of Swords Road, and bordering on the Irish Sea. A large concentration of City Council dwellings are located in the Coolock-Darndale areas. The overall population of the North Central housing area is approximately 130,000.

Built in the 1960s and 1970s, the major estates in the area include Darndale (911 dwellings), Belcamp (166 dwellings), Moatview (218 dwellings), Cromcastle (211 dwellings), Bunratty (195 dwellings), Ferrycarrig (190 dwellings) and Casino Park (64 dwellings). Refurbishment has taken place in Darndale and Bunratty maisonettes, including the provision of an extra bedroom to all one-bedroom flats, overall upgrading of buildings, and an improvement of access and security.

## **E2** Demographic Profile

Of the total Dublin City Council population, 10,366 or 15.3 per cent live in the North Central housing area. There are 3,197 Dublin City Council dwellings in the North Central housing area. This constitutes 13.3 per cent of Dublin City Council's total housing stock; 73.7 per cent of the housing stock are houses, 21.6 per cent are senior citizen accommodation and the remaining 4.7 per cent are flats.

The average weekly rent is €33.72. This constitutes on average 11.1 per cent of the total weekly household income. 887 (27.7 per cent) are single adult households and 320 (10.0 per cent) are households with two adults and no children. A woman heads 58.4 per cent of households. A single adult heads 21.7 per cent of households with children. 6.6 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE E1 shows the frequency of various household types in the North Central housing area.

The average age of the head of household is 51 years. 4,209 (or 40.6 per cent) of residents are aged 18 or under and 953 (or 9.2 per cent) are aged 65 or more.

TABLE E2 shows the age groups of Dublin City Council residents in the North Central housing area.

**Table E1**

**Household type**

Household Type	Number	Per cent
1 adult	887	27.7
2 adults	320	10.0
3 or more adults	126	3.9
1 adult + children	695	21.7
2 adults + children	507	15.9
3 or more adults + children	662	20.8
<b>Total</b>	<b>3,197</b>	<b>100</b>

**Table E2**

**Age groups of Dublin City Council tenants**

Age group	Number	Per cent
0-4	840	8.1
5-9	1,259	12.2
10-13	1,091	10.5
14-17	1,019	9.8
18-26	1,469	14.2
27-36	1,342	12.9
37-46	1,122	10.9
47-64	1,265	12.2
65 and over	953	9.2
<b>Total</b>	<b>10,360</b>	<b>100</b>

**Table E3**

**Sources of income of all individuals aged 18 and over**

Sources of income	Per cent
Employed	31.5
Unemployment Assistance long-term	14.2
Unemployment Benefit short-term	2.3
Disability Payment	8.7
One Parent Family Payment	20.2
Community Employment Scheme	3.4
Contributory & Private Pension	9.5
Non-Contributory Pension	4.1
No income	16.8
Other	5.3
<b>Total</b>	<b>116</b>

*It is possible for a resident to have more than one source of income*

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### **E3 Employment and Benefit Dependency**

Of the total adults aged 18 years or more, 31.5 per cent are in receipt of employment income. 14.25 per cent are in receipt of a long-term unemployment payment and 2.3 per cent are in receipt of a short-term unemployment payment.

TABLE E3 indicates the sources of income for all North Central housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

### **E4 Income and Poverty**

The average total weekly household income is €325.75. 60.8 per cent of households in North Central live below the 50 per cent income poverty level. North Central housing area contributes 8.1 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

*Factsheet F:*

# North East Inner City Housing Area

## *F1* Background

The North East Inner City housing area covers the North East Inner City including Sheriff Street and Ballybough and is bordered by Gardiner Street. From 1943 onwards many houses in this neighbourhood, including Seán McDermott Street, Gloucester Diamond and Summerhill, were reconstructed by Dublin Corporation and again in the late 1970s. In the early 1980s, de-tenanting of the area took place as part of a redevelopment plan.

In 1998, the North East Inner City Integrated Area Plan was created, adopting a holistic approach by incorporating the improvement of the social, economic, environmental and cultural aspects of the area. Some of the proposals for the North East Inner City Integrated Area Plan are:

- ◆ To replace five flat complexes with 370 new households laid out on traditional lines in streets and squares
- ◆ New parks, play spaces, traffic-calmed streets and planting
- ◆ New community buildings to accommodate local educational, training, youth and child care needs.

## *F2* Demographic Profile

Of the total Dublin City Council population, 6,488 or 9.5 per cent live in the North East Inner City housing area. 2,273 properties or 9.4 per cent of Dublin City Council total stock are located in the North East Inner City housing area. The majority of housing stock consists of flats (50.9 per cent) while the remainder is senior citizen accommodation (12.9 per cent) and houses (36.2 per cent).

The average weekly rent is €29.97. This constitutes on average 11 per cent of the total weekly household income. 740 are single adult households and 298 are households with two adults and no children. A woman heads 56.2 per cent of households. A single adult heads 22.1 per cent of households with children. 8.5 per cent of head of households are in receipt of a disability payment. 4.8 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

The average age of the head of household is 50 years. 2,414 (or 37.3 per cent) of residents are aged 18 years or less; 656 residents (or 10.1 per cent) are aged 65 and over. TABLE F2 shows the age groups of Dublin City Council tenants in the North East Inner City housing area.

**Table F1**

Household type

Household Type	Number	Per cent
1 adult	740	32.6
2 adults	298	13.1
3 or more adults	97	4.3
1 adult + children	503	22.1
2 adults + children	257	11.3
3 or more adults + children	378	16.6
<b>Total</b>	<b>2,273</b>	<b>100</b>

**Table F2**

Age groups of Dublin City Council tenants

Age group	Number	Per cent
0-4	554	8.5
5-9	657	10.1
10-14	600	9.2
14-17	603	9.3
18-27	910	14.1
27-37	730	11.4
37-46	888	13.7
47-64	883	13.6
65 and over	656	10.1
<b>Total</b>	<b>6,481</b>	<b>100</b>

**Table F3**

Sources of income of all individuals aged 18 and over

Sources of Income	Per cent
Employed	23.4
Unemployment Assistance long-term	21.6
Unemployment Benefit short-term	2.8
Disability Payment	9.7
One Parent Family Payment	21.4
Community Employment Scheme	4.0
Contributory & Private Pension	10.3
Non-Contributory Pension	3.9
No income	13.2
Other	4.8
<b>Total</b>	<b>115.1</b>

*It is possible for a resident to have more than one source of income*

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### F3 Employment and Benefit Dependency

Of the total adults aged 18 years or more, 953 (or 23.4 per cent) are in receipt of employment income. 21.6 per cent are in receipt of a long-term unemployment payment and 2.8 per cent are in receipt of a short-term unemployment payment.

TABLE F3 indicates the sources of income for all North East Inner City housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis of income sources.

### F4 Income and Poverty

The average total household weekly income is €286.14. 65.6 per cent of households in the North East Inner City housing area live below the 50 per cent income poverty level. The North East Inner City contributes 6.2 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis of income and poverty.

**Factsheet G:**

# North West Inner City Housing Area

## G1 Background

The North West Inner City housing area is a large area stretching from the North Quays to include the Markets area, Smithfield Village, O'Devaney Gardens, North Circular Road, Cabra, Glasnevin, Phibsboro, Dorset Street, Dominick Street and Hardwicke Street.

Cabra/Glasnevin is an area with a large concentration of tenant purchases. Drumalee/Dunard Housing estates consist of 422 houses still occupied by Dublin City Council tenants. O'Devaney Gardens flat complex comprises 276 flats and is the largest flat complex in the North West Inner City. There are sixteen Senior Citizen Schemes throughout the North West Inner City Area.

## G2 Demographic Profile

Of the total Dublin City Council population, 7,428 or 10.9 per cent live in the North West Inner City housing area. There are 2,900 Dublin City Council properties in the North West Inner City. This constitutes 12 per cent of Dublin City Council's total housing stock. 53.3 per cent of the housing stock consists of flats. The remainder is senior citizen accommodation (16.5 per cent) and houses (30.2 per cent).

The average rent is €30.23. This constitutes on average 11.2 per cent of the total weekly household income. 1,059 are single adult households and 440 are households with two adults and no children. A single adult heads 19 per cent of households with children. A woman heads 55 per cent of households. 9.8 per cent of head of households are in receipt of a disability payment. 3.2 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE G1 shows the frequency of various household types in the North West Inner City housing area.

The average age of the head of household is 53 years. 2,453 (or 33 per cent) of the total population are aged 18 or less; 1,005 of the residents in the North West Inner City are aged 65 and over.

TABLE G2 shows the age groups of Dublin City Council tenants in the North West Inner City housing area.

**Table G1**

Household type

Household Type	Number	Per cent
1 adult	1,168	22.6
2 adults	572	11.1
3 or more adults	200	3.9
1 adult + children	1,591	30.7
2 adults + children	865	16.7
3 or more adults + children	774	15.0
<b>Total</b>	<b>5,170</b>	<b>100</b>

**Table G2**

Age groups of Dublin City Council tenants

Age group	Number	Per cent
0-4	551	7.4
5-9	685	9.2
10-14	603	8.1
14-17	614	8.3
18-27	893	12.1
27-37	885	11.9
37-46	956	12.9
47-64	1,224	16.5
65 and over	1,005	13.6
<b>Total</b>	<b>7,416</b>	<b>100</b>

**Table G3**

Sources of income of all individuals aged 18 and over

Sources of Income	Per cent
Employed	27.7
Unemployment Assistance long-term	17.0
Unemployment Benefit short-term	1.9
Disability Payment	10.6
One Parent Family Payment	17.8
Community Employment Scheme	3.2
Contributory & Private Pension	12.7
Non-Contributory Pension	4.8
No income	14.7
Other	5.1
<b>Total</b>	<b>115.5</b>

*It is possible for a resident to have more than one source of income*

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### G3 Employment and Benefit Dependency

Of the 3,958 adults aged 18 years or more, 1,377 (27.7 per cent) are in receipt of employment income. 17 per cent are in receipt of a long-term unemployment payment and 1.9 per cent are in receipt of short-term unemployment payment.

TABLE G3 indicates the sources of income for all North West Inner City housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

### G4 Income and Poverty

The average total household income is €281.77. 62.9 per cent of households in the North West Inner City housing area live below the 50 per cent income poverty level. The North West Inner City housing area contributes 7.6 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

*Factsheet H:*

# South East City Housing Area

## H1 Background

The South East housing area covers the region from Pearse Street to Ringsend across to Donnybrook, to Rathmines, Harold's Cross, and back to the River Liffey. A large number of housing stock in this area consists of flat complexes. One complex, Pearse House, located near Hanover Street, comprises 345 flats and was built in 1938.

Major refurbishment, precinct improvement, and consultation with tenants have taken place in Boyne Street, Charlemont Street, and York Street complexes. Pigeon House Road will contain 60 affordable housing units and it is hoped that a number of sites in this area will become social and affordable housing.

## H2 Demographic Profile

Of the total Dublin City Council population, 7,732 or 11.4 per cent live in the South East housing area. There are 3,289 Dublin City Council properties in the South East housing area. This constitutes 13.7 per cent of Dublin City Council's total housing stock. 66.5 per cent of the housing stock consists of flats. 16.4 per cent are senior citizen accommodation and 17.1 per cent are houses.

The average weekly rent is €32.51, which constitutes on average 11.3 per cent of the total weekly household income. 1,398 are single adult households and 547 are households with two adults and no children. A woman heads 55.6 per cent of households. A single adult heads 12.6 per cent of households with children. 11.4 of head of households are in receipt of a disability payment. 1.7 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE H1 shows the frequency of various household types in the South East housing area.

The average age of the head of household is 56 years. 1,987 (or 25.6 per cent) of all residents are aged 18 or less. 1,442 (or 18.7 per cent) of the residents in the South East housing area are aged 65 or over.

TABLE H2 shows the age groups of Dublin City Council tenants in the South East housing area.

**Table H1**

**Household type**

Household Type	Number	Per cent
1 adult	1398	42.5
2 adults	547	16.6
3 or more adults	186	5.7
1 adult + children	415	12.6
2 adults + children	317	9.6
3 or more adults + children	426	13.0
<b>Total</b>	<b>3,289</b>	<b>100</b>

**Table H2**

**Age groups of Dublin City Council tenants**

Age group	Number	Per cent
0-4	450	5.8
5-9	565	7.3
10-14	474	6.1
14-17	498	6.4
18-27	1030	13.3
27-37	902	11.7
37-46	995	12.9
47-64	1,369	17.7
65 and over	1,442	18.7
<b>Total</b>	<b>7,725</b>	<b>100</b>

**Table H3**

**Sources of income of all individuals aged 18 and over**

Sources of Income	Per cent
Employed	32.5
Unemployment Assistance long-term	13.0
Unemployment Benefit short-term	1.6
Disability Payment	12.3
One Parent Family Payment	12.1
Community Employment Scheme	2.2
Contributory & Private Pension	16.2
Non-Contributory Pension	5.1
No income	15.4
Other	4.5
<b>Total</b>	<b>114.9</b>

*It is possible for a resident to have more than one source of income*

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### H3 Employment and Benefit Dependency

Of the 5,738 adults aged 18 or more, 1,867 (32.5 per cent) are in receipt of employment income. 13 per cent are in receipt of long-term unemployment payment and 1.6 per cent are in receipt of short-term unemployment payment. TABLE H3 indicates the sources of income for all South East City housing area residents.

Section Four of this report provides a more detailed analysis on income sources.

### H4 Income and Poverty

The average total household income is €304.10. 57.6 per cent of households in the South East housing area live below the 50 per cent income poverty level. The South East housing area contributes 7.9 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

*Factsheet I:*

# South Inner City Housing Area

## I1 Background

The South Inner City housing area currently stretches from Winetavern Street to Islandbridge, along the line of the South Circular Road through Rialto to the Grand Canal, south to Crumlin and east to Terenure. The Grand Canal region within this Area contains a large concentration of flat complexes, built during the 1940s and 1950s, such as Dolphin House, Oliver Bond House, Fatima Mansions, and St Teresa's Gardens.

The Fatima Mansions Regeneration Project (estimated in February 2001 to cost in the region of €126 million) has commenced in this flat complex. Over a period of five to six years, the project will see the total demolition of the existing flats and their replacement by a range of 'own door' accommodation. The number of households will increase from the current level of 364 to more than 500. The project will also provide for community facilities.

## I2 Demographic Profile

Of the total Dublin City Council population, 9,890 or 14.6 per cent live in the South Inner City. There are 3,936 Dublin City Council properties in the South Inner City. This constitutes 16.4 per cent of Dublin City Council's total housing stock. The majority (63.6 per cent) of the housing stock is flats, the remainder are senior citizen accommodation (8.5 per cent) and houses (27.8 per cent).

The average weekly rent is €30.18. This constitutes on average 11.2 per cent of the total weekly household income. 1,381 are single adult households and 599 are households with two adults and no children. A woman heads 58.8 per cent of households. A single adult heads 16.3 per cent of households with children. 9.8 per cent of head of households are in receipt of a disability payment. 2.5 per cent of households could be termed large families, i.e. 2 or more adults and 4 or more children.

TABLE I1 shows the frequency of various household types in the South Inner City housing area.

The average age of the head of household is 50 years. 3,326 (or 33.6 per cent) of all residents are aged 18 or less; 1,163 of the residents in the South Inner City are aged 65 or over.

**Table I1**

**Household type**

Household Type	Number	Per cent
1 adult	1,381	35.1
2 adults	599	15.2
3 or more adults	175	4.4
1 adult + children	878	22.3
2 adults + children	450	11.4
3 or more adults + children	452	11.6
<b>Total</b>	<b>3,935</b>	<b>100</b>

**Table I2**

**Age groups of Dublin City Council tenants**

Age group	Number	Per cent
0-4	902	9.1
5-9	1,005	10.2
10-14	746	7.5
14-17	673	6.8
18-27	1,311	13.2
27-37	1,366	13.8
37-46	1,245	12.6
47-64	1,479	14.9
65 and over	1,163	11.7
<b>Total</b>	<b>9,890</b>	<b>100</b>

**Table I3**

**Sources of income of all individuals aged 18 and over**

Sources of Income	Per cent
Employed	26.8
Unemployment Assistance long-term	18.0
Unemployment Benefit short-term	2.4
Disability Payment	11.6
One Parent Family Payment	19.6
Community Employment Scheme	3.9
Contributory & Private Pension	11.7
Non-Contributory Pension	4.3
No income	13.1
Other	4.7
<b>Total</b>	<b>116.1</b>

*It is possible for a resident to have more than one source of income*

TABLE I2 shows the age groups of Dublin City Council tenants in the South Inner City housing area.

Section Three of this report provides a more detailed demographic profile of the individuals and households accommodated by Dublin City Council.

### 13 Employment and Benefit Dependency

Of the total adults aged 18 or more, 26.8 per cent are in receipt of employment income. 18 per cent are in receipt of a long-term unemployment payment and 2.4 per cent are receipt of short-term unemployment.

TABLE I3 indicates the sources of income for all South Inner City housing area residents aged 18 or over.

Section Four of this report provides a more detailed analysis on income sources.

### 14 Income and Poverty

The average total household income is €281.69. 62.1 per cent of households in the South Inner City housing area live below the 50 per cent relative income poverty level. The South Inner City contributes 10.1 per cent to the incidence of overall income poverty in Dublin City Council households. Section Five of this report provides a more detailed analysis on income and poverty.

## Election Divisions of the Nine Housing Areas

### **Ballyfermot**

Drumfinn  
Decies  
Cherry Orchard A, B, C  
Kylemore  
Chapelizod

### **Ballymun**

Ballymun A, B, C, D, E, F  
Whitehall A, B, C

### **Finglas**

Finglas South A, B, C, D  
Finglas North A, B, C  
Ballygall A, B, C, D

### **Kilmainham/Inchicore**

Crumlin A, B, E, F  
Inchicore A, B  
Kilmainham A B, C

### **North Central**

Clontarf West A, B, C, D, E  
Clontarf East A, B, C, D, E  
Drumcondra South A  
Grace Park  
Raheny Street Assam  
Raheny Foxfield  
Raheny Greendale  
Grange A, B, C, D, E  
Kilmore A, B, C, D  
Whitehall D  
Beaumont A, B, C, D, E, F  
Priorswood A B C D E

### **North East Inner City**

North Dock A, B, C  
Ballybough A, B  
North City  
Rotunda A0  
Mountjoy A  
Drumcondra South B, C  
Botanic A, B, C  
Inns Quay A

### **North West Inner City**

Rotunda B  
Inns Quay B, C  
Arran Quay A, B, C, D, E  
Cabra West A, B, C, D  
Cabra East A, B, C  
Phoenix Park

### **South East City**

Pembroke East A, B, C, D, E  
Pembroke West A, B, C  
Wood Quay A, B  
Rathmines East A, B, C, D  
Mansion House A, B  
Royal Exchange A, B  
Rathmines West A, B, C, D, E, F  
Rathfarmham  
Saint Kevin

### **South Inner City**

Terenure A, B, C, D  
Kimmage A, B, C, D, E  
Crumlin C, D  
Ushers Island A, B, C, D, E, F  
Merchants Quay A, B, C, D, E, F

