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Double Deficit:

Older and Ageing
Persons in the
Irish Private
Rental Sector



A Threshold and Alone Report
May 2023

Table of Contents

Table of Contents.....	1
Foreword	3
About the Authors	5
Abbreviations	6
Tables and Figures	6
Tables	6
Figures.....	6
Executive Summary	7
1. Introduction	15
1.1 The Commissioning Organisations	15
1.1.1 ALONE	15
1.1.2 Threshold	16
1.2 Study Context: Housing and Demographic Trends.....	16
1.3 Report Structure	18
2. Methodology	20
2.1 Secondary Research Stage.....	20
2.1.1 Literature Review.....	20
2.1.2 Population Projections	21
2.1.3 Review of Service Databases.....	21
2.2 Primary Research Stage.....	21
2.2.1 Revision of Plan for Survey	22
2.2.2 Consultation Frameworks.....	23
2.2.3 Consultation with Ageing and Older Renters.....	24
2.2.4 Consultation with Representatives of Specialist Organisations.....	25
2.2.5 Ethics	26
2.3 Analysis and Report Writing Stage.....	26
2.4 Strengths and Limitations of Research Approach	27
2.4.1 Mixed Methods	27
2.4.2 Engagements with Older Renters	27
2.4.3 Interviews with Specialist Organisations.....	27
3. Review of Literature.....	28
3.1 Ageing: Trends and Overall Policy	28
3.2 Housing Policy and Ageing	31
3.2.1 Housing for All (2021)	31
3.2.2 Housing Options for Our Ageing Population (2019)	33
3.3 Principles of Age-Friendly Housing in the Research / Advocacy Literature.....	34
3.3.1 Ageing in place.....	34
3.3.2 Choice of housing.....	35
3.3.3 Housing Suitability and Quality	37
3.3.4 Affordability	37

3.4	Mainstream Housing: The Irish Tenure System.....	37
3.5	The Private Rental Sector as an Age-Friendly Housing Option	39
3.5.1	Strengths and Weaknesses of the Sector in Ireland.....	39
3.5.2	The International Experience	42
3.6	Conclusion	43
4.	Older Persons' Experiences and Observations of Renting in the PRS	45
4.1	Headline Findings.....	45
4.2	Section Overview	46
4.3	The National Picture: Profile of Older Participants in RTB Study	46
4.4	Profile of Ageing and Older Participants in this Study	47
4.5	Experiences of Renting in the PRS as an Ageing or Older Person.....	51
4.5.1	Pathways to Renting in the PRS	51
4.5.2	Experiences of Renting in the PRS.....	52
4.5.3	Aspirations and Expectations.....	60
4.5.4	Additional Observations	61
5.	Interviews with Specialist Organisations.....	63
5.1	Headline Findings.....	63
5.2	The framework for engagement with specialist organisations.....	63
5.3	Inappropriateness of PRS	64
5.4	Reforms to current system	68
5.5	Alternative housing models	71
5.5.1	Rightsizing.....	74
5.5.2	Other Models	75
5.6	Planning for Change.....	75
5.7	Greater Integration between Services.....	77
5.8	Identification of Critical Issues from Interviews.....	80
6.	Discussion and Recommendations.....	82
6.1	Principal Findings.....	82
6.1.1	The Needs, Aspirations, Pathways and Experiences of Older and Ageing Renters	82
6.1.2	The Strengths and Shortcomings of the PRS.....	84
6.1.3	Absence of Data and Strategic Planning.....	86
6.2	Recommendations	88
6.2.1	Mitigating Measures for the PRS	90
6.2.2	Alternative Housing Pathways and Secure Accommodation for Older People.....	96
6.2.3	Strategic Preparation for Ageing	101
6.3	Final Comments.....	103
	Bibliography	105
	Annex I: Members of the Research Advisory Group	111
	Annex II: Framework for Consultation Interviews with Ageing and Older Renters.....	112
	Annex III: Framework for Consultation Interviews with Specialist Organisations	115
	Annex IV: Organisations and Agencies Consulted.....	117

Foreword

Under current Government policy a growing number of people will likely live in the private rental sector for life. The sector has traditionally been perceived as a predominantly transitional tenure for people in their 20s; somewhere to live until moving onto home ownership or social housing. Ireland operates an asset-based welfare system which assumes that most people will own their own home with little or no housing costs by retirement. However, the increase in older people who do not own such an asset and who face all the uncertainties and risks associated with the private rental sector pose significant challenges to the lives of older people and to government policy.

Both ALONE and Threshold have worked with older people who have received notices to quit, unacceptable standards of living and unsuitable tenancies. We have also worked with older people who have sadly experienced homelessness for the first time in their older age. For older people who remain in the private rental sector whether by choice or by obligation, interventions will be necessary to ensure their needs are met. For many others, alternative forms of housing – such as age-friendly social housing and other forms of supported housing – will need to be developed and delivered in increasing numbers.

The private rental sector, in its current form, is generally unable to provide suitable housing for these renters, and there is a lack of evidence-based planning by the State to meet this need. These are the two areas of deficit identified in the research and set out in the title of this report.

Currently, the rental sector in Ireland is problematic for people of all ages due to cost and the lack of safety and security, but particularly so for those in their sixties, seventies, eighties and beyond. Our organisations' work with older people living in the private rental sector has thrown light on how precarious, unstable and unsuitable it can be, particularly for older people who are reliant solely on State transfers for income and those who have health and mobility difficulties.

This has raised the question for ALONE and Threshold as to whether the private rental sector is, or can be, a suitable tenure for older and ageing people. If not, then the following question is what alternative policies and housing solutions should be considered and developed.

There are various questions which follow from this. Will older and ageing renters require a different rental housing offering; one that is tailored to their needs as they age? Are those who rent into older age to remain in the private rental sector with enhanced supports? How will these supports be delivered and by whom? Is a shift in government policy, as well as in culture and attitudes towards renting, needed or possible to make it a secure tenure for older people? What role should Approved Housing Bodies (AHBs) play to deliver specialised housing in mixed tenure and diverse communities? Should AHBs or Local Authorities take the lead in delivering the required housing or providing solutions? Is there a role for Cost Rental Housing in meeting this specific need?

In commissioning this report, ALONE and Threshold set out to answer these questions and more.

Older renters, and currently people of working age who will continue to rent into retirement, are the focus of this research. We know that housing choice is vital for older people – choice, that clearly many currently do not have. Most interviewees for this report did not plan, choose or want to privately rent, but instead entered the private rental sector unexpectedly or due to circumstances beyond their control.

Worryingly the research has revealed a lack of urgency among policy makers in addressing this issue. Action plans and service delivery to older people are largely designed based on households being in owner occupation. There is an awareness among the statutory body representatives who were interviewed for this research that there is a growing number of people who will never own their own home and that plans are needed to address their need. A false assumption persists however, that this is a challenge for the future and not one for the present. We believe that this is an urgent public policy matter now as we experience an unprecedented increase in our older population.

It is clear from our experiences over many years and from this research that this challenge needs to be tackled now. The researchers have set out age demographics for Ireland, now and into the future, identifying the need for tenure specific data to inform planning. The stories of the renters who participated in this research reveal the daily challenges of renting. This report outlines their worries and fears about their lack of security, the cost of renting, the lack of alternative housing options and about their future.

The report also provides recommendations and a way forward to address these deficits. The recommendations span three policy areas: older people's experiences and security in the private rental sector, alternative housing pathways and secure accommodation for older people, and strategic planning and preparation for ageing. We believe that these areas must be urgently addressed to meet the needs of older and ageing renters today and into the years to come.

Threshold and ALONE wish to acknowledge the work of Neil Haran, Paul Butler and Joe Finnerty in conducting the research and delivering this timely and valuable report. We wish to thank all of those who gave their time to participate in the interviews. Your contributions are an essential part of this research. We also would like to acknowledge the work undertaken by the Residential Tenancies Board in their Survey of Tenants and Landlords, and the provision of the datasets to help inform this research. In addition, recognition must be given to the staff of ALONE and Threshold, who both provide essential support to private renters throughout the country. Finally, a thank you to the members of the Research Advisory Group who oversaw the progression of the work and contributed their expertise to bring it to publication.



John-Mark McCafferty, CEO of Threshold



Seán Moynihan, CEO of ALONE

About the Authors

Neil Haran

Neil Haran is an associate researcher of Nexus Europe with extensive social sector experience. He has spent the last 30 years working within the public service, education, not-for-profit, and social policy sectors – both in Ireland and overseas. In recent years, his research has focused primarily on homelessness and Ireland's accommodation crisis; prevention and early intervention services for children and families; the needs of marginalised and minority ethnic groups, and rural and community development.

Paul Butler

Paul Butler is a Director of Nexus Europe, where he has worked for 25 years as a research, evaluation and planning consultant. Paul has supported a wide range of organisations within community, education and youth sectors in Ireland and internationally to design and carry out research projects, develop evaluation and training approaches and strategic planning initiatives. In recent years, Paul has worked closely with NGOs that are responding to the impacts of austerity measures in their communities, including a research focus on housing and homelessness.

Joe Finnerty

Joe Finnerty has been teaching and researching on issues of housing and social exclusion for more than thirty years. Joe's research interests are in the areas of entries into and exits from homelessness, precarity in the private rental sector, housing tenure trajectories, and the role of indicators in anti-poverty policy. He lectures on these topics across a range of undergraduate and postgraduate degree courses in University College Cork (social policy, youth and community work, social work, planning, psychiatric and general nursing and midwifery, and government), where he is Course Director of the Higher Diploma in Social Policy. He is one of the coordinators of the Welfare Policy, Homelessness and Social Exclusion working group in the European Network for Housing Research. His most recent publications are Finnerty, J. and O'Connell, C. (2022). *Housing and the State (from domophilia to domophobia and back again)*, in Sirr, L. (ed.) *Housing: Beyond the Markets*. Dublin: Institute of Public Administration, and Finnerty, J. (2023). 'Housing and Homelessness Policy Responses to COVID-19 in Ireland: A Social Policy Perspective', In Herrmann, P. and Junxiang, M. (eds.) *The Small Print of Human Rights*. New York: NOVA.

Abbreviations

AF	Age-Friendly
AHB	Approved Housing Body
CATU	Community Action Tenants Union
CC	City/County Council
CSO	Central Statistics Office
ESRI	Economic & Social Research Institute
HAP	Housing Assistance Payment
HaPAI	The Healthy and Positive Ageing Initiative
HNDA	Housing Need and Demand Assessment
IPOA	Irish Property Owners Association
LDA	Land Development Agency
MESL	Minimum Essential Standard of Living
NCT	National Car Test
PRS	Private Rental Sector
RAS	Rental Accommodation Scheme
REITs	Real Estate Investment Trusts
RTB	Residential Tenancies Board
SDCC	South Dublin County Council
TILDA	The Irish Longitudinal Study on Ageing
WHO	World Health Organisation

Tables and Figures

Tables

Table 1:	Actual and Projected Population Classified by Age Group, 2016-2051
Table 2:	Participating Older Renters by Nationality

Figures

Figure 1:	Stages of Housing and Care Needs for Older Persons
Figure 2:	Age Profile of Renters Participating in the Study
Figure 3:	Participating Older Renters by Location
Figure 4:	Participating Older Renters by Personal/Family Status
Figure 5:	Participating Older Renters by Main Income Source
Figure 6:	Rental History of Participating Older Renters

Executive Summary

This document is the report of a study into the housing experiences and pathways of older and ageing people renting in Ireland's private rental sector (PRS). The study set out to capture the needs, aspirations, pathways and experiences of older and ageing people in the PRS and, in particular, to measure the impact of renting on the wellbeing of older tenants. It also sought to offer an assessment on the appropriateness of the PRS as a tenure option for those aged in excess of 55 years. In addition, an objective of the research was to identify recommendations for policy and legislation relevant to the sustainable and secure accommodation of older people.

Context

Projections indicate that the population of Irish citizens aged over 45 years is likely to double in the next 30 years. These trends are clearly not just a feature of a future population landscape. They are already taking shape. The 2016 baseline for these projections sees the proportion of those aged over 45 of the total population as 37%. This proportion increases to 45% in 2031 and 49% in 2051¹. This is in the context of a growing overall population: preliminary Census 2022 data already highlight a 7.6% population increase since 2016, the highest population recorded in a census since 1841².

Nationally, the Residential Tenancies Board (RTB)³ estimates that 17% of all renters in the PRS in Ireland are aged 45 years or older⁴. Half of older renters belong to semi-skilled and unskilled manual occupations, unemployed and lowest grade occupations (ibid). Older renters are more likely to be living alone and renting for longer periods than their younger counterparts in the sector. They are also more likely to be in receipt of rental assistance (ibid). Those aged 65+ and renting from a private landlord are likely to be spending more than 35% of their disposable income on rent (CSO 2021).

Title

This report is titled, *Double Deficit*, a title chosen to reflect the two most significant concerns emerging from the research. The first deficit refers to the overarching conclusion that, as it currently operates, Ireland's PRS is not an appropriate tenure choice for many older and ageing people, particularly those within the older and more infirm old age cohort.

¹ <https://www.cso.ie/en/releasesandpublications/ep/p-plfp/populationandlabourforceprojections2017-2051/populationprojectionsresults/>

² <https://www.cso.ie/en/csolatestnews/pressreleases/2022pressreleases/pressstatementcensusofpopulation2022-preliminaryresults/>

³ Amárach & RTB (2021)

⁴ In their Tenants Research Report (2021:10) Amárach and the RTB state that "The sample was representative of the Irish population aged 19+ living in accommodation in the private rental sector... The age profile of tenants was pre-determined as a quota was set on age to align with the national profile of those aged 19+ living in accommodation in the private rental sector (CSO Census 2016). In total 70% (724) of tenants surveyed were aged between 25 and 44. Young adults aged 19-24 represented 13% (137) of the total and 17% (176) were aged 45 years or older."

Examination of the PRS in Ireland indicates considerable deficits in meeting the needs of older renters, particularly in terms of accommodation choice, affordability, suitability, quality and security, as well as undermining the personal agency of older and ageing people in respect of their accommodation. This report considers this situation to be the lived deficit of renting in the PRS in one's older age.

While the lived deficit of renting in the PRS in one's older age is a matter of significant concern, of equal concern to this study is a second and more strategic deficit, namely the absence of a data-informed approach to planning for the accommodation of a rapidly growing ageing cohort. It is evident that the State is well aware of its increasing ageing demographic. It is already planning for the economic impacts of a growing older population but similar evidence-informed planning appears absent in respect of age-appropriate accommodation for growing numbers of older people. Such deficits in data gathering and analysis extend across many agencies interviewed during this research and are compounded by an evident lack of cross-government coordination in respect of housing, social supports and care for older people. This study contends that, in the context of Ireland's current housing crisis, the absence of data and planning for older people's accommodation are immediate problems that require an immediate, strategic response at national and local levels.

Methodology

The identification of this double deficit is the outcome of a mixed methods study that was commissioned jointly by national organisations, ALONE and Threshold. The study was designed to address the following research objectives:

- a) to capture the needs, aspirations, pathways and experiences of older and ageing people in the PRS and, in particular, measure the impact of renting on the wellbeing of older tenants in the sector, most specifically those that do not have recourse to asset-based welfare resources;
- b) to present a detailed analysis on the strengths and shortcomings of the PRS in offering secure housing tenure to those aged from 55 years upwards;
- c) to identify significant recommendations for policy and legislation relevant to the sustainable and secure accommodation of older people;
- d) to make proposals concerning housing solutions, mitigating measures for the PRS and alternative housing pathways

An examination of national and international literature revealed that housing for older people that is age-appropriate and suitable to the varied needs of older residents remains under-developed in Ireland. Though there are examples of good practice, there remain significant gaps in provision across the spectrum of accommodation needs for people as they age and enter older adulthood. The review of literature also offered a robust critique of the

PRS in Ireland with substantial concerns expressed regarding supply, cost, tenants' reliance on housing subsidies, the absence of predictability and security, and renters' lack of agency.

This critique of the PRS was reinforced during qualitative interviews with 31 older individuals who, at the time of interview, were either renting in the PRS or had recently concluded renting in the PRS. High levels of vulnerability were expressed by ageing and older renters in the study with significant concerns expressed about housing insecurity; sub-standard or unsuitable accommodation; inappropriate behaviour by landlords; the absence of alternative, affordable accommodation options, both in the public and private sectors, along with concerns around inadequate protections and supports for PRS tenants. Vulnerabilities related to insecure accommodation were exacerbated by vulnerabilities associated with, for example, older age, illness and infirmity, family composition and low income. Forty-three percent of those interviewed during this research referred to high levels of stress associated with the insecurity of their accommodation, citing that this stress was impacting on all aspects of their lives.

Further qualitative interviews with 22 representatives of 16 specialist organisations across statutory, voluntary, property-owner and academic backgrounds sought to consider the deficits outlined above and to explore recommendations for practice, policy and legislation. What emerged from those discussions was a recognition that:

- the PRS, in its current form, was not an appropriate tenure option for older and ageing people;
- reforms to the delivery of the PRS in Ireland were required, particularly in relation to older tenants;
- greater investment was required nationally in alternative and age-friendly housing models;
- a commitment to enhanced data-informed strategic planning for the accommodation of a rapidly growing ageing cohort was required at national and local government levels; and
- gaps in tenure-related data and in strategic planning for the accommodation of a growing ageing demographic were compounded by an evident lack of cross-government coordination in respect of housing, social supports and care.

Recommendations

The recommendations presented in the study build on the statements outlined above. Given the significance of the double deficit and its profound impacts on the lives and wellbeing of older people in the PRS, recommendations are issued as priorities to be addressed and expedited over the next three years. It is proposed that the urgency with which the State has responded to the economic implications of a growing ageing population be mirrored in the strategic responses of national and local government to the housing precarity faced

by a substantial proportion of that ageing cohort in Ireland. Furthermore, the impact that inaction would have on today's cohort of younger and middle-aged renters as they grow older must also be considered.

Therefore the recommendations below relate both to improving the situations of older people currently living in the rental sector, and to the cohort of people anticipated to still be living in the rental sector into older age if action is not taken.

Recommendations build not only on the findings of this research but on the commitments made by the State in its 2019 strategy statement, *Housing Options for Our Ageing Population*. The final report of the Implementation Group on Housing Options for Our Ageing Population was issued in June 2022, outlining progress made against those commitments. The recommendations below seek to align with actions of *Housing Options for Our Ageing Population*, particularly those that remain incomplete or that require further enhancement. In fact, as will be noted below, the first recommendation of this study emphasises the importance of completing implementation of *Housing Options for Our Ageing Population*.

- **Recommendation 1: Recommit to completing implementation and funding of all actions in the Joint Policy Statement, *Housing Options for Our Ageing Population*, and issue a revised timeline for the delivery of the actions which have not yet been completed**
- **Recommendation 2: Ensure adequacy of the State pension:** The study calls on the State to benchmark the State pension to ensure that those older people on lower income do not face increased risk in the private rental sector, not only in the context of rent affordability but also in the context of wider household expenditure on critical items such as heating, electricity and health care. It is also recommended that the State would review HAP and rent supplement base and discretionary rates annually and ensure subsidy increases that match cost increases in the PRS market.
- **Recommendation 3: Assess eligibility for Housing Subsidies on the basis of available household income after essential household expenditure:** Household income, as the basis for the allocation of housing subsidies, is not an appropriate measurement of a household's capacity to afford its rent. It is proposed, particularly in the context of older renters⁵, that eligibility for housing support would not be assessed solely on household income but rather on an assessment of available household income after all essential household expenditure (e.g. on health, energy and heating, etc.) is calculated. This would ensure that housing supports would be made available to a wider range of ageing and older renters who currently struggle to afford the cost of rent in their locations of choice, as well as other household necessities.

⁵ Mindful, as noted by the HSE, of the increased risk of long term illness and associated health expenditure among those aged over 50 years. See, for example, <https://www.hse.ie/eng/about/who/cspd/icp/chronic-disease/>

- **Recommendation 4: Ensure higher level compliance with Accommodation Quality Standards in the PRS:** There is strong evidence to indicate that the current system of ensuring PRS property compliance with accommodation quality standards is not working. It is proposed that, building on proposals by Threshold, an NCT equivalent for housing would be established whereby the burden of establishing compliance would rest with a landlord prior to registering and letting a property, and not with the Local Authority inspection process as currently pertains.

- **Recommendation 5: Continue to invest in the Housing Adaptation Grant Scheme and provide incentives for private landlords to access:** If older people are to live independently and securely in the PRS, while grappling with health and ageing concerns, it is essential that the PRS increases its engagement with the Housing Adaptation Grant. This study proposes, as part of ongoing and increased investment in the Housing Adaptation Scheme, the need for the State to offer incentives to private landlords to apply for and access the grant. In late 2022, a new tax deduction for small-scale landlords who undertake retrofitting works while the tenant remains in situ was introduced; a similar incentive could be offered to those landlords who access the Housing Adaptation Grant.

- **Recommendation 6: Increased focus of social and clinical support programmes on older people in the PRS:** Recent years have witnessed increased attention to the provision of community-based social and clinical supports to older people. These supports are to be welcomed, particularly as they are underpinned by a desire to enable people to age in place, to live independently, with autonomy in their own homes and engaged with their communities, and to avoid unnecessary transfer to nursing homes or acute hospitals. Older people residing in the PRS face vulnerabilities, or extremes of vulnerability, that others do not, particularly in terms of precarity of tenure. Similarly ageing and older renters are more likely to have less personal agency than, for example, owner occupiers or those renting from a Local Authority. They may also have less awareness of alternative housing options to the PRS. It is therefore proposed that social and clinical support programmes would endeavour to prioritise a focus on older adults living in the PRS and increase their emphasis on supporting older renters to identify and address issues of need and concern, including in the areas of information, advice and advocacy.

- **Recommendation 7: Enhance security of tenure:** It is acknowledged that indefinite tenancies in the PRS were introduced through the State's Housing Policy, Housing for All (2021). Nevertheless, the testimonies of older renters in this study indicate that, in spite of indefinite tenancies, their feelings of insecurity remain heightened as a result of termination notices and, in a number of cases, as a result of intimidatory behaviour by landlords, designed to pressure tenants to leave their accommodation. This study proposes two practical steps

to increase security of tenure, namely the removal or restriction of 'no fault' evictions from the Residential Tenancies Act and the establishment of long-term lease agreements, such as 10, 15 or 20+ year agreements in which a landlord could not issue a no-fault eviction, eliminating all grounds for termination other than rent arrears or undue damage to property

- **Recommendation 8: Increase clarity and awareness of Residential Tenancies Legislation:** This study suggests that there are substantial gaps in the knowledge of tenants, landlords and representative bodies with regard to the provisions of Residential Tenancies legislation. It is recommended that the RTB in association with ALONE, Threshold and other relevant organisations and stakeholders would undertake a structured awareness campaign for older renters, many of whom struggle to access resources and build their understanding of entitlements within the PRS.

- **Recommendation 9: Increased ring-fencing of social housing for older people:** This study observes that the State's reliance on the PRS to accommodate large numbers of its citizens is an inevitable outcome of inadequate State investment in social housing over several decades. This study welcomes ambitious targets set within Housing for All (2021) to build 90,000 social homes over the lifetime of the strategy. Mindful that one in four applicants for social housing in 2021 was aged 50 years or more, it is recommended that planning for the allocation of social housing stock across Local Authorities would reflect the composition of those on the social housing list, with a distinct weighting of allocation in accordance with age, similar to what currently applies in the context of homelessness. In particular, this report recommends that the State would commit to a minimum of 25% of all new builds for social housing being developed to age-friendly and universal design standards, while also committing to addressing gaps in data in relation to projected housing need for ageing and older people. It also recommends that the Department of Housing would review Local Authority Housing Delivery Action Plans, establish the barriers being experienced by Local Authorities in developing age-friendly and universal design housing, and would address them.

- **Recommendation 10: Continue to develop, invest in and evaluate promising housing models, inclusive of supports, particularly via Approved Housing Bodies (AHBs):** This study proposes that there is a distinct need for the State, at local and national levels, to invest in alternative, secure and age-appropriate housing models for older people. Varied models of housing provision for older people are referenced in the report, including Rightsizing, Cost Rental and the development of Hybrid Tenures. However, to date, delivery of these models across the country has been patchy, with no consistent approach to delivery across Local Authorities. A strategic and shared approach would be more likely to have greater delivery impact than currently pertains. In making the case for increased and more strategic investment in promising age-friendly models

of accommodation, it is essential to acknowledge the role played by AHBs in developing and providing such accommodation, and in ensuring that appropriate accommodation for older people is matched by the provision of appropriate health and social supports. In the context of promising models, therefore, this report recommends increased incentivisation of delivery of Housing with Support for AHBs; a commitment for the next round of Local Authority Housing Development Action Plans to include targets for delivery of units of Housing with Support; and a reprioritisation of actions relating to housing for older people within Housing for All; and a review of these actions to include a commitment to delivery of Housing with Support.

- **Recommendation 11: Invest in research to gather age-related, tenure specific data:** This study has revealed how deficits within the lived experiences of older renters in the PRS are mirrored by data deficits related to housing tenure and age within public and civil service bodies. Planning for the accommodation of a growing ageing population requires close examination of population projections and housing needs. This is currently absent from national policy and practice and needs to be rectified as a matter of immediate priority. It is recommended that there is increased investment at a central level in linking and integrating datasets (led by the CSO, for example) on housing, health and ageing to better understand (and predict) the needs of an ageing population who are living in the rental sector. These datasets and projections must also be made available at a local level for planning purposes, where they can act as an adjunct to the HNDA framework and assist in a more integrated approach to examining needs within increasingly ageing populations living within the PRS.
- **Recommendation 12: Establish a distinct unit across the Departments of Housing, Local Government and Heritage and Health:** This report recommends the establishment of a distinct unit operating within and across the Department of Housing, Local Government and Heritage and the Department of Health to plan for the housing needs of a clearly identified growing population of older people. This planning should not only take into account housing needs and concerns, it should plan for investments in supports associated with accommodation of older people in age-friendly, independent and supported living environments. It is also recommended that this unit would take a leadership role in creating and sustaining a more whole of government, integrated approach to the accommodation, support and care needs of older people. Such an integrated approach would increase cross sectoral collaboration on areas such as Housing for All, Sláintecare, HNDA, the role of AHBs, Rightsizing, etc, and would serve to enable a holistic approach focused on the varied needs of older people (and not view their accommodation in isolation from their social supports and healthcare).

All of the above is addressed in greater detail in the main body of the report.



1. Introduction

This document comprises the report of a study into the housing experiences and pathways of older and ageing people renting in Ireland's PRS. For the purpose of the study, ageing and older people are taken to refer to those aged 55 years and older. The study, which was undertaken in the latter stages of 2021 and early part of 2022, was commissioned jointly by national organisations, ALONE and Threshold, and sought to address the following research objectives:

- a) to capture the needs, aspirations, pathways and experiences of older and ageing people in the PRS and, in particular, measure the impact of renting on the wellbeing of older tenants in the sector, most specifically those that do not have recourse to asset-based welfare resources;
- b) to present a detailed analysis on the strengths and shortcomings of the PRS in offering secure housing tenure to those aged from 55 years upwards;
- c) to identify significant recommendations for policy and legislation relevant to the sustainable and secure accommodation of older people;
- d) to make proposals concerning housing solutions, mitigating measures for the PRS and alternative housing pathways.

1.1 The Commissioning Organisations

1.1.1 ALONE

ALONE is a national organisation that aims to enable older people to age at home. The organisation has a broad portfolio of programmes and services that include:

- **Coordinated Support**, empowering older people by devising personalised support plans in order to help them address challenges and find solutions;
- **Visitation Support and Befriending**, providing friendship, practical support and links to local activities and initiatives through regular visits to older people;
- **Telephone Support and Befriending**, providing daily or weekly telephone contact to an older person;
- **Age-Friendly Housing**, providing homes and ongoing support for older people who have housing difficulties;
- **Assistive Technologies**, supporting older people's social connection, health, safety and security through the use of technology;
- **Housing with Supports**, ALONE is an AHB and works in partnership with the HSE, Local Authorities, AHBs and Private Developers to retrofit communities with age-friendly, life-time adaptable homes.

ALONE combines its services with a commitment to research and policy-influencing in the interests of promoting the physical, emotional and mental wellbeing of older people, thereby strengthening the capacity of older people to age at home. More details on the organisation can be accessed at <https://alone.ie>

1.1.2 Threshold

Threshold is also a national housing charity, which provides frontline advice and support services to private renters facing problems in their tenancies. Threshold prevents private renters from entering homelessness, advocates on behalf of clients, and empowers them to assert their rights. Threshold believes in the right to housing and seeks to influence national housing policy for the benefit of all private renters.

The organisation's services are delivered in the following ways:

- **Advice and Advocacy**, provided by experienced housing advisors via the Tenancy Protection Service, which can be accessed via the National Freephone, webchat, video consultation and in person;
- **Representation** of private renters at the Residential Tenancies Board or Workplace Relation Commission as needed;
- **The Interim Tenancy Sustainment Protocol**, on behalf of the Department of Employment Affairs and Social Protection (DEASP) and various local Authorities, preventing rent supplement recipients from losing their home as a result of rent increases;
- **The Access Housing Unit**, in Cork which sources accommodation for households experiencing homelessness or at risk of homelessness and provides a Tenancy Support service to help tenants to sustain their tenancies;
- **Second Tier Supports** to other frontline services ensuring access to quality advice and advocacy for tenants in the private rented sector.

Similar to ALONE, Threshold combines its service-provision with an ongoing commitment to research and policy-influencing, particularly from the perspectives of protecting and strengthening the rights of tenants, preventing homelessness and pursuing the right to housing. As above, further detail on the organisation is accessible at <https://www.threshold.ie>

1.2 Study Context: Housing and Demographic Trends

The two key trends providing a context for the research are in housing and demographics. It is widely recognised that Ireland has been in the grips of a housing and accommodation

crisis since the country's entry into economic depression in 2008/09. While the economic fortunes of the country have improved considerably in the interim, the housing situation has not. Problems of availability and affordability of homes to purchase or rent; long waiting lists for social housing and the continued privatisation of the social housing offer; insecurity of tenure, poor quality and lack of agency in the private rented sector; and stubbornly high levels of homelessness, continue to confront many households. Underlying these housing problems are longer term shifts in the conditions under which households occupy their accommodation: the changing tenure structure in Ireland involves more households renting from private landlords and fewer owning their dwelling (these issues are explored in chapter 3).

Much of the public narrative about housing has referred to the impacts on potential first-time buyers and young families with infrequent reference made to the position of people aged 55 years and above. However, the population of Ireland is an increasingly ageing one. By 2051, it is projected that there will be in excess of 1.5 million Irish people aged over 65 years, while the number of individuals aged in excess of 80 years is expected to be in the region of half a million⁶. These trends are clearly not just a feature of a future population landscape. They are already taking shape. The 2016 baseline for these projections sees the proportion of those aged over 45 of the total population as 37%. This proportion increases to 45% in 2031 and 49% in 2051. Preliminary Census 2022 data already highlight a 7.6% population increase since 2016, the highest population recorded in a census since 1841⁷.

Moreover, the population of ageing and older people living in PRS accommodation in Ireland is growing, with one recent estimate suggesting that renters aged 45+ accounted for 17% of all tenants in Ireland (Amárach & RTB, 2021). This intersection of age and tenure compounds the different challenges, explored in chapter 3, presented by ageing and by renting privately in Ireland.

This study is, therefore, the culmination of a growing concern within both ALONE and Threshold about the position of ageing and older renters in the PRS. The research has sought to gather evidence on the accommodation needs, aspirations, pathways and experiences of older and ageing people in the PRS and to use that evidence as a basis for assessing the ability of the PRS to operate as a reliable tenure alternative to home ownership or traditional social housing solutions for people aged 55 years and above. Building on that evidence, this report also sets out to identify significant recommendations for policy and legislation relevant to the sustainable and secure accommodation of older people, and to make proposals concerning housing solutions, mitigating measures for the PRS and alternative housing pathways.

⁶ <https://www.cso.ie/en/releasesandpublications/ep/p-plfp/populationandlabourforceprojections2017-2051/populationprojectionsresults/>

⁷ <https://www.cso.ie/en/csolatestnews/pressreleases/2022pressreleases/pressstatementcensusofpopulation2022-preliminaryresults/>

1.3 Report Structure

The remainder of this report is presented as follows:

Section 2 of the report presents a short overview of the methodology employed in the research and outlines how the principal conclusions of this report were reached.

Section 3 conducts an examination of literature relevant to this subject, focusing in particular on national and international policy contexts pertaining to ageing and housing. Against that backdrop, it considers the extent to which those policies are applied in practice in Ireland. Section 3 also examines mainstream housing tenure in Ireland before outlining a robust critique from the literature of the PRS. Section 3 sets out to offer context to this research project, and to anchor the conclusions of the research within a broader framework of national and international policy and practice.

Section 4 summarises the experiences and observations of renting in the PRS, as expressed by 31 ageing and older people who participated in research interviews as part of this study. At the time of interview, all interview participants were either living in private rental accommodation or had recently moved out of private rental accommodation. Key findings from these interviews are supplemented by data from the RTB Survey of Landlords, Tenants and Letting Agents (Amárach & RTB, 2021). It is important to acknowledge that the RTB provided the datasets from these research reports to the team conducting this research project. A Data Sharing Agreement was entered into between the RTB and the research team, offering very significant support and ensuring that there was no need for duplication in data collection requirements.

Section 5 outlines key findings from a series of research interviews with 22 representatives from statutory, community and voluntary agencies, as well as experts in the ageing and housing sectors, which were designed to deepen understanding of the housing pathways and experiences of older tenants and, more significantly, to identify practice, policy and legislative measures that would enhance older renters' experiences of the PRS and increase housing security for all older people.

Key findings and conclusions from the research are summarised in Section 6. Section 6 also offers a set of recommendations that focus on enhancing older renters' experiences of the PRS and on increasing housing security for all older people. The report ends in Section 6 with some concluding remarks.



2. Methodology

In keeping with the Terms of Reference for the study, this research project was delivered over three stages as follows:

- Stage 1: Secondary Research Stage
- Stage 2: Primary Research Stage
- Stage 3: Analysis and Report Writing Stage

The entire process was established around a series of planning and review meetings with a Research Advisory Group, comprising key personnel from within ALONE and Threshold, ensuring that the research was informed by an iterative (plan, do, review) research approach. The full list of participants in the Research Advisory Group is presented in Annex I.

2.1 Secondary Research Stage

In addition to an induction meeting between the research team and the aforementioned Research Advisory Group, the secondary research stage of the project involved a number of key elements, as follows, all of which were conducted concurrently:

- a literature review;
- an examination of population projections;
- a review of the services databases of both ALONE and Threshold.

Secondary research activities were undertaken at the beginning of the research process so as to anchor the entire study within wider policy and practice contexts. They also acted as core informants of primary research activities, undertaken as Stage 2 of the research consultancy, informing consultation frameworks for direct research engagements with ageing and older renters and with institutional stakeholders relevant to the research⁸.

2.1.1 Literature Review

A review of relevant national and international literature was undertaken, the primary purpose of which was to explore the potential of the PRS as a viable tenure choice for older and ageing people. The review began with an examination of the policy landscape, particularly as it pertained to ageing and accommodation. It identified key aspirations or principles underpinning the provision of housing for older people while contextualising those principles within existing housing tenure systems in Ireland. The review subsequently offered a critique of the housing landscape in Ireland, especially in the context of the PRS.

⁸ See Section 2.2 below for more detail.

2.1.2 Population Projections

A detailed examination of the CSO Population and Labour Force Projections (2017-2051)⁹ and the CSO Regional Population Projections (2017-2036)¹⁰ was also undertaken as an integral part of this stage of the research. A core purpose of examining these projections was to determine future population size, particularly of older citizens, and to assess likely policy implications for current and future provision of housing. All trends within these population projections highlight the extent to which our population is ageing, especially in relation to increased numbers of those aged over 65 within coming decades.

The CSO data projections did not however examine these numbers in relation to housing tenure, including PRS. Without such datasets (and their underlying assumptions in relation to e.g. levels of growth in housing provision by tenure) projecting future population by age and tenure, it is more challenging to infer the exact extent to which the current reliance on the PRS will be affected. However, within the research, there is an analysis of how these population projections can support a greater understanding of the impact of increased numbers of older people. With the Preliminary Results from Census 2022 showing a population increase of 7.6% since 2016 and the highest population recorded in a census since 1841, it is clear planning in the short term for the future housing need of older renters is an urgent policy priority.

2.1.3 Review of Service Databases

A short review of anonymised data from the respective services databases of both ALONE and Threshold, covering the period January 2019 to June 2021, was also conducted. The purpose of this exercise was to gather relevant information on experiences of older renters supported by both ALONE and Threshold, for example in terms of pathways to the PRS; needs, vulnerabilities and agency of older renters in the sector; the housing aspirations, preferences and assets of this cohort of renters; and experiences of homelessness or housing insecurity.

2.2 Primary Research Stage

The Terms of Reference for the study proposed three activities for the primary research stage. These were:

- a) the completion of a series of one-to-one interviews/focus groups with up to 50 individuals aged 45¹¹ years or above who were renting in the PRS or had recently concluded tenancies in the PRS;

⁹ <https://www.cso.ie/en/releasesandpublications/ep/p-plfp/populationandlabourforceprojections2017-2051/>

¹⁰ <https://www.cso.ie/en/releasesandpublications/ep/p-rpp/regionalpopulationprojections2017-2036/>

¹¹ Though the research was primarily concerned with the housing pathways, needs and aspirations of people aged in excess of 55 years, in consultation with the Research Advisory Group, it was considered more expedient for the research to engage in consultation with those aged 45+.

- b) a quantitative survey of a larger cohort of older renters, the purpose of which would be to test the validity of findings from the aforementioned qualitative engagements and assess the extent to which they applied across a broader and more diverse cohort of older renters;
- c) semi-structured interviews with representatives from a minimum of 10 specialist organisations¹² in the statutory and voluntary sectors¹³ whose work related to housing, ageing and care of older people and whose input would be particularly valuable in the context of recommendations for practice, policy and legislation.

It was agreed with the Research Advisory Group that the primary research phase would begin with item a) above, the principal findings of which would inform research exercises b) and c).

2.2.1 Revision of Plan for Survey

To assist in formulating a survey questionnaire, the research team obtained the full questionnaire used by the RTB for its previously mentioned Survey of Landlords, Tenants and Letting Agents (2021), as well as access to the full dataset emerging from the survey. In parallel, the research team developed a data sharing agreement with the RTB in order to access this dataset, with the RTB granting permission to the team to use the survey and its data in any way that would benefit this study. Seventeen percent of respondents to the RTB survey were aged 45+ (n=173).

Following a review of the main themes emerging from interviews with ageing and older renters, the research team questioned the additional value of undertaking a survey specific to this particular study. It was agreed with the Research Advisory Group, therefore, that instead of creating a separate survey for this study, the research team would conduct a deep trawl of the RTB data set relevant to ageing and older renters. This decision was taken for two reasons:

- a separate survey as part of this study was likely to produce results similar to the RTB survey;
- it would allow the research team to invest more time in carrying out interviews with specialist organisations and thereby increase the potential to consider policy recommendations within this study report.

A subset of the RTB dataset was therefore produced, focusing on the 17% of RTB respondents aged 45+ and this quantitative data is integrated throughout Section 4 of this report.

¹² Building on insights garnered through interviews with ageing and older renters.

¹³ This was to include representatives from both of the commissioning bodies, ALONE and Threshold and a small number of private landlords.

2.2.2 Consultation Frameworks

The consultation processes with older renters and specialist organisations required separate frameworks that would guide the delivery of both consultation exercises and ensure a consistent approach to each. These frameworks were designed and agreed with the Research Advisory Group.

Consultation Framework: Older Renters

The literature review referenced in Section 2.1.1 above highlighted a range of deficits within Ireland's PRS. It articulated concerns related to housing supply; affordability and tenants' reliance on housing subsidies; precarity of tenure; sub-standard accommodation and renters' lack of agency. However, the majority of the literature examined as part of the secondary research process pertained to renters in the PRS in general terms, with little specific reference to ageing and older renters. There was a need, therefore, to examine the extent to which deficits identified in the review of literature in respect of choice, quality, affordability, reliance on housing subsidies, precarity of tenure and lack of agency applied in the real life context of a sample of older renters.

The consultation framework for qualitative engagements with older renters therefore sought to capture the needs, aspirations, pathways and experiences of older and ageing people in the PRS and, in particular, to measure the impact of renting on the wellbeing of older tenants in the sector. The consultation framework guiding interviews with ageing and older renters is appended to this report as Annex II.

Consultation Framework: Specialist Organisations

The consultation framework for specialist organisations included a number of emphases. Firstly, it sought to investigate the investment, policy, and legislative improvements that would be required to enhance older renters' experiences of and security within the PRS. Secondly, it sought to deepen understanding of alternative models of accommodation¹⁴ for ageing and older persons and to explore avenues for growing numbers of older renters to access these models in accordance with their needs and interests. Thirdly, the framework comprised questions designed to ascertain the manner in which data were being used to plan for and allocate resources relevant to the accommodation of a growing population of older people. The consultation framework guiding interviews with specialist organisations is appended as Annex III.

¹⁴ For instance, new builds in the regular market with no care supports, independent living environments with minimal support levels; assisted living environments with medium levels of support and specialist living environments with high levels of supports.

2.2.3 Consultation with Ageing and Older Renters

Number of Interview Participants

An initial target of engaging up to 50 older renters¹⁵ in qualitative conversations, either in one-to-one interviews or in focus group discussions, was set for the research. In effect, a total of 31 engagements was actually achieved.

It had initially been anticipated that a number of focus group discussions would have taken place with groups of renters but, with the presence of Covid-19 in the community, all study participants expressed a preference for taking part in one-to-one interviews. This meant that time allocated to interviewing renters resulted in a lower volume of interviews than expected.

Similarly, the research team relied heavily on both ALONE and Threshold to source older renter participants in the study and, while the advisors of both organisations were extremely proactive in that regard, the process of sourcing participants, securing their agreement to participate, following up and conducting research interviews all took more time than had originally been planned. Additionally, a number of those who had volunteered to take part in the study later declined or did not accept or return contact made by the research team.

Process

An information note on the study was prepared by the research team for circulation among older renters. The information note, which was circulated among service-users by the advisors of both ALONE and Threshold, identified the purpose of the research, explained the need for engagement with ageing and older people in the PRS, outlined what participation in the research would entail and explained how the privacy and anonymity of interviewees would be protected. A consent to participate form was attached with this information note and those willing to participate in a research interview were required to sign the form.

Contact details of service-users that consented to participation in the study were then shared with the research team. All contacts received were followed up, with the research team making introductory contact, agreeing a time and date for interview and following up accordingly. The vast majority of interviews took place remotely at the request of interviewees, either by phone or via the Zoom platform. Some participants expressed a preference for interviews to be conducted in person and their requests were fulfilled. Interviews with older renters typically lasted between forty minutes and one hour, and a record of each discussion was taken with the permission of participants.

¹⁵ Aged 45+ and currently renting in the PRS or recently concluded renting in the PRS.

Additional Interviewees

As interviews with ageing and older renters unfolded, it became apparent to the researchers that most, if not all, participants recruited by ALONE or Threshold had inevitably had some form of negative experience with the private rental market. Given the role and function of both organisations, this was hardly surprising. However, this emerged as an automatic limitation of the research methodology, inevitably skewed in favour of an argument against the private rental market as a tenure choice for older people. In the interest of balance, the Research Advisory Group agreed that members of the research team would directly secure additional ageing and older renters to participate in the study from their respective acquaintances and would conduct the same research interview format with those individuals.

A full profile of the ageing and older people that participated in the study is offered at the beginning of Section 4.

2.2.4 Consultation with Representatives of Specialist Organisations

The initial Terms of Reference produced by ALONE and Threshold proposed that the research would engage with up to ten specialist organisations. Given the study's emphasis on considering policy recommendations in association with specialist organisations, a total of 22 interviews were ultimately completed with representatives of 16 organisations¹⁶. Organisations engaged as part of the study were agreed with the study's Research Advisory Group. Subsequently, the research team followed up with identified contacts, requesting the opportunity of a research interview.

As will be noted below, securing the participation of representatives from specialist organisations proved challenging. In a number of cases, selected interviewees did not respond to the team's request and alternatives had to be sourced. This inevitably removed the insights of key individuals from relevant agencies and organisations from the outcome of the study.

The vast majority of interviews took place remotely at the request of interviewees, either by phone or via Zoom. Interviews with specialist organisations generally lasted up to one hour, and a record of each discussion was taken with the permission of participants. A full profile of the bodies that contributed to this element of the research is appended as Annex IV.

¹⁶ A number of individuals from different sections of a particular organisation/agency/department were interviewed separately.

2.2.5 Ethics

In undertaking this study, the research team committed to the highest level of research ethics in its engagement with all research participants, particularly older renters who agreed to participate in research interviews. Key principles that underpinned the team's approach were:

- Informed consent
- Voluntary participation
- Privacy
- Confidentiality
- Fairness and equity
- Avoidance, prevention or minimisation of harm to others
- Professional competence
- Integrity
- Respect for human rights, diversity and equality
- Social responsibility

Participants were advised before all interviews that they were under no obligation to participate in the study and that they could withdraw from the process at any time. Their consent to taking part in the interviews was sought after the purpose of the research was fully explained to them and after they were informed of what would happen to the information they provided. Procedures for recording interviews were also agreed with participants prior to the commencement of interviews. Only issues of relevance to the research were explored during interviews and the anonymity of all research participants has been protected.

2.3 Analysis and Report Writing Stage

The final stage of the research involved the research team collating and analysing all information gathered through the secondary and primary research stages. A thematic analysis approach was applied to the analysis of the data, and to identifying the priority conclusions and recommendations that emerge in this report. All themes emerging in the report were examined and analysed to ensure that their subsequent presentation gave an accurate reflection of the data gathered and to ensure their relevance to the overall research purpose outlined in Section 1 above.

The report was initially produced in draft and shared for comment with representatives of the Research Advisory Group. Feedback was accepted, leading to a series of final edits and the submission of this final report.

2.4 Strengths and Limitations of Research Approach

There were a number of clear methodological strengths and limitations to this study.

2.4.1 Mixed Methods

The adoption of a mixed methods research approach was a strength of the study. Beginning with a deep trawl of literature facilitated primary research exercises to be anchored within policy and practice contexts, nationally and internationally. A central tenet of the research involved commitment to engaging with the experiences of ageing and older people in the PRS and to ensuring that those experiences were central informants of the study's recommendations for policy and investment. Analysis of data from within the RTB's Tenants Research Report (2021) enabled an examination of the extent to which issues raised in direct interviews with older renters were reflective of the opinions and experiences of a wider cohort of older people in the PRS.

Engagement with representatives of specialist organisations allowed for consideration of the investment, policy, and legislative improvements that would enhance older renters' experiences of and security within the PRS, while also informing broader recommendations concerning sustainable and secure accommodation of older people.

2.4.2 Engagements with Older Renters

The research team relied heavily on both ALONE and Threshold to source ageing and older renters to participate in the study. This was a wonderful support to the research in enabling engagement with older renters. However, as highlighted above, that reliance on both organisations resulted in an inevitable bias in the experiences being reported through research interviews, with almost all those referred to the study by ALONE or Threshold having had some form of negative experience with the private rental market. As noted in section 2.2.3, this matter was addressed by the research team in consultation with the Research Advisory Group.

2.4.3 Interviews with Specialist Organisations

Securing participation of representatives from specialist organisations proved challenging. Having identified key potential interviewees in association with the Research Advisory Group, the research team set about making contact via email and telephone, requesting the opportunity to conduct a research interview. In a number of cases, selected interviewees did not respond to the team's request and alternatives had to be sourced. This inevitably delayed the completion of the research project while also removing the insights of key individuals from relevant agencies and organisations from the outcome of the study.



3. Review of Literature

This literature review explores the potential of the PRS as a viable tenure choice for older and ageing people. It begins with an examination of the policy landscape, particularly as it pertains to ageing and accommodation, identifying key policy aspirations or principles underpinning the provision of housing for older people. The review subsequently offers a critique of the housing landscape in Ireland, especially in private rental tenure.

3.1 Ageing: Trends and Overall Policy

Ageing or growing old is a process of transition that operates on a number of levels, including physical, mental and psychosocial ones. The World Health Organisation (WHO), for example, states:

"At the biological level, ageing results from the impact of the accumulation of a wide variety of molecular and cellular damage over time. This leads to a gradual decrease in physical and mental capacity, a growing risk of disease, and ultimately, death... Beyond biological changes, ageing is also associated with other life transitions such as retirement, relocation to more appropriate housing, and the death of friends and partners. In developing a public-health response to ageing, it is important not just to consider approaches that ameliorate the losses associated with older age, but also those that may reinforce recovery, adaptation and psychosocial growth."¹⁷

The Irish population according to Census 2016 was 4.74 million and this is projected to grow significantly under a range of projection scenarios to 2051¹⁸. Each scenario is linked to a set of assumptions relating to fertility and migration levels. Even with moderate assumptions of annual net inward migration of 20,000 and a declining fertility rate, the CSO shows a population increase of 1,290,900 (+27.2%) over the period to 6.03 million persons, equivalent to a 0.69 per cent annual average increase¹⁹.

The following table using these moderate assumptions (M2F2) indicates how these population increases are projected to unfold over the coming three decades.

¹⁷ See <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health>

¹⁸ While these population projections are based on the Census 2016 data, the preliminary results from Census 2022 show a population of 5,123,536, already an increase of 7.6% since 2016. It is also the highest population recorded in a census since 1841. The CSO will publish the full set of Census 2022 results between April and December 2023.

¹⁹ The projections are based on a set of assumptions, referred to as M1F1, M2F2, M3F3, based on levels of high to low migration and fertility variants. For the purposes of this study, the moderate levels, M2F2, are used.

Table 1: Actual and projected population classified by age group, 2016-2051 (M2F2)

Sex and age group	Persons in April of each year							
	2016	2021	2026	2031	2036	2041	2046	2051
	'000							
45 - 49	324.9	356.6	393.0	376.7	328.5	330.4	367.8	390.1
50 - 54	298.4	323.5	355.3	391.7	375.7	328.2	330.2	367.5
55 - 59	268.2	294.2	319.5	351.3	387.7	372.3	325.5	327.8
60 - 64	236.5	261.6	287.8	313.1	344.9	381.2	366.5	320.9
65 - 69	208.0	228.4	253.5	279.7	305.1	336.7	372.8	359.1
70 - 74	159.9	195.6	216.1	241.1	267.1	292.4	323.6	359.4
75 - 79	114.2	142.9	176.4	196.7	221.3	246.8	271.8	302.3
80 - 84	80.5	93.7	119.4	149.3	168.8	192.2	216.5	240.7
85 and over	67.3	82.4	101.8	132.9	174.4	214.2	255.8	301.0
Total persons	4,739.6	4,992.2	5,206.5	5,394.6	5,571.8	5,743.0	5,899.8	6,030.5

The CSO projections highlight some further conclusions:

- The largest increase is to be found among those aged over 75 where this population is projected to triple in numbers.
- The working age population will increase by 445,500 to 3,549,700 by 2051 (14.3%) but its overall share of the population will have declined from 65.5% in 2016 to just under 59% by 2051.
- The older dependency ratio (the population aged 65 years and over expressed as a percentage of the population aged 15 - 64 years) was 20.3% in 2016. This is projected to increase steadily from 2016 onwards, rising by 3 - 4 percentage points every five years. By 2051 this ratio will have doubled since 2016.

The population of those aged over 45 is projected to more than double in size from 1,134,600 to 2,968,800. If currently, some 17% of those aged over 45 are living in the PRS, using a baseline projection on this percentage, over 500,000 people aged over 45 will be living in the PRS by 2051, representing an increase of over 200,000 individual persons.

The rapid expansion of Ireland's older population was a key factor in Ireland's preparation of a National Positive Ageing Strategy (Department of Health 2013). The vision for this whole-of-government strategy emphasised the importance of preparing properly for individual and population ageing to ensure that Ireland would be in a position to optimise the benefits of an ageing population, while also meeting its challenges. The strategy was presented under four broad strategic goals:

- **Goal 1:** remove barriers to participation and provide more opportunities for the continued involvement of people as they age in all aspects of cultural, economic and social life in their communities according to their needs, preferences and capacities;
- **Goal 2:** support people as they age to maintain, improve or manage their physical and mental health and wellbeing;
- **Goal 3:** enable people to age with confidence, security and dignity in their own homes and communities for as long as possible; and
- **Goal 4:** support and use research about people as they age to better inform policy responses to population ageing in Ireland.

A core objective of Goal 3 involved a State commitment to facilitating older people to “live in well-maintained, affordable, safe and secure homes, which are suitable to their physical and social needs” (ibid: 21). An associated research programme, the Healthy and Positive Ageing Initiative (HaPAI), has developed a set of 56 positive ageing indicators – including two housing indicators on housing maintenance and housing conditions - and to monitor trends in older person’s well-being and health (Gibney, Ward, Shannon, Moore, & Moran, 2018).

The European Commission’s Green Paper on Ageing (2021) places a similar emphasis on the need to prepare well for population ageing, challenging member states to consider how healthy and active ageing policies can be promoted from an early age and throughout the life course. The Green Paper places limited emphasis on the role of housing in the promotion of healthy ageing but suggests that adapted housing solutions and ‘smart homes’ with sensors and automated systems for electrical appliances, lighting and heating could improve the safety of older people living alone. It also proposes the likely benefits of multi-generational housing models.

3.2 Housing Policy and Ageing

The housing needs and aspirations of older people, and the potential contribution of housing to healthy and active ageing, are more precisely articulated in housing policy frameworks, the most notable of which are Housing for All (Government of Ireland 2021) and the Joint Policy Statement, Housing Options for our Ageing Population (Government of Ireland 2019).

3.2.1 Housing for All (2021)

Launched in September 2021, Housing for All represents the State’s strategic response to the current housing and accommodation crisis in Ireland. The strategy is designed to run up to 2030 and replaces Rebuilding Ireland (Government of Ireland 2016), the State’s previous action plan for housing and homelessness.

Housing for All aspires to an Ireland in which everyone would have “access to a home to purchase or rent at an affordable price, built to a high standard and in the right place, offering a high quality of life” (Government of Ireland 2021:17). Objectives of the plan are to be delivered under four primary housing pathways:

- Supporting homeownership and increasing affordability;
- Eradicating homelessness, increasing social housing delivery and supporting social inclusion;
- Increasing new housing supply; and
- Addressing vacancy and efficient use of existing stock.

In excess of €20 billion investment has been pledged to the implementation of Housing for All with funding to be provided through the Exchequer, the Land Development Agency (LDA) and the Housing Finance Agency up to 2026.

The State has set ambitious targets in its Housing for All strategy. It commits to supplying, over the lifetime of the strategy, 90,000 social homes; 36,000 affordable homes and 18,000 cost rental homes (with rents below market value). It also commits to enabling the addition of 156,000 houses to the private market for sale or rent. In the context of this study and its priority focus on older and ageing people renting in the private sector, the following provisions are of greatest relevance:

- an average of 2,000 new ‘cost rental’ homes every year, with targets of rents being at least 25% below market level;
- a moderation of private sector rents to 2024 by linking any increases in Rent Pressure Zones to inflation;
- new regulation of short-term lettings through a Fáilte Ireland registration system;
- indefinite tenancies (with no time length) to strengthen security for private renters;
- minimum Building Energy Rating standards for private rental dwellings;
- revision of income eligibility for social housing;
- a ‘Fresh Start’ principle for applications to State affordable housing and loan schemes, targeting in particular people who are divorced or separated and have no interest in the family home, or who have undergone insolvency proceedings.

Reaction to Housing for All has been mixed. Opposition parties have described the strategy as lacking ambition, over-reliant on private investors and removing the State from a greater role in directly delivering social housing (Burke 2021). Social Justice Ireland (2021) has argued that targets contained in Housing for All are inadequate to meet actual need. It suggests, for example, that almost half of the projected 90,000 social homes will be delivered through the private sector using subsidies such as HAP and RAS and not through new builds. The commissioners of this research, ALONE and Threshold, have both issued robust critiques of

elements of the strategy, including issues relating to ring-fencing of social units for older people and affordability for older renters (discussed further below).

3.2.2 Housing Options for Our Ageing Population (2019)

While *Housing for All* was established as the State's overall policy framework on housing and accommodation for the entire Irish population, its 2019 policy statement, *Housing Options for an Ageing Population*, set out to ensure that older people would have greater choice of accommodation. It aspired to the development of a range of housing options suited to the needs of an ageing population, enabling older people to plan ahead and, insofar as possible, choose the right home for their respective needs, interests and concerns. A critical feature of *Housing Options for an Ageing Population* was its recognition that appropriate housing had to be matched with appropriate levels of care and social support in the community.

Housing Options for an Ageing Population was underpinned by six principles, highlighting the State's commitments to:

- **Ageing in place:** emphasising the importance of housing location, this principle seeks to facilitate social interaction and to provide appropriate support for older people and to enhance their general independence by locating housing close to amenities and services.
- **Supporting urban renewal:** with a key focus on the quality and design of housing to enable older people age in place while also focusing on streets and urban spaces that are attractive, accessible and safe.
- **Promoting sustainable lifetime housing:** The concept of sustainable lifetime housing is guided by Universal Design²⁰ principles and is premised on the design and development of housing that can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability.
- **Using assistive technology²¹:** Assistive technologies are considered a critical intervention in allowing people to remain at home and to live independently, decreasing older people's needs for higher levels of support and care.
- **Staying locally connected:** emphasising the importance of social interventions and supports, inclusive of tailored health, social care and support services that meet the needs of each individual, thereby improving older people's quality of life and reducing social isolation.
- **Working together:** recognising the intersection of appropriate housing, care and social supports for older people requires cross-sectoral and multi-agency commitments and collaboration.

²⁰ See <https://universaldesign.ie/what-is-universal-design/the-7-principles/> for more details.

²¹ See <https://agefriendlyhomes.ie/topics/social-health-care/smart-technology/> for more details.

The final report of the Implementation Group on Housing Options for Our Ageing Population was issued in June 2022²², outlining progress made against those commitments. While it reported on significant achievements, it noted that some key actions remained incomplete, including reviewing the social housing allocation model, levels of consultation between the HSE and the local authority, and the potential for a revised Capital Assistance Scheme that would better recognise the needs of older persons. In relation to the commitment to increased funding for the Housing Adaptation Grant Scheme, the final report indicated that progress had been made in respect of a streamlined application process. The report also indicated that there would be a funding increase for the scheme in 2022 but failed to offer any clarity on continued funding of the scheme beyond 2022.

3.3 Principles of Age-Friendly Housing in the Research / Advocacy Literature

The policy priorities articulated above are frequently endorsed, reinforced and extended in national and international literature pertaining to the housing needs and aspirations of ageing and older people. Norms of ageing in place, choice, quality and suitability, and affordability, find strong support in this literature.

3.3.1 Ageing in place

Literature pays particular attention, for example, to the concept of ageing in place. Ageing in place is identified as involving more than simply remaining in one's traditional residence (Amárach et al. 2016) and should be understood as a place that older people "know and are attached to, with the people they know" (Age Friendly Ireland 2016:11). Ageing in place is fundamentally about older people's connection to community and to the amenities and social supports provided within community from which older people can draw strength and confidence (Amárach et al. 2016; Housing Agency 2018; Bates et al. 2019). A slightly different formulation, using the concept of 'ageing-in-community', is offered by Ahrentzen & Steiner (2019): "'An "ageing-in-community" paradigm encompasses housing models that allow people to live in age-integrated communities but not necessarily in their current home, or to live in their existing home but with a layer of community-generated service networks to support them in maintaining their homes and lives."

²² See <https://www.gov.ie/en/publication/ea33c1-housing-options-for-our-ageing-population-policy-statement>

3.3.2 Choice of housing

Literature also points out that capacity to age in place is premised on the availability of a range of suitable housing options for older people. In its 2018 submission to the Joint Oireachtas Committee on Housing, Planning and Local Government, the Housing Agency stressed the need for planning policy and practice to “support the provision of an adequate supply of good quality homes of the right size and in the right locations that suit the needs of people as they age (Housing Agency 2018: 3).” ALONE reinforces this assertion by stating:

“There needs to be choice in housing to allow older people to age in place. This choice should be open to all older people in Ireland, not just those who qualify for social housing or who can afford to avail of more costly private options (ALONE 2018: 5).”

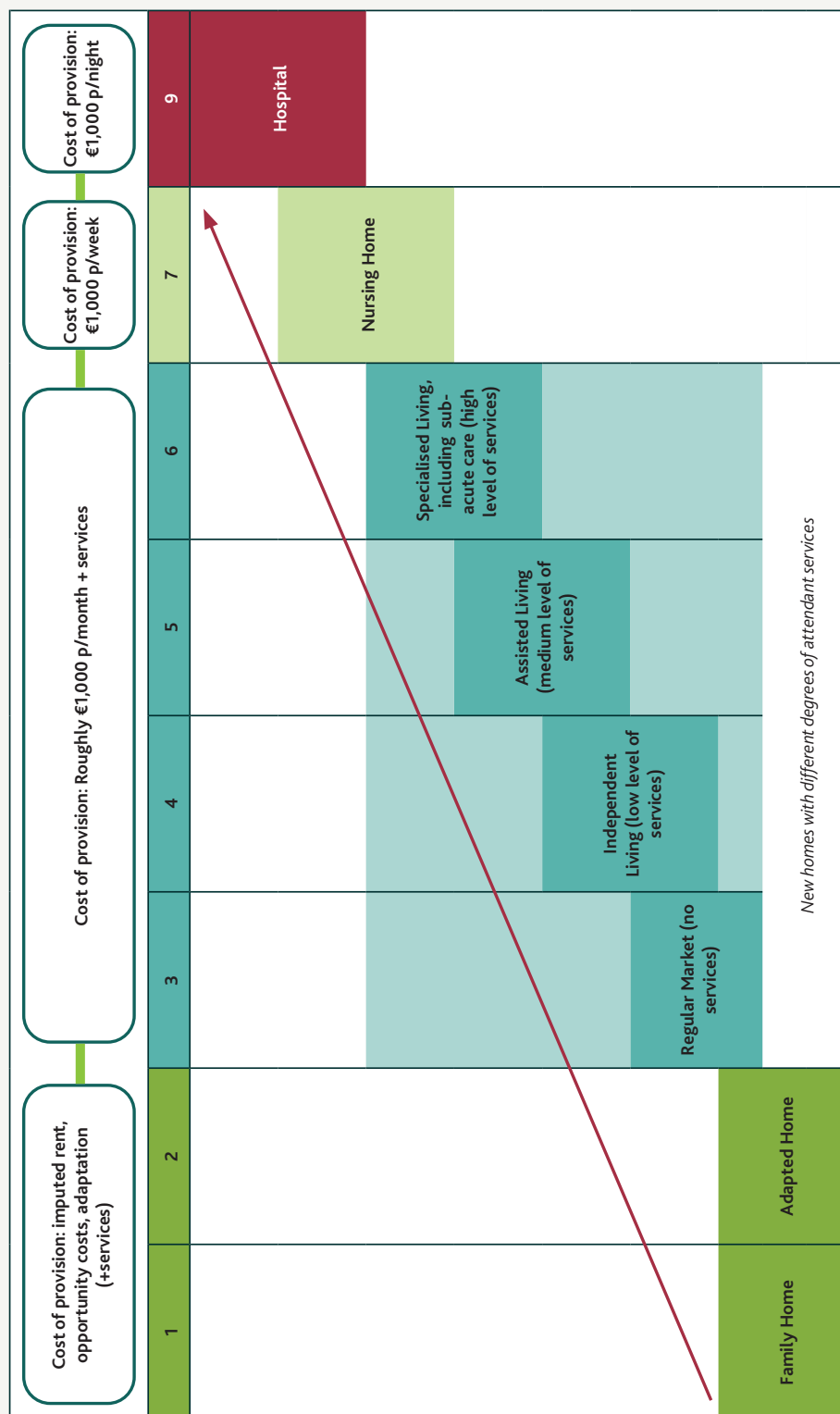
The emphasis on a range of housing options, with associated care and support in accordance with the needs of older residents, is endorsed across literature²³. Various documents present spectra of housing options for ageing and older people that correspond to the diversity and complexity of accommodation need of people as they age.

For example, Amárach et al (2016), outlines eight stages of housing and care needs of older people. The model, outlined in Figure 1, also explains the cost implications of each stage²⁴ while also demonstrating that increased levels of care are associated with each stage of housing.

²³ See for example, Amárach et al. (2016), Alone (2018), Housing Agency (2018), Molloy and Dillon (2018), UK All-Party Group (2009), Mulholland and Molly (2020).

²⁴ It is important to recognise that this research is six years old. However, the principle of implied cost still applies, irrespective of the figures suggested.

Figure 1: Stages of Housing and Care Needs for Older Persons



(Source: Amárach Research et al. Housing for Older People – Thinking Ahead 2016)

3.3.3 Housing Suitability and Quality

Facilitating choice in housing must be accompanied by suitability of housing for the needs of ageing and older people. Research internationally highlights how housing and housing quality are key determinants of health²⁵. Krieger and Higgins (2002: 5), for instance, refer to evidence demonstrating the relationship between housing quality and “morbidity from infectious diseases, chronic illnesses, injuries, poor nutrition, and mental disorders.” The Centre for Ageing Research and Development in Ireland (2013) echoed this assertion in the context of older people by highlighting that well designed housing options would have a positive impact on older people’s health, reducing the level of admissions into residential care for housing related reasons.

3.3.4 Affordability

Enabling choice and quality in housing for older people is inevitably intertwined with older people’s capacity to afford suitable housing, either to purchase or to rent.

Particular attention is devoted throughout the literature to the capacity of older people on low income to afford accommodation suitable to their needs²⁶, such as relying on the State pension as their primary income source. In this context, what happens to housing costs on retirement is paramount – crucially linked with their form (mortgage payments or rents), duration (when the mortgage is paid off or ongoing in the case of rents) and setting (determined by the mortgage provider or the private landlord according to market rates or adjusted according to income by social housing landlords).

3.4 Mainstream Housing: The Irish Tenure System

The implementation of age-friendly values, policies and programmes for housing in any jurisdiction is mediated through its existing housing tenure system. Tenures establish ‘the respective rights and duties of people and agencies that have an interest in a house’ (Clapham 2019: 46). Domiciled households in Ireland live in one of four tenures: owner-occupied housing, not-for-profit public housing (rented by Local Authorities), not-for-profit private housing (rented by Approved Housing Bodies or AHBs), and for-profit rented housing (rented by private for-profit landlords) (Finnerty and O’Connell, 2021).

A hierarchy of tenures is evident in the Irish housing system (Finnerty and O’Connell 2021). At the top of the housing ‘ladder’ are owner-occupiers (who have paid off their mortgage or are not struggling to do so), and tenants of Local Authorities and Approved Housing Bodies,

²⁵ See, for example, Krieger & Higgins (2002); Hernandez & Suglia (2016); Taylor (2018) and Rolfe et al. (2020).

²⁶ See Walsh and Harvey (2011); McMahon, Thornton & McEvoy (2019), Larragy (2019) and ALONE (2020).

who enjoy secure, affordable and generally good-quality accommodation. In contrast, private renters, in particular low-income households, are vulnerable to a range of factors outside of their control which influence how secure and settled their accommodation will be.

In the early decades of the twentieth century, private renting was the dominant tenure in urban areas, accommodating the majority of households across all social classes to varying degrees of quality, cost and security. Over the decades, the size and role of the private rented sector contracted to a transitional tenure for young and newly formed, low-income and middle-income households on trajectories to social housing and owner occupation respectively. It became the ‘forgotten’ tenure, unregulated by the State and marked by insecurity of tenure, unpredictability of rents and poor quality at the lower end of the market (O’Brien and Dillon, 1982; Blackwell, 1988). These trends continued unabated such that by the 1990s private renting accommodated just 9% of all households. (Finnerty and O’Connell, 2021).

Private renting experienced a resurgence during the following decades, however, and by 2016 it accounted for a 20% share of the housing system (CSO 2017)²⁷. A combination of factors drove this growth, apart from the changes in social housing policy discussed above, including tax reliefs made available to investors under town and urban renewal schemes, house price inflation and rising rents which made residential property attractive to investors, and demand from aspiring home owners who could not access mortgages in the wake of the banking collapse (Finnerty and O’Connell, 2021). In tandem with this expansion went legislative changes in relation to security of tenure, quality of accommodation, rent-setting, and oversight of the sector.

The tenure system, and the availability and affordability of accommodation within any given tenure, enable or constrain the extent to which policy goals and guidelines can be realised (Donnelly, Finnerty, and O’Connell, 2020). A key trend in social housing policy in many countries has been the increasing reliance on market-based approaches, involving both a move from bricks and mortar investment in social housing to housing subsidy, continued sale of council housing (tenant purchase and surrender schemes) and an associated reliance on private (and usually for-profit) suppliers of rental housing. This relates to a broader shift towards the financialisation of housing, and to treating housing as “a commodity like any other” (Farhi 2017). This means that the owners of rental properties, through which individuals and planners attempt to achieve age-friendly housing outcomes, are increasingly likely to be relatively unaccountable private for-profit organisations.

However, this centrality of tenure, and the necessity to distinguish different kinds of landlord (not-for-profit vs. for-profit, and large and smaller scale), is often absent from policy, programmes, and research around age-friendly housing. For example, in the HaPAI research mentioned above, while the likelihood of experiencing difficulty with housing maintenance and with housing conditions was particularly associated with self-reported material

²⁷ Estimates of tenure share can vary depending on the calculation used, specifically on the treatment of the ‘rent free / not stated’ response category in the Census question about tenure.

deprivation, data were not gathered on tenure type. More generally, in The Irish Longitudinal Study on Ageing (TILDA), two key reports (Barrett, Savva, Timonen, & Kenny (2011); Nolan, et al., (2014)) explore housing principally as an asset (owner-occupied housing and second-home ownership as sources of wealth), such that the intersection of age and tenure does not feature in the research. A third key TILDA report, while exploring some links between age, tenure and housing quality, does so in a very general fashion (Orr et al., 2016).

3.5 The Private Rental Sector as an Age-Friendly Housing Option

The prominence in both policy and the research literature accorded to norms of ageing-in-place, choice, quality and suitability, and affordability in older persons' housing options, and the mediation of these options through the tenure system, emphasises the need to investigate the appropriateness of the private rental sector as an age-friendly housing option.

3.5.1 Strengths and Weaknesses of the Sector in Ireland

The private sector performs an important role within the wider housing system. DKM Economic Consultants et al. highlight that "that a fully functioning and efficient private rented sector is an essential component of the housing mix in any economy (2014: i)," while also placing emphasis on a balanced housing sector. In recent years, the State has grown increasingly reliant on private landlords to address deficits in social housing and to reduce the number of individuals and families in homeless services (as discussed above).

However, the PRS has been - and remains - the subject of substantial critique across relevant literature. All of the aforementioned issues of location, choice, quality and affordability, along with a range of others, emerge as significant deficits within the sector, especially from the perspective of renters (although as noted earlier, little research has focused on the situation of older renters specifically).

Affordability emerges as a critical issue within the PRS, particularly as rents rise in line with the inadequacy of housing supply. In their study of housing experiences, attitudes and aspirations in Ireland, Molloy, Healy and McNulty (2018) presented a number of important findings concerning income and affordability within the PRS. They noted that:

- two out of every three renters had difficulty meeting monthly rental costs;
- over 40% of renters struggled to pay bills either from time to time or most of the time, a considerably higher proportion than among home owners;

Threshold's Annual Tenant Sentiment Survey (2022) identified similar concerns. It noted that, among its survey respondents:

- 47% were paying more than a third of their take home pay on rent, while a further 19% were paying more than half of their take home pay on rent;
- 73% of HAP recipients and 50% of rent supplement recipients were paying a rental top-up to their respective landlords;
- 20% had experienced rent increases in the 12 months prior to the survey; and
- 45% of recorded rent increases were in excess of 4%.

While the figures listed above do not relate specifically to older people renting in the PRS, the CSO (2021), in its report on the rental sector in Ireland, noted that just under half of renters aged 65 years or over were spending more than 35% of their disposable income on rent²⁸.

Larragy (2019) states that “the political economy of housing interacts with that of pension provision and the net effect is to intensify the pressure on the lower income groups as they reach the retirement milestone (ibid: 5).” A significant deficit in meeting the principle of affordability is the inadequacy of the State Pension. In its 2020 General Election Manifesto, ALONE demonstrated how the value of the State Pension²⁹ was below the poverty line while also indicating that the at risk of poverty rate for people aged 65+ increased from 8.6% in 2017 to 11.4% in 2018, leaving an additional 20,000 older people in poverty. Similarly, McMahon, Thornton & McEvoy (2019) highlight that, for older people living in rural areas, the non-contributory pension meets only 83% of a Minimum Essential Standard of Living (MESL) with the contributory pension meeting 87%.

In relation to the quality of PRS accommodation, the National Oversight and Audit Commission (2016) raised considerable concerns about the standard of private rental properties. It expressed concern regarding the high level of non-compliance with quality standards found through Local Authority inspections, particularly mindful that the growing incidence of private renting was being substantially funded through RAS and HAP.

Threshold’s Annual Tenant Sentiment Survey (2021) also revealed that:

- one-in-three survey participants didn’t feel secure in their current rental accommodation, an issue that primarily affected those in the same rental accommodation for a long period³⁰, one and two-parent families and those that had a particularly negative relationship with their respective landlords;
- one-in-three respondents referred to problems with damp and mould in their rental properties;
- one-in-eight had problems with lighting and ventilation;
- 11% noted structural deficiencies; and
- 10% reported inadequate heating.

²⁸ <https://www.cso.ie/en/releasesandpublications/fp/fp-trsi/therentalsectorinireland2021/tenants/>

²⁹ Both contributory and non-contributory.

³⁰ This is important in the context of older people. As noted above, Amárach & RTB (2021) noted that renters aged 45+ were more likely to be renting for longer periods.

In addition to this, currently there is a gap in lease agreement legislation and the Owners' Management Companies (OMCs) Multi-Unit Developments Act 2011 (MUD Act) regarding accessibility for rented properties. Within a multi-unit development such as a rented apartment within a block, it is not a tenant's individual landlord who has responsibility for maintenance of communal areas (such as a communal lift), but the management company (OMC) which runs the development, of which the landlord will be a member. However, as outlined in the Irish Times³¹, a landlord is not required to prove that they are not in arrears to the OMC when letting their property, and, as maintenance of this area is not part of the lease agreement and the tenant has no agreement with the OMC directly, there is no impetus for repairs such as for that of a lift, where raised by a tenant, to be addressed. This can lead to situations where lifts required for accessibility by older tenants are broken down for significant periods of time, but there is no recourse available to them.

In relation to energy efficiency, recent CSO data show that rental properties where the tenant was in receipt of HAP had the lowest proportion of properties with an A or B rating at 8.9%. This contrasts with the proportion of rental properties in Approved Housing Bodies with these ratings more than four times higher at 41.6% (CSO, 2021).

A further significant concern of renters is their lack of agency within the PRS. Byrne & McArdle (2020) highlight:

"Tenants' agency is limited by the absence of security of tenure and a lack of available alternative accommodation. These factors constrain tenants' ability to challenge their landlord in relation to issues such as rent increases or minimum standards violations. Tenants also fear retaliatory penalization by their landlord. The report findings suggest that this fear is to some degree grounded, with a third of our sample experiencing retaliatory or penalizing action from their landlord (ibid: 8)"

The authors continue by stating that policy reforms relevant to the PRS must take greater account of the asymmetric nature of the landlord-tenant relationship. They stress:

"Policy reforms to the sector which are not cognizant of the vulnerabilities of tenants and do not include measures to protect tenants from the risks associated with advocating for themselves risk failing to meet their objectives (ibid 8)."

Problems such as insecurity of tenure and the absence of housing predictability; renting in the PRS because of the absence of other, more suitable housing options; living in sub-standard accommodation or accommodation not suited to the specific needs of ageing or older people; and a lack of agency when seeking to negotiate the most basic of human rights, are likely to have significant health and wellbeing implications for the individuals and families affected.

³¹ <https://www.irishtimes.com/property/residential/2022/09/27/the-lift-in-my-apartment-building-has-been-out-of-order-for-months-can-i-end-my-lease/>

For instance, Byrne and McArdle (2020) suggest that, for those renting, fear and uncertainty play a large role in determining agency. They state that “tenants fear conflict with their landlord, that such conflict has a significant impact on tenants’ experience of their home, and that conflict can generate significant distress and impact on physical and mental wellbeing (ibid: 8).” Bates et al. endorse this statement in the context of older renters, citing that “precarious housing can have implications for older renters’ sense of safety, security, physical health, psychological wellbeing, social interactions, place attachment and general life quality (2019: 7).” They continue by pointing out that precarities of housing circumstance are likely to both complicate and compromise the capacity of older renters to age well, requiring older renters to demonstrate extreme resilience in coping with accommodation risks and necessitating considerable effort and energy that can be both physically and emotionally draining (ibid).

3.5.2 The International Experience

Several EU countries such as Germany, France, Belgium and Sweden experience larger proportions of population renting in the private sector (DKM et al. 2014)³² and have a longer tradition of households renting for life. Changing demographics, the financial crisis of the last decade, underinvestment in social housing and the changing social housing offer, housing shortages and affordability, financialisation and rentierization³³, as well as welfare state retrenchment and labour-market precarity, also feature as significant influences in the international literature (Haffner, Hegedus, & Knorr-Siedow, 2018; Clapham, 2019; Ryan-Collins & Murray, 2021). Many of these countries also experience similar issues to those undermining the efficiency, effectiveness and equity of the private rental market in Ireland. For example, an evaluation of regulations in five European countries³⁴ revealed that similar concerns prevailed, notably lease length and security of tenure, rent review process, standards and registration, dispute resolution and termination processes (ibid). However, the very wide variety of policy responses and interventions in the sector, the path-dependent role(s) of the PRS in a country’s housing system, and the level of political influence of private landlords and tenants, constrain generalisations (both descriptive, explanatory and prescriptive) about the sector (Kettunen & Ruonavaara, 2020).

The specific intersection of age and tenure that is the focus of the report has received relatively little attention in the international literature. An exception is the work of Morris in the Australian context (Morris, Judd & Kavanagh, 2005; Morris, 2009; Morris & Verdasco, 2021). The consistent findings from his research on the situation of older, lower-income renters in the Australian PRS is that many were struggling financially, often leading to loneliness due to inability to afford to engage in social activities. These older renters were very worried about their insecurity of tenure, and felt a limited sense of control over their current and future circumstances.

³² Notwithstanding the increased numbers renting in the private sector in recent years in Ireland.

³³ Renterization is the move from treating housing as treatment of housing as a source of shelter to treating it as a means by which to extract economic rent.

³⁴ France, the Netherlands, Sweden, England and Germany.

However, growing concerns about the plight of Generation Rent have led to policy shifts, even in countries most committed to neoliberal reshaping of the sector. The Australian state of Victoria has moved to ban no-fault evictions, improving minimum standards, and laying out permissible property changes by tenants (Tually et al., 2022). The UK government's white paper on renting (Department for Levelling Up, Housing and Communities, 2022) proposes to end no-fault evictions and to modify the insecurity of tenure framework of 'assured shorthold tenancies' (however, the situation of older renters is not singled out for discussion in this document).

3.6 Conclusion

This review of literature has demonstrated that to grow old is to experience transition. Bearing in mind that periods of transition can increase feelings of vulnerability, it is important that the ageing process be enabled by experiences of safety, security and support. Experiences of safety, security and support are frequently weakened by the "political economy of society" (Larragy 2019:1). In other words, when considering risks related to ageing, "we need to look at the wider influences that contextualise the experience of old age rather than age itself (ibid 1-2)."

A specific wider influence in this regard is housing policy and as illustrated above, the desire to facilitate a safe and supportive ageing process is a fundamental feature of Irish housing policy. However, housing for older people that is age-appropriate and suitable to the respective needs of older residents remains under-developed. Though there are examples of good practice, there remain significant gaps in provision across the spectrum of accommodation needs for people as they age and enter older adulthood.

In the last twenty years, and more particularly since the financial downturn that began in 2008, Ireland has witnessed a growing reliance on its PRS to provide accommodation to a larger cohort of its population. As highlighted above, the PRS is the subject of robust critique, with concerns expressed regarding supply, cost, tenants' reliance on housing subsidies, the absence of predictability and renters' lack of agency.

It is suggested that renters aged 45 years and over comprise 17% of all renters in the private sector nationally (Amárach & RTB, 2021). Older renters typically belong to lower grade occupations and are, therefore, more likely to be in receipt of rent assistance. Older renters are also more likely to live alone and to be in rental accommodation for longer periods than their younger peers (ibid). In light of this profile and in light of concerns about the paucity of the State pension when compared to market rents; in light of the earlier references to those on HAP having to pay top-ups to landlords and thereafter experiencing difficulty paying other household bills; in light of limited supply and quality of housing in the private sector, it is reasonable to question the appropriateness of the private rental accommodation, in its current capacity, for an increasingly ageing population.



4. Older Persons' Experiences and Observations of Renting in the PRS

4.1 Headline Findings

- Nationally, 17% of all renters in the PRS are aged in excess of 45 years (Amárach & RTB, 2021), comprising approximately 67,000 households, of which just under 16,000 are headed by individuals aged 60 years or more (Census 2016)³⁵.
- An analysis of the lived experiences of renting in the PRS, as articulated by 31 ageing and older renters, indicated that the majority of interviewees had entered the PRS because of circumstances that were largely unexpected and, in most cases, beyond their control. Few had entered the PRS by choice.
- High levels of vulnerability were expressed by ageing and older renters participating in this study with significant concerns expressed about housing insecurity; sub-standard or unsuitable accommodation; inappropriate behaviour by landlords; the absence of alternative, affordable accommodation options, both in the public and private sectors, along with concerns around inadequate protections and supports for PRS tenants. Vulnerabilities related to insecure accommodation were exacerbated by vulnerabilities associated with, for example, older age, illness and infirmity, family composition and low income.
- Forty-two percent of those interviewed during this research referred to high levels of stress associated with the insecurity of their accommodation, citing that this stress was impacting on all aspects of their lives. The capacity of study participants to explore and consider alternative tenure options to the PRS was significantly impacted by those levels of stress, with many of study participants acknowledging their capacity to focus only on their existing accommodation situation.
- One in four research participants highlighted that they expected they would continue renting in the PRS for the remainder of their lives. They simply felt there were no other options available to them unless, by some good fortune, an opportunity to access a social housing unit or enter an independent living community arose.

³⁵ See <https://data.cso.ie/table/E1016>.

4.2 Section Overview

An essential feature of this research involved engaging with the voice and lived experience of ageing and older individuals living in the PRS, and this section of the report outlines the key findings to emerge from engaging with the lived experiences of 31 older renters who participated in the research.

The section begins with a profile of ageing and older renters in Ireland, as identified from data within the RTB Survey of Landlords, Tenants and Letting Agents commissioned by the RTB. The RTB study (Amárach & RTB, 2021) was designed to provide up-to-date and robust information on landlords, tenants and letting agents in Ireland's rental sector and represented one of the largest studies of the rental sector ever conducted in Ireland, including a nationally representative survey of the Irish population aged 19+ living in accommodation in the private rental sector.

As noted earlier in this report, as part of this study the research team developed a data sharing agreement with the RTB in order to access this dataset. A subset was produced focusing on the 17% of RTB respondents aged 45+ and this quantitative data is integrated throughout this section to supplement findings from the aforementioned interviews. The commonality of factors that link the profile of older interviewees in both studies serves to corroborate and reinforce the key thematic findings as expressed in the qualitative analysis that follows.

Thereafter, a profile of those interviewed as part of this study is presented before progressing to an examination of their pathways to renting in the private sector and their experiences of doing so. Qualitative information from research interviews with ageing and older renters is supplemented, where relevant, with data from the RTB study.

4.3 The National Picture: Profile of Older Participants in RTB Study

The RTB Survey of Landlords, Tenants and Letting Agents (Amárach & RTB, 2021) presents findings from a nationally representative sample of individuals, aged 19 years and above, renting in the PRS in Ireland. Within this sample, some 173 of 1078 individuals (17%) were aged 45 years and over. Profile headlines from within the RTB sample were as follows:

- fifty three percent (n=92) of those that participated in the RTB research were male while 47% (n=81) were female;
- approximately four out of ten ageing and older renters was aged in excess of 55 years, with six percent aged 65 years+³⁶;
- just over one in five older renters was living in Dublin City (22%; n=38), with a further 17% living in the Dublin area;
- some 62% of the older renters were born in Ireland;

³⁶ Census 2016 offers additional detail in relation to the age profile of ageing and older households renting from a private landlord. As noted above, figures for 2016 reveal that almost 67,000 households were renting in the PRS, where the reference person was aged 45 years or more. Furthermore, just under 16,000 of those households were headed by an individual aged 60 years or more.

- over half of older renters (56%) were employed in part time or full-time positions with a further 4% self-employed or working in family businesses;
- twenty eight percent of older renters were in skilled manual occupational groups while 16% were unemployed or not working due to long-term sickness. Seven percent were retired and living on the State pension.
- fifty five percent (n=96) of survey participants were married or co-habiting; 15% were single or had never married while one in four (24%) was divorced, widowed or separated³⁷;
- twenty seven percent of older renters were living and renting alone, compared to 12% of the total RTB study sample;
- one quarter of all older renters were receiving some form of housing subsidy at the time of the RTB survey, which compared to 19% of all private tenants in the sample;
- almost one in four older renters was renting for 6 to 10 years, 18% were renting for 11 to 20 years, while a further 5% rented for periods longer than 20 years;
- almost 10% of older renters had previously lived in a property that they had owned;
- older renters had a similar level of knowledge as those in the total sample about their rights as tenants with, for instance, one in three older tenants not knowing how often their landlord could review their rent and a similar proportion unaware of rent pressure zones.

Additionally, the CSO's 2021 report on the Rental Sector in Ireland³⁸ clarified that just under half of renters aged 65 or over were spending more than 35% of their disposable income on rent. This compared, for example, to just over a third (33.8%) of tenants who were under 30 while only 23.4% of those aged between 30 and 44 were spending a similar proportion of income on rent.

4.4 Profile of Ageing and Older Participants in this Study

The profile of those ageing and older renters interviewed as part of this study is broadly in line³⁹ with the nationally representative sample profiled above from the national RTB study. Thirty-one individuals, aged 45 years or more, participated in research interviews during this study. At the time of interview, all were either renting in the PRS or had recently experienced renting in the PRS. Interviews focused on the needs, aspirations, pathways and experiences of older and ageing people in the PRS and on the impact of renting on their wellbeing.

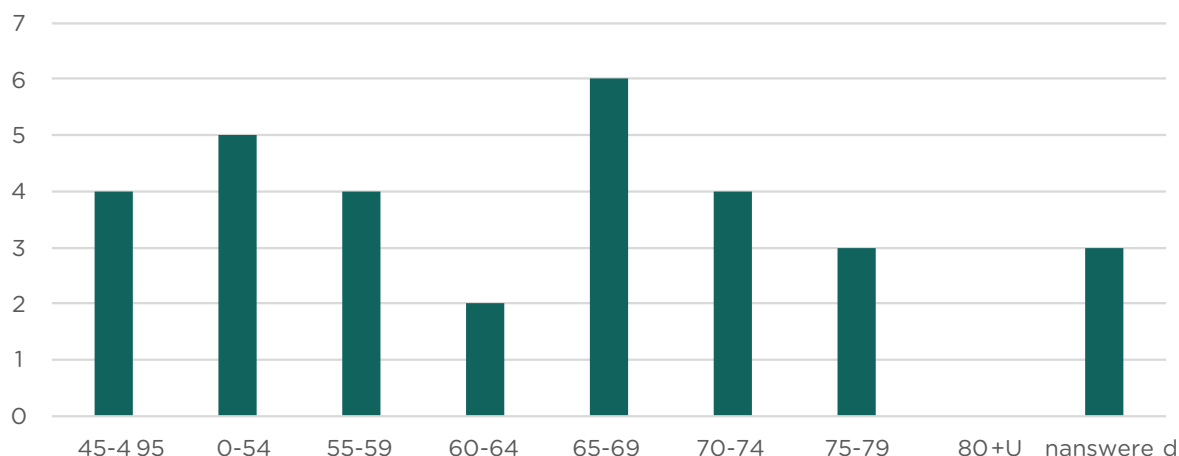
Sixty one percent (n=19) of those that participated in the research were male while 39% (n=12) were female. Figure 2 below offers a breakdown of older renter participants by age, demonstrating that almost half of those interviewed were aged in excess of 65 years.

³⁷ This compared to 9% of the full sample of interviewees in all age groups.

³⁸ See <https://www.cso.ie/en/releasesandpublications/fp/fp-trsi/therentalsectorinireland2021/executivesummary/> for details.

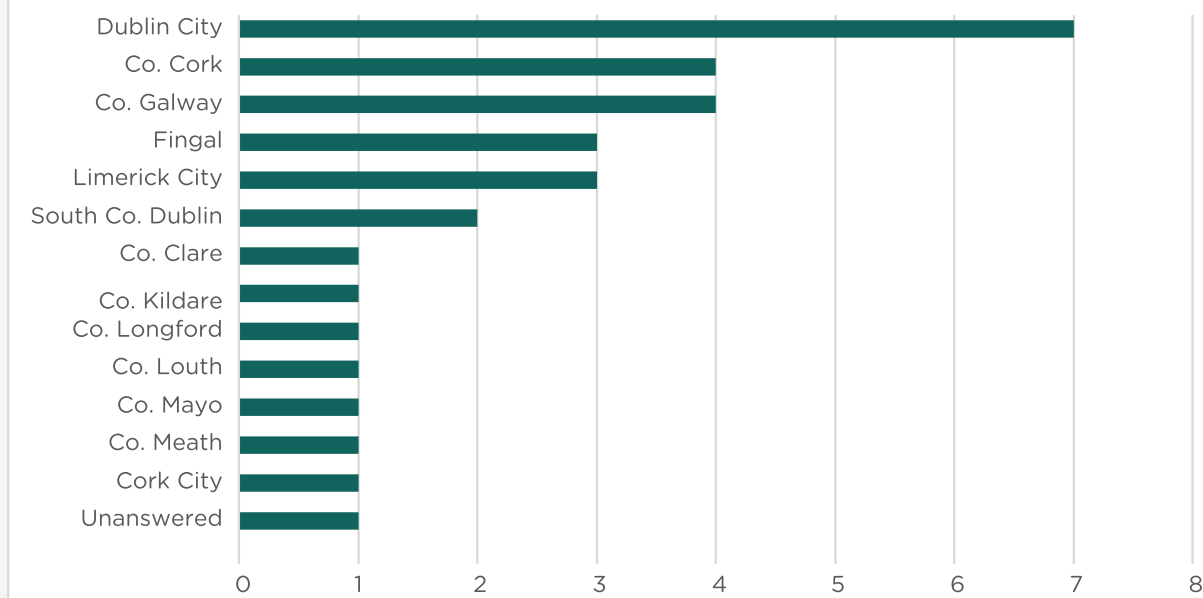
³⁹ With some obvious exceptions. For example, 6% of ageing renters in the RTB study was aged in excess of 65 years whereas over half of those interviewed in this study were aged 65+; 5% of renters in the RTB study had received a termination of tenancy notice whereas this applied to 43% of the participants in this study.

Figure 2: Age Profile of Renters Participating in the Study



While one-in-five ageing renters interviewed (n=7) was located in Dublin City, interviewees were dispersed across the country, as illustrated in Figure 3.

Figure 3: Participating Older Renters by Location



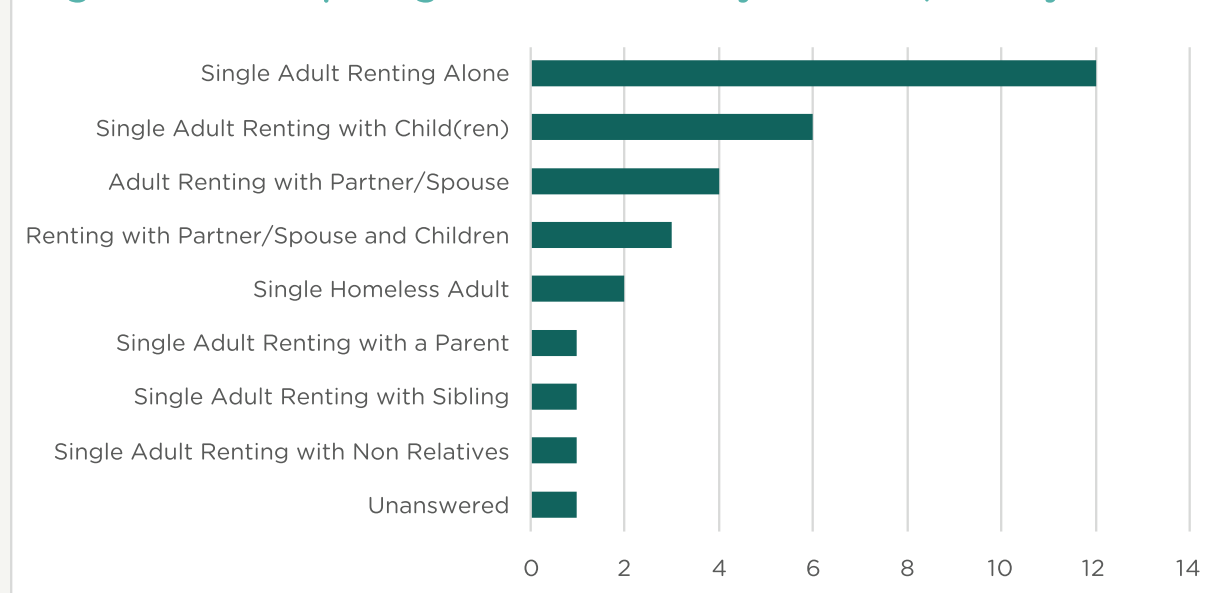
Sixty-one percent of participants (n=19) were Irish nationals, as outlined in Table 2 below:

Table 2: Participating Older Renters by Nationality

Nationality	Participant Numbers
Irish	19
EU	3
UK	5
US	1
African	2
Unanswered	1
Total	31

The personal and family status of study participants was varied, with 39% (n=12) of interviewees living and renting alone. One-in-five interviewees (n=6) was a single adult living with children⁴⁰, while adults renting with a spouse or partner comprised 16% (n=5) of interviewees. As will be observed in Figure 4 below, two participants (7%) were homeless at the time of participating in interview⁴¹, while another was renting and taking care of an older, infirm parent.

Figure 4: Participating Older Renters by Personal/Family Status



One-in-three participants (n=11) relied on their pensions⁴² as their primary source of income while 23% (n=7) were in full-time employment. Sixteen percent of participants were in receipt of social welfare payments, which included participants on disability allowance and illness benefit. See Figure 5 below.

⁴⁰ Of varied ages.

⁴¹ A woman in her fifties and a man in his seventies, the former being accommodated in emergency accommodation while the latter was relying on the hospitality of friends.

⁴² Including a mix of statutory, private, widow(er) pensions.

Figure 5: Participating Older Renters by Main Income Source

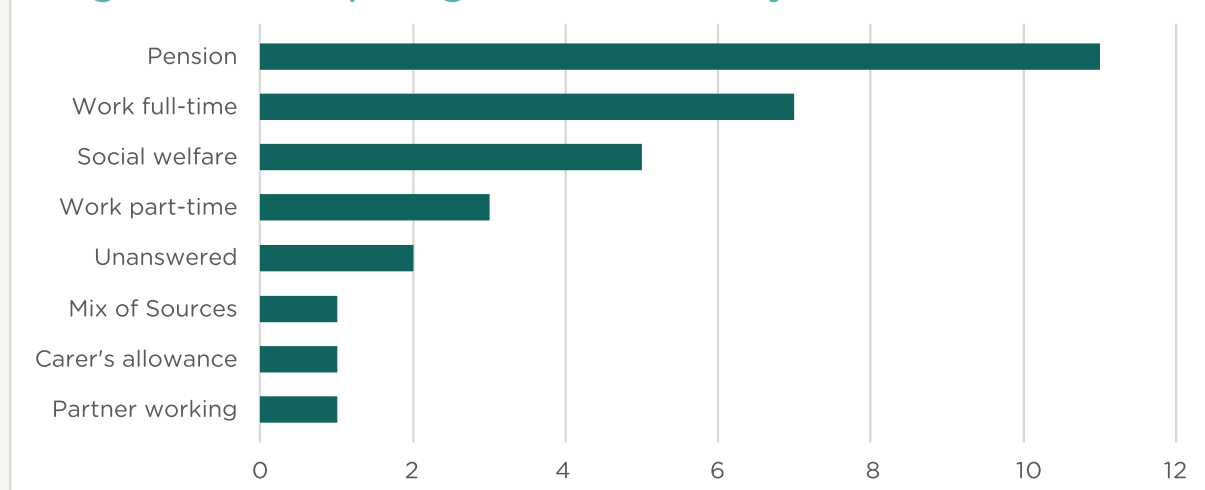
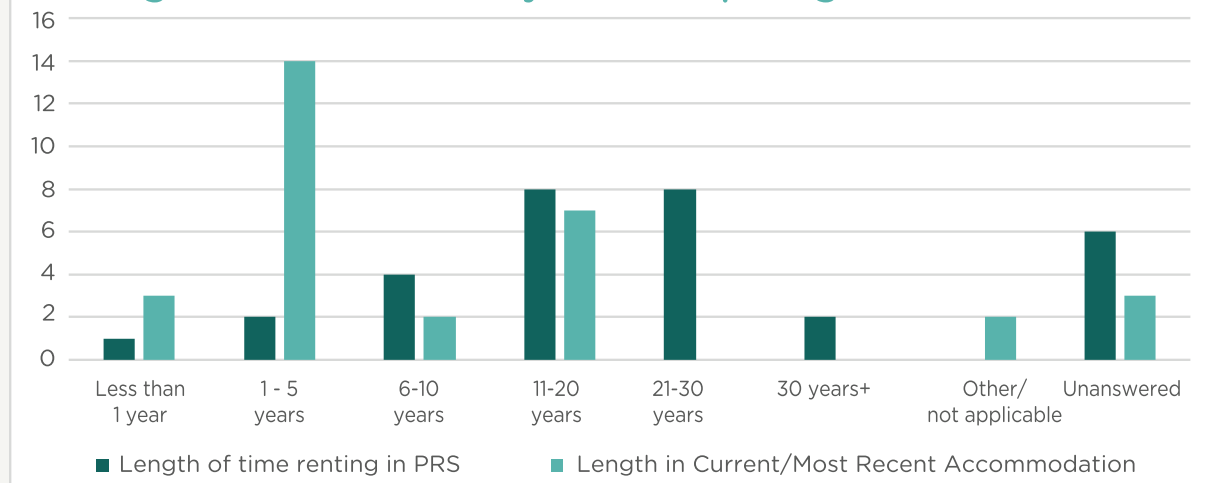


Figure 6 presents an overview of the rental history of interview participants, examining both participants' history of renting in the PRS and in their current/most recent accommodation⁴³.

Figure 6: Rental History of Participating Older Renters



Fifty eight percent of all the research participants (n=18) had been renting in the PRS for more than eleven years. Twenty-six percent had been in the sector for between 21 and 30 years while two participants (7%) had been renting for more than 30 years.

Forty-eight percent of participating older renters (n=15) had resided in their current or most recent rental accommodation for between one and five years. Twenty-three percent (n=7) had been resident in the same property for a period of between 11 and 20 years.

⁴³ The individuals referred to above as homeless are identified in the Other/not applicable category of Figure 5.

Just over half of the interviewees (n=17) acknowledged that they were in receipt of HAP and RAS. Thirteen individuals (42%) had previously owned their own homes, ownership of which was relinquished in the case of seven individuals (23% of study participants) as a result of relationship breakdown or separation. One interviewee noted that he currently owned a property but, because of work and travel, had opted to rent in the PRS. Two interviewees had prior experience of accommodation in public or social housing in other countries.

At the time of interview, 14 of 31 study participants (45%) had either recently or previously received a termination of tenancy notice from their landlords in respect of their current or most recent accommodation, several of which had been invalid⁴⁴. This contrasts to less than 5% of older survey respondents in the national RTB survey, in which most commonly cited reasons for termination notices had been landlords' desire to sell properties or accommodation not being suitable for the accommodation needs of the tenants in question.

While the majority of participants referred to experiencing good health (n=22; 71%), one in five referred to having bad (n=4; 13%) or very bad (n=3; 10%) health. Frequent references were made throughout interviews to high levels of stress and anxiety associated with housing and accommodation, alongside occasional references to experiences of depression. These comments are clarified in greater detail below.

4.5 Experiences of Renting in the PRS as an Ageing or Older Person

It is worth repeating that the majority of older renters that engaged with this research had previously availed of the services of either ALONE or Threshold in respect of their accommodation in the PRS. What follows in this section, therefore, is a robust critique of the PRS as an accommodation option for ageing and older people, drawing on the experiences of a sample of ageing or older individuals, the majority of whom had experienced considerable challenges whilst residing in that sector. The critique presented aligns strongly with the critique offered in the literature review presented in Section 3.

That said, it is also important to point out that certain participants in the research did have positive statements to make about their experiences of renting in the PRS, particularly in situations where participants had resided for a long period in a same property with a specific landlord.

4.5.1 Pathways to Renting in the PRS

While the pathways to renting in the PRS were varied among research participants in this specific study, it was evident from interview discussions that few of the older renters participating in the study foresaw themselves renting into older age.

⁴⁴ Identified with the support of Threshold advisors.

Thirteen percent of interviewees (n=4) had consciously chosen to live in private rental accommodation throughout their adult lives, while, as highlighted above, a further individual expressed a preference for renting as a result of consistent international travel associated with his work. The remainder of interviewees had not entered the sector by choice, however, and had ultimately found themselves entering the PRS because of circumstances that were largely unexpected and, in most cases, beyond their control.

For those participants whose nationality was other than Irish, almost all entered the PRS immediately after their move to Ireland. Similarly, Irish nationals that had lived abroad for part of their adult lives (n=4; 13%) took up rental properties on their return to Ireland and ultimately found themselves continuing to rent for much longer periods than had originally been envisaged. This was generally the result of not having the requisite resources to secure a mortgage.

One of the participating interviewees had entered the PRS with his family upon the processing of his claim for asylum in Ireland. Two participants highlighted that they had entered the PRS around the same time as suffering life-changing illnesses, while also explaining that the costs associated with managing their illnesses had ultimately prevented them from moving out of the rental market.

Relationship-breakdown was a significant contributor to renting among those interviewed as part of this study. Almost one in four research participants (n=7; 23%) referred to prior ownership of a family home which was subsequently relinquished as a result of relationship breakdown or separation. This was noted as a particular issue facing older male renters, six of whom⁴⁵ had left the family home following their separation from their erstwhile partners/spouses.

4.5.2 Experiences of Renting in the PRS

While the majority of interviewee feedback on the PRS was negative, a number of interviewees nevertheless referred to certain positive experiences. Ten percent of interviewees (n=3) commented positively on their experiences of affordable rents. One female interviewee, for example, though she reported experiencing considerable intimidation from her landlord in recent times, referred to having always experienced an affordable monthly rent and to having never experienced a rent increase in the eight years in which she had been living in her current property. A single gentleman, living alone in a top-floor flat in a Georgian building for the past 15 years also referred to consistently low rents. A carpenter by trade, he had completed work in each of the other flats in the property on behalf of his landlady. In return, the landlady had offered him accommodation at low rent for several years, with the landlady suggesting a marginal rent increase for the first time in 2021.

Several participants (n=13; 42%) referred to responsive landlords and to extremely positive relationships with landlords over many years. Examples of statements made in this regard were:

⁴⁵ One in five of the entire research cohort.

"I have an excellent relationship with the landlord. After four years in one property, the landlord had to sell. He offered me another property in the same area and I've been here for the last 20 years." (male interviewee, aged 67 years)

"The landlord is a great man, very reasonable and very supportive. I never have any problem with him. He always listens to me." (male interviewee, aged 48 years)

References were also made to rental accommodation that was either of a high standard and/or that was suitable to the respective needs of interviewees. Statements made, for example, included:

"The house is comfortable and secure." (female interviewee, aged 58 years)

"The rent has remained very reasonable for the size and quality of the property." (female interviewee, aged 55 years)

"The accommodation is very good." (male interviewee, aged 69 years)

"Even though the flat is very small and it is at the top of the building, it suits my needs." (male interviewee, aged 64 years).

Such positive statements were echoed within data from the RTB study, where older renters' experience of renting and living in the private rental sector was broadly positive and in line with the total sample.⁴⁶

The positive comments presented above were the exception rather than the rule in this study however. The following outlines the principal themes that emerged consistently across the discussions with older renters participating in the study. While the themes are separated for explanation purposes, in many ways they need to be viewed as integrally linked and as underpinning a heightened sense of insecurity and vulnerability impacting on the lives and wellbeing of ageing and older people renting in the PRS.

Vulnerability and Insecurity

Extremely high levels of vulnerability were expressed and observed across interviews with ageing and older renters during this study. Concerns around housing insecurity; sub-standard or unsuitable accommodation; inappropriate behaviour by landlords; the absence of alternative, affordable accommodation options, both in the public and private sectors, along with concerns around inadequate protections and supports for tenants, were identified as significant contributors to renters' discomfort and feelings of vulnerability.

⁴⁶ Older renters were asked about positive aspects associated with renting. Renting in their neighbourhood (84% positive/very positive), their current property (81% positive/very positive) and living in the PRS in general (75% positive/very positive) were the most significant positive factors.

Vulnerabilities related to insecure accommodation were exacerbated by vulnerabilities associated with, for example, older age, illness and infirmity, family composition and low income. These vulnerabilities are amplified in the following interview quotes:

"Landlords are not interested in me, they won't accept HAP, they're not willing to take a chance on a pensioner. They have plenty of excuses, choose other people over you." (female interviewee, aged 72 years)

"We didn't expect to be in this position. Housing is at the root of all my concerns – over and above my illness." (female interviewee, aged 55 years and recovering from cancer)

"I think a lot about getting older now that I'm nearly 70. I feel I could be kicked out of here at any point. It probably won't happen but it could happen. With my age, that worries me. It might be different for a 30-40 year old than it would be for a 70 year old." (male interviewee, aged 69 years)

"At our age, with me showing up with a walking stick or a wheelchair, who'll want to take us? That's the hidden side of having a disability." (male interviewee, aged 67 years)

"I have been looking tirelessly for another place since August. I have been at several viewings, along with a lot of others but I never got a call back. The fact I am not working and have a large family is most likely working against me." (male interviewee, aged 48 years)

Feelings of vulnerability frequently led to desperation which, in turn, was noted as pushing participants to do things they would not normally do, or with which they would not ordinarily comply. One male renter in his fifties, for example, felt extremely uncomfortable with his landlord's insistence that part of his rent be paid into the landlord's bank account and part directly by cash. However, given the absence of accommodation in his area of choice and the area in which his teenage children lived and attended school, he felt he had no option but to comply. For a similar reason, a female interviewee, also aged in her fifties, referred to agreeing a 9% rent increase in 2021 in spite of a cap on rent increases in what was a rent pressure zone, simply to "keep the landlord off our backs." Another female participant spoke of the considerable, but unsuccessful, efforts she had made searching for alternative accommodation following receipt of a termination notice, and even noted that she had found herself "flirting with an older landlord in the hopes of getting a place."

At the time of interview, 42% of study participants (n=13)⁴⁷ had either recently or previously received a termination of tenancy notice from their landlords in respect of their current or most recent accommodation, several of which had been invalid. As a result, these individuals were searching frantically for alternative accommodation, either within the PRS or from their respective Local Authorities. While all expressed optimism about securing another property in their current localities, all were facing considerable difficulties in securing alternative, appropriate and affordable accommodation.

⁴⁷ Eight times higher than the numbers of older renters recorded in the RTB survey.

Unsuitable Accommodation

One in four participants (n=8; 26%) also pointed to living in accommodation that was either of poor quality or in some way unsuitable for their individual needs. For example, a 48 year old man caring for his five children highlighted:

"The house is old, very cold, very damp. I pay up to €150 a week on heating during the winter. I don't heat the house while the children are at school but, before they come home I turn on the heating for a number of hours. The whole house could be cold within 30 minutes of the heating being turned off."

A female respondent, aged 51, also referred to her experience of renting in a property that was not fit for purpose:

"He rented out the house with cracks in the ceiling. HAP sent out an inspector after eight months of being there and HAP told him he had to fix the roof. He did a mock paint job of the ceiling but after two years the roof started leaking and water started coming into rooms. We were having to move out of the rooms we were sleeping in to avoid getting soaked... I wouldn't mind but we did all we could to prevent the water from damaging the floor or furniture."

Another female respondent, aged 54 referred to experiencing "really bad chest infections" as a result of the damp conditions throughout the property she was renting while a further female interviewee, aged 75, spoke of an "infestation of moths and dampness everywhere" throughout her rental property.

In terms of the unsuitability of rental properties, one male respondent, aged 67 years and living with very significant cardiac health issues, referred to the extreme challenge of living in a top floor flat in a three-storey property in Dublin city. A woman, aged 72 and renting in a rural community, referred to being unable to manage stairs in her rental property following her diagnosis with atrial fibrillation. Another gentleman with diabetes and heart disease referred to the difficulties of having to shower in a bath in his rental accommodation.

Relationships with Landlords

Several interviewees referred to negative relationships with their respective landlords and to what they considered to be bullying and/or underhand behaviour by those landlords.

A female interviewee living alone in a rural community, for example, referred to interaction with her landlord that she described as "excessive and aggressive." She recounted experiences of the landlord cutting down flowers in her garden, facilitating workmen to come into the accommodation without her permission and workmen damaging items belonging to her in her absence from the residence. The interviewee observed this behaviour as the landlord

intimidating her to leave her rental so that the landlord could attach a much higher rent than he currently receives⁴⁸. This led to the interviewee commenting:

"I've lived here for eight years. I've made it so it could feel like home but it's not home."

Similar experiences were recounted by another female interviewee who, along with her family, rented in a rent pressure zone. She too referred to ongoing harassment by her landlord who has, year on year, sought to increase the rent above permissible limits. The interviewee noted regular communication from the landlord enquiring about when the family planned to move on. It was clear to the interviewee in question that the landlord wanted the family out of the accommodation so that a higher rent could be attached to the property.

Both of the interviewees referenced above highlighted the stress associated with such intense levels of bullying and intimidation. One of the interviewees felt that she faced increased victimisation from her landlord by virtue of being female, living alone and being an outsider in a rural community. Both were considering leaving their tenancies in the interests of their health and wellbeing, while simultaneously acknowledging the lack of alternative, suitable accommodation available in their areas of choice.

Two interviewees, one male and one female and both in their seventies, also outlined experiences of bullying and intimidation while renting in a private retirement village. Both had sought clarifications about the manner in which the facility was being run following its sale to another private entity. One noted:

"Shortly after the sale, we were noticing people walking around with clipboards. We knew there would be changes. Things were slowly stopped, like services that had been there. The big thing came at Halloween 2019 when I got a letter saying my lease was to be terminated. They wanted me to move out of the apartment I was in and take another place at a higher rent. Everybody got letters. Two of us got termination letters – the ones who asked questions. Others were told their rents were being increased substantially... They were using me as an example. If you create trouble you'll be asked to leave."

Others referred to boundaries not being observed by landlords. Two participants (7%) commented on the manner in which their respective landlords would enter their homes without permission, a breach of their rights as tenants under the Residential Tenancies Act, particularly when the respondents were away from the properties.

Interviews revealed a number of examples whereby landlords failed to inform their tenants of significant changes taking place that had the potential to jeopardise tenancies. In addition to the two interviewees referenced above in respect of a private retirement village, others had similar experiences. A male interviewee, for instance, aged 64 years and living in Dublin referred to renting from a landlord in the same property for 15 years. However, the landlord

⁴⁸ It is important to note that legislation exists setting out how a landlord can increase the rent and by how much. It is not simply a case of getting a new tenant and increasing the rent, even though there may be a practice of this or a perception that this occurs

fell into financial difficulties which ultimately resulted in the landlord having to forfeit the property:

"The property came under dispute. There was a long court battle from 2016 and that only came to a head last year. There was a period there I didn't know who the landlord was. I didn't know who owned the place. I went to Threshold to find out where I stood."

Following resolution of the dispute, a new landlord took ownership of the property and later issued the interviewee with a notice to terminate the tenancy. Speaking about his erstwhile landlord, the interviewee continued by noting:

"The landlord never did anything by the book. He had told us the dispute was resolved and that we would be here as long as we liked. We could have made other arrangements but he told us we were secure. He gave us false hope."

Ten percent of interviewees (n=3) commented on not knowing if their tenancies had been registered with the RTB. While their landlords had confirmed registration, the interviewees highlighted that they had not received any written confirmation to that effect. Given the levels of insecurity they felt around their rental arrangements, they did not feel confident pursuing the matter further⁴⁹. Another interviewee, aged 69 years, had received no written tenancy agreement and had been relying on a verbal commitment made to him by his landlord. At the time of interview, this verbal commitment had been recently revoked by the landlord⁵⁰.

Reference has already been made to a male interviewee who was advised by his landlord to pay part of his rent directly into the landlord's account and the remainder to be paid monthly by cash. The interviewee acknowledged that this practice was totally inappropriate but felt he had no alternative but to comply as other options to rent in the area, for him and his teenage children, were non-existent.

Absence of Alternative Accommodation

The problems of housing insecurity and housing unsuitability for participants were compounded by a range of issues, not least of which was the absence of alternative affordable properties for rent in their respective areas of choice. Half of all interviewees (n=15) referred to efforts to source alternative accommodation to match their needs, concerns and interests, particularly in their locations of choice, the majority of which had been unsuccessful and all of which had contributed to immense stress and fatigue. It is worth noting that the capacity of study participants to explore and consider alternative tenure options to the PRS was significantly impacted by high levels of stress associated with accommodation insecurity in the PRS, with many of study participants acknowledging their capacity to focus only on their existing accommodation situation.

⁴⁹ Even though the tenancies would still have been bound by the Residential Tenancies Act.

⁵⁰ A tenant is still protected by the Residential Tenancies Act even if there is no written agreement. No matter what is agreed verbally, the rights and responsibilities of both parties as set out in the Act still stand.

Lack of Protection

Almost one-in-four interviewees (23%; n=7) referred to the differing motivations of landlords and tenants and highlighted these differing motivations as undermining their security as tenants in the PRS. They observed landlords as private businesspeople, seeking to maximise an immediate return on a personal asset while they, as renters, sought to create a home for themselves and, where relevant, for their loved ones. Such observations were evidenced in statements such as:

*"For the landlord, the property is all about money. For me, it's been our home for 11 years."
(female interviewee, aged 51 years)*

*"It was more than the building. It was my home. We were treated as having no dignity, as if we didn't count. There was no communication. The owners wouldn't meet us."
(female interviewee, aged 78 years)*

*"There is no human side to rent. It's just bricks and mortar in Dublin 6. It's a prime rent location. Landlords don't care who's in a property. They just want to charge an extortionate rent."
(male interviewee, aged 67 years)*

Landlords' push for profit was viewed as increasing older renters' housing insecurity, a concern that was further compounded by what a proportion of interviewees perceived as the absence of legislative protection for those renting in the PRS. Nineteen percent (n=6) of those older renters interviewed in this study referred to feeling unprotected by legislation in respect of their tenancies. While many of the interviewees had referred cases to the RTB, many still felt that the balance of power remained with landlords, thereby allowing landlords to do as they pleased with their respective properties. One female interviewee, for instance, noted that legislation was "not worth the paper it's written on" and suggested that, irrespective of legislation, the odds were "always stacked in the landlord's favour." The importance of Threshold's Advice and Advocacy Service was highlighted by a number of interviewees who had received information and advice on their respective tenancies and, in some cases, representation in adjudications between tenants and landlords in the RTB. Seventeen percent of interviewees referred to their need for information on rights and entitlements within the PRS and highlighted the valuable role played by Threshold in this regard.

Inadequacy of State Supports

Reference was made during a number of interviews to the substantial costs associated with renting in the PRS, especially for individuals whose pensions were their primary income source. Just over half of the interviewees (n=16) were in receipt HAP and, while this was essential to their capacity to afford accommodation, references were made to perceived deficits in its application. A male interviewee, aged 75 years, noted that, though he qualified for HAP, the HAP ceiling for his area of choice was insufficient to meet the rental price sought

by the landlord. After five months of renting, he accepted that he could not sustain the rent on his pension income. Though he had some savings from the sale of a house following his divorce, he recognised this would dwindle quickly if spent exclusively on rent.

Seventeen percent of interviewees highlighted landlords' reluctance and, in some cases, refusal to accept HAP. It was also suggested that being older and in receipt of HAP undermined an individual's capacity to access rental accommodation in this country.

Furthermore, anomalies in the delivery of rental supports to individuals and families were cited. One individual living with significant health issues referred to anomalies in income thresholds that prevented her family from accessing housing supports:

"Subsidy thresholds take income into account but not your expenses. If you've a certain income, you don't qualify for supports. But if you have somebody who's seriously ill in a family, there are a lot of additional expenses. Government needs to focus on outgoings, not income."

A male interviewee, aged 69 and living in Dublin, made a similar remark, highlighting his experience of being unable to afford increased rents and yet being too wealthy to qualify for social housing.

Twenty nine percent of respondents (n=9) were critical of Local Authorities in respect of housing supports. A number were on the housing list in their respective localities but few expressed confidence about a speedy entry into social housing.

Impact on Wellbeing

Forty-two percent of those interviewed during this research (n=13) referred to high levels of stress associated with the insecurity of their accommodation, citing that this stress was impacting on all aspects of their lives. The worry associated with renting, particularly for those currently seeking alternative accommodation after receiving notices of termination, was described as all consuming. One female interviewee, who lived with an ongoing chronic health condition observed:

"Housing is at the root of all my concerns, over and above my illness."

A 69-year old gentleman made a similar observation, stating:

"I think a lot about getting older now that I'm nearly 70. I feel I could be kicked out of here at any point. It probably won't happen but it could happen. With my age, that worries me."

While interviewees demonstrated resilience in the face of adversity, individuals noted that the stress was taking its toll. Occasional references were also made to interviewees experiencing depression as a result of their housing situations:

"The amount of miles I have put up searching. I'll be honest, I got depressed. I lost interest in looking for a while there." (female interviewee, aged 51 years)

Services Databases

Information from the services databases of both ALONE and Threshold lend weight to the analysis offered by interviewees above. For example, of those renters aged 50+ approaching the services of ALONE between January 2019 and June 2021, 34% highlighted housing as an area of support⁵¹. Twenty two percent were characterised as experiencing homelessness or a risk of homelessness. Twelve percent of ALONE service-users in this cohort sought assistance in applying for social housing while a further 4% sought support in sourcing alternative accommodation to their existing rental property.

Six out of ten older service-users seeking out the support of Threshold were identified as at risk of homelessness. The Threshold database reveals that support was sought from service users in respect of:

- tenancy termination (35% of clients);
- rent review/rent increase (9%);
- landlord/agent breach (5%);
- rent arrears (4%);
- seeking accommodation (4%).

4.5.3 Aspirations and Expectations

Nationally, almost eight in ten older renters involved in the RTB study believed that they would continue to be in private rental accommodation in one year's time. Accessing accommodation through their Local Authority or an AHB was a hope for almost one in ten older renters while, simultaneously, few older renters believed that they would become owner occupiers into the future, significantly lower than the average respondent in the overall RTB survey⁵².

Two distinct themes dominated interviewee responses regarding future housing aspirations and expectations within this specific study. In the first instance, 19% (n=6) of interviewees highlighted that they expected they would have to continue renting in the PRS for the remainder of their lives. They simply felt there were no other options available to them unless, by some good fortune, an opportunity to access a social housing unit, either of the Local Authority or an AHB. Interviewee statements included:

"I think I will continue renting but I am worried about being able to make ends meet when I retire." (male interviewee, aged 64 years)⁵³

⁵¹ Some service users approached ALONE with a request for assistance in more than one area.

⁵² While almost one in four of older renters thought that they would own their own home, within the total sample the figure is closer to one half of all private renters.

⁵³ A female interviewee, aged 72 years, made a similar statement, referring to the increased cost of living and its impact on her.

"I think frequently about growing older and I am concerned that I won't have a permanent home. I am likely to be renting for the foreseeable future." (male interviewee, aged 75)

"All of a sudden it's dawned on me. I am 70. I am getting older. It's the ageing part of it. That's why I feel so vulnerable. I see myself living in rental for the rest of my life. Unless the council came up with something." (male interviewee, aged 69)

"I often think about growing older. I've survived cancer but I'm aware that there is a risk it will return. My rental situation is really stressful. I need to move from here; staying here is not good for my stress levels. But I have no other choice. There's nothing else in the area I feel like I'm being held over the barrel of a gun." (female interviewee, aged 58)

Approximately 10% of interviewees commented on being unable to contemplate the future. Needing to secure alternative rental accommodation, one of those individuals⁵⁴ simply said, "I haven't the headspace for now."

Secondly, while at the point of interview, two interviewees were residing in independent living communities⁵⁵, a further three (10%) expressed interest in securing a unit in such an environment. It is interesting to note that, beyond the tenure systems of owner-occupied housing, Local Authority housing and private, for-profit rental housing, most of those participating in research interviews were not aware of alternative, age-appropriate accommodation models for older people or how they might be in a position to access them.

4.5.4 Additional Observations

The perspectives shared by ageing and older renters during research interviews also revealed wider observations relevant to the PRS and housing policy in Ireland. One interviewee criticised housing policy in Ireland, describing housing in Ireland "as a commodity, not a right." Another spoke of the absence of good rental practice in Ireland, citing, for example, Germany's commitment to permanent tenancies that allowed for tenant safety and security. A further individual referred to practice in Scandinavia in which public and social housing was the norm.

The presence of Real Estate Investment Trusts (REITs) in the Irish rental market was also criticised during interviews with older renters. An interviewee, aged 69 years, expressed disbelief at the tax breaks afforded to REITs, with rent being guaranteed by the State while still not owning the properties. The interviewee in question argued that the State needed to increase its commitment to building while also stating that "a whole new re-think as to what sort of society we want, including who are we going to be paying our rent to" was required. Referring to the influence of vulture funds on the PRS, another interviewee⁵⁶ stated:

"This whole set up is like having the shirt taken off your back. It leaves you in a void. Your hands are tied. These guys are controlling you. They dehumanise you when all element of choice is taken from you."

⁵⁴ Male interviewee, aged 64.

⁵⁵ One privately owned and the other managed by an AHB

⁵⁶ Also aged 69 years.



5. Interviews with Specialist Organisations

5.1 Headline Findings

Qualitative interviews with 22 representatives of specialist organisations across statutory, voluntary, property-owner and academic backgrounds sought to consider the extent to which the PRS could support the needs of ageing and older renters, particularly in terms of choice, affordability, suitability, quality, agency and security. These interviews allowed for a series of findings to emerge for practice, policy and legislation, specifically:

- the PRS, in its current form, was not an appropriate tenure option for older and ageing people;
- reforms to the delivery of the PRS in Ireland were required, particularly in relation to older tenants;
- greater investment was required nationally in alternative and age-friendly housing models;
- a commitment to enhanced data-informed strategic planning for the accommodation of a rapidly growing ageing cohort was required at national and local government levels; and
- gaps in tenure-related data and in strategic planning for the accommodation of a growing ageing demographic were compounded by an evident lack of cross-government coordination in respect of housing, social supports and care.

5.2 The framework for engagement with specialist organisations

The aim of interviews with specialist organisations was to explore the extent to which they could provide insights and share knowledge with regard to the role and fit for the PRS in relation to older renters. A wide range of representatives from specialist organisations was interviewed, including experts from statutory agencies and NGOs working with older people and within the housing sector. The consultation framework guiding interviews with specialist organisations is appended as Annex III, as well as the list of organisations involved in the consultation exercise (Annex IV).

The interviews examined the extent to which these organisations were concerned by potential deficits within the PRS in respect of the needs of ageing and older renters, particularly in terms of choice, affordability, suitability, quality, agency and security. Some

interviewees discussed how the PRS might be supported to become a more attractive tenure option for older people in terms of State investment or policy or legislative change.

Where specific knowledge was available in relation to age-friendly or age-specific housing in Ireland, interviews focused on the nature of such units and options, and how these types of models could be better supported.

A further focus for these interviews and discussions was on the levels of commitment that would be required in the coming years to increase older people's access to age-friendly, independent, assisted and specialised living environments. Interviewees were asked to review the types of data that would be required to support such investment. Where such data or projections were in place, interviewees were asked to share this aspect of their planning work. Interviewees also reflected on the levels of co-ordination that were currently in place to support greater integration of services and where new efforts could be made to support an overarching vision for the sector.

This section focuses on these five thematic areas, namely:

- challenges associated with the PRS;
- potential reforms to the current system;
- alternative housing with supports models;
- future planning
- integration and co-ordination

Interviewees adopted a general consensus in relation to the inappropriateness of the PRS in meeting the needs of older people. When they sought to offer possible reform ideas, the responses were mostly from non-statutory interviewees. Interviewees were agreed on the importance of the primacy of the model to support ageing in place and ageing in community. However, the lack of consistency, integration, application and co-ordination of the range of supports on offer became a critical feature of the analysis. Supports, including access to independent living options, Integrated Care Teams, Rightsizing opportunities, and other such initiatives were not always available or accessible in all parts of the country. Data on the planning needs in relation to the intersection between age and tenure were also generally unavailable or limited.

5.3 Inappropriateness of PRS

Interviewees from statutory agencies and NGOs alike discussed the shortfalls and failings of the PRS in relation to its appropriateness for older people. Several interviewees had specific experience of working with older people as they needed care and were dealing with increased vulnerabilities. One such interviewee presented an insight into the lived experience of PRS for a number of their clients, specifically when it related to evolving care needs:

In many caring households the complexity of care required is immediately obvious – many of these homes require significant adaptations and many are considered 'hospitals at home' with specialist beds, hoists, stairlifts, oxygen, etc. Living in private rental does not lend itself to any of this." (Family Carers Ireland)

There are a set of vulnerabilities associated with ageing and evolving care needs and the PRS is seen as an inappropriate housing tenure or desired end point. Other challenges are clearly linked to the cost of rent, as people reach retirement age. ALONE has demonstrated how the value of the State Pension remains below the poverty line while the "at risk of poverty" rate for people aged 65+ has also increased in recent years. The precarious economic nature of being an older renter on a fixed income is also worsened in this period of increasing inflation. Interviewees working directly with older people highlighted a reality of fear, uncertainty and absence of predictability.

Interviewees highlighted how their clients had often been forced to move away from their local area or community in which they lived due to rent pricing pressures. Where social networks had been built within the community and when there was a requirement to leave a rental property, interviewees pointed to examples of clients becoming more vulnerable to social isolation or deterioration in physical and mental health outcomes as they were uprooted from these networks.

Agencies that provide housing supports to older people consistently highlighted that the rental housing stock was challenging in relation to adaptation. A member of such a care team highlighted:

"It's very hard to find positives in relation to private rental and older people. There's very little selection of properties. The ideal would be a ground floor flat with two bedrooms. A lot of the people I work with can't manage stairs and can't put in stair rails because of private renting. The Housing Adaptation grant is not being taken up by landlords. Some are positive and don't mind and have given permission for stair rails but nothing more. There is no freedom to adapt a home that isn't your own, leaving older people feeling insecure. Most are hesitant to approach a landlord. There's a fear of drawing attention, rent might be put up or you might be given notice or just causing hassle. This prevents older people from doing what they need do to their environment to make it easier for them to live in." (Integrated Care Team, Connolly Hospital)

For a statutory respondent, the picture was more mixed:

"It depends on the individual landlord, their social conscience... Most modern buildings have lifts, have wider doors, so they will be able to take people as they get older ... There may be some older buildings that would have (adaptability requirements) and that's going to have to be addressed... Whether we would do a private grant to a landlord's property to keep a social tenant in it hasn't come up as of yet. It would probably need a directive or a policy decision ... These are problems of the future and we're rightly talking about them now because... ten years away this is going to be a problem. It's already a problem for a small percentage, but every year we go forward that percentage increases." (Dublin City Council)

In relation to improving energy-efficiency, the challenges faced by tenants in upgrading the property were also highlighted:

"...a double whammy of the lack of agency by the tenant because often the energy bill is in the landlord's name, and also it's the landlord's property, so if they don't want energy-efficiency upgrades on that property, it won't happen" (Threshold)

More optimistically, the potential of Age Friendly Technical Specialists in providing adaptation assistance in all tenures was noted:

"...these people are there now to support people who are living in accommodation, whoever owns it... they would be there to work with the landlords and help them to presumably apply for the grants and work out what their home needs to have. I would say if the home adaptation grant isn't suitable or appropriate, that that would start feeding through quite quickly now with the people in place" (Housing Agency)

However, within the current market, landlords were considered to have their choice of renters.

"The landlord is thinking- will I have to look after you in 5 years' time? What happens if the spouse dies... The cycle becomes- retire-income drops-spouse dies-health deteriorates. This cycle is clearly not attractive to landlords." (ALONE)

"Landlords can choose their renters; most would choose an easier option when it comes to choosing residents." (Family Carers Ireland)

"Nobody wants to be... accused of putting a poor older lady or man out on the street, and there's a sense that they'll be more demanding, more trouble... so I don't think they're a number one choice for a lot of landlords". (Threshold)

Interviewees from statutory agencies and from landlord perspectives also highlighted these challenges, whereby an older person does not have adequate safety and security within the PRS, where they also are living on a fixed income that is not linked to rental cost increases.

"Many older renters are finding that the properties they lived in for years are no longer suitable for their needs as they age (they might be in a third floor flat and need a ground floor)... There is no help for landlords if there are issues with older tenants. There are examples of older tenants not letting contractors, fire service engineers in; they don't trust them. The engineers still need to be paid by the landlord even if tenant won't let services in. If an older tenant needs to go to hospital, HAP and Rent Supplement stop. That's a loss of income. Nobody wants to upset tenants of a certain age especially if they have been there for a long time but the odds are stacked against the landlord from the outset. (IPOA)

"...affordability is clearly an issue, and with declining affordability comes even more declining choice and suitability and access to any level of quality..." (Threshold)

Affordability of housing benefit in the form of HAP also features as an issue for the State:

"It's an open-ended cheque; really... It's going to be a very big cost to the state down the line" (Threshold)

Interviewees raised other challenges linked to the PRS, such as insecurity of tenure and longer term planning. An interviewee working directly with older people in the PRS indicated:

"Most of the tenants I encounter are in disbelief about how they ended up in private rental accommodation and for so long. The lack of security around tenancy really plays on their minds. We might suggest gardening as part of their cognitive rehab but they don't see the value in it as they will have to leave it behind them... Any movement is generally because landlords are selling or rent is being put up so fluidity at the moment is not a positive thing. It's traumatic and doubly hard when you're older." (Integrated Care Team, Connolly Hospital)

The profile of these older renters, as expressed below, speaks to such vulnerabilities.

"How did it come to this: work having gone astray, the economic down-turn. Some are bachelors, men who never married, spent their wages as they went, never looked ahead, and time ran out on them then to buy. One couple with tragic circumstances sold their house and never imagined themselves in rented accommodation with an unsupportive landlord. They are constantly feeling their house will be taken at any stage and are worried that they made the wrong decision. The vast majority arrived at a point where it was too late to get a mortgage." (Integrated Care Team, Connolly Hospital)

"because people can't access home ownership, what we have seen is a significant ageing in the population in the PRS – many of whom would have been 30 back in 2008 when the crash happened, and would have had other expectations of potentially owning their own home in time, and have found themselves trapped in the rented sector...exacerbated by the amount of supply moving into the institutional investment market...So we're seeing a different cohort of people now who are ageing in the PRS". (Threshold)

One statutory respondent referred more generally to the housing challenges faced by an ageing population:

"...not specifically private rented, but we would have a worry about older people's accommodation going forward, and the level and the requirement and the need.. It is probably more an issue for the future. It is a very small issue now, but it is an issue that is going to get bigger and bigger and bigger as people in the Irish housing system decide to rent for life and what happens when they get to 65." (Dublin City Council)

Interviewees presented a significant critique within the private rental sector model as it impacts on older people. These impacts included the lack of choice, feelings of insecurity, rising cost and affordability issues, lack of flexibility in responding to changing care needs and patchy application of standards and protection measures. The overall quality of life and wellbeing for older renters was highlighted as being negatively affected.

5.4 Reforms to current system

Interviewees were asked to consider how the PRS could be improved to mitigate against these negative impacts on older renters. Interviewees were of a consensus on the importance of increasing investment in housing and ancillary social infrastructure. Interviewees from both statutory and non-statutory sectors highlighted the necessity of increasing accessibility and choice, while also improving security of tenure and guaranteeing the quality of the accommodation offering.

The Housing For All framework was discussed, focusing on its wide-ranging targets in relation to the provision of new builds, acquisitions and other strands such as renewal of vacant properties. While there is limited specific focus on older renters in Housing for All, interviewees highlighted how new initiatives could over time offer increased choice. Age-friendly initiatives within Housing for All found some welcome amongst respondents, e.g. containing many of the recommendations of the Age Friendly Ireland submission during the consultation phase, with the agency now pressing for more specific commitments in relation to expenditure and number of age-friendly housing units.

For a leading Local Authority, the commitment to more social housing units for older persons was welcome:

"We would be keen to increase our stock of specific older people's social housing. It is also very popular amongst the councillors, in that it would tend to have less problematic clients... And communities are also very supportive of older persons' social housing." (Dublin City Council)

For another specialist organisation, the unintended policy consequences were an issue:

"The '15-minute community', and encouragement of densification, leads to growth of apartment housing... For now, policy is unwittingly leading to older renters living in high rise apartments – many without having considered this course of action" (Threshold)

The potential of 'tenure-blind' initiatives, in particular Universal Design and planning, was commended by some respondents, as well-designed housing stock transfers across tenures:

"The more you do things for older people in a tenure-blind fashion, maybe in terms of how things pass across tenures... as e.g. housing gets sold back into the PRS" (Threshold)

Interviewees had different perspectives on current levels of statutory protection for older renters. From the landlord perspective, there was a description of too many layers of red tape that was driving many landlords out of the sector.

"In the next 5-10 years, many individual landlords will exit the rental market. We will have a scarcity of property, particularly in rural areas. The restriction of income without restriction of costs make continuing to let unviable for many landlords. The cost of mortgage repayment, insurance, tax, property and contents maintenance is high and the risks of non-payment, and continually changing legislation is leading to a loss of confidence for investors in the private rental sector. The landscape will change. Successive governments are giving housing charities their wish-list without researching the consequences." (IPOA)

"All of this legislation is totally confusing. I have no idea where rent pressure zones are. I've always been fair. Once the tenant comes in, I won't up the rent. It's like there's somebody in the Housing Department that comes up with new legislation that isn't needed." (Landlord)

From the tenant representative and carer perspective, it was important that increased tenure security is put in place.

"Protections of the RTB are inadequate for tenants. Some older tenants find the tech side challenging and found it hard to engage within the union during Covid with the reliance on zoom meeting etc. The move online isolates some older tenants from engagement." (CATU)

From the academic and policy viewpoints, a balanced clear set of regulations was regarded as important in the context of a private rental sector that would hold onto landlords

"If you had a couple of properties, you'd be utterly bewildered trying to understand what you have to do as a landlord. We need a revised, consolidated act. There is a need to make the legislation intelligible so that everybody knows what's expected." (ALONE)

"Large-scale institutional investors have no worries about regulation. It is in their interest to have indefinite and secure tenure for their tenants as this will guarantee return on their investment. Indefinite tenancies are less attractive to smaller landlords. However, private developers are more likely to cater to more advantaged clients who can afford high end rents. This will most likely also apply in the context of private developers engaging with older person specific housing (inclusive of with supports). A well-regulated market is more attractive to everybody." (Social Policy Academic)

The expansion and targeting of programmes such as the Housing Adaptation Grant Scheme would assist older renters. As it currently is applied, interviewees suggested that its potential impact was not being realised. Though they can apply for grant-aid, client families don't apply for an adaptation grant to make a house accessible. During many years working for Family Carers Ireland, the interviewee has never witnessed any application for a housing adaptation grant coming from a family within the private rental sector.

"There's nothing in it for the landlords as such, no appeal to the grant." (Family Carers Ireland)

Raising awareness of the range of adaptation options was highlighted as an important step in promoting greater take up. It was suggested that landlords needed to buy into the scheme and see the benefits from their perspective.

"Adaptations of housing in the rental sector will be key to the appropriate accommodation of older people remaining in the sector. Adaptations are likely to fall into two categories: accessibility and energy. There is likely to be a greater focus on energy adaptations as these will most likely be of greater attraction to landlords. Incentives will be essential to motivate landlords to make adaptations. In other words, how will any adaptation enhance the life course and the output of the housing stock? (Social Innovator in Older Persons' Housing)

Nonetheless, respondents acknowledged that landlord take up came overwhelmingly from the not-for-profit sectors:

"Our role is to try and encourage developers to make housing more age-friendly – we do provide our training to the private sector as well. We have an accredited training module with Engineers Ireland and the Royal Institute of Architects... Developers in the private sector do have a role to play in housing for older people. There needs to be a segment of the market that is supported to deliver housing that is more suitable for ageing. We'd love if the PRS would take on board this idea of an AF rating – being able to award a gold star to some developments – we'd love to end up in that position where you could brand units that were very high standard as AF, a marketable feature" (Age Friendly Ireland)

A policy shift away from a traditional medical model, based primarily on the primacy of nursing homes, was seen to underpin the means by which older people would be better supported into the future, whether within the PRS or in alternative models. Older people, including those living within the PRS, will need to be supported to stay at home. In the following section, interviewees with expertise of such alternative models discussed a range of enhancements that could offer hope for older people who may wish to stay within the PRS or who may seek to transition into other appropriate accommodation options.

5.5 Alternative housing models

A discussion on alternative models allowed for interviewees to present their ideas of change, whether being currently piloted or part of new approaches in the provision of home support and integrated care. Interviewees highlighted how such initiatives could be expanded, integrated within other responses and further mainstreamed to allow for increased access. The expansion of schemes such as the Housing Adaptation Grant Scheme and the establishment of others, such as the Statutory Homecare Scheme, were presented as crucial ways of enhancing quality of life outcomes for older renters.

For the most part, these programme enhancements were discussed primarily by interviewees from the NGO sector. Although, a number of other non-tenure specific programmes were also described to provide an insight into examples of new options that could offer supports to older renters, including Rightsizing and the Healthy Age Friendly Homes Officer initiative, as well as cost rental and hybrid model approaches.

It becomes apparent that there are a range of supports that are being offered to older renters, most in a cross-tenure manner, that may require landlords to be aware of or engaged in, for their tenants to access the particular support. They might be focused on the "home" and interviewees often noted that the implication of home-based support is that the older person is not a renter and not at risk of involuntary residential relocation. The schemes might also be patchy in terms of their delivery, in that the postcode will determine access due to the levels of implementation of schemes in different counties and Local Authority areas. However, within all such schemes, there is a consistent theme that the older person should have access to a range of quality, affordable and accessible support options, within the community and within the home.

This context informs the desire for new ways of working to provide for alternative options for older people living in the PRS. An interviewee with extensive experience of working with older people in the PRS and care settings summarised:

"There is a real need for different forms of housing for older people. The community set-up, social housing options are great – the likes of Fold Housing where you have supports but people live independently ... They are provided in a very different way to private housing and this offers huge amounts of reassurance to older residents... One of the most basic supports is home care. It doesn't depend on whether you own your house or renting." (Integrated Care Team, Connolly Hospital)

The expansion of independent living options and home care coverage to all older people, irrespective of housing tenure, was recommended by interviewees, especially who specialise in this area. Delivering supports within the home was seen as a necessity to ensure that older people were not entering acute care when not required. Expanding this "housing with supports" model requires commitments across a number of areas, including the promotion of a better understanding of what this transition may involve:

"A key success factor in encouraging older people to transition to another type of housing is 'transitioning', i.e. making the benefits of moving clear in terms of the goals and aspirations of the individual older person, making the move from private rental (the known) attractive to another form of housing provision (the unknown)." (Social Innovator in Older Persons' Housing)

Enhanced community care through Sláintecare offers a further level of non-tenure specific home support. This community care model is based on universal provision, while also delivering acute layers of support in accordance with the needs of older people.

"Through the Enhanced Community Care initiative, there is a drive nationally to build greater alignment between both priority pathways and to build better community capacity to provide non-medical supports (e.g. in empowering greater self-management among older people)." (Social Innovator in Older Persons' Housing)

This new model involves ensuring a comprehensive and intensive input for the older person, always in the community, and moving away from acute settings. An integrated care team works as a specialist older persons team that can assess the older person's home in relation to how it can be improved to meet care needs. The quality of the housing is clearly an important consideration of any such assessments. Technology can also act as an enabler within the "housing with supports" model. The downstream or cross-tenure possibilities of Universal Design principles were highlighted by some respondents.

"When we think about housing with supports, we think universal design and technology is part of that conversation, enabling that home to be as flexible to the needs as possible." (ALONE)

The establishment of a Statutory Home Care Scheme is a further strand within Sláintecare that would provide more older people with the choice to receive care more appropriately in their homes and communities. The success of such a scheme will be determined by its ability to meet the demand for a range of home support services, as well as connected ancillary services. Again, while this health policy framework does not bring a tenure specific focus in dealing with older people, interviewees pointed to strands of work that could offer extra assistance to older renters.

The roll out of integrated care teams will provide greater access to supports in the home for older renters. However, until this moves beyond its current patchy implementation levels, the postcode of the older person will determine support levels.

"Addressing the post code lottery in terms of access to services is key. If you're in Clonee, D15 you can get a home care package but across the bridge in Clonee, Co Meath which is considered a different area and home care packages are scarce. It's the same community divided by a county boundary. Meath is underfunded for a number of years, there is a severe lack of primary care social workers, home care packages are extremely hard to get (5 hours per week versus up to 20 hrs across the bridge in D15). We don't have a standard system that cuts across the postcode lottery." (Integrated Care Team, Connolly Hospital)

"There is a particular model, rather than regardless of which Local Authority you live in you'll be able to access X because you're on this income and this age ..." (Threshold)

The introduction of a statutory home care scheme was named by interviewees as a means of ensuring greater access to home healthcare. An interviewee with experience of caring for older people in their homes explained:

"Currently an older person has a right to nursing home care under the provisions of Fair Deal if you satisfy the medical assessment. You have no equal right to stay in your home and access the same hours provided through home support hours. We look forward to the long awaited Statutory Home Support Scheme which should eventually address this anomaly." (Family Carers Ireland)

Such a programme of home care will also require a range of integrated ancillary supports to be in place to ensure that older people can access required services and can have their rental properties assessed. Again, the interviewee from Family Carers Ireland pointed out:

"If an older person is renting a house in a rural or remote area because this is all that's available or that they can afford, this will add an additional layer of complication in that, in order for home care to be provided, HIQA will insist on certain standards of housing. It will also be even more difficult to secure Home Support Hours as home care staff may not be available within that area. As it stands many home care staff are not paid travel between clients homes." (Family Carers Ireland)

The vision for this work was linked to a commitment to a parallel investment in social infrastructure related to the needs of older renters. There is a consensus among interviewees on the idea of supporting ageing at home/ ageing in place with appropriate support structures and infrastructure in place.

The following programme was presented by interviewees as a non-tenure specific advancement that could potentially support older renters.

5.5.1 Rightsizing

Under Housing for All (2021), the State committed to a national policy designed to highlight the rightsizing potential of households that no longer fully occupied their privately owned accommodation and designed to explore options to support and incentivise rightsizing on a voluntary basis. The policy was to have been concluded by Quarter 1 of 2022 but has yet to be published. In the meantime, a number of Local Authorities have embarked on Rightsizing schemes in their respective catchments.

One such Local Authority, South Dublin County Council (SDCC), is currently exploring a model that will facilitate older renters move from PRS into more secure, age-friendly accommodation. This programme is an initiative of SDCC, and brings together partners including Tallaght Hospital. The initiative was motivated by various factors, including concerns that the hospital was frequently unable to discharge older people from hospital treatment because of either a lack of family support or suitable accommodation.

A policy on Rightsizing was developed within the Local Authority that committed up to 10% of new Rightsizing developments being ring fenced for private home owners who would sell their homes to the Council and would thereafter become full time tenants of SDCC. Remaining units are to be used for older people on the housing list, including those in private rental. The Rightsizing model has other benefits in that it allows larger houses in the community, including privately owned, AHB properties and social housing, to be freed up for more appropriate usage.

A commissioned study outlined some of the key obstacles preventing older people buying into the idea of Rightsizing and this has been important in terms of better understanding the needs of potential participants. Issues such as emotional attachment to a home; the hassle of moving house; the process of decluttering; transferring utility bills all came up as concerns. South Dublin County Council notes that its Healthy Age Friendly Homes Coordinator played an important role in supporting people's decision-making and in assisting older people to make the transition from their current residence to new accommodation.

Currently, SDCC has 300 age-friendly homes in various stages of development. The plan is to bring that figure up to between 500 and 600 units in the near future. The council is developing sites itself, in partnership with AHBs and in partnership with private developers

(South Dublin Rightsizing Programme). The Local Authority is seeing increasing interest in this model. Potential partners value the opportunity of working with the Local Authority.

"SDCC has 100% nomination rights in the allocation of homes to tenants. The main avenue is through the housing list and this includes older people in PRS, on transfers, with identified health needs, etc. All of this comes with an element of additional social good, i.e. freeing up existing, under-occupied accommodation for new households, homeless families, etc, and also ensures that practice within the PRS is not replicated for these developments" (South Dublin County Council)

Incentives are being considered to make the programme more attractive for older people to join the Rightsizing programme. This might ultimately include reduced rent for a period, taking on all utility changes on behalf of an older person, taking responsibility for the physical move, etc. However, currently the council has enough demand to meet existing and emerging Rightsizing properties.

As with other initiatives and programmes described by interviewees, this programme is being rolled out in this iteration only in South Dublin. While other Local Authorities have versions of Rightsizing programmes, there is not a consistent approach at a national level⁵⁷.

5.5.2 Other Models

Suggestions were also put forward during interviews concerning other models, such as hybrid tenures that encourage a shared ownership model and cost rental, where the cost of rent covers the cost of the construction, management, and maintenance of a home. However, these models were not examined in detail during interviews.

5.6 Planning for Change

Interviewees considered the manner in which these improvements and models were being promoted and planned and the extent to which data were being captured in relation to future need.

Interviewees expressed some concern that there were limited data available in relation to future projections and how this would impact on planning and decision-making. While the Sláintecare initiative on the Healthy Age Friendly Homes Programme is being evaluated and data gathering is being promoted at local and national levels, this is not the case for other initiatives. Even in this instance, it is not clear as to whether there is a priority to collect

⁵⁷ Though the concept of rightsizing has considerable potential to create age-friendly accommodation and remove ageing and older people from the inadequacies of the PRS, it is important to note that the experiences of other Local Authorities in delivering rightsizing schemes has been less favourable. Kilkenny County Council, for example, in their Housing Delivery Action Plan 2022-2026, questioned the value for money and efficiency of delivery of rightsizing. See https://www.kilkennycoco.ie/eng/news/council_news/kilkenny-county-council-housing-delivery-action-plan-2022-2026.pdf for more detail.

specific data in relation to older people in the PRS with a view to better understanding their levels of engagement and potential outcomes. Such deficits in data gathering and analysis extend across many agencies interviewed during the research.

The Department of Housing, Local Government and Heritage's Housing Need and Demand Assessment (HNDA) represents a set of tools and guidelines for each Local Authority. The aim is that the LA undertakes such an assessment using the set framework in order to ensure long-term strategic housing needs are met. The framework is based on similar HNDA models used in Scotland and Northern Ireland. The purpose of the HNDA in Ireland is to:

- Assist Local Authorities to develop long-term strategic views of housing need across all tenures.
- Provide a robust evidence base to support decisions about new housing supply, wider investment and housing related services. These inform an overall national housing profile.
- Inform policies about the proportion of social and affordable housing required.
- Provide evidence to inform policies related to the provision of specialist housing and housing related services. (Department of Housing, Local Government and Heritage)

Within this needs analysis work to be carried out by Local Authorities, there is no specific capacity to examine issues relating to ageing and tenure specific concerns. While Local Authorities can monitor and plan on the basis of projected numbers of households in their areas, they do not have access to robust data that links tenure type to age. In order to operate this framework and populate the datasets at national level, there is a need for such robust data to exist and also be applicable at each LA level. Household projections that are age-specific and broken down by tenure require complicated sets of assumptions and scenarios that can in turn lead to uncertain data. Due to these challenges, the standard HNDA framework does not lend itself to estimating future need and tends to avoid drilling down in such potentially "messier" pictures, remaining focused on official statistics and data that are readily forthcoming.

However, while the HNDA framework offers a whole system approach, in other jurisdictions it offers opportunities for collaboration with other stakeholders at local and national level to add new datasets when available to support more integrated planning. For example, where health services or estate agents might have useful data in relation to current or future housing need, there is the possibility of working out an adjunct to the mainstream HNDA. Such collaborative approaches have not yet been explored within the roll out of the HNDA in Ireland, but there is the potential for localised engagement with AHBs and other stakeholders as the roll out continues.

Outside of the HNDA mechanism, interviewees also expressed concern about the lack of focus on an impending crisis of ageing renters who will be unable to afford the rising costs

of rent, as they reach pension age. Fear was expressed that agencies were not examining the data in relation to this rent crisis and that there was a “tipping point” (ALONE) that would soon be reached. Interviewees highlighted that there was no clear or intentional planning for ageing, especially within the intersection between age and tenure.

The centrality of tenure, and the necessity to distinguish different kinds of landlord, is almost entirely absent from policy aspirations and guidelines, and research, around age-friendly housing. For example, in the HaPAI research mentioned in Section 3, while the likelihood of experiencing difficulty with housing maintenance and with housing conditions was particularly associated with self-reported material deprivation, no data was gathered on tenure type. More generally, in TILDA, the two key reports explore housing only as an asset (owner-occupied housing and second-home ownership as sources of wealth), such that the intersection of age and tenure is absent from the research (Barrett, Savva, Timonen, & Kenny (2011); Nolan, et al., 2014)).

Interviewees expressed their dissatisfaction with the lack of future planning that they encountered in relation to their work with older people in the PRS and that this lack of intentional planning was constraining their ability to meet age friendly goals.

5.7 Greater Integration between Services

As well as this notable gap in the area of forward planning of services for older people within the PRS, a further challenge highlighted by interviewees related to the lack of integration and co-ordination of services in the sector. While a range of new and enhanced schemes were being piloted and rolled out in different parts of the country, or national schemes were being resourced in different manners across different postcodes, interviewees could not point to a strategic approach at Government level that was articulating a clear model or vision for the future. Interviewees sought increased integration and resourcing of both tenure-specific work with older people in the PRS and the wider work that seeks to support ageing in place across tenure.

From a policy perspective, interviewees wanted to see AHBs working more closely with Local Authorities in the provision of innovative models of support as well as new builds. Interviewees were generally of a consensus on the need for an increased role for AHBs within the sector, in contributing to new builds, developing innovations and new solutions for home care options and advocating on behalf of older renters.

“There will be a greater supply of affordable rental properties controlled by Approved Housing Bodies and available on a much wider scale. This will contribute towards reducing that reliance and hopefully take a lot of people out of the Private Rental Sector. This should also have an impact on rental prices.” (Department of Housing, Local Government and Heritage)

This enhanced role for AHBs will also provide alternative options for older people. Coupled with a greater role for AHBs, interviewees also indicated the importance of an increased presence of Local Authorities in shaping local responses to need. The resourcing and roll out of integrated care teams was highlighted. A stronger partnership between these two stakeholders was suggested:

"There is also a move towards shifting people from HAP into social housing, not just cost rental but Local Authority supply is also intended to come on stream. In the context of older people, the AHB sector is quite active in providing good quality accommodation for older renters. The Approved Housing Bodies are more in tune with the distinct needs of people when they age; that readiness isn't there in the private market. The department would also like to explore how the state can get involved in retro fitting so renters won't be in cold accommodation, that people will have high standard accommodation at an affordable cost." (ALONE)

Interviewees also highlighted the requirement for connected and integrated services in relation to supporting older renters. One interviewee indicated the range of services and agencies that they were collaborating with on a regular basis.

"Our work connects us to a range of services: the local Age Friendly Coordinator, Alone, Homeless services, Fold Housing, Local Authority, Age Action Care and Repair services, the community welfare officer in terms of grants to improve the environment of one client which needed a deep clean to freshen up the property." (Integrated Care Team, Connolly Hospital)

Interviewees stressed the importance of new partnerships being in place to deliver such an expanded and enhanced model, with NGOs and AHBs working together on the care and support elements. These include such organisations as ALONE, CLANN, Sophia Housing and others working at the forefront of this delivery model. The scaling up of the housing with supports model must also be cognisant of the risk of institutionalisation of the housing sector. The resourcing of the model will be crucial to its success.

"In the development of housing with supports, there will inevitably be two primary costs: i) the cost of housing and maintenance and ii) the cost of support services. A key question arises for the likes of ALONE around how support services will be funded and by whom. Similarly, given the interest of private nursing home providers wanting to get involved in community care, consideration is being given to alignment of the home care budget and a more loosely controlled Fair Deal scheme. This would focus on funding supports in later life in a manner that wouldn't be split by sector. However, this is quite a political topic and it's not clear how this will go." (Social Innovator in Older Persons' Housing)

Questions remain in relation to how best such provision of support will be resourced.

"Provision will inevitably be fragmented at least in the short term. Some housing with support will be offered by AHBs. More by private landlords who will have to arrange the provision of care and supports. Will the support be provided by the private or public sector? And who would be best placed to provide that support?" (Social Innovator in Older Persons' Housing)

Within this emerging model of housing with supports, there is also an important role for social prescribing. Social prescribing works to link older people with sources of support and social activities within their community. These supports might include an arts project, local men's shed, as well as walking groups and other community based activities. From the perspective of ALONE, this approach is part of their service delivery model.

"We have a model of support services that we deliver at the moment in the community. That's our base. It's including practical supports and social prescription also – non medical – not just accessing services, creating that community in that social environment. Social prescribing is important in terms of that connectivity. It's not just about having a community centre on site, it's beyond that." (ALONE)

The lack of an ability to plan for such a fully integrated approach leads to frustrations and challenges in relation to the length of time it takes to deliver new strands of a "housing with supports" model.

"Demonstrator site is taking 7 years (Circle Housing in St. Michaels), but we are looking to produce a model that can be used in urban or rural settings. Independent and specialised care in place, with own front door and bringing in technology advances. Now policy is more focused on ensuring that older people are able to stay in place. This means that there are less requirements for increased levels of nursing home beds. The focus instead is on enhanced community care. There is a need then for housing stock to be able to provide or enable the supports. The option of nursing home may not be in place into the future." (ALONE)

Interviewees would welcome a means by which at a central level, greater co-ordination could be brought to bear to prioritise clarity and intent in relation to managing such issues.

5.8 Identification of Critical Issues from Interviews

The consultation framework for specialist organisations included a number of emphases. It sought to better understand how the PRS was working for older renters, from the expert opinion of organisations working either directly with older people or involved in policy, research or decision-making roles within agencies and organisations working within the sector. These interviewees offered insights into investment, policy, and legislative improvements that would be required to enhance older renters' experiences of and security within the PRS.

The consultation sought to deepen understanding of how current approaches could be enhanced as well as alternative models of accommodation for ageing and older persons could be promoted. Interviewees also offered their expert knowledge in considering how growing numbers of older renters could access these models in accordance with their needs and interests. Linked to this assessment of future planning direction, the framework also sought to ascertain the manner in which data were being used to plan for and allocate resources relevant to the accommodation of a growing population of older people.



6. Discussion and Recommendations

A number of significant themes have emerged consistently throughout this report, from themes outlined in the review of literature in Section 3 to themes from interviews with ageing and older renters in the PRS in Section 4, as well as themes from interviews with representatives from statutory, community, voluntary and academic contexts in Section 5. These consistent themes act as the core findings of this study and shape the recommendations that follow in section 6.2 below.

This study into the housing pathways and experiences of ageing and older renters in Ireland's PRS was established around four specific objectives as follows:

- a) to capture the needs, aspirations, pathways and experiences of older and ageing people in the PRS and, in particular, measure the impact of renting on the wellbeing of older tenants in the sector, most specifically those that do not have recourse to asset-based welfare resources;
- b) to present a detailed analysis on the strengths and shortcomings of the PRS in offering secure housing tenure to those aged from 55 years upwards;
- c) to identify significant recommendations for policy and legislation relevant to the sustainable and secure accommodation of older people;
- d) to make proposals concerning housing solutions, mitigating measures for the PRS and alternative housing pathways.

Prior to issuing a set of recommendations, this section of the report discusses the principal findings in respect of objectives a) and b). It does so by cohering the key themes identified in Sections 3, 4 and 5 relevant to each objective, thereby providing context for the recommendations that follow.

6.1 Principal Findings

6.1.1 The Needs, Aspirations, Pathways and Experiences of Older and Ageing Renters

This study has outlined the extent to which the Irish State relies on the PRS to accommodate a substantial proportion of its citizens. Just under one in five Irish households rents from a private landlord (O' Sullivan and McGuckin 2018, Burke-Kennedy 2021), while Doolan et al (2022) have calculated that the number of renters in receipt of housing subsidies has grown substantially in recent years, with the PRS clearly being used by the State to make up for a shortfall in State-owned social housing.

The National Picture

Nationally, the RTB (Amárach & RTB, 2021) estimates that 17% of all renters in the PRS in Ireland are aged 45 years or older⁵⁸. Half of older renters belong to semi-skilled and unskilled manual occupations, unemployed and lowest grade occupations (ibid). Older renters are more likely to be living alone and renting for longer periods than their younger counterparts in the sector. They are also more likely to be in receipt of rental assistance (ibid). Those aged 65+ and renting from a private landlord are likely to be spending more than 35% of their disposable income on rent (CSO 2021).

Older renters cite 'personal reasons' as their primary motivations for renting in the PRS (ibid). This includes convenience, that it suits respondents' respective current situations, as well as respondents' inability to secure a mortgage. When asked about positive aspects associated with renting, the following was noted by older renters:

- renting in their neighbourhood (84% positive/very positive);
- current property (81% positive/very positive); and
- living in the PRS in general (75% positive/very positive)⁵⁹.

Almost eight in ten older renters in Ireland believe that they will continue to be in private rental accommodation in one year's time. Accessing accommodation through their Local Authority or an AHB is a hope for almost one in ten older renters while, simultaneously, few older renters believe that they will become owner occupiers into the future (ibid).

As mentioned above, CSO projections indicate more than a doubling of the population aged over 45 from 1,134,600 to 2,968,800 by 2051. Adopting a simplistic application of these data, if currently, some 17% of those aged over 45 are living in the PRS, using a baseline projection on this percentage, over 500,000 people aged over 45 will be living in the PRS by 2051, representing an increase of over 200,000 individual persons.

Slaymaker et al. (2022) estimate that around two thirds of those currently aged 35-44 are likely to become homeowners through purchase in the open market. Noting the uncertainty that arises from extrapolating data across such a long period, they also estimate that only 52 per cent of those aged 25-34 will become homeowners through purchase.

⁵⁸ This was set as a quota, drawing on data from Census 2016, to ensure that the RTB's survey of those aged 19+ living in accommodation in the private rental sector was representative of all tenants living in the private rented sector.

⁵⁹ While the figures noted in this list of bullet points are high and extremely positive, it is nevertheless important to appreciate that almost one in five older renters were not positive about their current property, while one in four was not positive about living in the PRS in general.

Older Renter Experiences in this Study

Engagements with 31 older renters as part of this study, the majority of whom had previously approached either ALONE or Threshold in connection with housing-related concerns, demonstrated significant challenges for ageing and older renters in the PRS. Few of the research participants had entered the PRS by choice, the vast majority having entered the PRS because of circumstances that were largely unexpected and, in most cases, beyond their control.

High levels of vulnerability were expressed by ageing and older renters participating in this study with significant concerns expressed about housing insecurity; sub-standard or unsuitable accommodation; inappropriate behaviour by landlords; the absence of alternative, affordable accommodation options, both in the public and private sectors, along with concerns around inadequate protections and supports for PRS tenants. Vulnerabilities related to insecure accommodation were exacerbated by vulnerabilities associated with, for example, older age, illness and infirmity, family composition and low income. Forty-three percent of those interviewed during this research referred to high levels of stress associated with the insecurity of their accommodation, citing that this stress was impacting on all aspects of their lives.

One in four research participants highlighted that they expected they would continue renting in the PRS for the remainder of their lives. They simply felt there were no other options available to them unless, by some good fortune, an opportunity to access a social housing unit or enter an independent living community arose. Few of those interviewed were aware of models of age-friendly accommodation or accommodation outside the dominant tenure systems of home ownership, private rental or rental of a standard unit from an AHB.

6.1.2 The Strengths and Shortcomings of the PRS

A critique of the PRS in the Section 3 review of literature both amplifies and validates the statements made by older renters above. Much of the literature quoted in Section 3 refers to challenges within the operation of the Irish PRS, challenges associated with affordability, particularly for those on low incomes and in receipt of housing subsidies and/or those that do not have recourse to asset-based welfare resources, and challenges associated with accommodation choice and accommodation quality. Considerable reference was also made to renters' lack of personal agency while in the PRS and to the absence of tenure security.

While the challenges referenced in the literature review apply to the general population renting within the PRS, interviews as part of this research lead this study to contend that such challenges place older renters at a disproportionate disadvantage in the market. Statements made by participants in this study echoed their heightened sense of disadvantage within the private rental market:

"Landlords are not interested in me, they won't accept HAP, they're not willing to take a chance on a pensioner. They have plenty of excuses, choose other people over you." (female interviewee, aged 72 years)

"I think a lot about getting older now that I'm nearly 70. I feel I could be kicked out of here at any point. It probably won't happen but it could happen. With my age, that worries me. It might be different for a 30-40 year old than it would be for a 70 year old." (male interviewee, aged 69 years)

"At our age, with me showing up with a walking stick or a wheelchair, who'll want to take us? That's the hidden side of having a disability." (male interviewee, aged 67 years)

These perspectives were echoed in interviews with representatives from specialist organisations. Statements included:

"It's very hard to find positives in relation to private rental and older people." (Integrated Care Team)

"The landlord is thinking - will I have to look after you in 5 years' time? What happens if the spouse dies... The cycle becomes - retire - income drops - spouse dies - health deteriorates. This cycle is clearly not attractive to landlords." (ALONE)

"Landlords can choose their renters; most would choose an easier option when it comes to choosing residents." (Family Carers Ireland)

"nobody wants to be... accused of putting a poor older lady or man out on the street, and there's a sense that they'll be more demanding, more trouble... so I don't think they're a number one choice for a lot of landlords". (Threshold)

Such disadvantages are compounded in situations where illness or disability apply⁶⁰, or where significant care needs exist and/or where housing adaptation may be required. They are equally magnified in situations where an older person lives on low income or has significant financial outgoings⁶¹, and/or is reliant on housing subsidies from the State to meet their cost of rent. The precarious economic nature of being an older renter on a fixed income is worsened in this period of growing inflation.

Evidence from this study also indicates that the agency of older people is seriously compromised within the PRS. Byrne & McArdle (2020) suggest that the agency of renters in the PRS is frequently limited by the absence of security of tenure and a lack of available

⁶⁰ HSE estimates suggest that one in two Irish people over the age of 50 lives with at least one long-term, chronic condition and that these are inversely associated with socio economic status. See <https://www.hse.ie/eng/about/who/cspd/icp/chronic-disease/> for example.

⁶¹ For example, expenses associated with long term or chronic illness.

alternative accommodation. Examples cited in Section 4 reinforce this statement, with a number of study participants referring to putting up with inappropriate landlord behaviour because of fear of eviction and because of awareness of the absence of rental alternatives should they be forced to leave their current accommodation.

To grow old is to experience transition. Bearing in mind that periods of transition can increase feelings of vulnerability, it is important that the ageing process be enabled by experiences of safety, security, predictability and support. However, this study suggests that transitioning to older age while relying on the PRS as one's source of accommodation in this current housing crisis only contributes to fear, uncertainty and a lack of predictability. In other words, one's accommodation, and the associated concerns of one's accommodation, increases feelings of vulnerability rather than reducing them.

Based on the findings of this study, it is contended that the PRS, as it currently operates in Ireland, does not offer sufficiently secure or appropriate housing tenure to many of those aged 55 years and above. It is also contended that this insecurity increases as one enters into 'older' old age. Significant and increased safeguards are essential if the experiences and security of older renters in the PRS are to be enhanced into the future.

But it is also important to recognise that the significant reliance of ageing and older renters on private rental properties is the result of years of inadequate State investment in social housing. The PRS has emerged as a safety net for many people, including ageing and older adults. This should not be its function. As one representative of property owners noted:

"Accommodation needs to be appropriate to the needs of the occupant. There should be adequate housing that reflects the needs of the people that require it. In the context of ageing and older people, there should be adequate social housing. That's the responsibility of the State." (IPOA)

Housing for All has set ambitious targets for the delivery of social, affordable and cost rental homes. It is imperative that the State delivers on these targets while ensuring that an appropriate and sufficient proportion of these homes be ringfenced for age-friendly and age-appropriate accommodation.

6.1.3 Absence of Data and Strategic Planning

While the current inadequacies of the PRS, particularly as they relate to older people, are a matter of significant concern, of equal concern is the absence of strategic planning and of data relevant to the future accommodation of older people in Ireland. As has been noted in this report, population projections indicate that the population of Irish citizens aged over 45 years is likely to double in the next 30 years, with the largest increase likely to be found among those aged over 75, with this population cohort projected to triple in numbers.

At a policy level, the implications of an increasingly ageing population are clearly noted. The 2013 National Ageing Strategy was inspired by the rapid expansion of Ireland's older population. Similarly, demographic projections have led the State to consider in depth the economic implications of a growing ageing population. In its 2021 policy document, Population Ageing and the Public Finances in Ireland, the Department of Finance clearly spells out the considerable increases in age-related expenditure that will be required up to 2050 and beyond, emphasising that structural reforms, such as linking the State Pension Age to life expectancy, will be essential in meeting increased costs. Evidence from a range of discussions during this research would indicate that similar planning has not taken place to date in the context of a growing ageing demographic and housing tenure.

Effective planning for the future requires robust and reliable data. While there are data on population projections in Ireland, there are inadequate data to facilitate projections on housing tenure by age. While, for example, each Local Authority is required to complete a HNDA, there is no specific requirement to incorporate issues relating to ageing and tenure specific concerns. While Local Authorities can monitor and plan on the basis of projected numbers of households in their areas, there are no specific data linked to tenure type that can be referenced to age. Similarly, the centrality of tenure, and the necessity to distinguish different kinds of landlord, is almost entirely absent from policy aspirations, policy guidelines, and research⁶², around age-friendly housing.

Interviews with public and civil servants recognised the need to rectify this situation. As one interviewee noted, "these are problems of the future and we're rightly talking about them now because...ten years away this is going to be a problem." This study contends, however, that in the current housing crisis, the absence of data and planning for older people's accommodation are immediate problems that require an immediate strategic response at national and local levels.

There is a need to examine existing datasets linked to ageing and housing tenure and, where there are clear deficits in projecting future trends and needs, further data gathering and analysis is required. Such analysis should underpin national and local planning in relation to the role to be played by different housing tenure types. Where possible, any new data linked to future housing needs of older people can be used in conjunction with existing HNDA datasets to assist local planning.

Gaps in tenure-related data and in strategic planning for the accommodation of a growing ageing demographic were compounded by an evident lack of cross government coordination in respect of housing, social supports and care. Though initiatives exist with similar objectives, items related to housing appear to be seen as separate to clinical or social care provision. This scenario does not serve the needs of older people.

⁶² Including HaPAI and TILDA.

6.2 Recommendations

The recommendations outlined below are presented as issues to be addressed and expedited over the next three years. The harmful impact of the current housing crisis, issues with security of tenure, housing conditions, declining home ownership and lack of choice experienced by ageing and older renters today must be urgently addressed. Furthermore, the impact that inaction would have on today's cohort of younger and middle-aged renters as they grow older must also be considered.

We contend that the State is not currently equipped to deal with the potential outcomes of insufficient action on these issues, which include a more than doubling of the baseline poverty rate among older people, from 14% to 31%, under a low home ownership scenario of 63%, as outlined by Slaymaker et al. (2022).

It is proposed that the urgency with which the State has responded to the financial implications of a growing ageing population be mirrored in the strategic responses of national and local government to the housing precarity faced by an increasing proportion of that ageing cohort in Ireland.

Therefore, the recommendations below relate both to improving the situations of older people currently living in the rental sector, and to the cohort of people anticipated to still be living in the rental sector into older age if action is not taken.

Against that backdrop, recommendations from this study are presented below under three primary themes:

- increase quality and security of tenure for older people in the PRS;
- increase investment in age-appropriate housing with associated supports;
- develop a long-term strategy for housing as we age.

The recommendations build not only on the findings of this research but on the commitments made by the State in its 2019 strategy statement, *Housing Options for Our Ageing Population*. As noted previously, the final report of the Implementation Group on *Housing Options for Our Ageing Population* was issued in June 2022, outlining progress made against those commitments. The recommendations below seek to align with actions of *Housing Options for Our Ageing Population*, particularly those that remain incomplete or that require further enhancement.

Recommendations:

- Recommit to completing implementation and funding of all actions in the Joint Policy Statement, and issue a revised timeline for the delivery of the actions which have not yet been completed
- Ensure adequacy of the State Pension by implementing benchmarking

- Assess eligibility for housing subsidies on the basis of available household income after essential household expenditure
- Ensure higher level compliance with accommodation quality standards in the PRS
- Continue to increase investment in the Housing Adaptation Grant Scheme and provide incentives for private landlords to access these
- Increased focus of social and clinical support programmes on older people in the PRS
- Enhance security of tenure by removing or restricting 'no fault' evictions from the Residential Tenancies Act, and establishing long-term lease agreements
- Develop a campaign to increase clarity and awareness of Residential Tenancies Legislation among older renters
- Increase ring-fencing of social housing for older people
 - Publish up-to-date figures on the number of housing units provided through Local Authorities on an annual basis
 - Review the Local Authority Housing Delivery Action Plans, establish the barriers being experienced by Local Authorities in developing age-friendly and universal design housing, and addresses them
 - Gaps in data notwithstanding, commit to a minimum of 25% of all new builds for social housing to be developed to age-friendly and universal design standards
 - Take a shared approach across the State to delivery of models of housing provision such as rightsizing, cost rental and the development of hybrid tenures
- Increase development, investment in and evaluation of promising housing models, inclusive of supports, particularly via AHBs
 - Increase incentivisation of delivery of Housing with Support for AHBs
 - Commit to the next round of Local Authority Housing Development Action Plans to include targets for delivery of units of Housing with Support
 - Reprioritise actions relating to housing for older people within Housing for All; and review these actions to include a commitment to delivery of Housing with Support
- Invest in research to gather age-related, tenure specific data
- Establish a distinct unit to address the Housing, Support and Care Needs of Older People across the Departments of Housing, Local Government and Heritage and Health

Recommendation 1: Recommit to completing implementation and funding of all actions in the Joint Policy Statement, and issue a revised timeline for the delivery of the actions which have not yet been completed

An overarching recommendation of this report is that the State would fully implement the recommendations from the 2019 Joint Policy Statement, Housing Options for our Ageing

Population. Several key actions remain outstanding, including (among others):

- Actions 3.2 and 3.3– Review the housing allocation model to support the development of any specific future housing schemes for older people and ensure that a partnership approach is adopted between the HSE and the relevant local authority to identify the most suitable residents.
- Action 4.3 – Review guidance in the area of development contribution exemptions. The aim is to incentivise particular forms of development in high-density urban areas.
- Action 4.6 – In partnership with industry, introduce measures to ensure that over a five-year period delivery is increased to ensure that 30% of all new dwellings are built to incorporate Universal Design principles to accommodate our ageing population.
- Action 4.12 – Issue planning guidelines for the development of residential care homes and primary care centres to ensure that they are appropriately designed and located in areas with access to transport and amenities.

A joint framework between the Departments of Housing and Health is to be established to address the outstanding actions. However, these actions are already significantly delayed in comparison to their original deadlines, the latest of which was in 2021. In spite of this, delivery of outstanding actions from the Joint Policy Statement were not included in the list of prioritised actions under Housing for All. This report recommends that these actions be urgently reprioritised, funded, and that a timeline be established for their completion.

6.2.1 Mitigating Measures for the PRS

The PRS, as it currently operates in Ireland, is not an appropriate system of tenure for many ageing and older people. This study appreciates however that, as Ireland continues to navigate its way out of its current housing crisis, there will be an ongoing requirement for older households to avail of PRS accommodation. Therefore, policy and legislative changes are necessary to ensure that the needs of older tenants are protected and their rental experiences enhanced. In particular:

Recommendation 2: Ensure Adequacy of State Pension

Addressing housing affordability for older people, especially for those in the PRS, emerges as a critical concern. In an era of inflation and precarious labour market impacts on pensions, and with greater levels of demand for rental accommodation over-supply and consequent burgeoning rents, the State must ensure the capacity of older people to afford accommodation in the PRS. This is particularly pertinent in the context of those on lower incomes, those reliant on State pensions as their primary source of income and those without access to asset-based welfare resources.

As previously noted in this report, ALONE has demonstrated how the value of the State Pension has remained below the poverty line in recent years, while the “at risk of poverty” rate for people aged 65+ has increased sharply in 2022 (CSO, 2023). Slaymaker et al. (2022) have also demonstrated the challenges facing renting households in managing the financial adjustment to retirement with ongoing rent payments. This challenge is not unique to Ireland, with similar situations unfolding in the UK, for example:

“We have also learnt that, assuming rents grow in line with earnings, around half of these older households in the private rental sector will no longer be able to afford the rent they could manage before they retired (All-Party Parliamentary Group 2019:5).”

While measures such as the application of rent ceilings in rent pressure zones and access to housing subsidies, such as HAP and RAS, are important supports in enabling housing affordability for older people, there is evidence to indicate that many older people are still unable to meet rental demands in their locations of choice. Thus, it is important to ensure that the value of the State pension keeps pace with cost of living increases and to ensure that those older people, retired and reliant on their pension as their primary income source, are not disproportionately disadvantaged in the PRS.

In its 2020 Election Manifesto, ALONE (2020:10) called for the State pension to be “triple locked (as it is in the UK) to ensure that pension rates rise annually by 2.5%, the rate of inflation or to maintain equality to 35% of average earnings, whichever is greater.”

Such benchmarking is essential in ensuring that those on lower income do not face increased risk in the private rental sector, not only in the context of rent affordability but also in the context of wider household expenditure on critical items such as heating, electricity and health care.

Recommendation 3: Assess Eligibility for Housing Subsidies on the basis of Available Household Income After Essential Household Expenditure

A number of the older renters interviewed as part of this study commented on situations whereby, because of their respective household incomes, they were unable to qualify for social housing or housing subsidies. These same households, however, experienced substantial expenditure associated with illness and infirmity, expenditure that seriously compromised their capacity to meet their monthly rent commitments.

Household income, as the basis for the allocation of housing subsidies, is not an appropriate measurement of a household’s capacity to afford its rent. It is proposed, particularly in the context of older renters⁶³, that eligibility for housing support would not be assessed solely

⁶³ Mindful of the increased risk of long-term illness and associated health expenditure among those aged over 50 years.

on household income but rather on an assessment of available household income after all essential household expenditure (e.g. on health, energy and heating, etc.) is calculated - similar to the Reasonable Living Expenses, including Special Circumstances, which are part of insolvency legislation to enable people to maintain a reasonable standard of living while addressing debt. This would ensure that housing supports would be made available to a wider range of ageing and older renters who currently struggle to afford the cost of rent in their locations of choice, as well as other household necessities.

Measures should also be taken to address the affordability gap for those on housing subsidies such as HAP and rent supplement (though the detail of such measures is outside the terms of reference of the current study). The ESRI has proposed that HAP rates be linked to the rents on tenancies in the relevant Local Authority⁶⁴. This would ensure affordability and also that a share of rental properties are available within the HAP limits. Despite recent increases to HAP discretionary rates, a very small proportion of homes advertised for rent fall within the HAP limits⁶⁵.

However, Doolan et al. (2022) note that “while raising these limits and linking them to future growth in incomes/rents may help ameliorate affordability pressures in the short run, a largescale reliance on HAP to meet social housing needs in the longer run brings with it the risk of fuelling rental inflation as well as further increasing costs to the Exchequer.” Given this risk, interventions that incentivise PRS reforms, such as a moratorium on rent increases for older tenants coupled with a long-term lease and tax incentives for landlords who commit to this should be further explored (NESC, 2023). Additionally, such measures must only be implemented alongside a significant increase in social housing builds ringfenced for older people (see further detail on this recommendation later in this section).

Recommendation 4: Ensure Higher Level Compliance with Accommodation Quality Standards in the PRS

The National Oversight and Audit Commission (2016) raised considerable concerns about the standard of private rental properties. It expressed concern regarding the high level of non-compliance with quality standards found through Local Authority inspections, particularly mindful that the growing incidence of private renting was being substantially funded by the State through rent subsidies.

Reference has been made in Section 4 above to the negative impact on the wellbeing of ageing and older renters of situations in which they and their families are forced to live in sub-standard accommodation. Substandard housing conditions such as damp and mould and improper provision of facilities can have a severe impact on health, particularly that of older people.

⁶⁴ ESRI (2022) Low Income Renters and Housing Supports, accessible online at https://www.esri.ie/system/files/publications/RS141_1.pdf

⁶⁵ Simon Communities (2022) Locked Out of the Market Study in December 2022
<https://www.simon.ie/wp-content/uploads/2023/01/Locked-Out-of-the-Market-December-2022-1.pdf>

More recently, the National Oversight and Audit Commission (2021) highlighted that the inspection rate of registered tenancies in the PRS continued to be low, effectively rendering Local Authority inspection of rental properties ineffective. It acknowledged that certain Local Authorities were more active than others in quality-standard inspections, thereby implying that implementation of this remit by Local Authorities was inconsistent. It also pointed out that the percentage of Local Authority inspected dwellings that were non-compliant with Standards Regulations in 2020 was extremely high.

It is evident therefore that the system of ensuring PRS property compliance with accommodation quality standards is not working. The current system places an onus on Local Authorities to conduct inspections. The lack of consistency in the implementation of Local Authority inspections has allowed many landlords across the country to disregard minimum standards for rented accommodation, resulting in potentially significant numbers of PRS tenants living in sub-standard accommodation. The National Oversight and Audit Commission's repeated observations of low levels of implementation by Local Authorities and extremely low levels of compliance by landlords must act as a catalyst for an immediate revision and redesign of the system to increase PRS compliance with accommodation quality standards.

An alternative to the existing system of Local Authority inspections is clearly needed and this study endorses the proposal put forward by Threshold that an NCT for Housing, which places the burden of compliance on the landlord at the point of registering a tenancy, would be applied.

Recommendation 5: Continue to Increase Investment in the Housing Adaptation Grant Scheme and Provide Incentives for Private Landlords to Access These

Frequent reference has been made throughout this report to the importance of housing adaptation in enabling older people to remain living independently in their homes. Reference has also been made to the value of the Housing Adaptation Grant in this regard, while the lack of engagement with the Housing Adaptation Grant by tenants and landlords in the PRS has also been noted.

Housing Options for Our Ageing Population (2019) committed the State to reviewing the guidelines for the scheme and to streamlining the application process and management of the scheme across all Local Authorities. More importantly, it also committed the State to increased funding for the Housing Adaptation Grant Scheme, thereby increasing its reach across households of older people and people with disabilities.

The final report of the Interdepartmental/Agency Implementation Group (2022) indicated that progress had been made in respect of a streamlined application process. The report also indicated that there would be a funding increase for the scheme in 2022 but failed to

offer any clarity on continued funding of the scheme beyond 2022. While encouraged by increased funding for the scheme, increasing funding for one year is not sufficiently in line with the values associated with the Housing Options strategy statement. Consequently, it is imperative that the State would continue its commitment to the Housing Adaptation Grant Scheme and to multiannual increases in investment to align with growing needs. ALONE (2018) has argued that, at a conservative estimate, State investment of €84.5 million would be required each year over a ten-year period to meet the demand for housing adaptation grants.

Similarly, if older people are to live independently and securely in the PRS, while grappling with health and ageing concerns, it is essential that the PRS increases its engagement with the Housing Adaptation Grant.

This study proposes, as part of ongoing and increased investment in the Housing Adaptation Scheme, the need for the State to engage with landlords on this matter and to offer incentives to private landlords to apply for and access the grant. In late 2022, a new tax deduction for small-scale landlords who undertake retrofitting works while the tenant remains in situ was introduced⁶⁶; a similar incentive could be offered to those landlords who access the Housing Adaptation Grant.

It is suggested that adapting properties will not only facilitate older tenants to live independently, it will also enhance rental properties, making them accessible for individuals across the life cycle and for individuals of all abilities. The scope for the Age Friendly Technical Specialists in each Local Authority to both monitor and encourage the take-up of grants by private landlords should also be explored.

Recommendation 6: Increased Focus of Social and Clinical Support Programmes on Older People in the PRS

Recent years have witnessed increased attention to the provision of community-based social and clinical supports to older people. These supports are underpinned by a desire to enable people to age in place, to live independently, with autonomy in their own homes and engage with their communities, and to avoid unnecessary transfer to nursing homes or acute hospitals. ALONE has, for a long number of years, operated a full support Coordination Service throughout the country, offering support to clients on housing and a full range of matters associated with ageing.

More recently, the Age Friendly Housing Coordinator Programme was established as a two-year pilot initiative with similar objectives, funded under Sláintecare and currently operating in nine Local Authority catchments across the country. Also funded under Sláintecare, the Integrated Care Programme for Older People sets out to develop cohesive primary

⁶⁶ For detail, see <https://www.gov.ie/en/press-release/bc236-minister-donohoe-announces-a-new-tax-incentive-to-encourage-small-scale-landlords-to-undertake-retrofitting-works/>

and secondary care services for older people, particularly those impacted by frailty, falls and dementia. Initially established across a number of pioneer sites, it is anticipated that there will be 32 Integrated Care Teams for older people across the country in future. All assessments of an individual older person's needs are conducted in their homes and this includes an examination of an individual's home and environmental safety. The work of both programmes is not tenure specific.

While the engagement of these and other similar programmes with older people, irrespective of housing tenure, is a major step forward in supporting older people to age in place, this study suggests that older people residing in the PRS face vulnerabilities, or extremes of vulnerability, that others do not, particularly in terms of precarity of tenure. Similarly ageing and older renters are more likely to have less personal agency than, for example, owner occupiers or those renting from a Local Authority. As evidenced by this study, they may also have less awareness of alternative housing options to the PRS.

It is therefore proposed that such programmes would endeavour to prioritise their focus on older adults living in the PRS and increase their emphasis on supporting older renters to identify and address issues of need and concern. It is proposed that such programmes would prioritise support, information, and advice to - and potentially advocacy on behalf of - older renters. Such a facility would act as an invaluable support, especially to older renters with additional vulnerabilities such as ill health or frailty. It is a recommendation of this report that funding is committed to programmes including ALONE, Age-Friendly Ireland, and similar support coordination services to deliver 'age-friendly' pilot programmes targeted specifically at older tenants in the PRS, a subset (if possible) of the current pilots in the 9 Local Authority areas.

Recommendation 7: Enhance Security of Tenure by removing or restricting 'no fault' evictions from the Residential Tenancies Act, and establishing long-term lease agreements

The testimonies of older renters in this study indicate that, in spite of indefinite tenancies, older tenants' feelings of insecurity remain heightened as a result of termination notices and, in a number of cases, as a result of intimidatory behaviour by landlords, designed to pressure tenants to leave their accommodation. Feedback from older renters in this study also suggests that, in spite of legislation, tenants do not feel adequately protected in their efforts to live in secure rental accommodation.

This study acknowledges the progressive step taken in introducing indefinite tenancies in the PRS. The commissioners of this research, ALONE and Threshold, had both lobbied for the introduction of indefinite tenancies in Housing for All and this development is therefore extremely welcome. However, there remains a need for the State to offer increased safeguards to residents in the PRS, particularly as the number of homeless individuals and families continues to deteriorate across the country. Threshold's Tenant Sentiment Survey

(2022) suggested two practical steps that would improve security of tenure for all PRS tenants:

- the removal or restriction of 'no fault' evictions from the Residential Tenancies Act; and
- the establishment of long-term lease agreements, such as 10, 15 or 20+ year agreements in which a landlord could not issue a no-fault eviction, eliminating all grounds for termination other than rent arrears or undue damage to property.

Recommendation 8: Deliver a campaign to Increase Clarity and Awareness of Residential Tenancies Legislation among Older Renters

A number of interviewees quoted in Section 5 above made reference to ambiguity in Ireland's Residential Tenancies legislation with one interviewee, for example, highlighting the need to make the legislation intelligible so that everybody – tenants, landlords and representative bodies alike – would know and understand the core provisions of legislation.

The RTB Survey of Landlords, Tenants and Letting Agents (Amárach & RTB, 2021) suggested that older renters had a similar level of knowledge as those in its total sample about their rights as tenants. However, it indicated that one in three older tenants did not know how often their landlord could review their rent while a similar proportion was unaware of Rent Pressure Zones. The renters interviewed during the current study also demonstrated gaps in their knowledge of rights and entitlements while, encouragingly, many had sought the support of ALONE and Threshold when faced with housing-related concerns.

The RTB has an array of resources relevant to both landlords and tenants. And yet, it is clear that there are gaps in knowledge and understanding among tenants and landlords alike. It is recommended that the RTB in association with ALONE, Threshold and other relevant organisations and stakeholders would undertake a structured awareness campaign for older renters, many of whom struggle to access resources and build their understanding of entitlements within the PRS, based on the current range of documentation held by the three organisations.

6.2.2 Alternative Housing Pathways and Secure Accommodation for Older People

Recommendation 9: Increase ring-fencing of social housing for older people

A notable observation of this study, and of many of those who contributed to its findings, is that the State's reliance on the PRS to accommodate large numbers of its citizens is an inevitable outcome of inadequate State investment in social housing over several decades.

Housing for All has set ambitious targets to address this situation, proposing to build 90,000 social homes over the lifetime of the strategy. These targets are to be welcomed, but are insufficient as they do not take into account pent up demand, with others estimating need at up to 50,000 units per year⁶⁷.

As Larragy (2019:6) observes:

"In sum, the cumulative effects of housing policy, pensions policy, and long-term care policy, all of which were separately devised without much reference to each other, may well contribute to a much higher risk scenario for upcoming generations of older people... The increasing risk profile might be best addressed through a more radical approach to the housing sector. By re-establishing the State as a 'landlord' operating on principles of need for large sections of society who simply cannot afford to purchase, it might be possible to get back some control of the overall direction of events in other sectors (ibid: 6)."

The current study endorses Larragy's emphasis on the 'State as landlord' and highlights the need for a clear ringfencing of social housing for older people. The Department of Housing, Local Government and Heritage Summary of Social Housing Assessments 2021⁶⁸ highlighted that one in four applicants for social housing in 2021 was aged 50 years or more. Similarly, the only age-group that saw an increase in social housing applications from the previous year was the cohort aged seventy years and above.

There is a significant gap in data noted by Doolan et al. (2022) wherein the Department of Housing no longer publish the number of accommodation units provided by local authorities, but instead publish statistics on the 'flow' of social housing provision. This makes estimates of the increased number of units required difficult to ascertain with certainty.

However, the 2016 Census data shows that 43% of households (n=62,562) renting from a Local Authority were aged 50+, and 24% (n=34,756) were aged 60+⁶⁹.

Given these data and projections of an ageing Irish population, it is reasonable therefore to state that a minimum of 25% of new builds of social housing should cater for those aged 60+ and be designed to age-friendly standards. It is important to note here that age-friendly and universally designed housing does not have to be solely for use of older people. Not only can it be used by the general population, but increased convenience and accessibility associated with universal design features result in it having benefits for people of all ages and levels of ability.

While, as noted in this report, a more integrated and comprehensive approach to data collection is required to inform appropriate planning of housing in respect of age and older

⁶⁷ Lyons, R. C. (2021) Institutional Investment & the Private Rental Sector in Ireland, accessible online at <https://irp.cdn-website.com/4065c16c/files/uploaded/Identify%20Consulting%20June%202021%20PRS%20Report%20for%20IIP%20-%20final.pdf>

⁶⁸ <https://www.gov.ie/en/publication/f6119-summary-of-social-housing-assessments-2021-key-findings>,

⁶⁹ See <https://data.cso.ie/table/E1016>

people over the coming years, it is essential that the State commits to a ring-fencing of social housing specifically for ageing and older people based on a more informed approach, while also making use of Local Authority projections using the HNDA Tool.

ALONE's review of the Local Authority Housing Delivery Action Plans shows that some Local Authorities make no reference to developing age-friendly housing at all, and still others commit to minimal percentages of 1-2% of age-friendly or universally designed housing. Furthermore, in several Local Authorities, development targets for age-friendly housing have been set against current demand for age-friendly housing, with future demand not taken into consideration. While the increase in development of age-friendly housing is welcome, it will not be sufficient to meet demand in the coming years, given that this cohort is increasing.

Mindful that one in four applicants for social housing in 2021 was aged 50 years or more, it is recommended that planning for the allocation of social housing stock across Local Authorities would reflect the composition of those on the social housing list, with a distinct weighting of allocation in accordance with age, similar to what currently applies in the context of homelessness.

In addition to this, Section 5 of this document has made reference to a number of promising models of housing provision for older people, including Rightsizing, Cost Rental and the development of Hybrid Tenures. These models are designed to increase older people's access to age appropriate accommodation in their locations of choice while also addressing other concerns relevant to the wider housing crisis in Ireland. However, to date, delivery of these models across the country has been patchy, with no consistent approach to delivery across Local Authorities (for example, not all Local Authorities have a rightsizing policy, with the first national strategy on rightsizing still in progress as of end 2022). A strategic and shared approach would be more likely to have greater delivery impact than currently pertains.

In the context of increased ring-fencing of social housing for older people, this report recommends that:

- the State would publish up-to-date figures on the number of housing units provided through Local Authorities on an annual basis;
- the Department of Housing would review Local Authority Housing Delivery Action Plans, establish the barriers being experienced by Local Authorities in developing age-friendly and universal design housing, and would address them;
- the State would commit to a minimum of 25% of all new builds for social housing being developed to age-friendly and universal design standards, while also committing to addressing gaps in data in relation to projected housing need for ageing and older people;
- a shared approach would be taken across the State to delivery of models of housing provision such as rightsizing, cost rental and the development of hybrid tenures.

Recommendation 10: Increase Development, Investment in and Evaluation of Promising Housing Models, Inclusive of Supports, particularly via AHBs

This study proposes that there is a distinct need for the State, at local and national levels, to invest in alternative, secure and age-appropriate housing models for older people.

This has been noted in various studies previously, including Government strategies and reports. The 2016 State Housing Agency funded report, *Housing for Older People: Thinking Ahead* noted: “For the state, biasing the next wave of housing development in a way that reflects its age profile – rather than simply providing what the speculative development industry can provide at most profit to itself – is a central issue”. This is a vital point in the context of the increased housing delivery committed to in *Housing for All*.

Increased attention nationally and internationally has been drawn to the importance of stepped accommodation⁷⁰ or specialised options for older people in recent years, shifting the focus on delivery of care from long term nursing home care to home and community settings (Age Friendly Ireland 2016, Irish Council for Social Housing 2020). The provision of stepped accommodation and associated services, has been viewed as a more appropriate and more cost efficient model of facilitating people to age well in community, particularly compared with long-term nursing home models (Mulholland and Molloy 2020); and not only cost-efficient, but “there was a strong positive financial benefit to the Exchequer from the provision of each type of Supported Housing with varying care requirements.” However, supply of such accommodation and associated services remains thin on the ground (ibid).

That said, various models of independent, supported and specialised living environments are in existence across Ireland, a number of which are presented in useful detail in the State’s Housing Agency’s case studies of independent and supported living models in Ireland⁷¹. The report is illustrative of the key role played by AHBs in developing and providing such accommodation. It details nineteen case studies of best practice in independent and supported living in Ireland; just four of the nineteen examples listed have had Local Authority involvement, and the majority are run by AHBs.

In making the case for increased and more strategic investment in promising age-friendly models of accommodation, it is essential to acknowledge the role played by AHBs. AHBs have been the drivers and innovators in age-friendly accommodation in Ireland. They have fronted ideas in respect of age-appropriate accommodation and have enabled delivery. Simply put, the State has relied on AHBs to deliver models of age-friendly accommodation.

Therefore, while increased investment in age-appropriate accommodation is needed through

⁷⁰ A collective term that incorporates independent living options, requiring low levels of care and service; assisted living options, requiring medium levels of service and specialised or skilled care living options, incorporating high levels of service.

⁷¹ See Molloy and Dillon (2018).

AHBs, it must also be incentivised and relationships must be driven by Local Authorities and at Government level – as opposed to the current process, whereby AHBs approach Local Authorities on housing projects of this type.

It is also acknowledged that the regulatory framework for AHBs is substantial and daunting for smaller AHBs. Increased State investment in a system whereby largescale AHBs would be supported to partner with smaller AHBs in delivering locally-based age appropriate accommodation options would go a long way to increasing the number of units available throughout the country.

There is also likely to be a substantial role for institutional investors in the provision of age-appropriate accommodation. It is evident that Ireland is witnessing a growth in property investment by large institutional investors. If institutional investors are to enter the space of providing age-appropriate accommodation, then very careful consideration must be given to the regulatory framework in which they will operate. If the tenancies are to fall under the remit of the Residential Tenancies Acts safeguards will be required to ensure security of tenure and stability of rents for the tenant. While this is not an area of provision to rule out, we would urge caution and that the State continues with all other recommendations outlined here prior to sourcing suitable housing via such investors.

It is also recommended that older people currently renting in the PRS, particularly those without asset-based welfare resources alongside older people with specific health/ability needs, would be prioritised for accommodation under these schemes, thereby enabling increased numbers of vulnerable older people to exit the PRS.

While investing in additional housing stock for older people is welcome and needed, investing solely in this area will be inadequate. A core feature of investing in emerging and promising models of age-friendly accommodation must be a commitment to housing with supports, ensuring that appropriate accommodation for older people be matched by the provision of appropriate health and social supports.

The design and construction of a demonstrator Older Persons' Housing with Supports Scheme at St. Michael's Estate in Dublin 8, under the leadership of ALONE and Circle Voluntary Housing Association with support from the Department of Housing, Local Government and Heritage; the Department of Health; Dublin City Council and the HSE, offers real potential for modelling age-friendly accommodation with high quality supports to a wider audience nationally. In fact, the aim of the exemplar is to facilitate and encourage replication and to make the concept of housing with supports more accessible to AHBs.

Therefore, in the context of promising models, this report recommends:

- increased incentivisation of delivery of Housing with Support for AHBs;
- a commitment for the next round of Local Authority Housing Development Action Plans to include targets for delivery of units of Housing with Support; and
- a reprioritisation of actions relating to housing for older people within Housing for All; and a review of these actions to include a commitment to delivery of Housing with Support

6.2.3 Strategic Preparation for Ageing

Much of the literature pertaining to ageing emphasises the importance of policy-makers and individuals planning for older age. The European Commission's Green Paper on Ageing (2021) highlighted the importance of clear and intentional planning for ageing at both individual and policy levels. While it is clear that a higher level of strategic thinking and investment is required at policy levels, there is also evidence to suggest the need for greater awareness of ageing at the individual level. A decade ago, the Report of the Commission of Older People (Walsh and Harvey 2019) stated that older people acknowledged that they had not considered the ageing process until it became a real feature of their lives. Amárach et al (2016) highlighted the lack of familiarity among its survey respondents with independent Living with Care models. Collins and Hughes (2017) referred to the importance of investing in enhancements of financial literacy and education to enable individuals to think ahead about the challenges of ageing.

While the importance of planning for ageing by individuals must be recognised, it is of greater strategic significance that the State would plan systematically for a rapidly growing ageing demographic. Reference has been made above, for example, to how the State has been planning towards mitigating the economic impacts of increased numbers of older people. Similar planning is required within the context of housing and housing tenure for older people.

Recommendation 11: Invest in Research to Gather Age-Related, Tenure Specific Data

This study has revealed how deficits within the lived experiences of older renters in the PRS are mirrored by data deficits related to housing tenure and age within public and civil service bodies. As highlighted above, effective strategic planning in any sector is based on robust evidence. Planning for the accommodation of a growing ageing population requires close examination of population projections and housing needs. This is currently absent from national policy and practice and needs to be rectified as a matter of immediate priority.

It is recommended that there is increased investment at a central level in linking and integrating datasets (led by the CSO, for example) on housing, health and ageing to better understand (and predict) the needs of an ageing population who are living in the rental

sector. These datasets and projections must also be made available at a local level for planning purposes, where they can act as an adjunct to the HNDA framework and assist in a more integrated approach to examining needs within increasingly ageing populations living within the PRS.

Recommendation 12: Establish a Distinct Unit addressing the Housing, Support and Care Needs of Older People across the Departments of Housing, Local Government and Heritage and Health

This report recommends the establishment of a distinct unit operating within and across the Department of Housing, Local Government and Heritage and the Department of Health to plan for the housing needs of a clearly identified growing population of older people. This planning should not only take into account housing needs and concerns, it should also plan for investments in supports associated with accommodation of older people in age-friendly, independent and supported living environments.

The State has committed to developing a “framework” for cooperation between the DHPLG and the Department of Health to implement outstanding actions from the Joint Policy Statement. However, this will not be sufficient. It is envisaged that this unit will take a broader approach to housing for older people.

It is also recommended that this unit would take a leadership role in creating and sustaining a more whole of government, integrated approach to the accommodation, support and care needs of older people. Such an integrated approach would increase cross sectoral collaboration on areas such as Housing for All, Sláintecare, HNDA, the role of AHBs, Rightsizing, etc, and would serve to enable a holistic approach focused on the varied needs of older people (and not view their accommodation in isolation from their social supports and healthcare).

6.3 Final Comments

The overarching conclusion of this research is that, as it currently operates, Ireland's PRS is not an appropriate tenure choice for ageing and older people, particularly those within the older and more infirm old age cohort. Considerable adjustments are required to ensure a more age-friendly PRS in Ireland.

While the lived deficit of renting in the PRS in one's old age is a matter of significant concern, of equal concern to this study is the absence of a strategic and data-informed approach to planning for the accommodation of a rapidly growing ageing cohort. The State is well aware of its increasing ageing demographic. It is already planning for the economic impacts of a growing older population but similar planning appears not to have commenced in respect of age-appropriate accommodation for growing numbers of older people. This must begin with immediate effect.

The research team for this study would like to thank all of those who contributed to this research process and whose input is reflected in this research report. Particular thanks is due to the 31 ageing and older renters who openly shared their stories with the research team, as well as to the professionals from statutory, community, voluntary and academic backgrounds who provided input to the research. Thanks also to personnel from both ALONE and Threshold who enabled engagements with older renters and specialist organisations. We wish to recognise the commitment and passion of both ALONE and Threshold in delivering relevant, efficient, high quality and impactful services to ageing and older renters and, in the context of this study, to research and policy-influencing that promotes the rights of older people in the PRS. As Ireland navigates its way through a housing crisis of immense proportions, such passion and commitment is an essential ingredient for positive change.

Ends/



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Annex I: Members of the Research Advisory Group

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Annex II: Framework for Consultation Interviews with Ageing and Older Renters

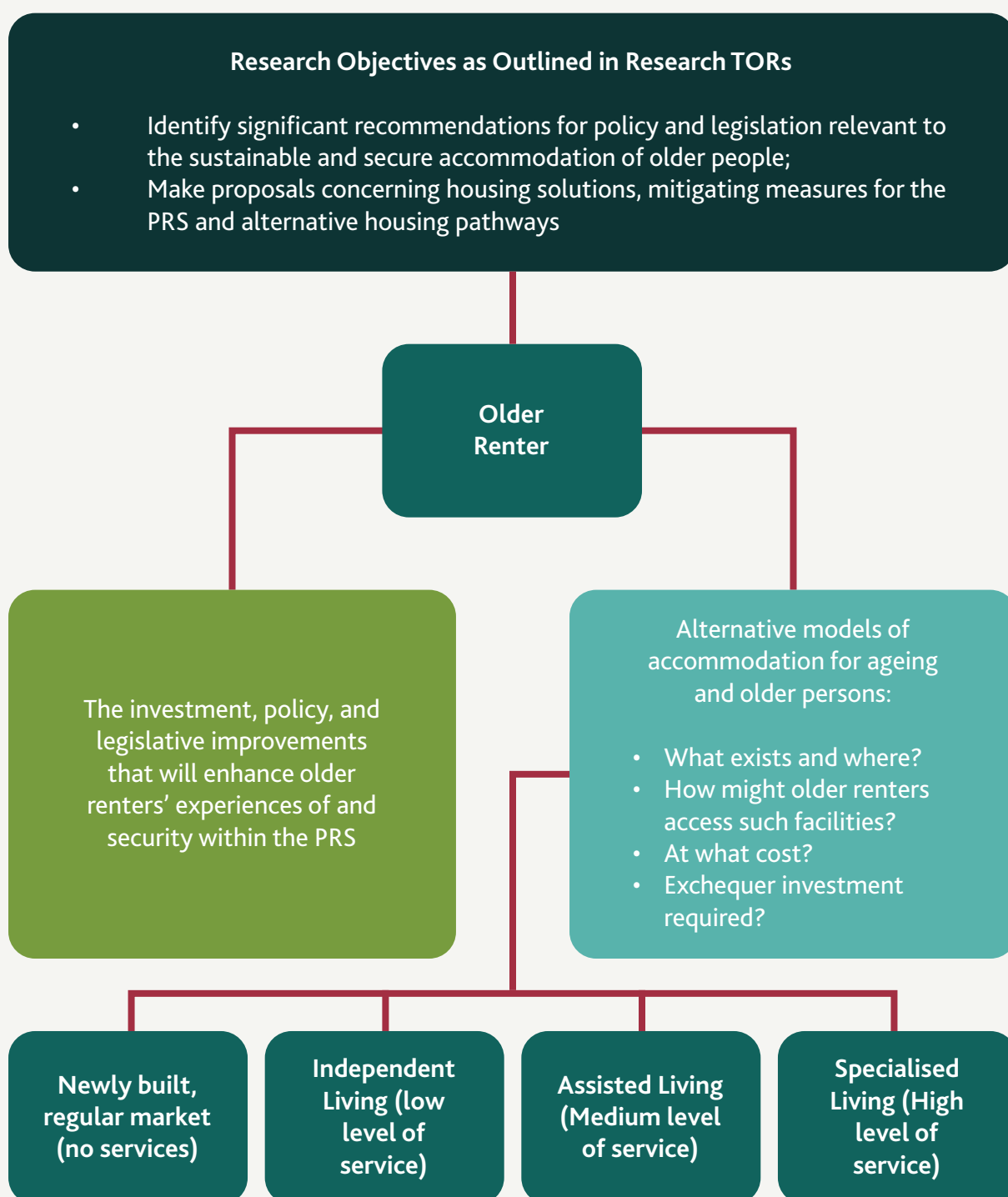
Theme	Proposed Consultation Questions	
1. Interviewee Profile:	1.1	Age
	1.2	Gender
	1.3	Location
	1.4	Residential status (living alone, couple, with family)
	1.5	Nationality and ethnicity
	1.6	Main income source (work, pension, social welfare, other)
	1.7	How long have you been renting from a private landlord?
	1.8	How long have you been renting in this particular property?
	1.9	Have you ever owned your own or lived in social housing?
	1.10	How do you pay for rent? Do you receive any form of rental assistance?
	1.11	Do you receive any form of social or care supports (such as Home Care, Meals on Wheels, support from the SVP, etc, for example)?
	1.12	Do you have any savings or property or other resources you can draw on when necessary?
	1.13	Describe your general health? Do you have any ongoing health conditions? If so, how long have you experienced those conditions?
2. Pathway to renting	2.1	Are you renting from a private landlord by choice?
	2.2	What have been the main factors (e.g. personal, financial, other) that have influenced you to rent from a private landlord?
	2.3	Ten years ago, would you have expected to have been renting from a private landlord at this stage of your life? Please explain.
3. Experience of Renting (and impact)	3.1	How easy or difficult was it for you to find a rental property in the area in which you wanted to live? Is your current rental property in the area in which you want to live?

- 3.2 Describe the property you are renting (number of rooms, rent you pay each month, etc.). What made you choose this property over others?
 - 3.3 Do you like living in the area you live in? Is this a safe area in which to live? Explain your answer.
 - 3.4 Is the house secure and do you feel safe living in it?
 - 3.5 How easy is it for you to afford your rent each month (Y/N)? Roughly speaking, what % of your income goes on rent each month? Are you able to afford all other household bills (Y/N)? How does the cost of rent impact on you? On average, what do you pay on heating each month?
 - 3.6 Have you received a rent increase while living in your current property? How much was the increase? What impact did this have on you and your ability to pay rent and other bills?
 - 3.7 Do you have much interaction with your landlord? Do you have a good relationship with your landlord and do you feel secure in your tenancy? If there is ever a problem with the property or the tenancy, do you feel confident bringing it to the attention of the landlord? Explain your answer.
 - 3.8 Is the property you rent well maintained? Is it comfortable? Does it allow you to take adequate care of your health and wellbeing?
 - 3.9 Is the house suitable for your needs at this current stage of your life? Please explain. Does it feel like home?
 - 3.10 Do you feel that your current accommodation allows you to have family and friends over to visit? Does it allow you to get the care and supports you need when you need them? Explain your answer.
 - 3.11 What was the main reason for you getting in contact with ALONE/Threshold?
-
4. Future aspirations and agency⁷²
 - 4.1 Do you think much about ageing and getting older? How do you feel about it?
 - 4.2 How do you imagine yourself at the age of 75 or 80? Do you have plans for your older age?
 - 4.3 Where would you like to be living when you are 75 or 80? Do you imagine you will be still renting from a private landlord or are there other housing options that interest you?

⁷² Some of the questions in section 4 may need slight modification depending on the age of interviewees (i.e. if in the 75+ age bracket).

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|----------------------------|-----|--|
| | 4.4 | If yes, how easy or difficult might it be for you to take up those options? Please explain your answer. |
| 5. Messages for government | 5.1 | As a person who is growing older while renting in the private sector, what recommendations would you make to government about the private rental sector so that you would be able to age well while renting? |
| | 5.2 | What support from the State would make the biggest difference for you to take up an alternative or more suitable form of housing as you grow older? |
| 6. Final comments | 6.1 | Anything else you would like to add |

Annex III: Framework for Consultation Interviews with Specialist Organisations



1. Profile of interviewee and of the organisation/agency/department with which they work
2. Our examination of the private rented sector indicates considerable deficits in respect of the needs of ageing and older renters, particularly in terms of choice, affordability, suitability, quality, agency and security. Do you agree that these are issues of concern? Do these issues have a specific negative impact on the renting opportunities and experiences of older people compared to others in the PRS?
3. Mindful of the growing reliance on PRS as a tenure option for ageing and older people, how might the PRS be supported to become a more attractive tenure option for older people, for example:
 - a. In terms of State investment in the PRS;
 - b. In terms of Policy or Legislative change in favour of older renters?
4. To what extent does Housing for All address these issues?
5. How might policy or legislative changes in favour of older renters impact on landlord and housing availability in the PRS? How might the State guard against the loss of landlords or accommodation to the market?
6. Literature suggests a dearth of age-friendly or age-specific housing in Ireland (new build for rent or purchase, cognisant of universal design guidelines; independent, assisted or specialised living units). To your knowledge, what does exist, where and what kind of coverage does it have? Who operates these models of age-friendly housing – Local Authorities, Approved Housing Bodies?
7. What supports need to be in place to facilitate ageing and older people currently in the PRS to avail of such options in their respective communities, especially those with limited resources, in a manner that builds greater security of tenure while also facilitating ageing in place?
8. Realistically, what State investment is likely in the next ten years to increase older people's access to age-friendly, independent, assisted and specialised living environments? On what data would that investment be based? What reach/number of units would be required and what number would be created? What would be the ownership/management arrangements in respect of new units?
9. In terms of a growing ageing population in Ireland, will that investment be adequate? If not, what are the implications?
10. As above, to what extent does Housing for All adequately address alternative housing pathways for older people?

11. Can you advise of existing good practice models in relation to the accommodation of ageing and older people that address some of the challenges highlighted throughout our conversation?

Annex IV: Organisations and Agencies Consulted

1. Family Carers Ireland
2. ALONE
3. Integrated Care Programme for Older People
4. Social Innovator in Older Persons' Housing
5. Department of Housing (rental policy and legislation)
6. CATU
7. TCD Social Policy Department
8. Irish Property Owners Association
9. Healthy Age Friendly Homes (Limerick City and County)
10. Dept of Housing, HAP/ Statistics and Data Analytics Unit
11. Director of Housing, Social and Community Development, (South Dublin County Council)
12. ESRI
13. Housing Agency
14. RTB
15. Threshold
16. Housing & Community Services, Dublin City Council
17. Age Friendly Ireland

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