

# PROFILE OF HOUSEHOLDS ACCOMMODATED BY CAVAN TOWN COUNCIL

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Cavan County Council



Cavan Town Council



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## **1 Introduction**

Local authorities have a long history in Ireland of addressing poverty and exclusion. Social housing alone has made a huge impact over many decades in terms of bettering the lives of hundreds of thousands of people. However there has over recent years been an increased focus on the needs of local authority tenants with a greater emphasis on local authority involvement in community development and in tackling social exclusion. In order to combat poverty and disadvantage the local authority's roles must be strengthened and they must become more strategic. In order to do this they must become increasingly involved in research at the local level. Therefore it is necessary to start collecting data that is required to identify and respond to local needs.

This research report was carried out as a joint initiative between the Cavan County Council's Social Inclusion Unit, the Cavan Town Council's Housing Unit and Cavan RAPID. The principal aim of this report is to provide a profile of households accommodated by Cavan Town Council as of December 2008.

The findings of this study will provide baseline information for Cavan Town Council in terms of housing stock as well as providing vital information for the local authority in planning future housing services. The information will also aid the Cavan RAPID Programme in developing a number of key projects outlined in the Cavan RAPID Action Plan. All of Cavan Town is currently designated as a RAPID Area. And finally it will assist the Social Inclusion Unit to establish baseline information on the extent, nature and causes of poverty within Cavan, and aid in the promotion of social inclusion.

The research underlying the report was collected from two primary information sources. Firstly the rent assessment records which supply information furnished by tenants for rent assessment purposes (annual review of differential rent). This information is stored for administrative purposes within a database on the 'Housing Operations Made Easy' Programme' (HOME) in the Cavan Town Council Housing Section. The second source of information

came from a short questionnaire which was distributed to all tenants who complete a rent assessment form.

This is the first report of its kind to provide an analysis of Local Authority tenants in Cavan Town. It is envisaged that this information will be updated every few years in order to provide an accurate picture of the changing demographic nature of local authority housing stock in Cavan Town.

### **Cavan Town – Some Key Characteristics**

- Current population of 10,302 persons .
- It has experienced a 22% increase in its population between 2002 & 2006.
- The level of unemployment in Cavan Town is much higher than the National Average.
- Cavan Urban DED had the highest number of White Irish Travellers in County Cavan (113 people).

(The above information was taken from the Census 2006)

- Designated as an urban area experiencing high levels of consistent disadvantage –with its designation as a RAPID area (Revitalising Areas by Planning, Investment and Development) in 2002.
- Cavan Town's population is expected to rise significantly with the completion of the M3 Motorway – leading to shorter commuting times to Dublin.
- There are a lack of Community Buildings, Youth Services or Facilities within Cavan Town

## **1.1 Outline of Report**

This report is set out in a number of sections. The first section provides a background to the study and outlines the main methodology employed. Section two looks at Cavan Town Council's current housing provision and stock. Section three presents a demographic profile of households accommodated by Cavan Town Council, in terms of household composition (family size, number of children etc.), it also analyses the available data relating to the levels and sources of income. Section four analyses the information available within the questionnaires which were distributed and collected from tenants. Finally section five provides a summary of the main findings of this report along with some conclusions.

The 464 households and 1,203 individuals accommodated by Cavan Town Council in 2008 will be profiled according to the following criteria:

- Type and number of dwelling
- Age of Housing Stock
- Number and location of vacant houses
- Estate Profile
- Length of tenancy
- Age and gender profile of tenants & all occupants
- Household size and composition
- Proportion of Lone Parent Household – what estates they live within and household structure
- Sources and levels of primary income for households
- Total weekly household income
- Weekly rent paid per household

## **1.2 Methodology**

### **Source of Data**

The starting point for the research was the information on Cavan Town Council housing stock available within the Council's properties file. This provides basic information on the location and types of dwellings and dates of construction.

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

The rent assessment records for households provide information on the age, sex, employment status, source and amount of income of all members of tenant households. Therefore the rent assessment records are a good source which can be used to generate demographic and socio-economic data on the tenants and the tenant households.

The data utilised in this analysis was compiled from rent assessment forms submitted to the Cavan Town Council in the first four to five months of 2008. A copy of this form can be found in Appendix A. These data relate to 464 households, containing some 1,203 individuals (11.68% of the population of

Cavan Town), it accommodated in 2008. These households are situated over various locations throughout Cavan Town. The data only includes current tenants. Not included in this study are those in the process of buying their dwelling from the local authority under the tenant purchase scheme or those on the housing waiting list. In addition, properties are excluded from the analysis if they are not categorised as standard dwellings, are let on a short-term basis or are not let as residences. These include houses or flats used as community facilities, hostels for homeless people or dwellings rented out to outside agencies/organisations.

A short questionnaire was also drawn up and distributed to tenants who complete the rent assessment forms. A copy of this can be found in the Appendix B. This questionnaire set out to gather some further information on the tenants which would not have been captured on the rent assessment forms, so that a more detailed picture of the tenants accommodated by Cavan Town Council could be built. It was also useful to compare some of the results received from the questionnaires to the information obtained within the rent assessment forms.

Tenants were asked to complete the questionnaire on a purely voluntary basis and as a result questionnaires were not returned from all tenants. The information gathered from these questionnaires therefore only represents a snapshot of tenants and would not demonstrate all tenants' circumstances.

### **Quality of the Data**

It is important to acknowledge that the data on which this analysis is based have some inherent shortcomings. For instance, the rent assessment forms provide administrative data which were originally collected for a different purpose. They only provide information which is necessary for the assessment of rent and therefore cannot shed any light on, for instance, non-monetary indicators of deprivation among tenant households such as access to key goods or services or the standard of living accommodation. In addition,

because rents are related to the income of tenants it may be in their interests to under-report its full extent to the Town Council.

However, the problems associated with the use of these administrative data for research purposes are outweighed by their richness. Because Cavan Town Council collects detailed information on the age and incomes of all occupants of its social rented dwellings each year for rent assessment purposes, this database provides a comprehensive and timely insight into the income and demography of this population.

## **Methodology**

A student was employed through Cavan Town Council to extract and compile information from the property files and from the Council's computerised database (HOME). This was completed over the months of November and December. The data was then transferred into Excel for analysis.

A short questionnaire was also drawn up in order to gather some further detailed information on tenants. These questionnaires were sent out to all tenants who complete a rent assessment form and the head of the household was asked to complete the form. The questionnaires were posted out to the tenants enclosed with a self-addressed stamped envelope which tenants were asked to return to Cavan Town Council on a voluntary basis. Follow up phone calls were made for unreturned questionnaires. 464 questionnaires were posted out and 250 were returned.

The Social Inclusion Unit carried out an analysis of the information and compiled the final report.



### **1.3 Definition of Terms**

For the purposes of this study the following terms are defined:

**Household:**

A single person or a number of people residing together in the same accommodation.

**Tenant**

Refers to the head of the household or the person who signs off on the rent assessment form.

**Occupant**

Refers to all people living within the households.

## 2. Cavan Town Council Housing & Provision

According to the Census 2006 data 6% of all households within County Cavan were rented from a local authority. In the State as a whole, 7.22% of households are rented from a local authority. It was shown that certain parts of Cavan have a higher percentage of households rented from the local authority than either the County or State averages, such as the Cavan Urban area which had 21.70% of households rented from the local authority.

The tenants of Cavan Town Council constitute 12% of the total population of the Cavan Urban area while the total number of occupants accommodated by Cavan Town Council constitute 31% of the population.

The local authority estates in Cavan town cover: Tullacmongan area (comprising 16 estates); as well as Kilnavara Crescent; O'Raghallaigh Park; St. Patrick's Terrace; St. Felim's Place; The Drumlins; and The Steeples.

As of December 2008 Cavan Town Council had 498 properties which could be used for rental purposes. Table 2.1 below summarises the basic types of dwellings.

**Table 2.1: Types of Dwellings**

<b>Dwelling Types</b>	<b>Number</b>	<b>Percentage of Total</b>
1 bed-roomed detached bungalow	5	1.00%
1 bed-roomed semi-detached bungalow	23	4.62%
2 bed-roomed semi-detached two-storey	9	1.81%
1 bed-roomed flat	15	3.01%
2 bed-roomed terraced bungalow	7	1.41%
2 bed-roomed semi-detached bungalow	25	5.02%
2 bed-roomed terraced two-storey	3	0.60%
2 bed-roomed flat	28	5.62%
3 bed-roomed detached bungalow	1	0.20%
3 bed-roomed semi-detached bungalow	1	0.20%
3 bed-roomed detached two-storey	1	0.20%
3 bed-roomed semi-detached two-storey	361	72.49%
3 bed-roomed terraced two-storey	6	1.20%
4 bed-roomed semi-detached two-storey	13	2.61%
<b>Total</b>	<b>498</b>	<b>100.00%</b>

Altogether there are 498 properties of which 72.49% are '3 bed-roomed semi-detached two-storey' housing.

Figure 2.1 demonstrates the age of the housing stock. It includes properties built in 1910 right up to 2007. Construction peaks between the period 1990 and 2009 with almost half (49.39%) of the properties being built over this period. The largest proportion (61.41%) of these properties were built during the later end of this period between 2000 and 2007.

**Figure 2.1: Age of Housing Stock**

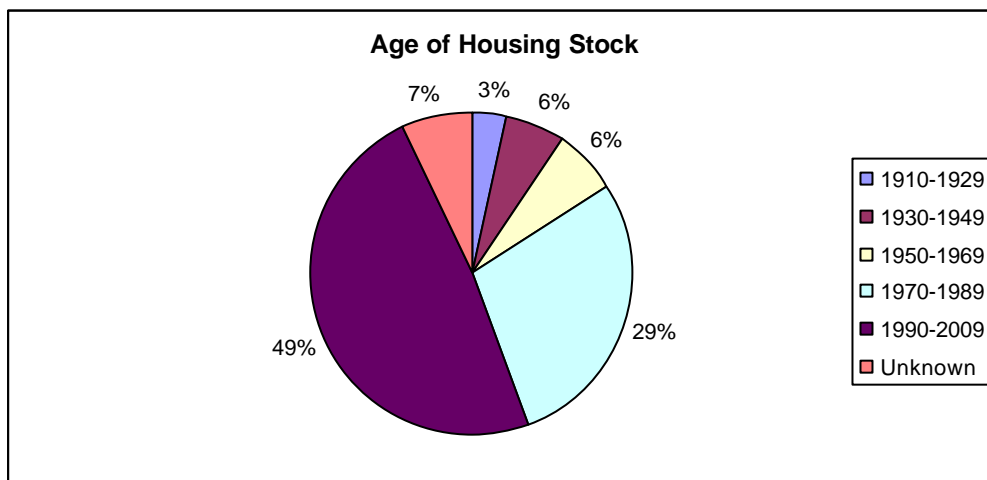


Table 2.2 shows the number of vacant houses within the Cavan Town Council housing stock. As can be seen the majority of houses can be found within St. Martin's Estate and St. Aidan's Terrace where 8 houses, 4 in each area, are currently vacant.

**Table 2.2: Location of Vacant Houses**

<b>Location of Vacant Houses</b>	<b>Number of Houses</b>
Ard Na Greine	2
Aughnaskerry Drive	2
St. Martins Estate	4
St. Aidan's Terrace	4
Breffni Terrace	2
John Paul Avenue	2
Killymooney Drive	2
Owen Roe Terrace	2
Fairgreen	1
Highfield Road	1
Jubilee Terrace	1
Kilnavara Crescent	1
Killymooney Drive	1
Lakeview Terrace	1
Laragh Crescent	1
Loughview	1
O'Raghallagh Park	1
St. Brigids Terrace	1
St. Phelims Place	1
Tullacmongan	1
<b>Total</b>	<b>32</b>

***Note:** 4 units at St. Aidan's Terrace are for demolition and therefore are not available for allocation. 7 of those listed are 'long tern voids' i.e. not available for allocation*

Table 23 summarises the number of tenants within each estate and how many occupants in total there are currently living within each estate as of December 2008.

**Table 2.3: Estate Profile**

<b>Estates</b>	<b>Number of Tenants</b>	<b>Percentage of Tenants</b>	<b>Number of Occupants</b>	<b>Percentage of Occupants</b>
Ard Na Greine	17	3.66%	54	4.49%
Ardkeen	2	0.43%	8	0.67%
Athbara	3	0.65%	4	0.33%
Aughnaskerry Drive	8	1.72%	27	2.24%
Breffni Terrace	18	3.88%	39	3.24%
Carraig Beag	8	1.72%	11	0.91%
Church View	8	1.72%	9	0.75%
College Street	1	0.22%	3	0.25%
Drumhechna Balllinagh	1	0.22%	9	0.75%
Elm Grove	14	3.02%	15	1.25%
Fairgreen	3	0.65%	3	0.25%
Fairhill	13	2.80%	16	1.33%
Fairview	4	0.86%	10	0.83%
Harmony Heights	2	0.43%	6	0.50%
Highfield Road	1	0.22%	1	0.08%
John Paul Avenue	35	7.54%	115	9.56%
Jubilee Terrace	4	0.86%	16	1.33%
Killymooney Drive	43	9.27%	123	10.22%
Kilnavara Crescent	18	3.88%	57	4.74%
Lakeview Terrace	7	1.51%	17	1.41%
Laragh Crescent	29	6.25%	75	6.23%
Loughview	4	0.86%	4	0.33%
O Raghallagh Park	64	13.79%	199	16.54%
Owen Roe Terrace	12	2.59%	22	1.83%
Park View	18	3.88%	68	5.65%
Richmond Mills	15	3.23%	18	1.50%
St Aidans Terrace	1	0.22%	1	0.08%
St Brigids Terrace	10	2.16%	24	2.00%
St Martins Estate	25	5.39%	65	5.40%
St Marys Terrace	1	0.22%	1	0.08%
St Patricks Terrace	3	0.65%	7	0.58%
St Phelims Court	5	1.08%	7	0.58%
St Phelims Place	5	1.08%	14	1.16%
Swellan	4	0.86%	29	2.41%
Swellan Court	1	0.22%	3	0.25%
The Drumlins	12	2.59%	28	2.33%
The Steeples	17	3.66%	37	3.08%
Tulac Mongan	22	4.74%	52	4.32%
Wolfe Tone Street	6	1.29%	6	0.50%
<b>Total</b>	<b>464</b>	<b>100.00%</b>	<b>1203</b>	<b>100.00%</b>

The estate with the largest number of tenants (13.79%) and occupants (16.54%) is O' Raghallagh Park, followed by Killymooney Drive which has 9.27% tenants and 10.22% occupants.

Table 2.4 below provides an indication of how long the current tenants of Cavan Town Council have been in tenancy. 0.86%, that's 4 tenants, first started renting between 1950 and 1959. The vast majority of tenants (78.23%) have taken up tenancy between 2005 and 2008.

**Table 2.4: Years of Tenancy**

<b>Length of Time in Tenancy</b>	<b>Number</b>	<b>Percentage</b>
1950-1959	4	0.86%
1960-1969	1	0.22%
1970-1979	4	0.86%
1980-1989	5	1.08%
1990-1999	17	3.66%
2000-2004	70	15.09%
2005-2008	363	78.23%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

### 3 Demographic Profile of Households

This section presents a demographic profile of the individuals and households accommodated by Cavan Town Council. It will provide detailed information on Cavan Town Council households by way of total households accommodated by Cavan Town Council.

#### Age & Gender

Figure 3.1 below displays the age profile of all tenants. The youngest tenants are 19 years old (3) and the oldest is 93 years. Almost half of all tenants (44.83%) are between the ages of 25 to 44 years and 13.15% of tenants are 65 years or over.

**Figure 3.1: Age Profile of Tenants**

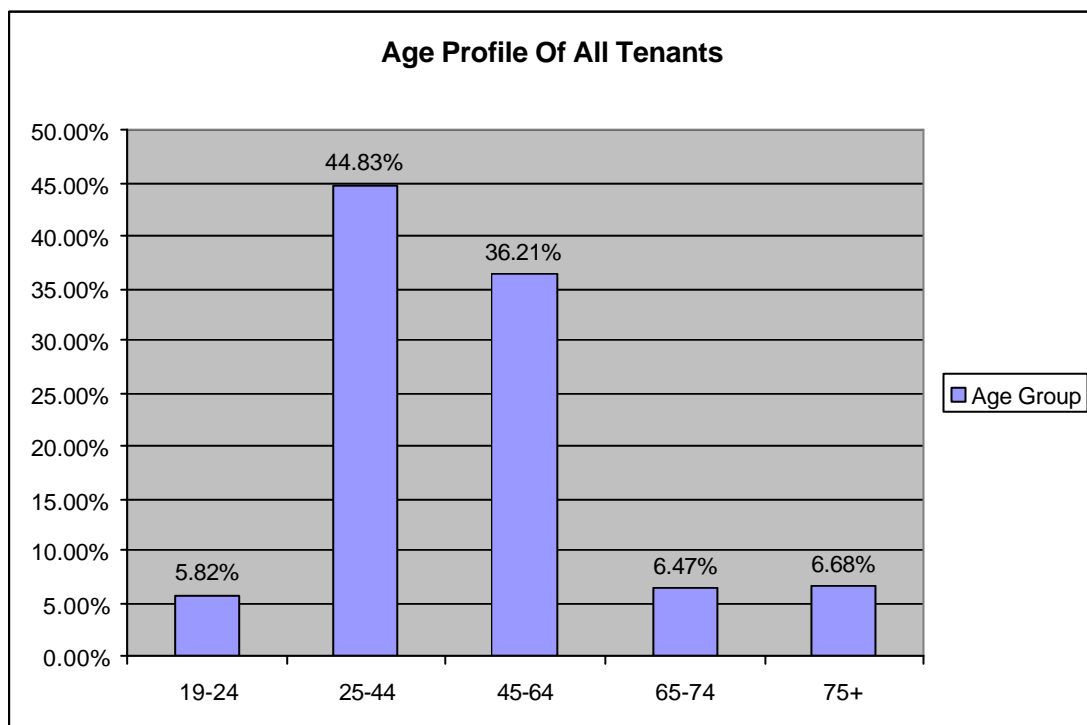
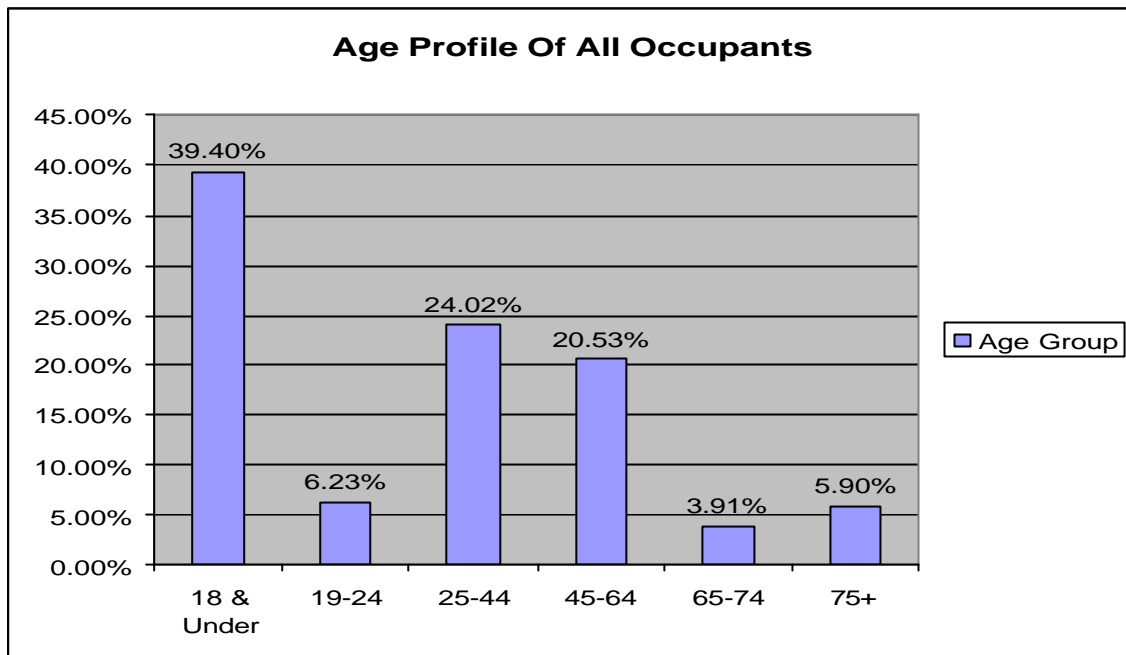


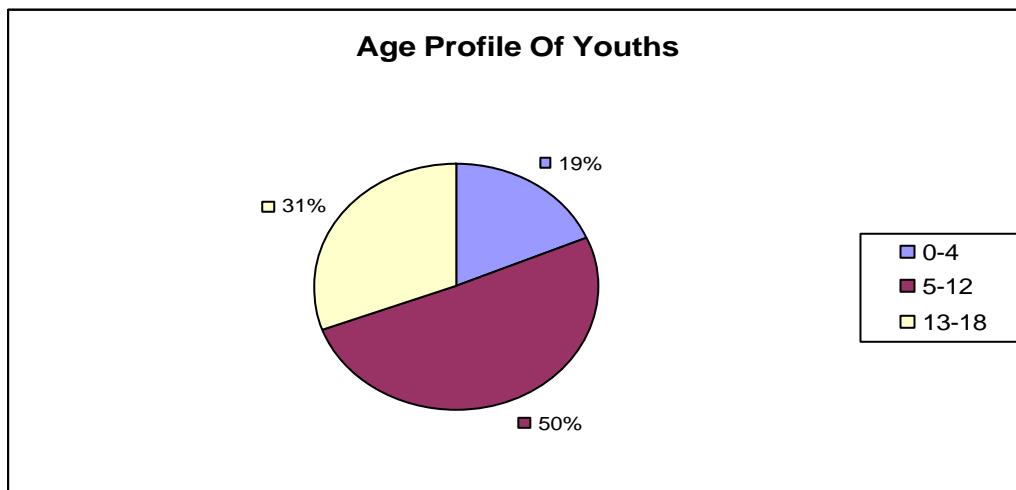
Figure 3.2 breaks down the age profile for all occupants. Of the 1,203 occupants 9.81% are 65 years old or older. There is quite a young population living within Cavan Town Council housing overall. Out of the 1,203 occupants over a third (39.40%), are 18 years or younger.

**Figure 3.2: Age Profile of all Occupants**



Of these youths just over half, 50.53%, are aged between 5 and 12 years old as Table 3.1 demonstrates.

**Table 3.1: Age Profile of Youths**





## Gender

The majority of tenants are female at 57.97%.

**Table 3.2: Gender of Tenants**

Gender of Tenant	Number	Percentage
Male	194	42.03%
Female	268	57.97%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

The same can be said for overall occupants living within the households, the majority, 57.36% are females.

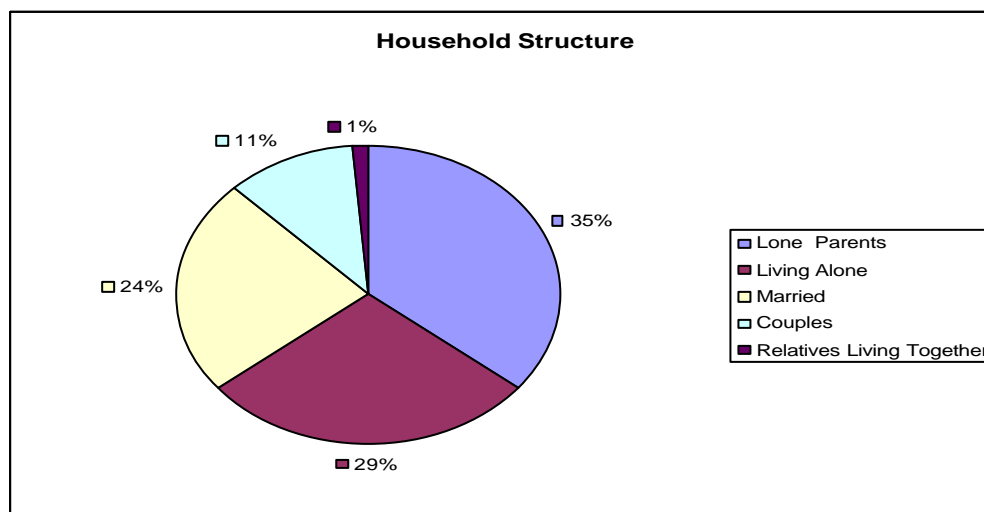
**Table 3.3: Gender of All Occupants**

Gender of all Occupants	Number	Percentage
Male	513	42.64%
Female	690	57.36%
<b>Total</b>	<b>1,203</b>	<b>100.00%</b>

## Household Composition and Size

Of the 464 households accommodated by Cavan Town Council in 2008, 35.7% of households are Lone Parent Households and 28.5% are Single Adult Households as Figure 3.3 demonstrates.

**Figure 3.3: Household Structure of Tenants**



## Number of Persons per Household

Table 3.4 below displays the number of persons per household accommodated by Cavan Town Council in 2008. The majority of households (55.82%) contain 1 to 2 persons per household, with 31.68% of households containing 1 person, and 24.14% of households containing 2 persons. One household contained 14 persons, the highest number of occupants.

**Table 3.4: Number of persons per household**

<b>Persons Per House</b>	<b>Number</b>	<b>Percentage</b>
1 Person	147	31.68%
2 Persons	112	24.14%
3 Persons	102	21.98%
4 Persons	46	9.91%
5 Persons	26	5.60%
6 Persons	19	4.09%
7 Persons	6	1.29%
8 Persons	3	0.65%
9 Persons or over	3	0.65%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

## Number of Children per Household

The number of children (under the age of 18) per household is displayed in Table 3.5. The largest proportion of households (49.57%) contain no children, followed by 20.04% of household containing 1 child and 18.97% containing 2 children.

**Table 3.5: Number of children per household**

<b>Children per Household</b>	<b>Number</b>	<b>Percentage</b>
0 Children Per House	230	49.57%
1 Child Per House	93	20.04%
2 Children Per House	88	18.97%
3 Children Per House	26	5.60%
4 Children Per House	18	3.88%
5 Children Per House	6	1.29%
6 Children Per House	2	0.43%
7 Children Per House	0	0.00%
8 Children Per House	1	0.22%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

## Lone Parent Households

One third of households (35.7%) accommodated by Cavan Town Council are lone parent households. Of these 92.68% are female tenants.

The number of lone parents accommodated by Cavan Town Council comprises 73% of all lone parent households within the Cavan Town. (Census 2006)

As Table 3.6 shows lone parent households are spread out over 27 different estates in total. The largest proportion of households (21.95%) were found to live within O' Raghallaigh Park, followed by John Paul Avenue (10.98%) and Laragh Crescent (9.76%).

**Table 3.6: Location of Lone Parents**

<b>Estate</b>	<b>Number</b>	<b>Percentage</b>
O Raghallaigh Park	36	21.95%
John Paul Avenue	18	10.98%
Laragh Crescent	16	9.76%
Killymooney	12	7.32%
St. Martins Estate	9	5.49%
Kilnavara Crescent	9	5.49%
The Drumlins	8	4.88%
Park View	7	4.27%
The Steeples	7	4.27%
Owen Roe Terrace	6	3.66%
Tullacmongan	6	3.66%
Breffni Terrace	5	3.05%
St Brigids Terrace	4	2.44%
Lakeview Terrace	3	1.83%
Ard na Greine	3	1.83%
Aughnaskerry	3	1.83%
St. Patricks Terrace	2	1.22%
St . Phelims Court	1	0.61%
Athbara	1	0.61%
Elm Grove	1	0.61%
Carraig Beag	1	0.61%
Jubilee Terrace	1	0.61%
Ardkeen	1	0.61%
Fairview	1	0.61%
Swellan Court	1	0.61%
College Street	1	0.61%

Fairhill	1	0.61%
<b>Total</b>	<b>164</b>	<b>100.00%</b>

The lone parent households can be broken down to show their household structure which Table 3.7 demonstrates.

**Table 3.7: Structure of Lone Parent Households**

<b>Structure of Lone Parent Households</b>	<b>Number</b>	<b>Percentage</b>
Female Lone Parent with 1 child	66	40.24%
Female Lone Parent with 2 children	53	32.32%
Female Lone Parent with 3 children	14	8.54%
Female Lone Parent with 4 children	10	6.10%
Female Lone Parent with 5 children	3	1.83%
Female Lone Parent with 8 Children	1	0.61%
Female Lone Parent with 1 child & relative	4	2.44%
Female Lone Parent with 2 children & relative	1	0.61%
Male Lone Parents with one child	7	4.27%
Male Lone Parents with 2 children	4	2.44%
Male Lone Parents with 4 children	1	0.61%
<b>Total</b>	<b>164</b>	<b>100.00%</b>

The majority of lone parent households (72.56%) contain either 1 or 2 children. 40.24 % of households contain 1 child, 32.32% contain 2 children, 8.54% contain 3 children, and 6.10% contain 4 or more children.

## Income

### Primary source of household income

Table 3.8 shows that a quarter (25.43%) of households derive their primary income from employment. The remaining 74.57% receive their primary source of income from social welfare payments/state assistance.

**Table 3.8: Primary Source of Household Income**

<b>Primary Source of Household Income</b>	<b>Number</b>	<b>Percentage</b>
One Parent Family Allowance	85	18.32%
Back To Work Allowance	6	1.29%
Employment	118	25.43%
Carers Benefit/Allowance	2	0.43%
Disablement Benefit	5	1.08%
Disability Allowance	38	8.19%
Jobseekers Allowance	65	14.01%
Jobseekers Benefit	14	3.02%
Contributory /Private Pension	13	2.80%
Non-Contributory Pension	16	3.45%
Supplementary Welfare Assistance	11	2.37%
Widow's Pension	19	4.09%
Not Stated	8	1.72%
Other	64	13.79%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

Of those in employment 61.86% are female while only 38.14% are male.

**Table 3.9: Principle Earners in Employment by Gender**

<b>Principle Earners in Employment by Gender</b>	<b>Number</b>	<b>Percentage</b>
Males	45	38.14%
Females	73	61.86%
<b>Total</b>	<b>118</b>	<b>100.00%</b>

Table 3.10 provides a breakdown of the social welfare payments which constitute the primary income for almost one third of households.

**Table 3.10: Breakdown of Social Welfare Payments received as Primary Income**

<b>Types of Social Welfare Payments</b>	<b>Number</b>	<b>Percentage</b>
Back To Work Allowance	6	1.78%
Jobseekers Allowance	65	19.23%
Jobseeker's Benefit	14	4.14%
Carer's Benefit/Allowance	2	0.59%
Deserted Wife's Benefit	2	0.59%
Disability Payment	61	18.05%
Invalidity Pension	19	5.62%
One Parent Family Allowance	85	25.15%
Pre-Retirement Allowance	2	0.59%
State Pension (Contributory)	13	3.85%
State Pension (Non-Contributory)	16	4.73%
State Pension (Transition)	18	5.33%
Supplementary Welfare Allowance	11	3.25%
Widow's/Widower's (Contributory) Pension	14	4.14%
Widow's/Widower's (Non-Contributory) Pension	5	1.48%
Other	5	1.48%
<b>Total</b>	<b>338</b>	<b>100.00%</b>

One Parent Family Payments represents the most important source, received by a quarter of all households (25.15%). This is followed by Jobseekers Allowance (19.23%) and some form of disability payment (18.05%).

Of those in receipt of One Parent Family Payment 96.47% are females.

Half of all lone parent households (51.83%) depend on One-Parent Family Payment as their main source of income.

### **Total weekly household income**

The total average weekly income per households accommodated by Cavan Town Council is €278.05.

Table 3.11 represents the 'total weekly income' received by all the households. At 32.76% almost one third of households earn between €151 to

€200 per week, followed by 24.57% of households earning between €201 to €250 per week.

**Table 3.11: Total weekly household income**

Total Household Income	Number	Percentage
<i>Total average weekly household income</i>	€278.05	-
Less than €99	1	0.22%
€100-€150	2	0.43%
€151-€200	152	32.76%
€201-€250	114	24.57%
€251-€300	24	5.17%
€301-€350	49	10.56%
€351-€400	51	10.99%
€401-€450	22	4.74%
€451-€500	11	2.37%
€501 & Over	30	6.47%
Not Stated	8	1.72%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

### Weekly rent

The average weekly rent paid per household to Cavan Town Council is €44.68. The rents paid by the households vary significantly, the largest proportion of households (37.28%) pay over €50 per week, followed by 29.53% who pay between €30 to €39 per week.

**Table 3.12: Weekly rent paid to Cavan Town Council**

Weekly Rent Paid By Tenants	Number	Percentage
<i>Average weekly rent paid by Households</i>	€44.68	-
€20 - €29	117	25.22%
€30 - €39	137	29.53%
€40 - €49	37	7.97%
Over €50	173	37.28%
<b>Total</b>	<b>464</b>	<b>100.00%</b>

### **Other Information Obtained**

In total 39.40% of all occupants living within Cavan Town Council housing are under the age of 18 years old. O'Raghallaigh Park has the highest number of youths, with 94 children under the age of 18 living within it, followed by Killymooney Drive with 52 children.

**Table 3.13: Location of Children Under 18**

<b>Estate</b>	<b>Number of Children Under 18</b>
O'Raghallaigh Park	94
Killymooney Drive	52
John Paul Avenue	46
Park View	39
Laragh Crescent	33
St. Martins Estate	26
Kilnavara Crescent	25
Ard Na Greine	25
The Steeples	17
Swellan	15
Breffni Terrace	15
Tullacmongan	13
Aughnaskerry Drive	12
The Drumlins	11
Lakeview Terrace	8
St. Brigids Terrace	8
Jubilee Terrace	6
St. Phelim's Place	5
Drumhechna-Ballinagh	4
Fairview	4
Ardkeen	4
Owen Roe Terrace	3
Harmony Heights	3
Swellan Court	2
St. Patrick's Terrace	1
Wolfe Stone	0
Richmond Mills	0
St. Aidans Terrace	0
St. Mary's Terrace	0
Athbara	0
Elm Grove	0
Carraig Beag	0
Fairgreen	0
Highfield Road	0
Church View	0



College Street	0
Fairhill	0
St. Phelim's Court	0
Loughview	0
St. Phelim's Court	0
<b>Total</b>	<b>471</b>

There are 28 Travellers currently accommodated by Cavan Town Council. Killymooney Drive has the highest number with 11 households. The remaining households are scattered over 11 different estates.

**Table 3.14: Location & Number of Traveller Tenants**

<b>Estate</b>	<b>Number of Tenants</b>
Killymooney Drive	11
John Paul Avenue	3
Ard na Greine	3
Breffni Terrace	2
Owen Roe Terrace	2
3 Lakeview Terrace	1
St. Martins Estate	1
Park View	1
Ardkeen	1
Richmond Mills	1
Jubilee Terrace	1
O Raghallaigh Park	1
<b>Total</b>	<b>28</b>

## 4 Analysis of Data from Questionnaires

This section carries out an analysis of the returned questionnaires which were distributed to Cavan Town Council tenants who complete a rent assessment form. The head of the households were asked to complete the form.

460 questionnaires were posted out and 250 were returned, just over half a return rate at 54.35%.

There was a full response rate regarding the question concerning disability. Approximately a quarter of the respondents (24%) indicated that they have a disability.

206 tenants responded to the question concerning providing care for another person of which 8.25% (17 people) responded they currently are. However not all of these carers are actually be in receipt of a social welfare payment as indicated within Table 3.10 of the previous chapter which showed that just 2 people (0.59%) of households actually received Carer's Allowance/Benefit as their primary income source. It also suggests that these caring roles are not carried out on a full-time basis and that the carer may also be in employment.

171 tenants responded to the question concerning their current occupation which provided quite a mixed response. Table 4.1 shows that overall 73.1% of all the respondents are not working for various reasons with the highest proportion of these (28.65%) indicating that they are currently unable to work. 2.92% of tenants are currently completing full-time or part-time education.

**Table 4.1: Current Occupation**

<b>Current Occupation</b>	<b>Number</b>	<b>Percentage</b>
Part-time Employment	25	14.62%
Full-time Employment	18	10.53%
Part-time Education	3	1.75%
Full-time Education	2	1.17%
Looking after own children	33	19.30%
Retired	41	23.98%
Unable to work	49	28.65%
<b>Total</b>	<b>171</b>	<b>100.00%</b>

190 tenants responded to the question concerning their current source of income. Again the largest proportion of tenants said that they are currently in receipt of One Parent Family Payment (21.05%), followed very closely by disability payment, this would correspond with the results found in Table 3.10.

**Table 4.2: Source of Main Income**

<b>Source of Income</b>	<b>Number</b>	<b>Percentage</b>
Employed/Self-Employed	18	9.47%
Jobseeker's Allowance	16	8.42%
Jobseeker's Benefit	18	9.47%
One Parent Family Payment	40	21.05%
CE/JI or Other Scheme	0	0.00%
Training Allowance	3	1.58%
Disability Payment	39	20.53%
Contributory Pension	14	7.37%
Non-Contributory Pension	26	13.68%
No Income	1	0.53%
Other Income	15	7.89%
<b>Total</b>	<b>190</b>	<b>100.00%</b>

Table 4.3 examines the weekly income received by tenants. 188 tenants responded to this question and the highest weekly income was found to be between €201-€250 at 36.17%, followed by €301 or over at 35.64%. These figures are different from those received in Table 3.11 of the previous chapter which found that the highest weekly income received by tenants as stated from information received within the rent assessment forms was between €151 and €200 per week, a lower figure.

**Table 4.3: Weekly Income**

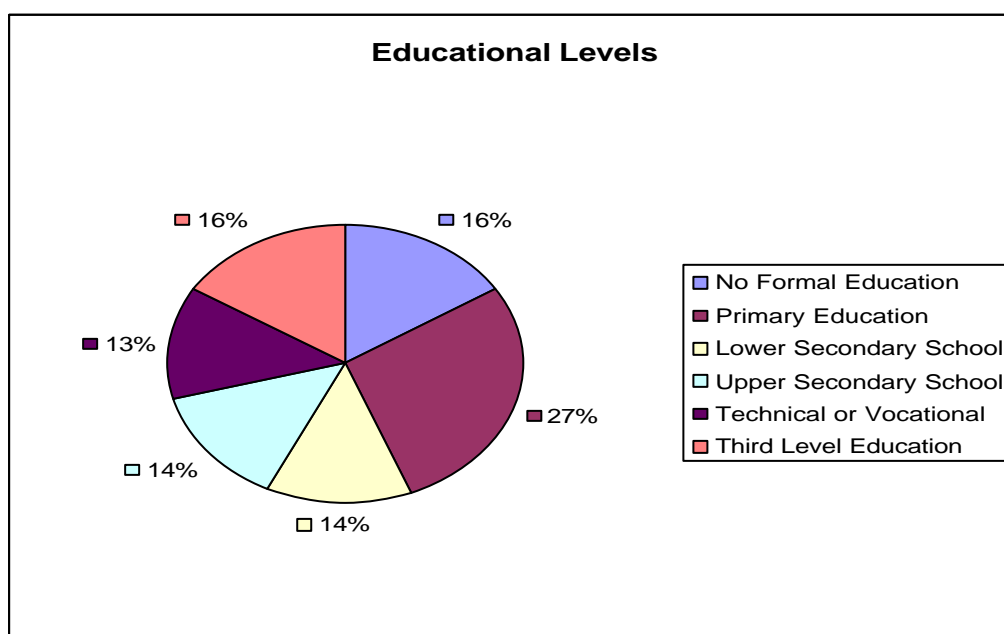
Weekly Income	Number	Percentage
€100 or less	2	1.06%
€101-€150	2	1.06%
€151 - €200	28	14.89%
€201-€250	68	36.17%
€251-€300	21	11.17%
Over €301	67	35.64%
<b>Total</b>	<b>188</b>	<b>100.00%</b>

Of the 202 respondents to the question regarding car ownership only 33.17% of tenants indicated that they are a car owner.

Of the 200 people who responded to the question on computer ownership, just over a quarter (28%) of tenants indicated they currently own one.

Table 4.4 shows the breakdown of the results received from the 192 tenants who responded to the question regarding Educational Levels. Quite significantly, altogether just under half (43.75%) of all the tenants have to date either no formal education or have only reached primary level. 16.15% of tenants have a third level qualification.

**Table 4.4: Educational Levels**



## **5 Summary & Conclusions**

### **5.1 Summary of Findings**

This section summarises some of the main findings from the research reported on in Chapters 2, 3 and 4 of this report.

This report presented a profile of 464 households and the 1,203 individuals accommodated by Cavan Town Council as of December 2008. These households constitute 11.68% of the population of Cavan Town (Census 2006). As explained in Section one of this report information was compiled from the rent assessment forms collected by Cavan Town Council for rental assessment purposes and a questionnaire was also sent out to tenants for completion.

#### **Housing Stock & Housing Provision**

The majority (72.49%) of Cavan Town Council's 498 properties used for rental purposes are 3 bed-roomed semi-detached two-storey houses.

Cavan Town Council housing construction covers the period 1910 to 2007 overall. Construction peaks between the period 1990 and 2009 with almost half (49.39%) of the properties being built over this period. The largest proportion (61.41%) of these properties were built during the later end of this period between 2000 and 2007.

Cavan Town Council currently has 32 houses vacant, that's 6.43% of all housing stock. The estates with the most vacancies include St. Martin's Estate and St. Aidan's Terrace where 8 houses, 4 in each, are currently vacant.

The estate with largest number of tenants (13.79%) and overall occupants (16.54%) is O' Raghallagh Park, followed by Killymooney Drive which has 9.27% tenants and 10.22% occupants.

Four of the Town Council's longest tenants first started renting between the years 1950 and 1959. The majority of tenants (78.23%) have taken up tenancy quite recently between 2005 and 2008 which would suggest that there is a good flow of tenants going through Cavan Town Council housing and that there are not too many long term tenants.

### **Demography and Household Composition**

#### **Age & Gender**

Tenants range between the ages of 19 to 93 years of age. Almost half of all tenants (44.40%) are between the ages of 25 to 44 years.

There are quite a young proportion of people accommodated by Cavan Town Council. Of the 1,203 occupants, just over a third (39.40%) are below the age of 18.

The majority of tenants have been found to be female at (57.97%). The majority (57.36%) of all occupants living within the Town Council housing were also found to be female.

#### **Household Structure**

One third (35.7%) of all Cavan Town Council households are lone parent households, followed by 28.5% which are single adult households or people living alone.

The majority of households (55.82%) contain at least 1 to 2 persons per household, with almost one third (31.68%) of all households containing 1 person and a smaller proportion (24.14%) of households containing 2 persons. One household contained 14 persons, the highest number of occupants. According to the 2006 Census Data the most common number of people per household for the Cavan Urban area was 2 persons, a higher figure than that found within Town Council housing.

The largest majority of households (49.57%) contain no children, followed by 20.04% of households containing 1 child and 18.97% containing 2 children. A child is considered to be under 18 years of age.

### **Lone Parents Households**

The EU Survey on Income and Living Conditions (2007) identifies lone parent households as being a high risk group for poverty. Members of lone parent households had the highest levels of consistent poverty.

One third of the households (35.7%) were found to be lone parent households and almost all of these (92.68%) are headed by females.

Just over half of lone parent households (51.83%) depend on One-Parent Family Payment as their main source of income.

Lone parent's households are spread out over 27 different estates in total. One fifth (21.95%) live within O' Raghallaigh Park, followed by John Paul Avenue (10.98%).

Almost two thirds (72.56%) of lone parent households contain either 1 or 2 children. The largest proportion of households were found to contain one child (40.24%).

### **Income**

Employment is the most important source of primary income for just a quarter of all households (25.43%) accommodated by Cavan Town Council the remaining two thirds (74.57%) of the households receive their primary income from social welfare payments/state benefits. It is evident that individuals in Local Authority housing are one of the most economically weak and marginalised groups in our society. As highlighted in Chapter 1 of this report, there is now an increased emphasis placed upon local authorities to become

more active in reducing social exclusion by linking social housing to broader issues of education and training, employment creation and community development.

Of those who are in employment 61.86% are female while only 38.14% are male.

The remaining 74.57% of households receive their primary income from social welfare payments/state assistance. An analysis of the breakdown of the different social welfare payments received by the households showed that One Parent Family Payment was the most important source for quarter of all households (25.15%).

Of those in receipt of One Parent Family Payment 96.47% are females. This reflects the high percentage of female lone parents which were found to be living within Cavan Town Council estates

The remaining social welfare payments which made up the main sources of primary income for households were Jobseekers Allowance at 19.23% and some form of Disability Payment at 18.05%.

The total average weekly income per households accommodated by Cavan Town Council is €278.05. At 57.33%, the majority of households earn between €151 to €250 per week. Weekly incomes per households ranged very broadly between €69.14 to €1,021.37.

Council rents are assessed according to household income rather than on an individual basis, taking into account family size. The average weekly rent paid per household to Cavan Town Council is €44.68. The largest proportion of households 37.28% pay over €50 per week, followed by 29.53% who pay between €30 to €39 per week. The weekly rents paid to the Town Council ranged quite significantly between €20 to €116.



## **Other Information**

Raghallaigh Park has the highest number of youths, with 94 youths (under the age of 18) living within it, followed by Killymooney Drive with 52 children.

There are 28 Traveller households accommodated in total. Killymooney Drive has the highest number with 11 households. The remaining households are scattered over 11 different estates.

### **5.3 Summary of findings from Questionnaires**

This section carried out an analysis of the information received from the returned questionnaires. 464 questionnaires were posted out and 250 were returned, just over half a response rate at 53.88%.

Tenants were asked if they were a member of an ethnic minority group of which 4.02% responded they were.

Approximately a quarter of the respondents (24%), indicated that they have some form of disability.

Seventeen people or 8.25% of respondents indicated that they currently provide care for another person. This result does not correspond to the results found in Section 3, Table 3.10, which showed that only 2 people (0.59%) were in receipt of Carer's Allowance/Benefit. This would suggest that they may be carrying out their caring duties while continuing to work and that their caring role is not a full time requirement. It could also suggest that they may be in receipt of some other type of welfare payment instead.

Regarding their current occupation, the largest proportion of respondents (28.65%) indicated that they are currently unable to work.

The question concerning current sources of income showed that the largest proportion of tenants are in receipt of One Parent Family Payment and this

was followed very closely by Disability Payment. This would correspond to the results found in Section 3, Table 3.10.

Only 33.17% of tenants indicated that they are a car owner, while only 28% of tenants indicated that they currently own a computer. The 'digital divide' refers to the social exclusion that occurs when people are unable to access services or supports because they do not have a computer, or because they do not have access to computer and internet equipment. Services and supports are increasingly available online which many tenants would be unable to access as a result. Tenants may also be finding it more difficult to access services if they do not have a car also.

A strong link exists between educational attainment and earning capacity. Thus the level of educational disadvantage in an area may be regarded as a proxy for social/economic deprivation. It was quite significant to learn that 43.75% of those tenants who responded to the question regarding education levels had either no formal education or had only obtained primary education.

## **5.5 Conclusions**

As a result of this report it is evident that valuable data can be obtained from the rent assessment forms and how they can be used to build a profile of the tenants living on Cavan Town Council's Estates. However there are some inherent problems with using Rent Assessment Forms presently. The most important one being that the forms are not always fully completed by tenants (i.e. not all questions are answered).

It would be very worthwhile if Cavan Town Council could develop a mechanism to ensure that all forms are filled out thoroughly and returned to their office promptly. In order to exploit the HOME system to the full there is a need to improve information recording on rent assessment forms so that minimally, all the required information fields are completed to the full.

This profile has managed to provide an analysis of households accommodated by Cavan Town Council in 2008. This information can act as a baseline for any future study on households accommodated by Cavan Local Authorities and can provide vital information for the local authority as it plans its housing activities for the next number of years. It is envisaged that this information will be updated every few years in order to provide an accurate picture of the changing demographic nature of local authority housing stock in Cavan.

This report has also highlighted the potential use for administrative data collected by local authorities for research and project development purposes. Despite some weaknesses with the administrative data utilised, this report highlights the wealth of information that can be extracted and manipulated for research and analysis purposes. It is hoped that other administrative data contained within other local authority sections can be maximised upon for research purposes in the future.

# **APPENDICIES**

# Appendix A

## CAVAN TOWN COUNCIL

Town Hall St,  
Cavan  
Ph 049 4378690 Fax 049 4331393

### Rent Assessment Form

Name: \_\_\_\_\_ Customer ID: \_\_\_\_\_  
Address: \_\_\_\_\_ File Reference: \_\_\_\_\_  
\_\_\_\_\_

**Date Stamp Here**

Phone No: \_\_\_\_\_  
Tenant Name: \_\_\_\_\_ Partner Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
PPS No: \_\_\_\_\_ PPS No: \_\_\_\_\_  
Employer: \_\_\_\_\_ Employer: \_\_\_\_\_  
Occupation: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Weekly Income: \_\_\_\_\_ Weekly Income: \_\_\_\_\_  
Have you any other income: \_\_\_\_\_ Have you any other income: \_\_\_\_\_  
If so, give details: \_\_\_\_\_ If so, give details: \_\_\_\_\_  
Relationship to Tenant: \_\_\_\_\_

Are you or any member of your household in possession of land? Yes  No

If Yes, Please state: Townland: \_\_\_\_\_ Acreage: \_\_\_\_\_ Valuation: \_\_\_\_\_

Other Residents:

Name:	Date of Birth	Relationship to Applicant	PPS Number	Source of Income	Weekly Income

*PPS Number is available form Dept of Social and Family Affairs*

I declare that the information and particulars given by me on this application form are true and correct, and I undertake to notify the Council of any change in my circumstances.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

# Employment Certification

Employee Name: \_\_\_\_\_  
Nature of Employment \_\_\_\_\_ PPS Number \_\_\_\_\_  
Date Employment Commenced \_\_\_\_\_ Gross Weekly Income: € \_\_\_\_\_  
Weekly Tax Credit: € \_\_\_\_\_ Weekly Tax Paid: € \_\_\_\_\_  
Tax Rate (%): \_\_\_\_\_ PRSI Contribution € \_\_\_\_\_  
PRSI Class: \_\_\_\_\_ Is Employment Temporary  Permanent   
Employer Name: \_\_\_\_\_  
Employer Address: \_\_\_\_\_  
Signed: \_\_\_\_\_  
Tite: \_\_\_\_\_  
Date: \_\_\_\_\_

Official Stamp

**Please ensure you enclose two recent payslips**

---

## SOCIAL WELFARE CERTIFICATION

ALL QUESTIONS MUST BE ANSWERED FULLY

Name \_\_\_\_\_ PPS Number \_\_\_\_\_  
Nature of Benefit: \_\_\_\_\_ Weekly Amount \_\_\_\_\_  
Date Claim Was Submitted: \_\_\_\_\_  
Personal Rate \_\_\_\_\_ Qualified Adult Allowance \_\_\_\_\_  
No. of Children: \_\_\_\_\_ Child Dependant Allowance: \_\_\_\_\_  
Other Allowances: \_\_\_\_\_  
Signed: \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_

Official Stamp

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**The furnishing of false or misleading information is an offence liable to prosecution**

# Appendix B

## Cavan Town Local Authority Tenant Profile

This short survey is being carried out to gather information on tenants living within Local Authority housing in the RAPID area of Cavan town.

You do not have to give your name and all answers will be treated in the strictest confidence.

---

***Please tick boxes that apply to you:***

1. Gender: Male  Female

2. Do you have a disability? Yes  No

3. Do you regularly provide care for another person who is elderly, sick or disabled? Yes  No

4. Are you a member of an ethnic minority community? Yes  No

5. Please tick current occupation:

In part-time employment

In full-time employment

In part-time education/training

In full-time education/training

Looking after own children full-time

Retired

Unable to work

Or

Please indicate source of income:

Employed / Self employed

Unemployment Assistance

Unemployment Benefit

One Parent Family Payment

CE / JI or other scheme

Training allowance

Disability Payment

- Contributory Pension
- Non-contributory pension
- No Income
- Other Income

**6.** What is your average household weekly income? €\_\_\_ per week  
(Please combine all income sources except training allowances)

**7. (Optional)** What is your average household weekly debt (weekly repayments on loans, hire purchase, etc.) €\_\_\_\_\_ per week

**8.** Do you own a car? Yes  No

**9.** Do you own a computer? Yes  No

**10.** What is your highest Educational Level achieved to date?

- No Formal Qualifications
- Primary Education
- Lower Secondary School
- Upper Secondary School
- Technical or Vocational
- Third Level Education

**Thank you for your time and co-operation in filling out this form.**



