

REPORTS 3 & 4

HOUSING EXPERIENCES OF RENTERS AND OWNERS IN IRELAND



Acknowledgements

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Key Findings – Survey

Housing satisfaction

There were marked differences between the number of people who were 'very satisfied' renting and 'very satisfied' owning their home. The biggest difference was between those renting in the social sector and those who own their home outright. While there was little difference between those renting in the private or social sector, there was a difference noted in satisfaction levels of those owning their home outright and those paying a mortgage.

Renters

Housing satisfaction amongst renters is high; with 85% saying that they are 'satisfied' or 'very satisfied', and with those in the private rented sector having higher levels of satisfaction (90%) compared to those in the

social rented sector (77%). However, further analysis shows that renters experienced problems with a range of dwelling-related problems. A shortage of space was the most common problem experienced, highlighted by 29% of renters. Other problems that renters experience included; difficulties with keeping their home warm (23%), the cost of upkeep of their home (22%), and difficulties with carrying out maintenance and general upkeep of their homes.

Homeowners

While the data shows that those owning their homes were very satisfied with the homes they were living in, some interesting results were shown when the survey drilled down further into issues with their housing conditions. Over 10% of

homeowners said that the homes that they live in were too big for their current needs, while 13% of homeowners said that they had some difficulties with keeping their homes warm or paying for the cost of upkeep. Homeowners outside Dublin were much more likely not to have downstairs bathroom facilities (13%), while almost 10% of homeowners said that noise from neighbouring homes was a problem.

Neighbourhood satisfaction

Similar to the results observed when looking at housing satisfaction levels between homeowners and renters, more than twice as many owning their own home outright were 'very

Housing satisfaction



Renter – 'Very Satisfied'



Neighbourhood satisfaction



Renter – 'Very Satisfied'



Homeowner – 'Very Satisfied'



Homeowner – 'Very Satisfied'



satisfied' with their neighbourhood compared to those who are renting, either in the social or private sector.

Renters

Just over a third (36%) of renters perceive their area to be changing for the better, and only 12% perceive their area to be changing for the worse. Social and private renters reported similar perceptions on changes to their neighbourhood. However, significant differences between regions emerged; with 53% of renters in Dublin feeling positive about how their area is changing compared to only 29% of renters living in the rest of the country.

Social renters were more likely to be living in the area they grew up in compared with private renters (40% vs. 16%) and, similarly, social renters were more likely to have family members living close by (60%) than private renters (35%).

The overall positive neighbourhood experiences of renters are reflected in their attitudes to their neighbourhood, particularly in terms of a desire to stay there long-term (77%) and recommending the neighbourhood to friends (87%).

Homeowners

Homeowners outside Dublin were much more likely to say that they 'strongly agree' with feeling safe in their neighbourhoods (73%) compared to those living in Dublin (54%). Nearly 60% of homeowners 'strongly agree' that their areas are calm areas to live in, and 53% 'strongly agree' that they are able to access public amenities and services easily.

The majority of homeowners 'strongly agree' (58%) that they want to stay living in their neighbourhood,

The overall positive neighbourhood experiences of renters are reflected in their attitudes to their neighbourhood, particularly in terms of a desire to stay there long-term (77%) and recommending the neighbourhood to friends (87%)

although this figure drops to 43% for those living in Dublin. Nearly half (48%) of homeowners believe their area to be changing for the better. There are some differences evident in neighbourhood perceptions between regions, however. Homeowners in Dublin were most likely to view their neighbourhood as changing for the better, with 58% of Dublin residents feeling positive about how their area was changing compared to 43% of those living in the rest of the country.

Nationally, the survey found that 40% of homeowners currently live in the area where they grew up and 64% have family members living close by.

Housing experiences and journey

Renters

Overall, the experiences of renters in Ireland are positive; with 21% saying that they had 'very good' experiences of renting, while almost half (47%) felt that their experiences so far have been 'good'. Dublin renters are most positive about their rental experiences; with 28% having 'very good' experiences compared to 18% outside of Dublin.

The average length of time that renters have lived in their current

home is 7.5 years. Social renters, on average, have lived in their current home for longer than private renters; 11.5 years for social renters compared to 4.5 years for private renters.

Nearly 75% of renters feel secure in their home, with only 5% of renters feeling 'insecure' about their tenure.

The primary reasons for renting currently are choice-based for some, and a lack of alternatives for others. As expected, social renters are more likely to be renting due to an inability to get a mortgage (45%), whilst 32% of private renters are actively trying to become homeowners (22% are currently saving for a deposit and 10% are currently looking to buy). Choice is still an important element, particularly for private renters: 38% are not sure where they want to live in the long-term and, for 20%, the location is convenient to work or college.

Homeowners

Homeowners were very positive about their experiences of owning a home; with 45% saying that their experiences so far were 'very good' and 46% saying they were 'good'.

This was despite many having experienced financial difficulties when buying their home; 23% of homeowners said that they had experienced 'a lot' of financial sacrifice when buying their home.

The survey found that homeowners do not move often. Of those homeowners surveyed, 70% of homeowners were living in the first home they had purchased, with the highest proportion (32%) having last moved more than 25 years ago.

Homeowners living in Dublin (60%) were much more likely to experience 'some' or 'a lot' of difficulty repaying their mortgage compared to those living outside of Dublin (29%)

Affordability

Survey participants were asked how easy they found it to pay their rent or their mortgage repayments. Differences, again, were noted between renters and homeowners, especially the numbers experiencing 'some difficulty' paying their rent

or mortgage. There was also a difference (12%) between those renting in the social and private rented sectors, with 66% of those living in the social rented sector experiencing 'some difficulty' paying their rent.

It was also noted that homeowners living in Dublin (60%) were much

more likely to experience 'some' or 'a lot' of difficulty repaying their mortgage compared to those living outside of Dublin (29%), whereas in the rental sector, it was those living outside of Dublin (74%) who experienced 'some' or 'a lot' of difficulty paying their rent versus those living in Dublin (41%).

Affordability

A lot of difficulty paying rent/ mortgage



Some difficulty paying rent/ mortgage



Key Findings – Focus Groups

Finding a suitable home to rent required an element of good luck and an interesting finding was that for current renters the private rental sector can be divided into two rental markets; the ‘open market’ and the ‘friend market’. The ‘open market’ was where homes were advertised on sources such as DAFT.ie, and the ‘friend’ market was where homes were sourced through friends or colleagues.

When choosing a home in the rental ‘open’ market renters spoke about the lack of choice, their surprise at the condition of the homes vis a vis the rents being charged.

None of the renters had experienced evictions or large rental increases themselves, however the main drawback of renting, especially for the Dublin renters, was the feeling of insecurity regarding their tenancy. Renters spoke about strictly managing their finances to make sure they paid their rent each month, which was seen as a key priority. Rents acted as a significant barrier,

for those who wanted to own their home, as it was so difficult to save the required deposit.

Becoming a homeowner required being in a committed relationship, as otherwise homeownership was seen as being out of reach of a single person. It also required significant sacrifices saving for the deposit, which was seen as the most difficult aspect of purchasing a home, with people taking on extra work or foregoing a holiday. Location, as with renters, was one of the key criteria when choosing what home to buy.

There was a slight preference for purchasing second-hand homes, despite difficulties with the bidding process encountered by some. The reason for this preference was primarily due to location preferences, as one person said “But like for us, like the only reason it took two years to find a house was because we were very set on an area where there wasn’t any new builds coming up.”

There were mixed views on the experience of being a homeowner depending on when the home had been purchased. More recent purchasers were still in a ‘honeymoon’ period, whereas longer-term owners had had more negative experiences, impacted by the recession and negative equity. However recent times had seen this improve but there was very much an element of caution both with homebuyers and renters considering purchasing as they judged the market and what may happen to the economy in the future.

Becoming a homeowner required being in a committed relationship, as otherwise homeownership was seen as being out of reach of a single person. It also required significant sacrifices saving for the deposit

1 Overview of the Study

1.1 Introduction

This research study, launched in 2018 by the Housing Agency, aims to better understand current housing experiences and attitudes in Ireland, and how different factors; tenure, family size, age, housing type, housing quality, social class and region, impact on satisfaction levels. The research also looks at people's future aspirations for their housing. This research will be used to provide data on trends in residential and neighbourhood satisfaction over time and will be carried out at regular intervals.

A series of reports are being published based on the research study and this report is a combination of the planned Reports 3 and 4, looking, in detail, at residential satisfaction of renters and homeowners.

Report 1 contains a review of the literature and the results of exploratory focus groups to explore the main themes emerging from the literature.

The focus of Report 2 is on national housing and neighbourhood satisfaction; examining levels of satisfaction with homes (residential satisfaction) and levels of satisfaction with the neighbourhoods that people live in. It also looks at dwelling characteristics, neighbourhood characteristics, attitudes to different tenure and housing affordability.

For this Report (3 and 4), the focus is on housing tenure; examining levels of satisfaction with homes (residential satisfaction) and levels of satisfaction with the neighbourhoods that people live in. Tenure is analysed in more detail in the rented sector; with an analysis and comparison of social and private rented housing, while in the homeownership sector there is analysis and comparison of those who own their home with or without a mortgage.

The Housing Agency are disseminating key research findings from this research study, but are also providing the datasets to researchers and academics interested in delving further into the data. An overview of the series of reports emanating from this research is detailed below:

- Report 1 – Drivers of Residential Satisfaction and Aspirations in Ireland
- Report 2 – Irish Residential and Neighbourhood Satisfaction

- Report 3 and Report 4 – Housing Experiences of Renters and Owners in Ireland
- Report 5 – Future Housing Aspirations

1.2 Rationale and background for the study

The 2016 Action Plan for Housing and Homelessness – Rebuilding Ireland stated that housing is a basic human and social requirement, and went on to state that:

“Good housing anchors strong communities, a performing economy and an environment of quality.”¹

Through the International Covenant on Economic Social and Cultural Rights (Article 11.1), the Irish State recognises the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing

This research study, launched in 2018 by the Housing Agency, aims to better understand current housing experiences and attitudes in Ireland, and how different factors; tenure, family size, age, housing type, housing quality, social class and region, impact on satisfaction levels

¹ DHPLG “Action Plan for Housing and Homelessness – Rebuilding Ireland” pg. 8 (2016) (accessed: www.rebuildingireland.ie)

and housing, and to the continuous improvement of living conditions.

The Housing Agency was set up in May 2010 with a vision to enable everyone to live in good quality, affordable homes in sustainable communities, and one of the ways of making a difference is through the Agency's objective to be a knowledge centre for housing policy and practice.

The Housing Agency hopes that, by providing a comprehensive national housing study with the aim of understanding Irish people's housing situations and aspirations, it will provide input to the development of sustainable communities and help inform policy. It is planned that data collected for this research will be made available to researchers via the Irish Social Science Data Archive in University College Dublin.

1.3 Research questions, aims and objectives

There are two broad research questions. The first addresses what

the current levels of residential satisfaction in Ireland are. The second question relates to what Irish householders' aspirations for their future housing needs are. This research aims to provide descriptive data on housing in Ireland, which will be used to inform current housing policy and provide information to help develop policies into the future.

The research objectives are to:

- Provide data on trends in residential satisfaction over time
- Provide data on residential aspirations among Irish householders
- Provide information on housing costs, affordability, housing quality, barriers to different tenures, location, residential features, etc.
- Provide information which will input to national and regional housing policy
- Track expectations and aspirations, by age groups over time, to understand shifts in population needs
- Collect information to help with assessing future housing requirements

1.4 Report structure

Sections 1 and 2 of this report provide detail about the overall study's rationale, research questions and the methodology used for each of the three phases of the research. Section 3 of this report provides the results from the sample of renters from the quantitative, face-to-face survey carried out in 2018, and Section 4 reports on homeowners' experiences. Both sections focus on the themes of **housing satisfaction, neighbourhood satisfaction, affordability and the housing journey**. Section 5 provides the headline results from a series of focus groups held in September 2018, exploring key themes of affordability and experiences of those who had moved home recently. Section 6 outlines the planned publications based on this research study and the forthcoming survey in 2019.

2 Research Methodology

This study has been designed as a mixed methods (qualitative and quantitative) research study and consists of:

- Exploratory focus groups to inform design of the questionnaire for the national survey (Report 1)
- A nationally representative sample survey of 1,200 householders aged 18+ years (See Reports 2, 3, 4, 5), with a booster sample of 200 householders living in the rented sector
- Focus groups to explore key themes of affordability and experiences of moving home emerging from the nationally representative survey

2.1 Phase 1 – Literature review and exploratory focus groups

The initial phase of the research consisted of a literature review and exploratory focus groups. The

objective of these focus groups was to explore themes emerging from the literature review, around residential satisfaction and housing aspirations, which would guide the quantitative survey design. The focus groups took place in Dublin. Each group lasted 90 minutes and consisted of eight respondents. The groups focused on two cohorts; renters and homeowners.

2.2 Phase 2 – Nationally representative face-to-face survey

The second phase of the research was a nationally representative face-to-face survey of 1,200 adults aged 18+ years. The survey achieved a nationally representative sample by placing quotas on gender, location and social class. CSO Census 2016 figures were used to ensure that the findings would be generalisable to the national population. A sample

of 1,200 people is statistically robust, with a plus or minus margin of error of 2.83 at a 95% confidence interval. The total sample achieved was 1,173. A booster sample of 200 renters was also included. This was to enable the research to analyse the renting segment in more detail. The total sample achieved across both surveys was 1,369 after data cleaning and quality control. Appendices 3 and 4 provide a breakdown of the demographics of survey respondents by tenure. The data presented in this report is not a nationally representative sample of all renters or homeowners, as the booster sample is being included in the analysis and no demographic quotas were applied to homeowners outside of the quotas applied to the nationally representative sample. Within the 1,369 sample, the following breakdown of all homeowners and renters was achieved. There were 36 respondents excluded from this analysis who are living rent free. **See Table 2.1** for a breakdown of

Table 2.1: Breakdown of sample participants

Renters ²		Homeowners	
Social rental sector	Private rental sector	Own home with a mortgage	Own home outright
244	325	302	462
Total = 569 Renters		Total = 764 Homeowners	

² Appendix 5 contains a breakdown of the rented sector classification

homeowners and renters achieved in the 1,369 sample.

The sampling frame used was the Geodirectory and the sampling methodology used was a 2-stage probability sample design, including quotas: 1) the selection of 120 sample clusters from across the 2,700 electoral districts and 2) the selection of houses within the clusters. Interviewers visited every fifth house, and the ‘next birthday rule’ was used to select the adult interviewed within the house.

The questionnaire used to collect information for this section of the study was created by the Housing Agency using, where relevant, generic questions from other nationally representative surveys. Amárach Research finalised

and scripted the questionnaire for Computer-Assisted Personal Interviewing (CAPI).

Regional analyses have been carried out, comparing Dublin, which covers all of Dublin City and County, and the rest of the country.

Analysis of sub-groups can result in instances of small sample sizes and, in these cases, caution should be used when interpreting the results. These instances of small numbers are noted within the report.

2.3 Phase 3 – Focus groups

The third phase of the research was qualitative, with four focus groups conducted by Amárach

Research. The objective was to explore themes that emerged from the national quantitative survey. The themes chosen by the Housing Agency to explore in more detail were affordability and experiences of people who had recently moved home (within the last one to three years). The focus groups took place in Dublin and in Cork in September 2018. Each group lasted 90 minutes and there were seven to eight participants in each. The groups focused on two cohorts; renters and homeowners. The results of these focus groups can be found in Section 5. A breakdown of the group structure is detailed below in **Table 2.2**.

Table 2.2: Phase 3 focus group structure

Group	Gender	Location	Age	Profile
1	Mixed	Dublin	Mixed	Renters – affordability issues
2	Mixed	Dublin	Mixed	Homeowners – affordability issues
3	Mixed	Cork	Mixed	Renters – recently moved
4	Mixed	Cork	Mixed	Homeowners – recently moved

3 Renters in Ireland – Survey Results

This section of the report presents the findings from the sample of renters captured within the nationally representative face-to-face survey, including the booster sample. It presents the findings of renters living in the social sector and renters living in the private sector. The key themes covered in the analysis include: satisfaction with the home, satisfaction with the neighbourhood, tenure perceptions, renting experiences and affordability.

3.1 Housing satisfaction

Housing satisfaction amongst renters in Ireland is high, at 85%, with almost a third (30%) saying they are 'very satisfied' in their homes and another 55% saying they are 'satisfied'. Overall, housing satisfaction levels are highest amongst those in the private rented sector (90%) compared to those renting in the social sector (77%). There was little variation between regions. See Figures 3.1, 3.2 and Appendix 6 Table 3.1.

Key insight

Housing satisfaction amongst renters in Ireland is high (85% satisfied); with those in the **private rented sector having higher levels of satisfaction (90%) compared to those in the social rented sector (77%).**

The survey found most renters 'strongly agreeing' that they enjoy living in their home (62%), that it is

suited to their needs (59%), that they find it easy to live in their home (61%), and most people had chosen to live in their home (61%). (See Appendix 6 Table 3.2).

While all renters enjoy both high levels of enjoyment and comfort within their homes, there are some differences, in terms of 'strongly agreeing' with the satisfaction metrics, depending on whether the person is renting in the social sector or private rental sector (PRS). Between 66-70% of those in the

Figure 3.1: Housing satisfaction (n=569)

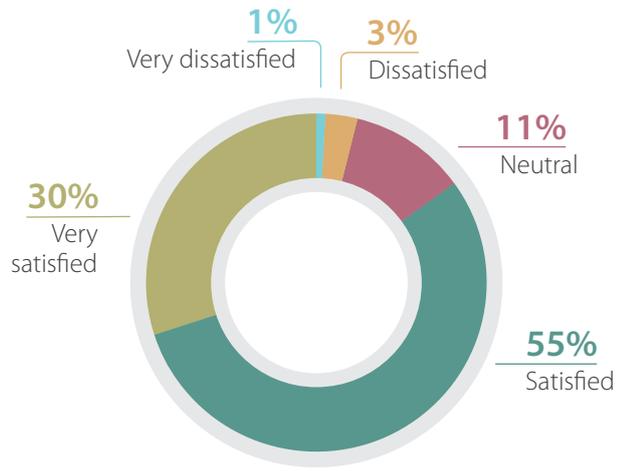
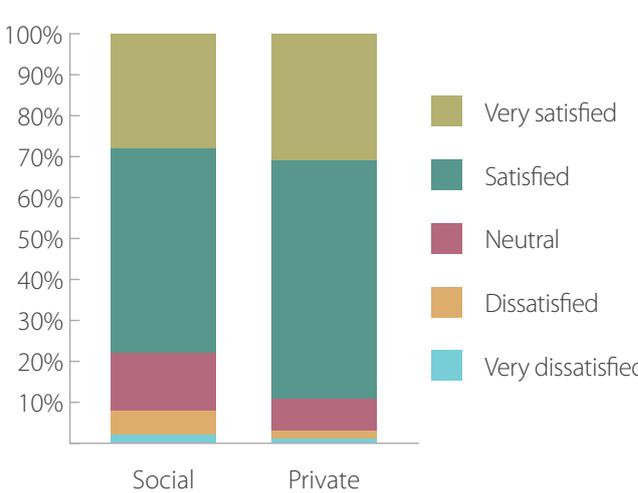


Figure 3.2: Housing satisfaction by tenure type (n=569)



Key findings – renters

36%

see their neighbourhood as changing for the better (52% in Dublin vs 29% outside Dublin)



77% of renters enjoy living in their home (70% of private renters strongly agree vs. 51% of social renters)

30% of renters 'very satisfied' in their home (27% of social renters are very satisfied vs. 31% of private renters)



31% of renters 'very satisfied' in their neighbourhood



60% of renters experience 'some difficulty' meeting their monthly rental costs, and a further 5% experience 'a lot of difficulty' in meeting monthly rental costs



27% live where they spent most of their childhood (40% of social renters vs. 16% of private renters)

21% of renters felt they had 'very good' experiences of renting (18% of social renters vs. 24% of private renters)

29% of renters experience a shortage of space

80% of social sector renters believe it is important to live close to other family members, compared to 60% who actually do



PRS are at the highest point of the satisfaction scales, whilst those renting in the social sector have lower satisfaction levels, with 49-52% reporting the highest level of satisfaction. This difference is most

marked when considering renters' enjoyment whilst living in their own home, with 70% of private renters 'strongly agreeing' that they enjoy living in their home compared to 51% of social renters. See Figure 3.3.

The prevalence of some problems differs between social and private sector renters:

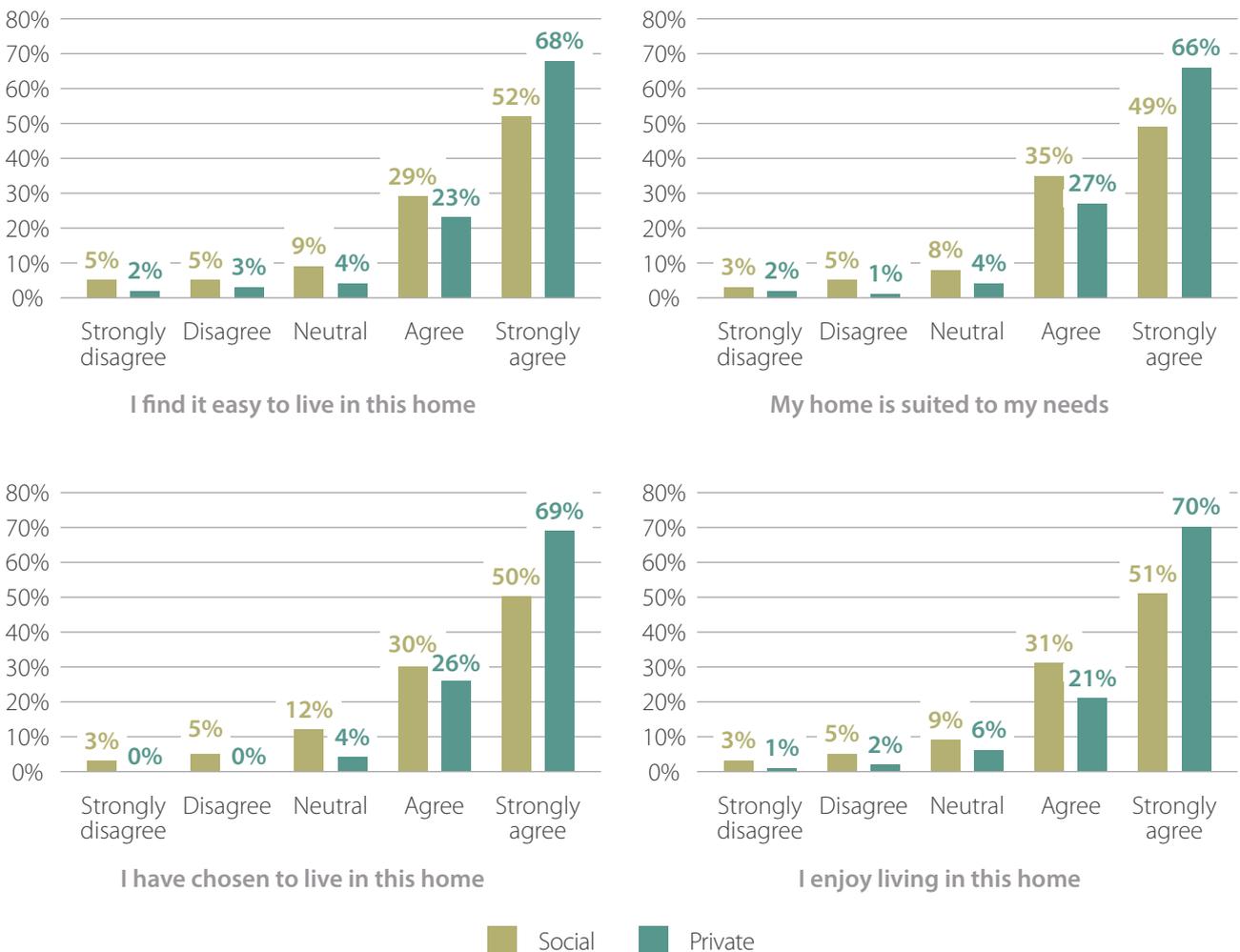
- Shortage of space (a problem for 36% of renters in the social sector vs. 25% of renters in the private sector)
- Difficulties with carrying out maintenance/upkeep yourself (a problem for 28% of renters in the social sector vs. 12% of renters in the private sector)
- Difficulties with cost of upkeep (34% of renters in the social sector vs. 13% of renters in the private sector)
- Difficulties keeping their home warm (29% of renters in the social

Key insight

Renters in the PRS are more likely to be living in a home that suits their needs, that they have chosen and that they enjoy living in compared to those in the social sector.

The majority of renters do not have issues with a range of dwelling-related problems. A shortage of space is the most common problem, experienced by 29%. Other problems that renters have issues with include keeping their home warm (23%), the cost of upkeep of their home (22%) and issues with carrying out maintenance (19%). See Appendix 6 Table 3.3.

Figure 3.3: Housing satisfaction statements – private renters vs. social renters (n=569)

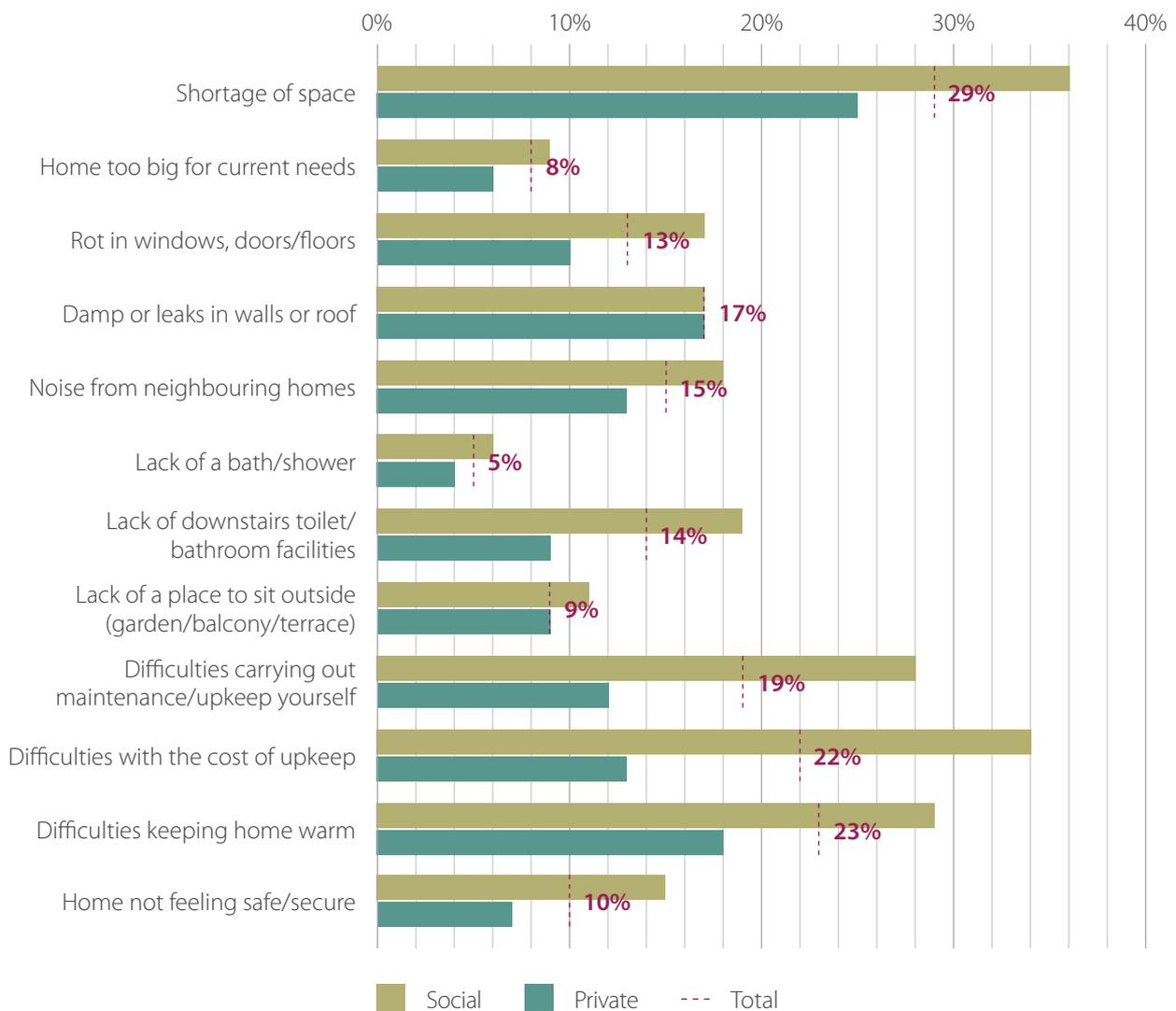


sector vs. 18% of renters in the private sector)

These findings suggest that, while the total rental stock is mostly seen to be of good quality, at least in terms of its inhabitants' perceptions, some differences exist between the perceived conditions of rental accommodation amongst renters in the social and private rental sectors. See Figure 3.4.

The majority of renters do not have issues with a range of dwelling-related problems. A shortage of space is the most common problem, experienced by 29%. Other problems that renters have issues with include keeping their home warm (23%), the cost of upkeep of their home (22%) and issues with carrying out maintenance (19%)

Figure 3.4: Incidence of dwelling problems – private renters vs. social renters (% 'somewhat a problem' and 'a big problem') (n=569)



3.2 Neighbourhood satisfaction

Neighbourhood satisfaction levels for renters are high, with 86% of those surveyed being either 'very satisfied' or 'satisfied'. There are high overall levels of neighbourhood satisfaction for social and private sector renters. However, satisfaction levels for those in the social sector are 10% lower compared to those in the PRS (80% vs. 90%). Across regions, satisfaction levels are higher in Dublin compared to the rest of the country, though the difference is minimal. See Figures 3.5, 3.6 and Appendix 6 Table 3.4.

The high levels of neighbourhood satisfaction are reflective of how people see their neighbourhood going forward. Just over a third (36%) of renters perceive their area to be changing for the better, and only 12% perceive their area to be changing for the worse. Both social and private renters see their neighbourhood changing for the better at similar proportions. The most significant differences are between regions; with 52% of Dublin residents feeling positive about how their area is changing compared to 29% of those living in the rest of the country. See Figures 3.7 and 3.8.

Nationally, the survey found that 27% of renters currently live in the area where they grew up and 47% have family members living close by. Living in the area they grew up

Key insight

Social renters were more likely to live in the area they grew up in and to have family members living nearby, compared to private renters.

was more common amongst social renters; 40% of social renters live in the area they grew up in compared with only 16% of private renters. Similarly, social renters were more likely to have family members living close by (60%) compared to private renters (35%). Dublin residents are most likely to have left their childhood area; only 17% are living in that area currently compared to 31% for the rest of the country. See Figure 3.9.

Key insight

Renters have a high level of neighbourhood satisfaction overall (86%, with 31% being 'very satisfied') and a high proportion feel positive about their neighbourhood going forwards too, with 36% seeing it as 'changing for the better'.

Living in the area they grew up was more common amongst social renters; 40% of social renters live in the area they grew up in compared with only 16% of private renters

Figure 3.5: Overall neighbourhood satisfaction (n=569)

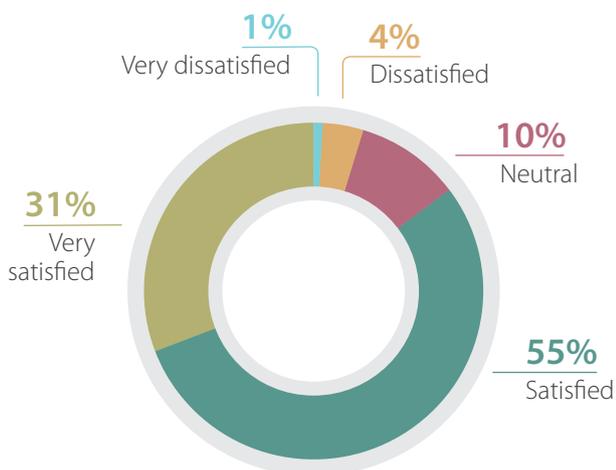
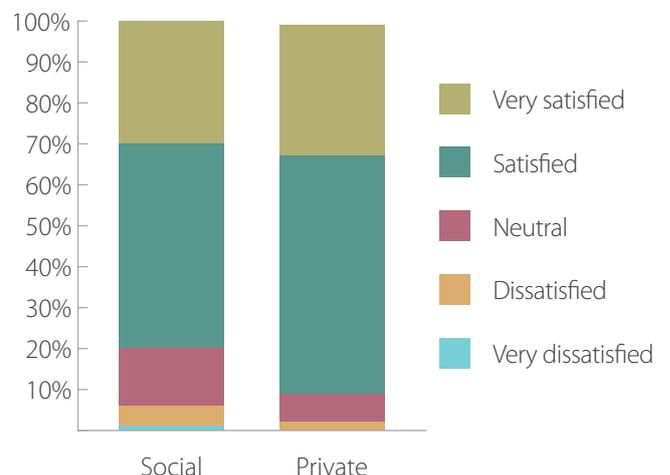


Figure 3.6: Overall neighbourhood satisfaction, by tenure type (n=569)



Positive neighbourhood experiences are reflected in people’s attitudes to their neighbourhood, especially in terms of a desire to stay there long-term (77% agree) and recommending the neighbourhood to friends (87% agree) – See Appendix 6 Table 3.5. Additionally, the positive experiences of proximity of services and amenities, especially ‘good quality schools’, is reflected in the results, with 83% believing their neighbourhood to be a ‘good place to raise children’. While

not a current consideration for many, the latter is a key driver of location and future housing choice.

For many renters, there is a disparity in their experiences and attitudes when it comes to family being a factor in housing choice, especially for those in the private rented sector. Higher proportions agree with the attitudinal statements than the incidence rates, as detailed below. This suggests that, for some, certain

housing aspirations are not being realised, especially in terms of location and family proximity (see Appendix 6 Table 3.6).

- 80% of social sector renters believe it is important to live close to other family members, compared to 60% who actually do
- 64% of private sector renters believe it is important to live close to other family members, compared to 35% who actually do

Figure 3.7: Perceptions of neighbourhood changing (n=569)

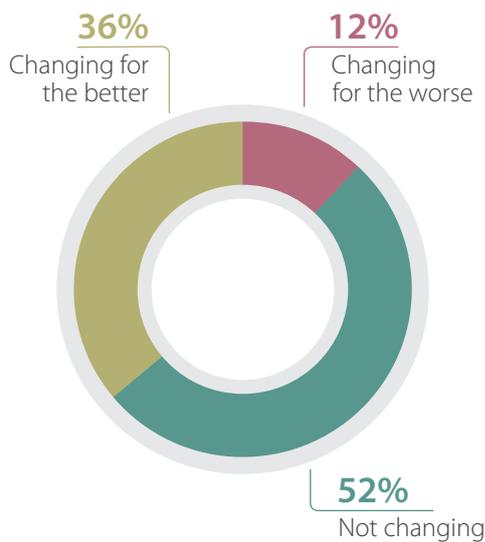


Figure 3.8: Perceptions of neighbourhood changing, by tenure type and region (n=569)

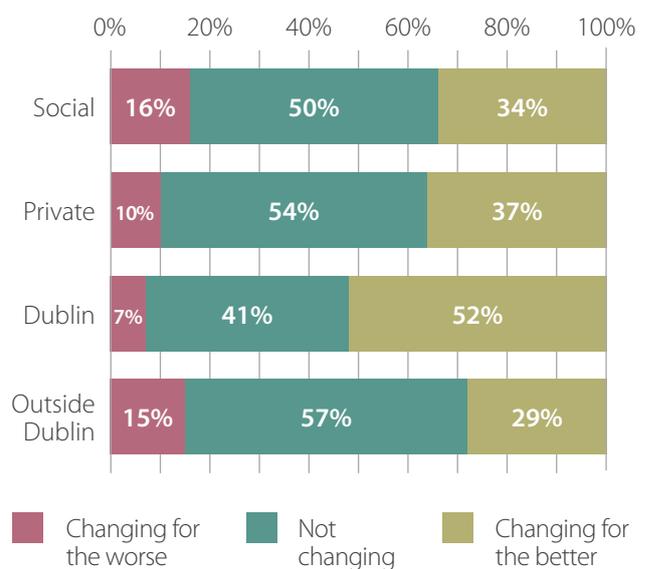
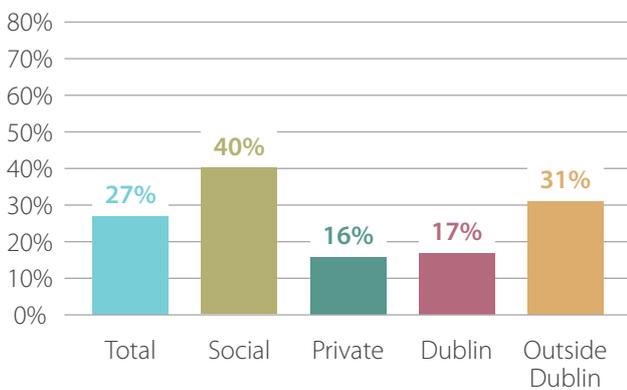
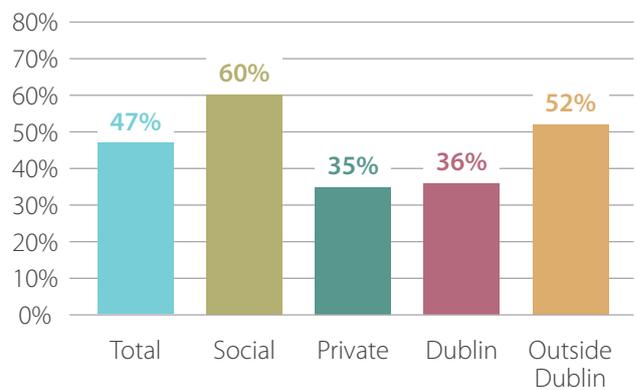


Figure 3.9: Incidence of living where grew up and having family close by, by tenure type and region (% Yes) (n=569)



Living where you spent most of your childhood



Have family members living close by

3.3 Rental experiences

Key insight

Overall, renting experiences are positive, with 21% having 'very good' experiences and 47% having 'good' experiences of renting.

The main reasons given for living in rented accommodation were **choice and failure to get a mortgage**.

Overall, the experiences of renters in Ireland are positive. One in five (21%) of renters felt that they had 'very good' experiences of renting, while almost half (47%) felt their experiences so far have been 'good'. Only 4% of renters felt that their experiences were negative. Dublin residents are most positive about their rental experiences; 28% believing it to be 'very good', compared to 18% of those renting outside Dublin. Two-thirds (66%) of renters in the social sector report either 'good' or 'very good'

experiences of renting; slightly lower than the proportion of renters in the private sector (70%). See Figures 3.10 and 3.11.

The survey found that the average length of time that renters have lived in their current property is 7.5 years, rising to 8.6 years for renting in total. However, there are significant differences between those renting in the social and private sectors, with social renters having lived in their current home for 11.5 years on average, falling to 4.5 years for those

Figure 3.10: Experiences of renting (n=569)

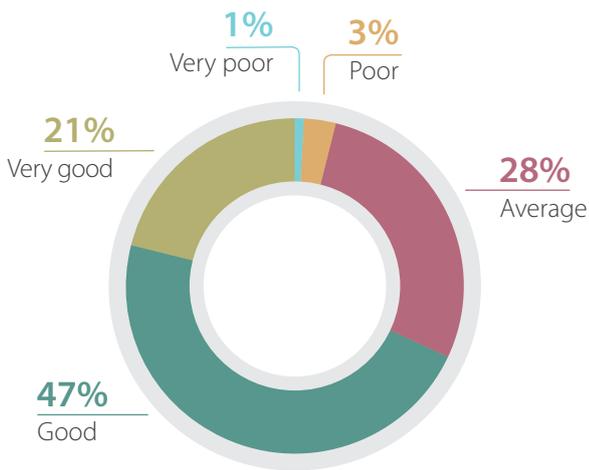


Figure 3.11: Experiences of renting, by tenure type and region (n=569)



Table 3.1: Average length of time in current home and length of time renting, in total, by tenure type and region (n=556³)

Average (years)	Total	Social	Private	Dublin	Outside Dublin
Renting current home (years)	7.5	11.5	4.5	7.3	7.5
Renting in total (years)	8.6	16.0	8.0	8.5	8.6

3 2% of those surveyed have lived in their current property 'all their lives' – these are excluded from the average tenure length

The primary reasons for renting currently are choice-based for some and a lack of alternatives for others. One third (33%) state that they are currently renting as they cannot get a mortgage, suggesting ownership aspirations are being limited for some due to access to finance

in the private rented sector. See Table 3.1.

The length of time renting may be a driving factor in Irish renters experiencing a high level of tenure security. Nearly 75% of renters feel secure in their tenure – 30% feeling ‘very secure’. Only 5% of renters, nationally, have feelings of insecurity around their tenure. In terms of overall feelings of security (very secure and secure), there are minimal differences across tenure type or region; however, social sector renters are most likely to feel ‘very secure’, at 36%. See Figures 3.12 and 3.13.

The primary reasons for renting currently are choice-based for some and a lack of alternatives for others. One third (33%) state that they are currently renting as they cannot get a mortgage, suggesting ownership aspirations are being limited for some due to access to finance. Further, 28% are currently renting through choice, as they are unsure where they want to live long-term. Convenience and generally being happy renting were also key drivers of tenure choice.

Social renters are significantly more likely to claim to be renting due to

not being able to access a mortgage – at 45%, compared to 24% of private renters. One third of private renters are actively trying to become homeowners (22% are currently saving for a deposit and 10% are currently looking to buy). Figure 3.14 also suggests that the tenure of private renters and those in Dublin is more so driven by choice, where people are more likely to be renting due to uncertainty about where to live long-term (38% not sure where to live in the long-term and a further 20% stating convenience of the location).

Additionally, these groups are also more likely to be currently saving for a deposit, with just over one-fifth (22%) of private renters saving for a deposit, compared to only 6% of social renters. Expectedly, income matters are the primary barrier to getting a mortgage – the majority (70%) believe their income is too low to get mortgage approval. See Figures 3.15.

Figure 3.12: Tenure security: How secure do you believe your tenure security to be? (n=569)

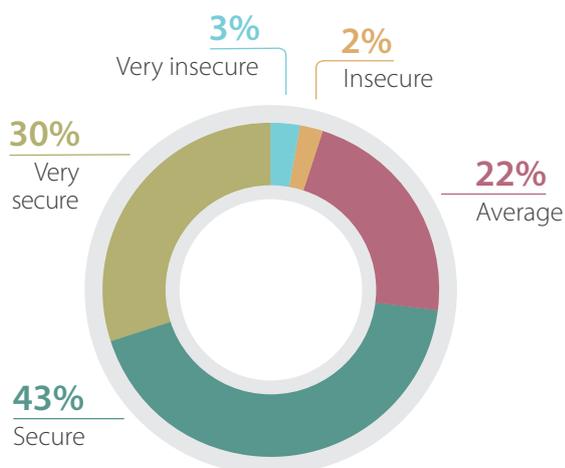


Figure 3.13: Tenure security, by tenure type and region (n=569)

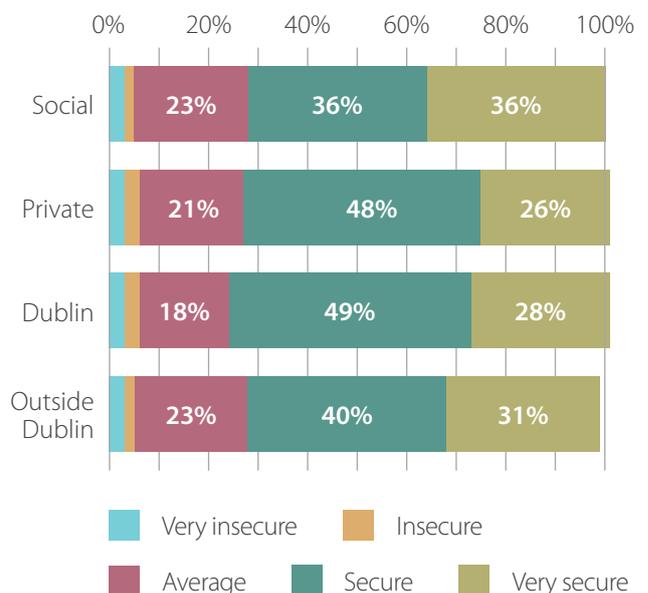
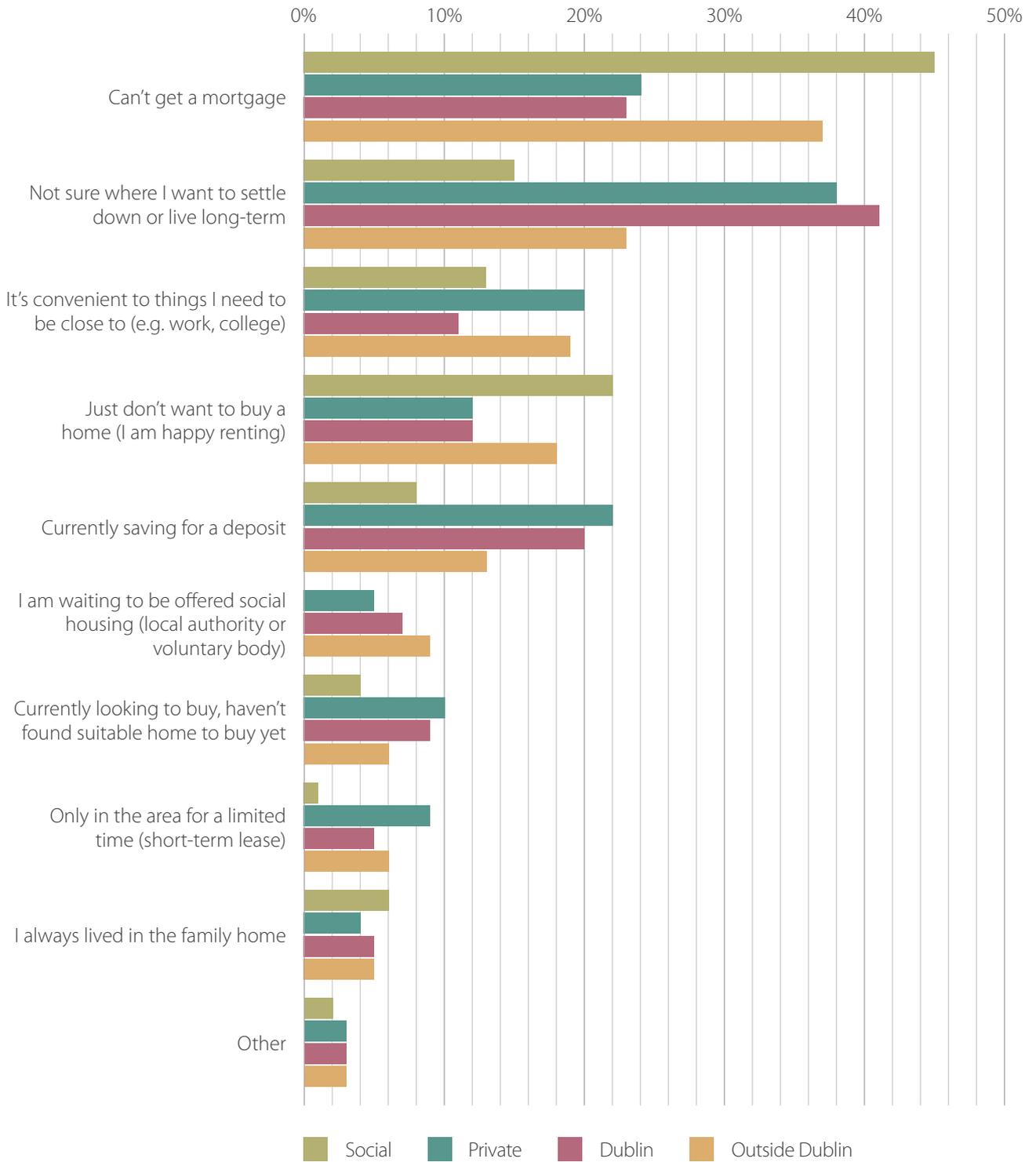
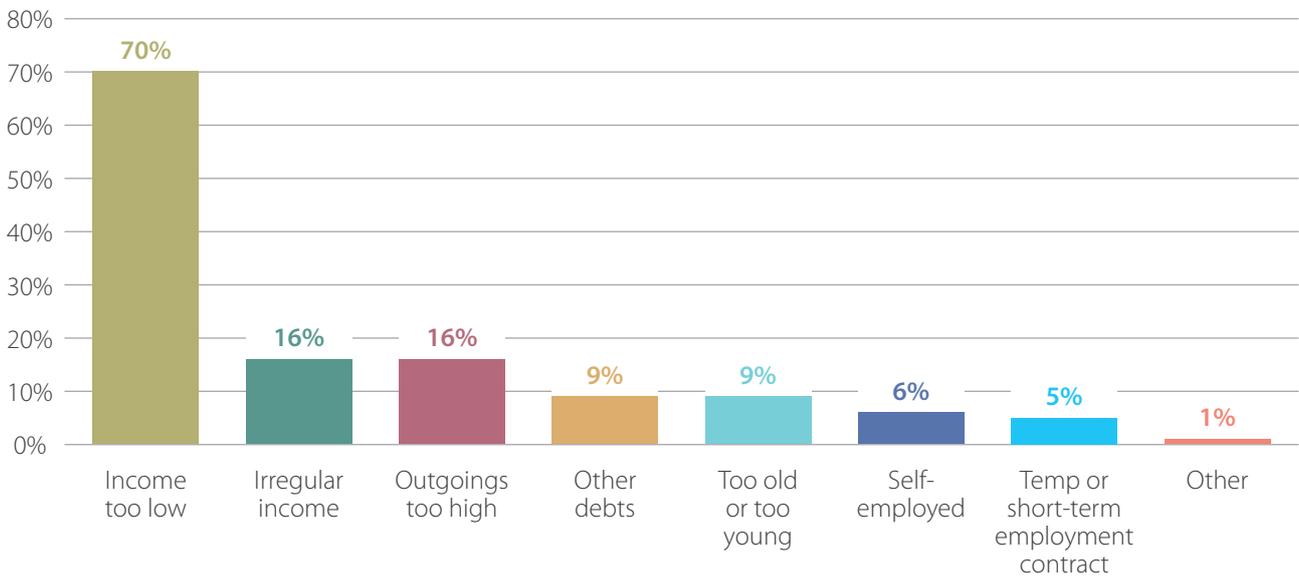


Figure 3.14: Reason why currently renting (n=534⁴)



4 'Refused' responses excluded

Figure 3.15: Reason/s why cannot get a mortgage (n=167⁵)



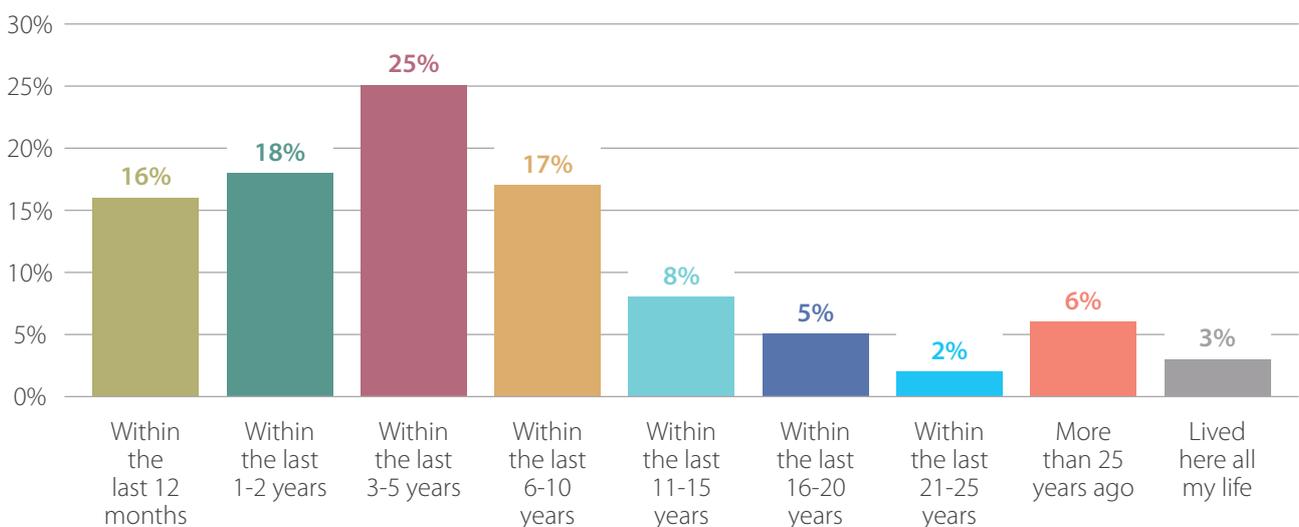
3.4. Renters housing journey

Overall, nearly seven out of ten renters (69%) have moved in the last five years. However, a significant

proportion of renters are longer-term renters: 17% last moved in the previous six to ten years, and 21% last moved in the previous 11 years or more. See Figure 3.16.

Differences emerged between social and private renters. Private renters are a more transient group and are much more likely to have moved recently: Almost one quarter (23%) of private renters have moved within

Figure 3.16: When last moved (n=569)



⁵ 'Refused' responses excluded

Key insight

Almost half (47%) of private renters have moved in the last two years, compared to 15% of social renters.

the last 12 months and a further quarter (24%) have moved within the last one to two years. The highest proportion (28%) of private renters have moved within the last three to five years. In contrast, only 6% of social renters have moved within the last 12 months and 9% in the

previous one to two years. For almost two thirds (61%) of social renters, their last move was six years ago or more. See Figure 3.17.

When looking at renters last move (for those that have moved within the past ten years), the nature

Figure 3.17: When last moved, by tenure type (n=569)

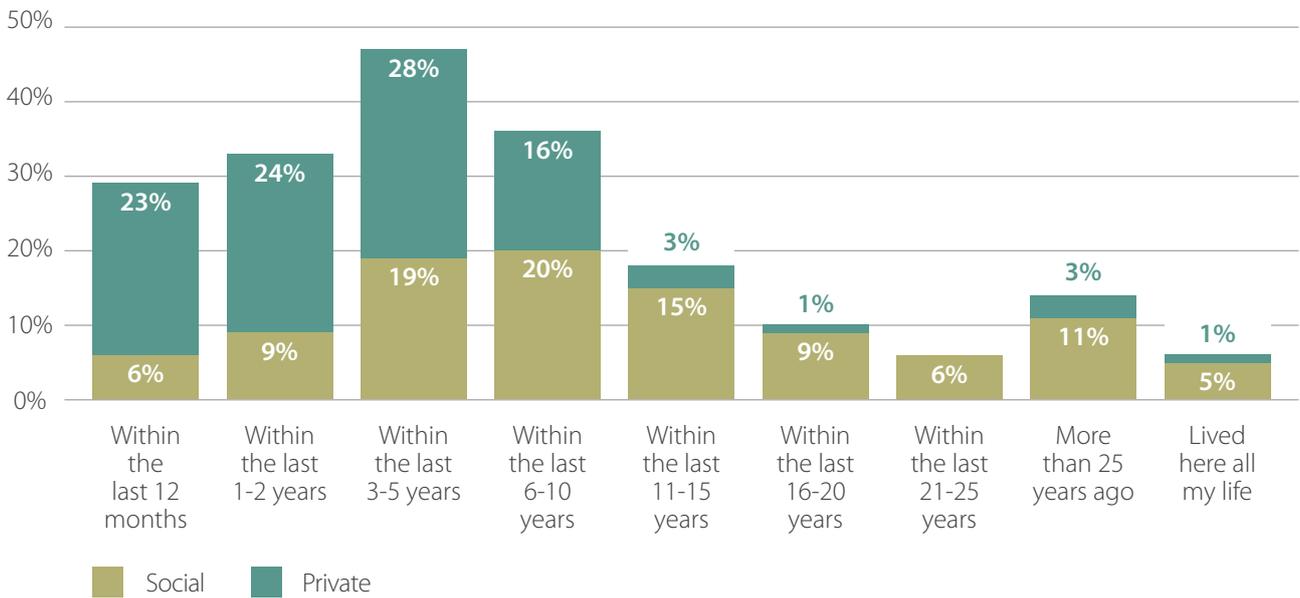
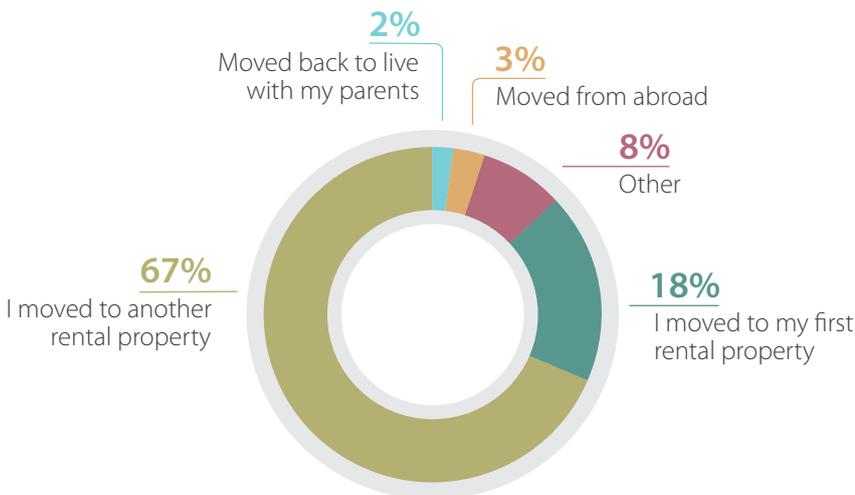


Figure 3.18: Which of the following best describes your last move? (n=422⁶)



6 'Refused' responses excluded

A higher proportion of those living in Dublin found it 'very difficult' to find a home (21%) compared to those outside of Dublin (11%)

of most (67%) was to move to another rented property and, for 18%, it was to their first rental property. A myriad of other reasons were given for the nature of their last move, including: moved from abroad, moved back to live with parents and moved to the social sector. See Figure 3.18.

Those that had moved in the last ten years were asked to state their main reason for moving. The most common reason given for moving was due to employment (26%), followed by moving to a larger property (16%). For 11%, they moved from their last home because they had to leave their rented property. See Figure 3.19.

Renters who had moved in the previous ten years were asked how 'easy' or 'difficult' it was to find a home. Four out of ten (42%) of renters found it either 'very difficult' or 'difficult' to find a home. Overall, renters in the social and private sector report similar experiences of finding a home, although more private renters (16%) than social renters (8%) reported that they found it 'very difficult' to find a home. A higher proportion of those living in Dublin found it 'very difficult' to find a home (21%) compared to those outside of Dublin (11%). See Figures 3.20 and 3.21.

Figure 3.19: Main reason for moving (n=431)

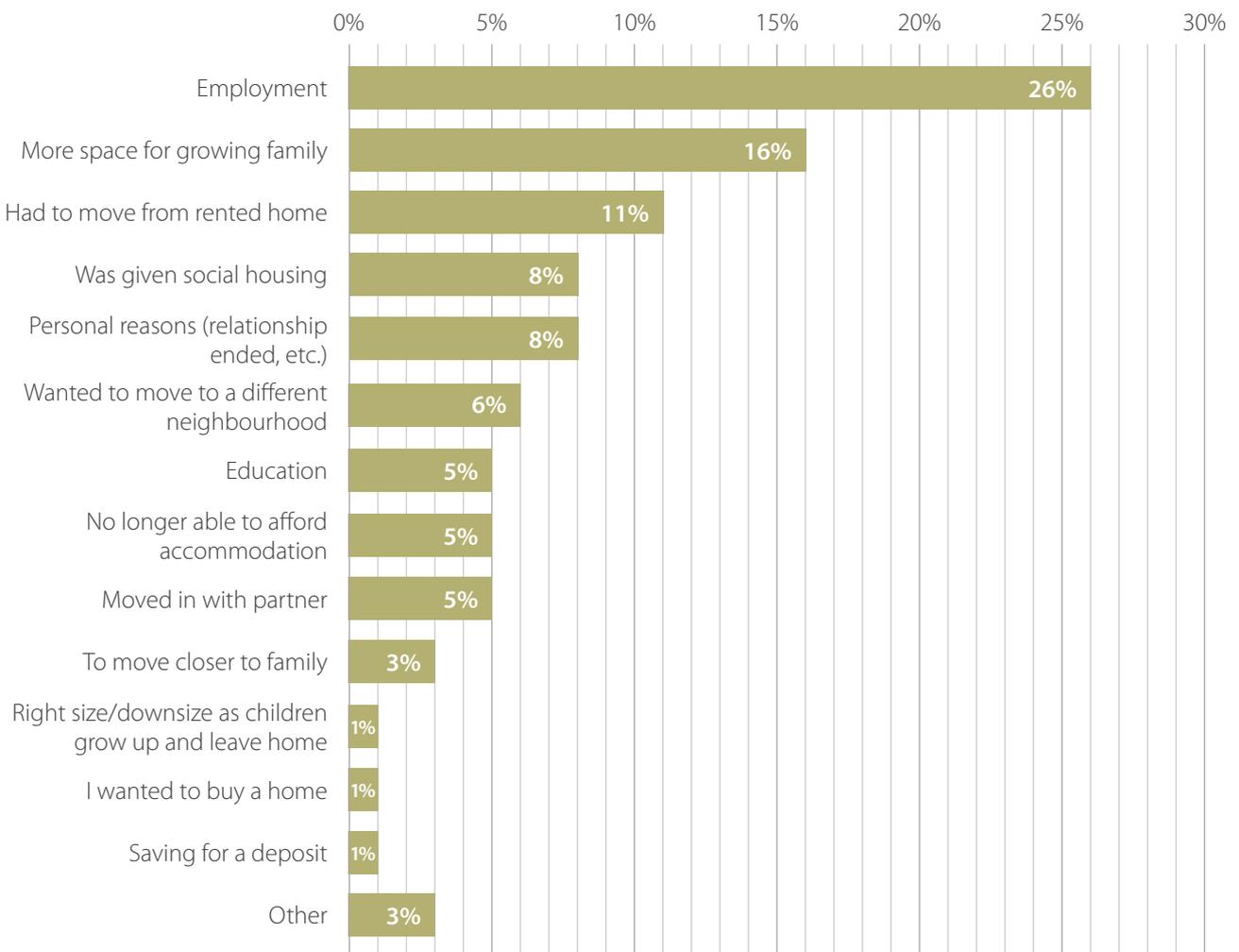


Figure 3.20: Ease of finding a home (n=569)

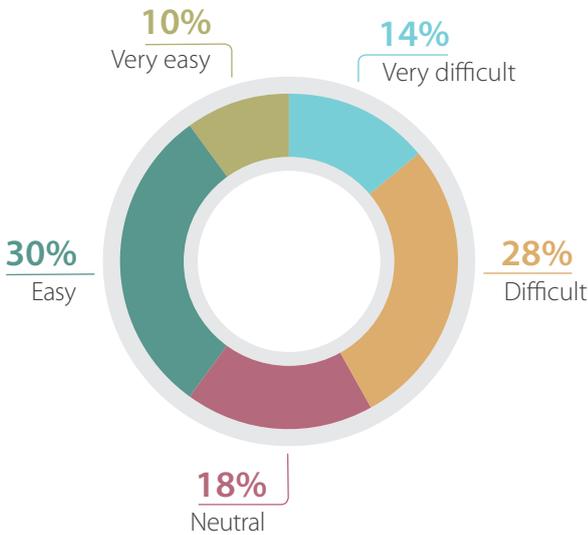
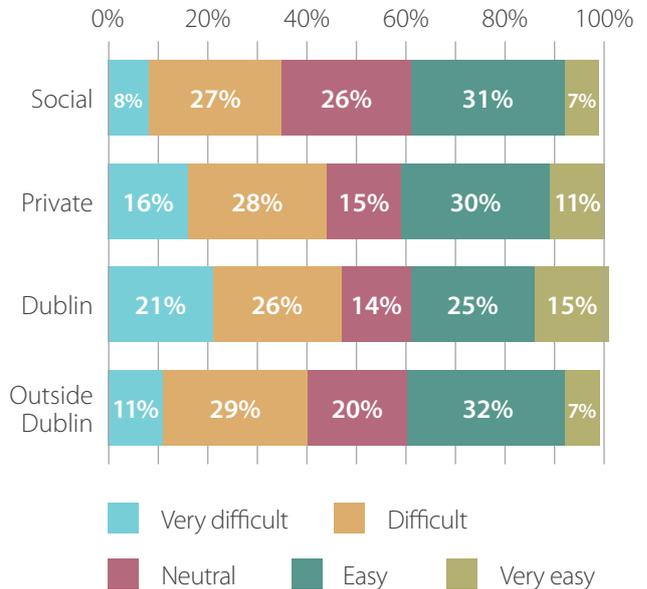


Figure 3.21: Ease of finding a home, by tenure type and region (n=569)



3.5 Rental affordability

The majority (60%) of renters captured in the survey reported having ‘some difficulty’ in meeting their monthly rental costs, and a further 5% said that they experienced ‘a lot of difficulty’ in trying to pay their rent each month, while there is also a

significant cohort of renters (36% of those surveyed) who experience ‘no difficulty’ each month.

In terms of tenure, a higher proportion of those living in the social sector (72%) reported difficulty in meeting their monthly rent compared to those in the private sector (59%). Interestingly, it is those living outside Dublin that are seen to be having the most difficulty meeting their rental costs⁷ – 68% having ‘some difficulty’ in paying their monthly rent, and a further 6% experiencing ‘a lot of

difficulty’. See Figures 3.22 and 3.23.

The majority of renters have not experienced a rent increase within the last 12 months⁸, with 55% stating that their rent had remained the same. However, there is still a significant proportion (38%) who have experienced rent increases in the last 12 months; 20% reporting the increase as more than 4%. Dublin renters are most likely to have experienced rent increases higher than 4%, with 26% reporting such. See Figures 3.24 and 3.25.

Key insight

There are a large proportion (60%) of renters who experience ‘some difficulty’ meeting their monthly rental costs, while 26% of Dublin renters have experienced a rent increase of more than 4% within the last 12 months.

The majority of renters have not experienced a rent increase within the last 12 months, with 55% stating that their rent had remained the same

7 Further analysis is necessary to determine what is underpinning this

8 Survey fieldwork took place between June and July 2018, thus previous 12 months refers to the previous 12 months from these dates and not the present date

Figure 3.22: Level of difficulty in meeting monthly rental costs (n=569)

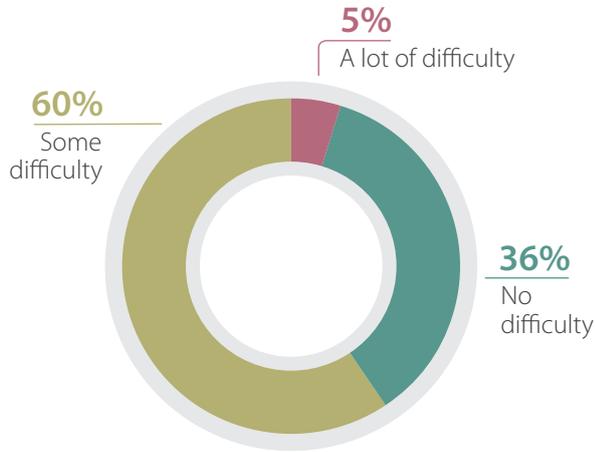


Figure 3.23: Level of difficulty in meeting monthly rental costs, by tenure type and region (n=569)

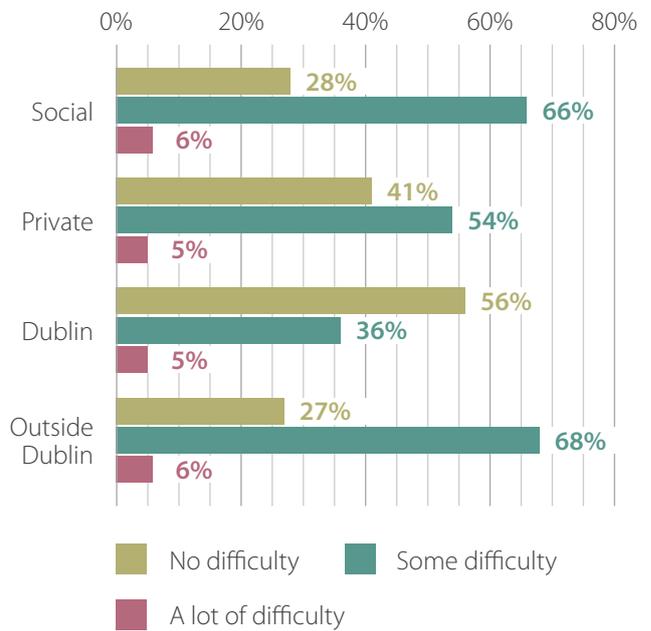


Figure 3.24: Rent changes in last 12 months (n=439⁹)

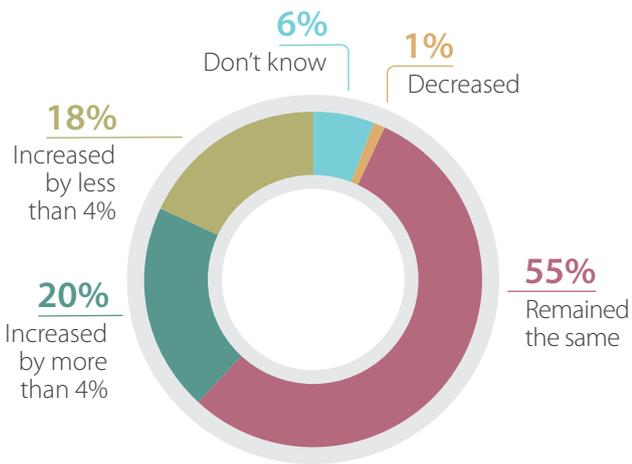
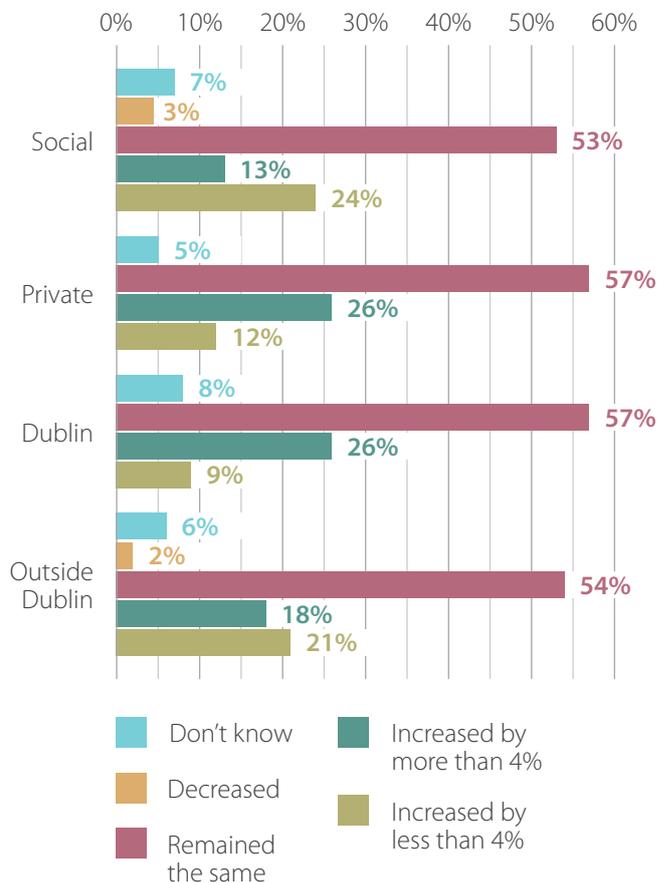


Figure 3.25: Rent changes in last 12 months, by tenure type and region (n=439⁹)



⁹ Base numbers: social 216, private 223, Dublin 124, outside Dublin 315

In the private sector, one quarter of renters have experienced a rental increase of more than 4%. Of the renters who had experienced a rent increase, 58% were given a reason by their landlord, while 37% were not. A 'standard increase' was the most likely reason given, at 68%, with a further 24% being told by the landlord that the property was worth more now than previous years. See Figure 3.26.

Of the renters surveyed, 71% did not receive any form of social support or assistance (Housing Assistance Payment (HAP), Rent Supplement (RS) or Rental Assistance Payment (RAS)) towards their rental costs. 7% received Rent Supplement, 5% received HAP and 2% received support through RAS. However, there was a large cohort of 17% who answered that they were unsure if they were renting under any of these.

This is an area which we will explore in more depth in a forthcoming survey.

3.5.1 Paying bills and household income

Over one-third (37%) of renters felt they were 'living comfortably on present income'. However, 20% of

renters are experiencing difficulties living on their present income (difficult and very difficult), with a large cohort in the middle (43%) saying they are 'getting by' on present incomes.

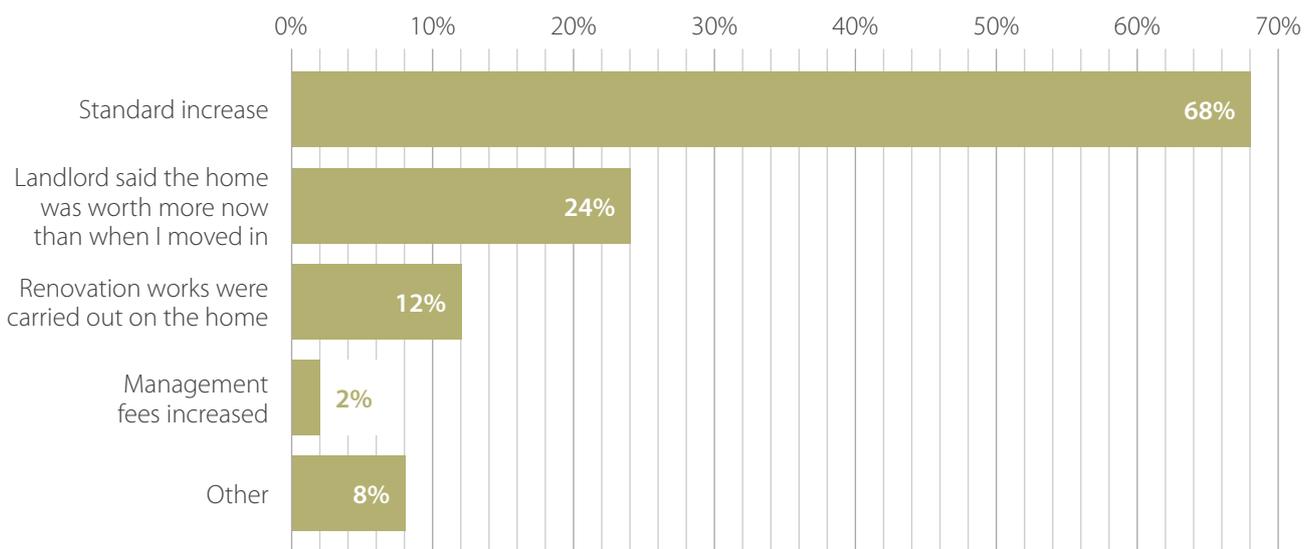
The survey found differences evident in renter's views about their income depending on tenure type and region. Those renting in the social sector are more likely to experience difficulties (28%) compared to renters in the private rented sector (14%), and just over half (51%) are 'getting by' on their present income.

Further to this, 24% of those living outside Dublin¹⁰ are experiencing difficulties compared to only 11% of Dublin renters. See Figures 3.27 and 3.28.

Key insight

Overall, one-fifth of renters are having difficulties living on their current income, and a further 43% are 'just getting by'. One quarter of those outside Dublin are having difficulties compared to only 11% in Dublin. Social renters are more likely to be having difficulty than private renters (28% vs. 14%).

Figure 3.26: Reasons for rental increase (n=95)



10 This is an important finding and one which the Housing Agency would hope to explore in further

Figure 3.27: Household views on present income (n=561¹¹)

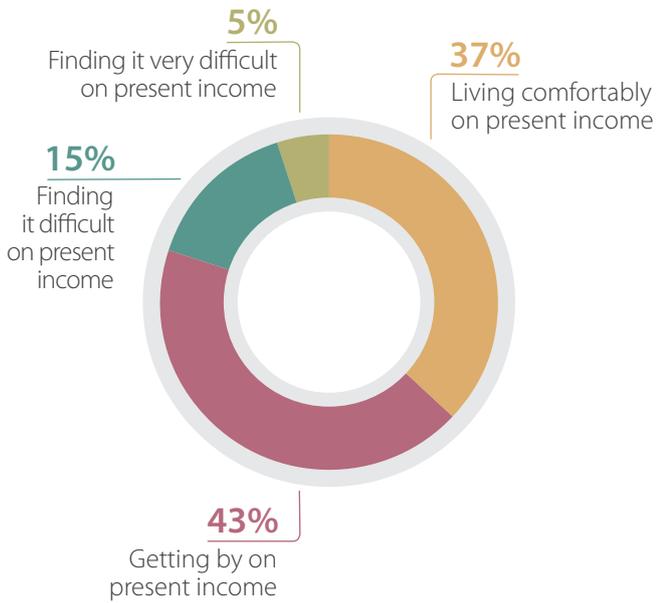
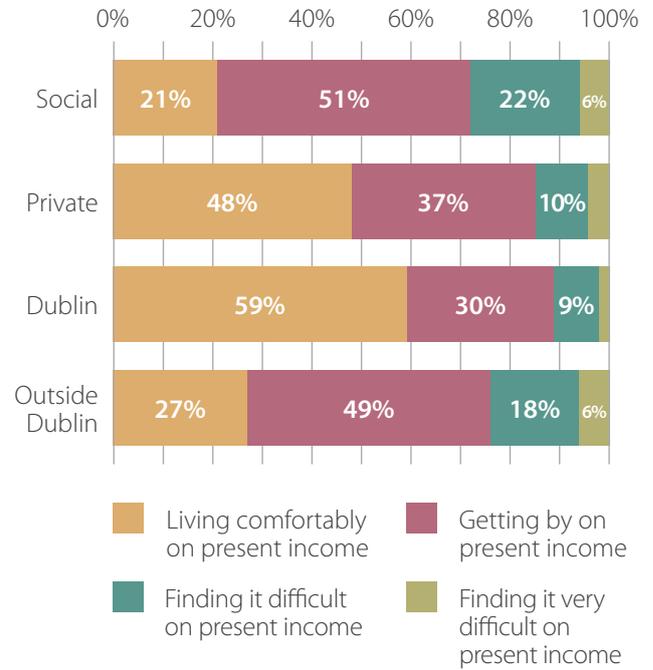


Figure 3.28: Household views on present income, by tenure type and region (n=561)



11 'Refused' responses excluded

4 Homeowners in Ireland – Survey Results

This section of the report presents the findings from the sample of homeowners captured within the nationally representative face-to-face survey. The key themes covered in the analysis include; satisfaction with the home, satisfaction with the neighbourhood, tenure perceptions, ownership experiences and affordability.

4.1 Housing satisfaction

This section of the report looks at levels of housing satisfaction amongst homeowners in the sample and, where possible, analyses responses between those who own their home with a mortgage and those who own their own home outright. It examines overall satisfaction levels with people's own homes; whether people's homes are

Key insight

Housing satisfaction amongst homeowners in Ireland is very high; with **almost three in five (57%) saying they are 'very satisfied' in their homes** and another 38% saying they are 'satisfied'.

suited to their needs, if they have chosen to live there, and if they enjoy living where they are. It looks at affordability and gathers information on any housing issues residents perceive they have with their home; such as damp, difficulties in keeping the home warm and shortage of space.

Homeowners ranked how satisfied they were on a scale of one to five

Figure 4.1: Housing satisfaction (n=764)

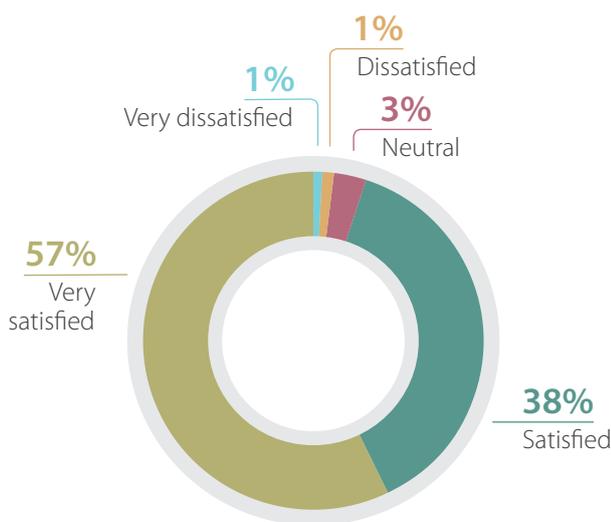
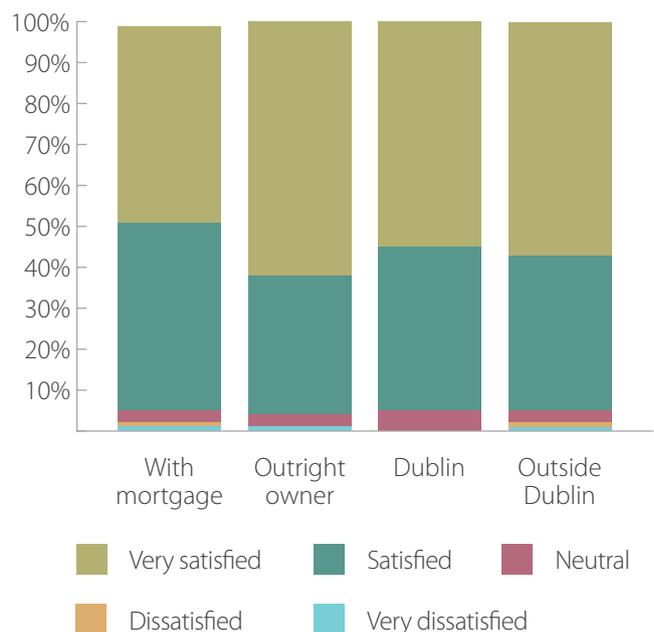


Figure 4.2: Housing satisfaction by tenure type and region (n=764)



Key findings – homeowners

15% of homeowners experienced a shortage of space



56% of homeowners in the survey are very satisfied in their neighbourhood (61% of outright homeowners are very satisfied vs. 48% of mortgage homeowners; 50% in Dublin vs. 58% outside Dublin)



49% of those who have moved in the last ten years found the process easy



57% of the sample of homeowners are very satisfied in their home (62% of outright homeowners are very satisfied vs. 48% of mortgage homeowners)

23% experienced 'a lot of financial sacrifice' when buying



70% of homeowners are living in the first property they purchased

48% see their neighbourhood changing for the better (58% in Dublin vs. 43% outside Dublin)



34% have 'some difficulty' meeting monthly mortgage costs



64% live where they have family members close by



40% live where they spent most of their childhood

The survey found a significant proportion of homeowners 'strongly agreeing' with the statements that they find their homes easy to live in (76%), that their homes are suited to their needs (76%), that they have chosen to live there (79%) and that they enjoy living in their home (76%)

who own their home outright (62%). See Figure 4.2.

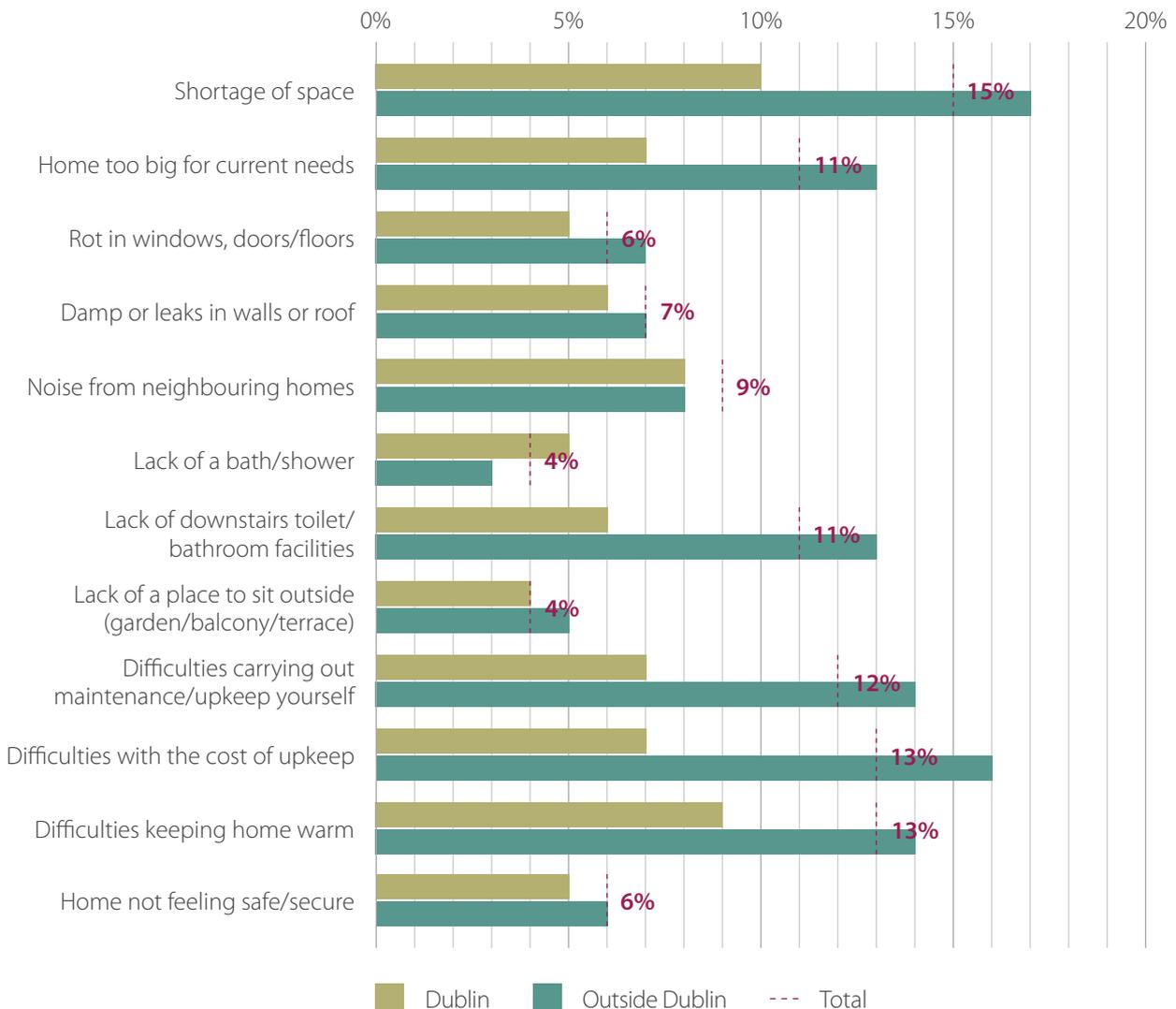
The survey found a significant proportion of homeowners 'strongly agreeing' with the statements that they find their homes easy to live in (76%), that their homes are suited to their needs (76%), that they have chosen to live there (79%) and that they enjoy living in their home (76%).

with their home. Housing satisfaction for homeowners is very high, with 95% being 'satisfied' or 'very satisfied'

with their current home. It was found that mortgage holders (48%) are less likely to be 'very satisfied' than those

A shortage of space is the most common housing problem, experienced by 15% of all homeowners.

Figure 4.3: Incidence of dwelling problems – Dublin vs. outside Dublin (% 'somewhat a problem' and 'a big problem') (n=764)



Other problems that homeowners had ‘somewhat of a problem’ or ‘a big problem’ with, although with lower incidence rates, were keeping their homes warm (13%), and the cost of upkeep of their homes (13%).

As seen in **Figure 4.3**, the prevalence of some problems does differ marginally between Dublin homeowners and those living outside of Dublin. Surprisingly, shortage of space as an issue is less common among homeowners living in Dublin (10%) compared to outside Dublin (17%). While 11% of the total sample of homeowners said that their home was too big for their current needs, this rose to 13% for homeowners outside Dublin and fell to 7% outside Dublin. Homeowners outside Dublin were more likely to experience difficulties with cost of upkeep (16%) and keeping their homes warm (14%), while differences regarding feeling safe and secure in the home only differed by 1% between homeowners in Dublin and outside Dublin.

4.2 Neighbourhood satisfaction

Those who own their home outright are most likely to be ‘very satisfied’ with their neighbourhood (61%) compared to those who own their home with a mortgage (48%). Outside of Dublin, there are slightly higher levels of ‘very satisfied’, at 58% compared to 50% for those living in Dublin. See **Figures 4.4 and 4.5**.

The high levels of neighbourhood satisfaction reflect how homeowners view their neighbourhoods going forward. Nearly half (48%) of homeowners believe their

Key insight

Homeowners in the survey reported **high levels of neighbourhood satisfaction overall, at 94%, with 56% being ‘very satisfied’**. Almost half (48%) of homeowners felt positive about the future, seeing their neighbourhood as ‘changing for the better’.

neighbourhood to be changing for the better. There are some differences evident in neighbourhood perceptions between regions,

The high levels of neighbourhood satisfaction reflect how homeowners view their neighbourhoods going forward. Nearly half (48%) of homeowners believe their neighbourhood to be changing for the better

Figure 4.4: Overall neighbourhood satisfaction (n=764)

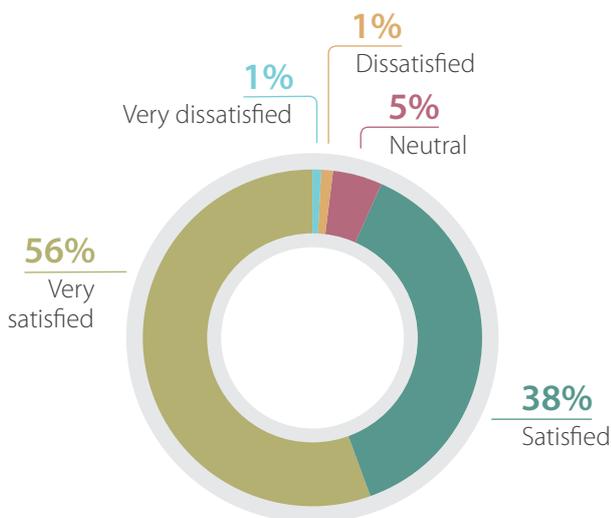
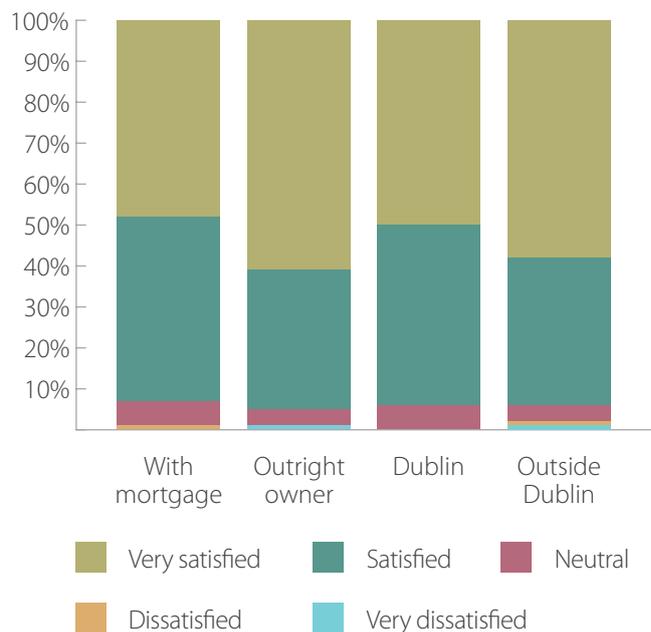


Figure 4.5: Overall neighbourhood satisfaction, by tenure type and region (n=764)



however. Homeowners in Dublin were most likely to see their neighbourhood changing for the better, with 58% of Dublin residents feeling positive about how their area is changing compared to 43% of those living in the rest of the country. See Figures 4.6 and 4.7.

When analysing neighbourhood satisfaction by ownership type or location, homeowners living in Dublin and outside Dublin varied somewhat. Homeowners outside Dublin are more likely to 'strongly agree' that they feel safe (73%) compared to homeowners in Dublin, and are more likely to want to stay living in their neighbourhood, viewing it as a calm area that they are happy to live in. There was little difference noted between outright owners and those with a mortgage. Table 4.1 provides the detailed breakdown of this analysis.

Nationally, the survey found that 40% of homeowners currently live

Positive neighbourhood experiences are reflected in people's attitudes to their neighbourhood, especially in terms of a desire to stay in their neighbourhood long-term (92% agree) and recommending the neighbourhood to friends (96% agree)

in the area where they grew up and 64% have family members living close by. There are significant differences evident across regions. Nearly half (46%) of participants outside Dublin are living where they spent most of their childhood, compared to only 28% of Dublin residents. Similarly, while 70% of those living outside Dublin have family members close by, this falls to 50% for Dublin residents. See Figure 4.8.

Positive neighbourhood experiences are reflected in people's attitudes to

their neighbourhood, especially in terms of a desire to stay in their neighbourhood long-term (92% agree) and recommending the neighbourhood to friends (96% agree). Additionally, the positive experiences of proximity of services/amenities, especially 'good quality' schools is reflected, in 95% believing their neighbourhood to be a 'good place to raise children'. The latter was shown in earlier stages of this research to be an important driver of location choice and future housing choice. See Report 1 in this series.

Figure 4.6: Perceptions of neighbourhood changing (n=764)

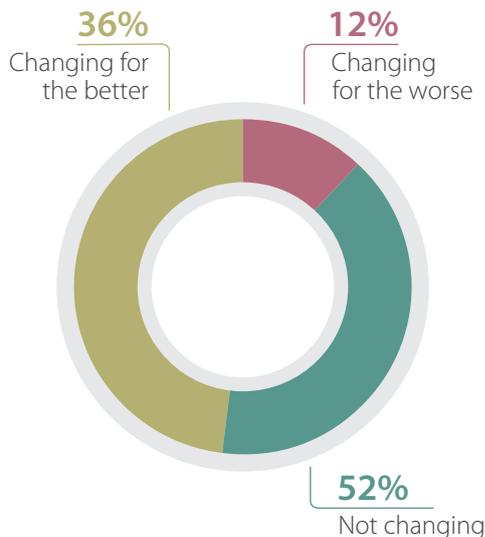


Figure 4.7: Perceptions of neighbourhood changing, by tenure type and region (n=764)

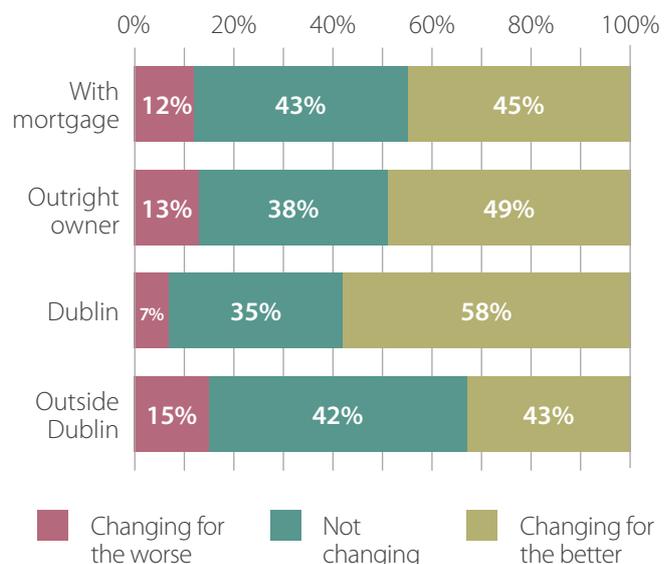
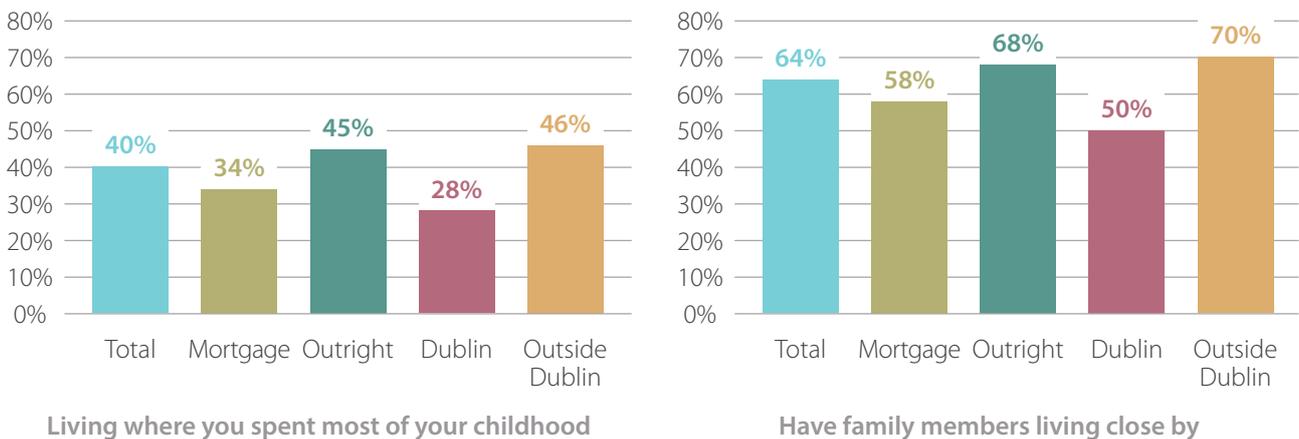


Table 4.1: Neighbourhood attributes by region and tenure type (% 'strongly agree') (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
I am able to access recreational parks/ green areas	62%	61%	65%	63%	62%
I feel safe	67%	65%	70%	54%	73%
The buildings are attractive	52%	52%	53%	51%	53%
This is a calm area to live	59%	58%	60%	50%	63%
I am happy with the neighbourhood environment	61%	58%	65%	50%	65%
There are 'good quality' schools	55%	52%	59%	54%	55%
I don't feel an urge to move out of this neighbourhood	58%	55%	62%	43%	64%
There is good public transport	46%	47%	43%	52%	43%
I am able to access public services easily	53%	53%	53%	50%	55%
I am able to access public amenities easily	53%	53%	54%	51%	54%
It is easy to get to supermarkets/ other shops	57%	57%	58%	51%	60%
I feel close to everything	57%	55%	59%	52%	59%
I enjoy living in this house/flat	59%	59%	60%	49%	64%

Figure 4.8: Incidence of living where a person grew up, and having family close by, by region and tenure type (% Yes) (n=764)



4.3 Homeownership experiences

Overall, the experiences of homeowners in Ireland are seen to be extremely positive – 45% feeling their experiences, thus far, have been ‘very good’ and 46% feeling that their experiences so far have been ‘good’. None of the homeowners surveyed viewed their experiences as ‘poor’. See Figure 4.9.

When purchasing their current home, the majority of Irish homeowners believed that they experienced a degree of financial sacrifice. Nearly

a quarter (23%) of homeowners felt that they went through ‘a lot of financial sacrifice’ when buying, with a further 47% facing at least ‘some financial sacrifice’. There are minimal differences in the degree of perceived financial sacrifice when

buying with a mortgage or outright, as seen in Table 4.2, although those who bought in Dublin are slightly more likely to have experienced ‘a lot’ or ‘some’ financial sacrifice. See Figure 4.10 and Table 4.2.

Overall, the experiences of homeowners in Ireland are seen to be extremely positive – 45% feeling their experiences, thus far, have been ‘very good’ and 46% feeling that their experiences so far have been ‘good’

Figure 4.9: Experiences of homeownership (n=764)

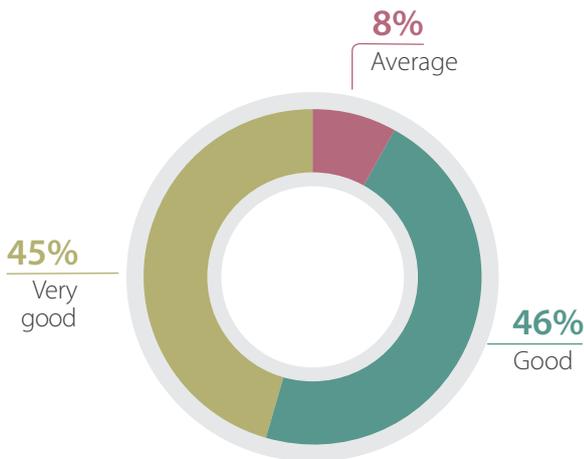


Figure 4.10: Financial sacrifice when buying (n=764)

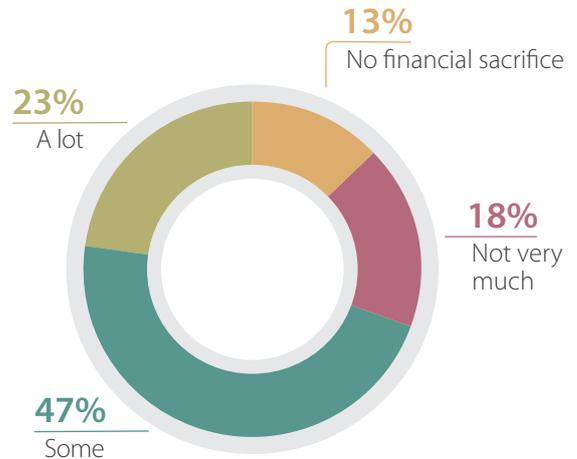


Table 4.2: Financial sacrifice when buying (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
A lot	23%	23%	22%	25%	22%
Some	47%	55%	42%	51%	45%
Not very much	18%	17%	19%	14%	20%
No financial sacrifice	13%	6%	18%	10%	14%

4.4 Homeowners journey

Key insight

70% of Irish homeowners live in the first home they purchased, while **roughly a quarter (23%) experienced 'a lot of financial sacrifice' when purchasing** and a further 47% experienced 'some financial sacrifice'.

Owners who had moved in the last ten years were asked where their last

move had been from. There were 26% of owners who had moved from a family home to purchasing their own home, 29% bought a home but it was not their first home purchased, 29% moved from a rental property to buying their first home and 4% moved from a rental property to a purchased home, though it was not their first purchase.

The survey found that homeowners do not move often. Of those homeowners surveyed, 70% of homeowners were living in the first home they had purchased. See Table 4.3.

Survey participants were asked when the last time they had moved home was. The answers in Table 4.4 show that just 3% of homeowners had moved in the last year, while 32% had last moved more than 25 years ago. There were 2% of homeowners who said they had moved in the last year and also who owned their home outright. Those with a mortgage are most likely to have moved between 11 and 15 years ago, at 21%, as seen in Table 4.4.

Homeowners were asked who they had bought their last home from.

Table 4.3: Living in first home purchased (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Yes	70%	75%	67%	73%	69%
No	30%	25%	33%	27%	31%

Table 4.4: When was the last time moved home (n=764)

	Total (n=764)	Mortgage (n=302)	Outright (n=462)	Dublin (n=236)	Outside Dublin (n=528)
Within the last 12 months	3%	4%	2%	3%	2%
Within the last 1-2 years	5%	9%	3%	3%	6%
Within the last 3-5 years	8%	12%	6%	8%	8%
Within the last 6-10 years	13%	19%	9%	16%	12%
Within the last 11-15 years	14%	21%	9%	12%	15%
Within the last 16-20 years	9%	12%	7%	8%	9%
Within the last 21-25 years	7%	7%	7%	9%	6%
More than 25 years ago	32%	15%	43%	32%	32%
Lived here all my life	10%	2%	15%	8%	11%

Table 4.5: Purchased last home from (n=764)

	Total
Previous private owner	45%
New from builder or developer	29%
Local authority	12%
Inherited	9%
From family member (including parent(s))	3%
Built it themselves	1%
Other ¹²	*

Homeowners who had moved in the last ten years were asked what the main reason had been for their move. For 42%, it was simply that they wanted to buy a home, for 15% it was to have more space for a growing family, and for 12% it was to do with employment

45% of all homeowners had bought from a previous private owner, 29% had bought new from a builder or developer and 12% had bought from a local authority. There were 12% who had inherited their home or bought from a family member (including a parent) and there was just 1% of the sample that had built their own home. **See Table 4.5.**

Homeowners who had moved in the last ten years (n=219) were asked what the main reason had been for their move. For 42%, it was simply that they wanted to buy a home, for 15% it was to have more space for a

growing family, and for 12% it was to do with employment.

The survey asked those homeowners who had moved in the last five years to rate the move from 'very difficult' to 'very easy'. Almost half (49%) said that finding a home was 'easy' or 'very easy'. Conversely, a third of people (33%) experienced difficulties, and 18% found it neither difficult nor easy.

Those homeowners (n=72) who had moved in the last five years and had found finding a home either 'very difficult' or 'difficult' were asked what the reasons were that may have made finding a home difficult, with

more than one reason permitted. 61% of recently moved homeowners said it was due to housing being too expensive, and this was followed by 43% saying that there was a high demand for properties that they had viewed, and 40% saying that there was no housing available in the area they wanted to live in.

4.5 Housing and bill affordability

Key insight

There is a large proportion **(34%) of mortgage holders who experienced 'some difficulty' meeting their monthly repayments.**

This rises to 56% for Dublin homeowners, compared to 27% for the rest of the country.

A significant proportion (34%) of homeowners captured in the survey said that they had 'some difficulty' in meeting their monthly mortgage costs, whilst 2% said that they experienced 'a lot of difficulty'. However, it is important to recognise that there is also a significant cohort of mortgage holders (63% of those surveyed) who experience 'no difficulty' each month.

It is those living in Dublin that are seen to be having the most difficulty with their mortgage costs – 56% having 'some difficulty' in paying their monthly repayments compared to 27% outside of Dublin. **See Figure 4.11 and Table 4.6.**

¹² *Less than 1% of respondents



4.5.1 Paying bills and household income

The majority of homeowners (59%) answered that they are ‘living comfortably on present income’, while there is also a large cohort in the middle (34%) saying they are ‘getting by’ on present incomes. Only 7% of homeowners surveyed claim to be having difficulties (difficult and very difficult) with their present income. As seen in

Table 4.7, those living in Dublin (74%) and those who own their home outright (61%) are most likely to say they are ‘living comfortably on present income’. See Figure 4.12 and Table 4.7.

In terms of their ability to pay household bills each month, 59% of homeowners said they never have difficulties paying their bills, with a further 23% ‘almost never’ struggling

with their monthly bills. There are a group of people struggling with their bills; with 15% having difficulties ‘from time to time’ and 2% ‘most of the time’.

Similar to income difficulties, those living in Dublin (70%) and who own their home outright (62%) are most likely to ‘never’ have difficulty paying household bills. See Figure 4.13 and Table 4.8.

Figure 4.11: Level of difficulty in meeting monthly mortgage costs (n=287)¹³

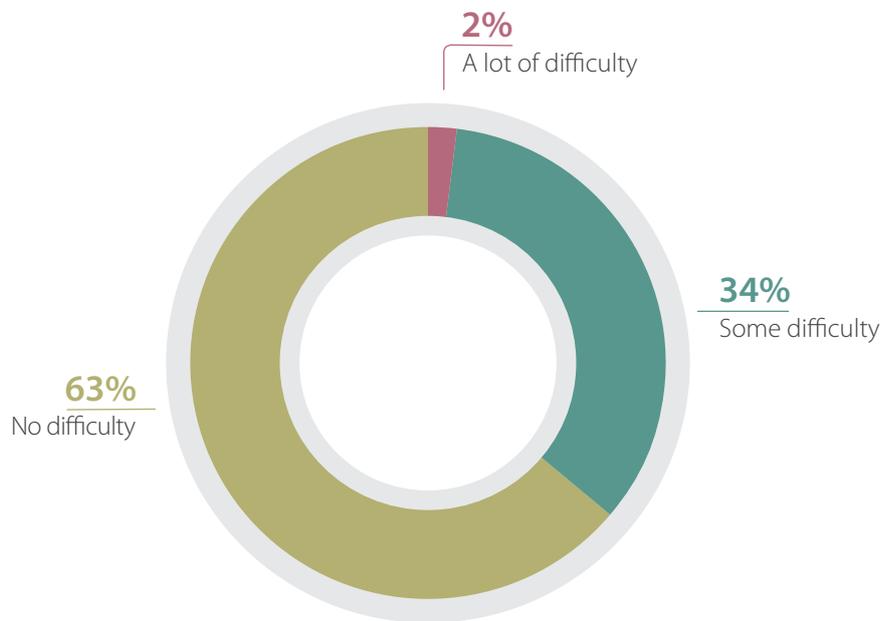


Table 4.6: Level of difficulty in meeting monthly mortgage costs, by region (n=287)

	Dublin (n=73)	Outside Dublin (n=214)
A lot of difficulty	4%	2%
Some difficulty	56%	27%
No difficulty	40%	71%

13 Homeowners with a mortgage

Figure 4.12: Household views on present income (n=760)

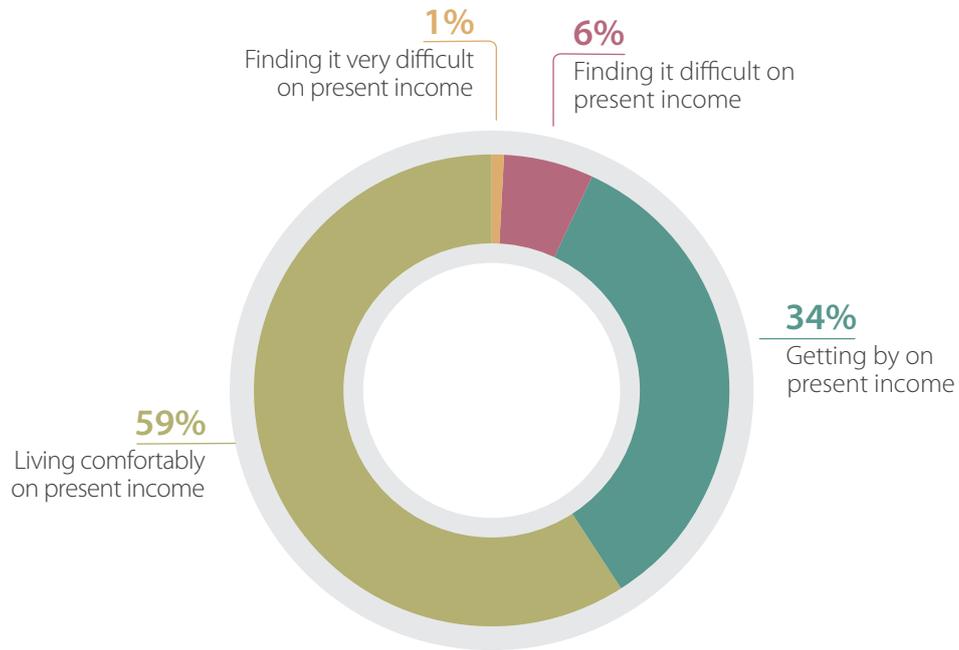


Table 4.7: Household views on present income, by tenure type and region (n=760)

	Total (n=760)	Mortgage (n=301)	Outright (n=459)	Dublin (n=234)	Outside Dublin (n=526)
Living comfortably on present income	59%	55%	61%	74%	52%
Getting by on present income	34%	37%	31%	20%	40%
Finding it difficult on present income	6%	7%	6%	6%	7%
Finding it very difficult on present income	1%	1%	2%	1%	2%

Figure 4.13: Ability to pay household bills (n=758)

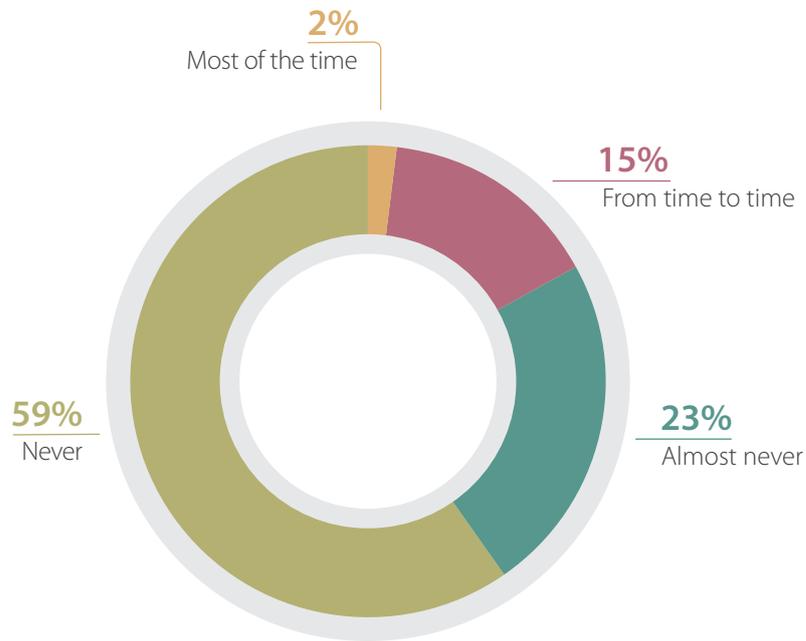


Table 4.8: Ability to pay household bills (n=758)

	Total (n=758)	Mortgage (n=302)	Outright (n=456)	Dublin (n=231)	Outside Dublin (n=527)
Most of the time	2%	3%	2%	2%	3%
From time to time	15%	17%	14%	14%	16%
Almost never	23%	25%	21%	14%	27%
Never	59%	55%	62%	70%	54%

5 Focus Groups

For this phase of the research, four focus groups were undertaken. The focus groups took place in September 2018 and lasted for approximately an hour and a half.

5.1 Aims

The objective of the four focus groups was to explore the main themes that had emerged from the national quantitative survey. Discussion guides were developed which explored the following key themes, with discussion focussed on the areas of affordability and the experiences of recently moving house (within the last one to three years):

- Residential satisfaction
- Experiences of moving
- Housing aspirations
- Affordability

5.2 Sample design and recruitment

The focus groups focussed on two cohorts; renters and homeowners. A breakdown of the group

structure is detailed below. See Table 5.1.

Participants were recruited by Amárach Research, and there were between seven to eight participants in each focus group.

5.3 Discussion framework topics

As an introduction, the focus groups looked at several definitions related to housing and explored their relationship to them personally, and their overall level of satisfaction.

The second theme explored amongst the focus groups related to housing affordability, with the

The focus groups looked at several definitions related to housing and explored their relationship to them personally, and their overall level of satisfaction

Table 5.1: Focus group structure

Group	Date	Gender	Profile/tenure type	Region
1	17 September 2018	Mixed	Renters – affordability issues	Dublin/commuter towns
2	17 September 2018	Mixed	Homeowners – affordability issues	Dublin/commuter towns
3	19 September 2018	Mixed	Renters – recently moved (within 1-3 years)	Cork
4	19 September 2018	Mixed	Homeowners – recently moved (within 1-3 years)	Cork

following areas addressed:

- What factors were used by the participants to determine if a house/apartment is affordable, what measures were taken when making this determination and what costs were included in the assessment
- Whether housing has become more or less affordable over time, and what factors have influenced this
- Experiences of seeking accommodation within a specified price range, looking at compromises/considerations due to affordability
- Experiences of saving for a mortgage or rental deposit
- Predicted housing cost trends in the future, and what factors might be determining these changes
- Whether housing affordability acts as a barrier to moving
- Current feelings towards personal housing affordability, looking at whether his/her current property is affordable and perceptions of affordability
- The impact of current housing costs on other financial commitments, and the further impact that increased mortgage repayments or rent would have on this
- Whether participants felt secure in their current housing situations, and the reasons for this
- The impact that housing affordability issues have on mental health and general well-being

The third theme discussed was that of participants' housing aspirations.

This was explored through reflection on previous experiences and future ambitions, covering the following areas:

General satisfaction with participants' current living situations was discussed; with reasons for dissatisfaction and possible ways to increase satisfaction levels highlighted

- A comparison between where participants had lived previously and where they are living now, addressing any differences with both the physical property and the neighbourhood
- Based on past experiences, an outline of the property search process, looking at the key criteria being sought, the reasons for this, the duration of the search and whether accommodation met these aspirations. Reasons why aspirations were not being met were explored, if applicable
- Exploration of the impact of affordability on aspirations, both currently and into the future
- What is considered to be the most important in achieving residential satisfaction: preferred house/apartment or preferred location, and which of these does housing affordability impact more heavily on
- Future housing aspirations, in relation to both the property and neighbourhood, and factors that have, so far, prevented these aspirations from being realised to renters

Renters current tenures were then discussed; highlighting reasons for currently renting, perceived benefits to renting, and whether renting is more or less affordable as a housing tenure type.

The last theme to be looked at was residential satisfaction, and the relationship between affordability and housing costs on general residential satisfaction. Discussion looped back to the definitions of 'house' and 'neighbourhood', with participants being asked to explore which they considered to lead to higher levels of residential satisfaction; the physical house/apartment or the neighbourhood, and reasons for this. General satisfaction with participants' current living situations was discussed, with reasons for dissatisfaction and possible ways to increase satisfaction levels highlighted.

5.4 Results

5.4.1 Renters experiences

The experience of searching for a property/room in the private rental sector¹⁴ was broadly similar across both the Dublin and Cork-based groups. Finding suitable accommodation at an affordable price required an element of good fortune for many. There was a high incidence of people sourcing rooms through a friend or a 'friend of a friend'. *"I think if you were coming from Cork, or into Cork and not knowing anybody, you'd find it very, very difficult".*

For current renters, there was a view that the private rental sector

¹⁴ Private rental sector is referenced throughout; however, we did not distinguish respondents who were in receipt of housing supports, such as Housing Assistance Payment (HAP) or Rental Accommodation Scheme (RAS)

can be divided into two distinct rental markets; the ‘open market’ and the ‘friend market’, with the ‘open market’ seemingly out of reach for many in terms of affordability.

The ‘open market’, where homes and/or rooms were advertised through sources such as DAFT.ie, was seen as unaffordable and out of reach for most – especially for those wanting to live close to the city centre. *“As I said, like I’m lucky enough my place is cheap enough at the moment. Because my friends it’s kind of, one moves in, one moves out kind of a thing. So I’m lucky enough in that regard. But if I had to look right now I don’t think I’d be able to afford.”*

The ‘friend’ market is where rooms are sourced through friends or colleagues. Generally, these properties have been occupied for a number of years by the same, or a combination of the same, renters, with new renters (friends) moving in once somebody had moved out. Those participants falling into this category were availing of rental prices significantly below current levels. *“Just moved in with some people, with friends, I’ve been like living there prior to the housing crisis, when things were cheap. And it’s just the landlord doesn’t seem to mind.”*

For those who had searched on the ‘open market’, there was an element of surprise when seeing the type/condition of properties considered affordable based on their initial budget, with choice severely limited by affordability in certain areas. This often meant that they had to increase their budget in order to find somewhere to live.

Most felt there was no choice within the private rental sector. Choice was

not based on preferences, but rather based on availability and necessity. This meant that the criteria for choosing a property was basic, with little consideration given to internal house features. The key preference criteria highlighted were location and a double room.

There was a feeling that landlords had all the power in the private rental sector and could dictate the terms and conditions as they saw fit. *“They dictate what they want to do like, if they are not happy they’ll get somebody else. Like they’re not, they want two months deposit and you say, oh I can’t do that they’ll get somebody else that will do it for them no problem like.”* Although, it must be noted that most had not experienced this first-hand and instances were anecdotal.

Some felt that the improving economic situation was making finding rented accommodation more difficult and expensive, especially if there were large multinational employers located in the area. *“But I mean Ballincollig is cut throat, in so far as there’s a lot of industry around there. So you’ve people coming in on shorter term contracts too in places like EMC and Famewear and they can just...”*

It was evident amongst the groups that renting property was determined by life-stage (young professional/single person), lifestyle (a desire to

have a short commute to work or the city centre), and not having sufficient income or savings to afford to buy and, while many had rented for a while without negative experiences, tenure security was always in the back of the mind. Most felt that being in the private rental sector was a choice, albeit with the other main choice (homeownership) not being attainable at the moment. Their tenure facilitated what they considered important at present and they were realistic about what was available to them. Homeownership, for most, was not on their immediate radar.

Although renters would understandably have a preference to pay cheaper rent, they felt that what they were currently paying was not significantly over the odds, especially when compared to what was available in the ‘open market’. *“Can I just say something about the rent. I’m paying; my rent is cheap, I’m only comparing it to other people. I think it’s is still high. I mean it’s €1,400 a month, €1,450 a month you know. But compared to what the guy’s paying, two grand, it’s cheap but it’s still dear like.”*

The experience of the private rental sector, across both groups, was broadly similar and positive, insofar as there were minimal instances of negative experiences such as significant rent increases or being

For those who had searched on the ‘open market’, there was an element of surprise when seeing the type/condition of properties considered affordable based on their initial budget, with choice severely limited by affordability in certain areas

evicted. Most knowledge of negative experience was anecdotal. However, the main drawback of renting for most, especially for those in Dublin, was an insecurity about their tenure. ***“It still is at the back of your mind.”*** The feeling of insecurity was not based on experiences though; perhaps being influenced by external situations and anecdotal stories.

Affordability issues affected some participants on a day-to-day basis whilst being a barrier to ownership aspirations for others.

Amongst renters, there were two distinct cohorts, and affordability issues affected each group differently. One cohort was affected in the short-term, whilst the other group were affected in the long-term.

In the short-term, a strict managing of finances was needed in order to pay rent each month. Paying rent was the number one priority. ***“I think we’re all paying rent. I think we sacrifice everything else and then pay rent first and then sacrifice everything else second.”*** However, it was generally accepted that this was their ***“way of life”***; given that budgeting and managing finances were things they would have been familiar with whilst renting. ***“It’s difficult to say because if you’re renting up here for two years and that’s your budget like you conditioned that way. So you’re used to that lifestyle so.”***

For others, renting negatively affected their ability to save for a deposit, having a long-term impact by making it either impossible, or at least very difficult, to save, with significant sacrifices

being made. ***“Yea, oh yea, because we’re seriously kind of budgeting and I picked up like every second weekend (deliveries).”*** Rental costs were seen to be a significant barrier to those who were aspiring to own a home, making it difficult to save the required deposit. This group were more likely to believe mortgage lending rules should be relaxed and supported 100% mortgages. However, the views on mortgage lending rules were heavily influenced by their personal situation, with little regard being given to the broader perspective.

5.4.2 Homeowners experiences

Recent homeowners perceived their experience of buying a property to be broadly positive and straightforward. For most, the process was formulaic and involved the following:

- Saving for a deposit
- Applying for a mortgage
- Setting a budget
- Choosing a location
- Searching and bidding for properties

Most had rented from the private rental sector previously and were in a relationship. Homeownership was perceived as the next logical step in life.

A committed relationship seems to be a key contributory factor in homeownership, with most believing it would be outside of their reach as a single person¹⁵.

Saving for a deposit was perceived as the most difficult aspect of the purchase experience. It was a long-term process, becoming

more focused for two to three years. Initially, it began with general savings, but once the decision was made to purchase a home, saving was at a higher rate than previously. ***“We had money saved. Both of us like that had just been saved. Like never specifically for a house, it was just had been. We had just saved it over the years like and then I suppose coming into the two years when we went to buy a house. We just put the head down and just said like, right we just need to increase this as much as possible to give us a bit extra. But we’d a good bit there already.”***

There was general agreement that some sacrifices were made when saving for the deposit, i.e. not going on a summer holiday. However, the consensus was that this was a necessary part of fulfilling ownership aspirations. ***“Oh yea. Jesus there was, even when we were putting diesel into the car, we were like now we’ve put €50 for the week whatever but get away with €45 or something. (All laugh).”***

There were somewhat mixed opinions on the mortgage application process. Some found it to be very straightforward and simple, with others believing it required a lot of documentation and was very detailed. However, this was an expected part of the process by all.

The experiences of those who bought a new home versus a second-hand home were very different, with the bidding process on second-hand homes meaning desired properties moved from affordable to unaffordable very quickly.

15 It must be noted that two respondents in Cork had bought a home on their own but were mindful that their situations were anomalies. One had bought a home for €120,000, whilst the other had saved for 10+ years and bought a home that required a lot of work

Many had lost out on a second-hand property through the bidding process. Some houses went above their mortgage-approved amount, and others were deemed too expensive for what you were getting.

There was disappointment felt when first outbid. *“And then like you know you go through the process and there’s one house you know you set your heart on. And you’re like this is going to be the one. And then you lose out and you’re like, oh Jesus. And then you go again and you lose out the next time. You don’t feel as hurt the next time because you’re like; okay I’ve been through this before.”* However, the experience was not reflected on in a very negative way; again, it was seen as part of the process.

Those who bought a new-build were happy with the simplicity of the process and that they did not have to get involved in a bidding process, which they felt allowed them to judge affordability easier.

There was a slight preference for a second-hand home, but this was due to location and not the property itself, as it was believed that the most desirable locations have already been built on. *“Well I know like we could, like over those two years that we were bidding. Like there were new builds that we could’ve bought very easily if we just decided to live somewhere else. Like if we had kind of just kind of changed our mind and said, like we’ll live here instead of where we ended up. There would’ve been no problem. But like for us, like the only reason it took us two years to find a house was because we were very set on an area where there wasn’t any new builds coming up.”*

For most of the homeowners, location and familiarity were the key criteria when choosing a home.

Negative equity, redundancies and lower sale values brought financial and personal stress. *“Truthfully it was detrimental on our relationship, on our own heads. Hell, that’s being point blank, hell.”*

Certain locations were chosen, and they viewed properties almost exclusively in those areas.

All recent homeowners, and some longer-term owners, chose a house or location somewhat based on where they had grown up, with half being very set on moving back to that area. The familiarity of the area led to increased feelings of safety and security. For those that chose to live close to where they grew up, this was a deal breaker for them. They were happy to wait a longer period of time until a property in their desired location was available. They were also prepared to pay their maximum available budget for that property. Similarly, others had very defined criteria regarding where they wanted to live, grounded on past experiences and growing up. *“I grew up in a rural area, so I wanted somewhere where I didn’t have other houses in on top of me.”*

The areas chosen by homeowners in the focus groups were generally where they had grown up or other desirable areas, based on availability of green space, proximity to the city or work, and schools.

While most did not have children at present, having children in the future and whether prospective areas would be good places to grow up was factored into the search when choosing location, highlighted by the importance of green space and

‘good’ schools nearby. *“I do think I’ll eventually get it. I think I haven’t got kids and I think that’s a massive part of it. I see families living around the place and they’re much quicker to kind of merge into the community than say couples, or single people are. Just by the nature of doing things with the kids together and the kids become friends and things like that.”*

Interior and cosmetic changes were delayed by some homeowners as a result of paying their maximum budget for the purchase of the property, but again, this was not viewed in a negative light but seen as part of the process – a price worth paying to secure the desired location. **Overall, buying a property in the desired location was the most important element of the housing search.**

The experience of homeownership differs depending on when (and to a lesser extent, where) people bought a home. External economic conditions, particularly relating to employment (and perceived job security for more recent homeowners) may be seen to have a significant positive or negative effect on ownership experiences.

The experience of homeownership was quite different between the new-buyers and longer-term homeowners. Recent owners were still in somewhat of a ‘honeymoon period’, due to age and the recency

of their purchase. Long-term or subsequent owner's experiences were more negative, where some had been impacted by the most recent recession. Negative equity, redundancies and lower sale values brought financial and personal stress. ***"Truthfully it was detrimental on our relationship, on our own heads. Hell, that's being point blank, hell."***

This made the experience of homeownership very mixed for many, ranging from positive when purchasing initially, to very negative during the recession. However, most participants felt that this had changed for the better in recent times, with the improvement in the economy leading to a return to the workforce and financial stability. This has improved tenure security and general happiness. ***"I won't say extremely better, or we are not going out and buying new cars and so on, because as I said to the wife just continue living to a certain standard the way we were because you just don't know what's around the corner."***

Recent homeowners seemed very structured when judging the affordability of a property, with most having a top end figure in mind when buying. Properties outside this figure were deemed unaffordable.

The list price was the key measure used when judging affordability. However, those who bought second-

hand homes paid more than the list price eventually, which meant that some internal and/or external renovations that were planned had to be postponed. However, these renovations were deemed desirable changes rather than necessary changes. ***"Oh the first thing to go off the list, like we had things like, outer wall insulation and like solar panels and stuff. Like we were kind of, oh we were like, oh yea we've loads of money for this. And then slowly like the, like the asking price versus what like houses actually end up at, at the moment."***

There was some shock/surprise at the amount of supplementary costs associated with buying a property, such as solicitors fees, surveyors costs, etc. These additional costs were not necessarily factored into the budget when buying the property, but there was a sense that these expenses got lost in the overall purchase process due to the high costs involved overall. ***"You don't know where you find it you know, it's kind of, it gets to the stage where it's kind of Jesus what's another €1,000 euros like. And you will find it from somewhere."***

Overall, there was a sense that once a house is eventually purchased, any sacrifices or what may have been considered negative/frustrating experiences at the time are forgotten. A recent house purchase may lead to a 'halo effect' on the

purchase process; with the positivity of being a homeowner superseding all other feelings.

Longer-term homeowners seemingly felt more financial pressure; with budgeting a key component of daily life, meaning adjustments have to be made to their social and family lives.

What is considered affordable for longer-term homeowners is heavily influenced by what they spend on their mortgage. ***"I pay the mortgage, then the bills and if something is left, then it's affordable"***.

When buying initially, the house was deemed affordable if they could manage after paying the mortgage. There was agreement that significant sacrifices were made in terms of social life, household composition (renting out a room(s)) or delaying paying certain bills. ***"My car tax is due now and I'll bury it without even telling my husband and then I'll get charged I think its €90 extra because I paid it, I'd be in arrears like. (laughing)."*** Socialising, for example, is done on a strict budget. Any discretionary spending on eating out or having a drink was viewed in the context that the money could be better spent elsewhere. Some claimed to have felt guilty if they spent money eating out. ***"You go and spend €100 on dinner and then you feel guilty for spending it."***

Many did not feel sufficiently insulated from an unexpected outlay, such as a broken household appliance. It was also felt that increased mortgage interest rates in the future would have a negative effect on what are, already, tight budgets. That being said, many had not considered this scenario at all, suggesting this may come as a financial 'shock' for some. ***"Then our***

What is considered affordable for longer-term homeowners is heavily influenced by what they spend on their mortgage. ***"I pay the mortgage, then the bills and if something is left, then it's affordable"***.

There were contradictory views for many on the future of house prices and rents, as well as the general economic situation. Most participants felt that costs would continue to rise into the future

fridge broke there a few weeks ago, just out of nowhere. Its mad €400 you have to pay it, so you have to go and get this fridge that we weren't expecting to. With the kids now back to school and stuff like that. So another €400 you were not thinking about. You don't factor in those things when you are looking at your mortgage you just think you have to pay this, and this."

Overall, most had to be very mindful of financial management. While their personal financial situation was not as bad as it had been previously, there was a sense that long-term financial planning was not possible. For some, they were living 'month to month', with affordability defined as managing to get by.

5.4.3 Broader housing views

Across all four groups, there was consensus that the Irish culture is focused on homeownership. This culture was not seen to have changed and was not expected to change going forward. These views were based on past experiences and also on future aspirations – having a house to leave to children after passing.

While housing costs are predicted to increase going forward, another economic downturn was expected by many.

Some participants expressed interest in rental models similar to other European countries, with Germany

widely mentioned. However, many felt that this model would not work within the Irish property market. Dublin homeowners were more positive towards these international models, perhaps feeling it would make homes affordable. This may be driven by some of their own negative experiences of homeownership and the financial stress they felt. When pushed, however, general consensus was that renting was not an aspiration and people did not want to stay in the rental sector long-term.

There were contradictory views for many on the future of house prices and rents, as well as the general economic situation. Most participants felt that costs would continue to rise into the future. *"I don't think I'll ever be able to afford one the way it's going."* Yet, many held the view that an economic crash, to some degree, would happen soon. Interestingly, this was viewed in a positive light by some, as it would make homes more affordable. The current cost of buying a house for many renting in Dublin and Cork was seen to be overpriced and unattainable. *"Like you're going to lose your home in ten years time, because you can't afford it. Because you paid through the nose for it and it's not worth it. And people, nobody seems to have learnt from it. Which is the worst thing about it, like."*

5.5 Conclusions

The experience of homeownership can vary over time and may be heavily influenced by external economic conditions, and those most affected by these conditions were most likely to have financial worries and stresses, although this has improved over time.

Recent homeowners may still be in a 'honeymoon' phase of ownership, with any difficulties or sacrifices that the buying process involved not being reflected on in a negative light, but instead just seen as part of the process.

There is a strong sense that some renters and owners lived 'month to month', with budgeting and financial management needed on a day-to-day basis and unexpected financial shocks (a broken home appliance or car, for example) requiring additional extra finance (loan or credit card) or secondary bills to go unpaid.

The experience of renting has been positive for most; with minimal instances of large rent increases and none of evictions. However, for many, an element of 'luck' was needed in order to afford a room/house. Current rent prices were out of reach for many and acted as a barrier to moving. Rental choice was driven by availability and affordability, rather than choice.

Ownership aspirations were limited for many due to rental costs and general expenses, especially when it came to saving for a deposit – this was seen as the biggest barrier to homeownership.



6 Future Publications

This is an overview of the series of reports planned from this research, all of which will be available on the Housing Agency website: www.housingagency.ie

Report 1

Drivers of Residential Satisfaction and Aspirations in Ireland (November 2018)

This report provides a literature review on residential satisfaction and aspirations and includes findings from exploratory focus groups.

Report 2

Irish Residential Satisfaction (November 2018)

This report presents the results of a nationally representative face-to-face survey, focusing on the themes of housing satisfaction, neighbourhood satisfaction, tenure perception and affordability.

Report 3 and 4

Experiences of Renters and Owners in Ireland (May 2019)

This report examines the experiences and attitudes of renters in Ireland; covering both those in the social rented sector and the private rented sector, and homeowners; both those that own outright and those that have a mortgage.

Report 5

Future Housing Aspirations

This report examines national housing aspirations and future expectations.

7 Appendices

Appendix 1 Renters – Dwelling Characteristics

Sample distribution of dwelling construction year (n=569)

	Total	Social	Private	Dublin	Outside Dublin
Before 1919	5%	1%	7%	14%	1%
1919–1945	6%	4%	8%	15%	3%
1946–1960	10%	10%	10%	14%	8%
1961–1970	4%	4%	4%	9%	2%
1971–1980	11%	13%	10%	13%	10%
1981–1990	12%	16%	10%	11%	13%
1991–2000	22%	22%	23%	6%	29%
2001–2005	16%	20%	14%	7%	20%
2006–2011	10%	9%	10%	3%	13%
2012 or later	3%	1%	4%	6%	1%

Average number of bedrooms and living rooms per dwelling (n=569)

	Total	Social	Private	Dublin	Outside Dublin
Number of bedrooms	2.89	2.76	3.03	2.9	2.88
Number of living rooms	1.49	1.44	1.52	1.58	1.45

Presence of dwelling features (n=569)

	Total	Social	Private	Dublin	Outside Dublin
Private garden (including patio, yard or courtyard)	81%	83%	80%	78%	83%
Own parking space	73%	70%	75%	71%	74%
My own front garden	68%	78%	61%	71%	66%
Secure place to park bike	34%	36%	32%	9%	44%
Garage (private or communal)	9%	7%	10%	12%	7%
Communal gardens or other space	7%	4%	8%	7%	7%
Own balcony or roof terrace	4%	0%	6%	5%	3%
Lift	1%	0%	1%	1%	0%
None of the above	3%	2%	4%	5%	3%

Accessibility of dwelling if disability (n=569)

	Total	Social	Private	Dublin	Outside Dublin
Yes	24%	29%	21%	21%	26%
No	49%	38%	55%	64%	42%
Could easily be adapted to suit	21%	23%	20%	12%	26%
Has already been adapted	2%	5%	1%	1%	3%
Don't know	4%	5%	3%	3%	4%

Appendix 2

Homeowners – Dwelling Characteristics

Sample distribution of dwelling construction year (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Before 1919	6%	4%	7%	12%	3%
1919–1945	9%	4%	12%	10%	8%
1946–1960	14%	6%	19%	19%	12%
1961–1970	12%	10%	13%	10%	13%
1971–1980	13%	11%	15%	13%	14%
1981–1990	12%	13%	11%	17%	9%
1991–2000	11%	14%	10%	4%	15%
2001–2005	10%	18%	4%	4%	13%
2006–2011	10%	17%	6%	5%	13%
2012 or later	3%	3%	3%	7%	1%

Average number of bedrooms and living rooms per dwelling (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Average number of bedrooms	3.41	3.55	3.32	3.36	3.44
Average number of living rooms	1.93	1.89	1.95	2.01	1.89

Presence of dwelling features (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Private garden (including patio or yard or courtyard)	96%	97%	96%	97%	95%
Own parking space	84%	79%	87%	92%	80%
My own front garden	84%	85%	84%	83%	85%
Secure place to park bike	38%	38%	38%	9%	51%
Garage (private or communal)	25%	15%	31%	21%	27%
Communal gardens or other space	3%	2%	4%	6%	2%
Own balcony or roof terrace	3%	5%	2%	1%	4%
Lift	1%	0%	1%	1%	0%

Accessibility of dwelling if disability (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Yes	38%	35%	40%	36%	38%
No	28%	24%	30%	32%	26%
Could easily be adapted to suit	29%	36%	25%	27%	30%
Has already been adapted	2%	2%	2%	2%	2%
Don't know	3%	3%	3%	3%	3%

Appendix 3 Renters – Sample Profile

Sample demographic profile

		%
Age group (years)	18–24	7%
	25–34	30%
	35–44	30%
	45–54	15%
	55–64	10%
	65+	9%
Gender	Male	50%
	Female	50%
Province	Dublin	31%
	Leinster (excluding Dublin)	24%
	Munster	25%
	Connaught or Ulster	20%
Region	Dublin	30%
	Regional cities (Cork, Galway, Waterford, Limerick)	11%
	Urban towns (population > 1500)	16%
	Rural	43%
Employment status	Full-time employed	42%
	Part-time employed	15%
	Self-employed or working family business	3%
	Unemployed in receipt of social or community welfare benefit	11%
	Third level education (incl. vocational training or retraining)	5%
	Unable to work – sickness or disability	5%
	Retired	9%
	Looking after family home	11%

		%
Social class	AB	12%
	C1	24%
	C2	23%
	DE	39%
	F	2%
Marital status	Married or civil partnership	38%
	Cohabiting	12%
	Single – never married	34%
	Divorced	3%
	Widowed	4%
	Separated	7%
	Refused	2%
Country of birth	Ireland (including Northern Ireland)	68%
	Outside Ireland	32%

Sample tenure and housing profile

		%
Tenure	I rent here privately	54%
	I rent here from Local Authority	42%
	I live here rent free (can also include living in the family home and paying no rent)	0%
	I rent a room under the rent a room scheme	*16
	I rent as part of a house share with friends or house mates	1%
	I live in a family home and pay rent	2%
	I rent here from an Approved Housing Body or Voluntary or Cooperative Housing Body	1%
Type of dwelling	Bungalow	10%
	House (two or more floors)	77%
	Apartment (within an apartment complex)	10%
	A flat (converted floor within a house)	2%
Housing support	Rent Supplement (RS)	7%
	Rental Accommodation Scheme (RAS)	2%
	Housing Assistance Payment (HAP)	5%
	Don't know	17%
	None of these	71%
Dwelling type	Your main residence	98%
	A holiday home owned by yourself or family	1%
	A residence used in connection with work but not main residence	1%
Household composition	Living with my family (spouse or partner with or without children)	63%
	Living alone	16%
	Living with others (sharing)	17%
	Living in the family home (with parents)	4%
	Other – please specify	0%
	Refused	1%

16 Less than 1% of respondents.



Appendix 4 Homeowners – Sample Profile

Sample demographic profile

		%
Age group (years)	18–24	1%
	25–34	8%
	35–44	21%
	45–54	19%
	55–64	21%
	65+	31%
Gender	Male	47%
	Female	53%
Province	Dublin	28%
	Leinster (excluding Dublin)	26%
	Munster	15%
	Connaught or Ulster	31%
Region	Dublin	31%
	Regional cities (Cork, Galway, Waterford, Limerick)	10%
	Urban towns (population > 1500)	26%
	Rural	33%
Employment status	Full-time employed	42%
	Part-time employed	10%
	Self-employed or working family business	5%
	Unemployed in receipt of social or community welfare benefit	2%
	Third level education (incl. vocational training or retraining)	1%
	Unable to work – sickness or disability	1%
	Retired	27%
	Looking after family home	12%
Social class	AB	28%
	C1	20%
	C2	30%
	DE	7%
	F	14%

Sample demographic profile (continued)

		%
Marital status	Married or civil partnership	38%
	Cohabiting	12%
	Single – never married	34%
	Divorced	3%
	Widowed	4%
	Separated	7%
	Refused	2%
Country of birth	Ireland (including Northern Ireland)	94%
	Outside Ireland	6%

Sample tenure and housing profile

		%
Tenure type	I own this home with a mortgage or loan	40%
	I own this home outright	60%
Type of dwelling	Bungalow	13%
	House (two or more floors)	86%
	Apartment (within an apartment complex)	1%
	A flat (converted floor within a house)	0%
Dwelling type	Your main residence	100%
	A holiday home owned by yourself or family	0%
	A residence used in connection with work but not main residence	0%
Household composition	Living with my family (spouse or partner with or without children)	76%
	Living alone	20%
	Living with others (sharing)	2%
	Living in the family home (with parents)	1%
	Other – please specify	0%
	Refused	1%
No. in household	1	21%
	2	33%
	3	17%
	4	19%
	5	8%
	6	2%



Appendix 5

Rental Sector Classification

During the validation process of the Renters survey, the following classification system was used to provide consistency in the tenure classification for those living in the rented sector:

- Those **in receipt of Rent Supplement** were included in the private sector analysis, except for those who reported that they lived in an Approved Housing Body

dwelling – these were included in social sector analysis.

- Those **in receipt of RAS** were included in the social sector analysis.
- Those who said that they are **in receipt of HAP** were included in the social sector analysis.

Appendix 6 Additional Tables

Table 3.1 Renters, housing satisfaction by tenure type and region (n=569)

	Social	Private	Dublin	Outside Dublin
Very dissatisfied	2%	1%	0%	2%
Dissatisfied	6%	2%	1%	4%
Neutral	14%	8%	13%	10%
Satisfied	50%	59%	57%	54%
Very satisfied	27%	31%	29%	30%

Table 3.2: Renters, housing satisfaction statements (n=569)

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I find it easy to live in this home	4%	4%	6%	26%	61%
My home is suited to my needs	2%	3%	6%	31%	59%
I have chosen to live in this home	2%	2%	8%	28%	61%
I enjoy living in this home	2%	4%	8%	25%	62%

Table 3.3 Renters, incidence of dwelling problems (n=569)

	Not a problem at all	Somewhat a problem	A big problem	N/A
Shortage of space	69%	19%	10%	1%
Home too big for current needs	90%	6%	2%	2%
Rot in windows, doors/floors	86%	10%	3%	1%
Damp or leaks in walls or roof	82%	14%	3%	1%
Noise from neighbouring homes	84%	11%	4%	1%
Lack of a bath/shower	94%	3%	2%	1%
Lack of downstairs toilet/bathroom facilities	83%	7%	7%	3%
Lack of place to sit outside (e.g. garden, balcony, terrace)	89%	6%	3%	1%
Difficulties with carrying out maintenance/upkeep yourself	77%	13%	6%	4%
Difficulties with cost of upkeep	73%	15%	7%	5%
Difficulties keeping home warm	76%	15%	8%	1%
Home not feeling safe/secure	88%	7%	3%	2%

Table 3.4: Renters, overall neighbourhood satisfaction, by tenure type and region (n=569)

	Social	Private	Dublin	Outside Dublin
Very dissatisfied	1%	0%	0%	1%
Dissatisfied	5%	2%	1%	5%
Neutral	14%	7%	10%	10%
Satisfied	50%	58%	55%	55%
Very satisfied	30%	32%	34%	30%

Table 3.5: Renters, neighbourhood satisfaction (% agree/strongly agree) (n=569)

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I would like to stay here long-term	4%	7%	11%	26%	51%
I would recommend this neighbourhood to friends looking for a place to live	1%	3%	8%	35%	52%
My neighbourhood is a good place to raise children	2%	4%	11%	29%	54%
It is important for me to live close to other family members	5%	10%	14%	30%	41%

Table 3.6: Renters, neighbourhood satisfaction tenure type (% agree/strongly agree) (n=569)

I would like to stay here long-term		I would recommend this neighbourhood to friends looking for a place to live		My neighbourhood is a good place to raise children		It is important for me to live close to other family members	
Social	Private	Social	Private	Social	Private	Social	Private
83%	74%	83%	90%	83%	84%	80%	64%

Table 3.7: Homeowners, housing satisfaction by tenure type and region (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Very dissatisfied	1%	1%	1%	0%	1%
Dissatisfied	1%	1%	2%	0%	0%
Neutral	3%	3%	4%	4%	3%
Satisfied	38%	46%	34%	40%	38%
Very satisfied	57%	48%	62%	55%	57%

Table 3.8: Homeowners, housing satisfaction statements (n=764)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I do not find it difficult to live in this home	2%	0%	3%	18%	76%
My home is suited to my needs	1%	1%	1%	20%	76%
I have chosen to live in this home	1%	1%	1%	19%	79%
I enjoy living in this home	1%	1%	2%	20%	76%

Table 3.9: Homeowners, incidence of dwelling problem – private renters vs. social renters (% somewhat a problem and a big problem)

	Total	Dublin	Outside Dublin
Shortage of space	15%	10%	17%
Home too big for current needs	11%	7%	13%
Rot in windows, doors/ floors	6%	5%	7%
Damp or leaks in walls or roof	7%	6%	7%
Noise from neighbouring homes	9%	8%	8%
Lack of a bath/ shower	4%	5%	3%
Lack of downstairs toilet/bathroom facilities	11%	6%	13%
Lack of place to sit outside (e.g. garden, balcony, terrace)	4%	4%	5%
Difficulties with carrying out maintenance/ upkeep yourself	12%	7%	14%
Difficulties with cost of upkeep	13%	7%	16%
Difficulties keeping home warm	13%	9%	14%
Home not feeling safe/ secure	6%	5%	6%

Table 3.10: Homeowners, overall neighbourhood satisfaction by tenure type and region (n=764)

	Total	Mortgage	Outright	Dublin	Outside Dublin
Very dissatisfied	1%	0%	1%	0%	1%
Dissatisfied	1%	1%	0%	0%	1%
Neutral	5%	6%	4%	6%	4%
Satisfied	38%	45%	34%	44%	36%
Very satisfied	56%	48%	61%	50%	58%

Table 3.11: Homeowners, neighbourhood satisfaction (% agree/strongly agree) (n= 764)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I would like to stay here long-term	2%	2%	4%	17%	75%
I would recommend this neighbourhood to friends looking for a place to live	1%	1%	2%	23%	73%
My neighbourhood is a good place to raise children	1%	1%	3%	22%	73%
It is important for me to live close to other family members	2%	5%	10%	24%	59%
Very satisfied	56%	48%	61%	50%	58%





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