

GENERATION RENT AND HOUSING PRECARITY IN IRELAND

A report for the Housing Agency

Dr Richard Waldron

Lecturer in Urban Planning, Queen's University Belfast

r.waldron@qub.ac.uk

Contents

Chapter 1 – Introduction	1
1.1 Introduction	1
1.3 Objectives and Research Questions	2
1.4 Methodology	2
1.5 Report Structure	3
Chapter 2 – Housing Precarity and Generation Rent	4
2.1 Introduction	4
2.2 Defining and Measuring Housing Precarity	4
2.3 Housing Precarity and the Private Rental Sector	5
2.4 Renters and the Covid-19 Pandemic	6
2.5 Responding to Housing Precarity	7
2.6 Conclusions	8
Chapter 3 – The Irish Private Rental Sector: Policy and Context	9
3.1 Introduction	9
3.2 Policy Context of the Irish Private Rental Sector	9
3.3 Rental Affordability	11
3.4 Security of Tenure	12
3.5 Minimum Standards within the Private Rental Sector	12
3.6 Policy Developments during the Covid-19 Pandemic	14
3.7 Conclusions	14
Chapter 4 - The Nature and Extent of Housing Precarity in the Irish Private Rental Sector	15
4.1 Introduction	15
4.2 The Realignment of Ownership and Renting in Ireland	15
4.2.1 <i>The Changing Profile of Ireland’s Private Rental Sector</i>	16
4.2 Developing the Housing Precarity Index	19
4.3 Application of the Housing Precarity Index	20
4.4 Predictors of Housing Precarity	22
4.5 Conclusion	24
Chapter 5 – The Experience of Housing Precarity Among Generation Rent	26
5.1 Introduction	26
5.2 Qualitative Methodology	26
5.3 Renters’ Experience of Housing Precarity	29
5.3.1 <i>Accessibility</i>	29
5.3.2 <i>Affordability</i>	30

5.3.3	<i>Physical Qualities</i>	33
5.3.4	<i>Security of Tenure and Landlord Relationship</i>	35
5.4	Conclusions	36
Chapter 6 – The Coping Strategies of Generation Rent		38
6.1	Introduction	38
6.2	Coping Strategies	38
6.2.1	<i>Performance of the Ideal Tenant</i>	39
6.2.2	<i>Sharing Accommodation</i>	40
6.2.3	<i>Expenditure Minimisation and Income Maximisation</i>	41
6.2.4	<i>Draw on Wider Resources</i>	43
6.2.5	<i>Agitate</i>	44
6.3	Conclusions	45
Chapter 7 – Conclusions		47
7.1	Introduction	47
7.2	Key Findings	47
7.2.1	<i>The Expansion of the Irish Private Rental Sector</i>	47
7.2.2	<i>Housing Precarity Index</i>	48
7.2.3	<i>The Lived Experience of Housing Precarity</i>	49
7.2.4	<i>Responding to Housing Precarity</i>	50
7.3	Policy Implications	51
7.4	Conclusion	52
Bibliography/References		54

List of Tables

<i>Table 3. 1 - Changes in Minimum Apartment Sizes (m²)</i>	13
<i>Table 4. 1 – Housing Precarity Measures among Private Renters, 2008 – 2016</i>	20
<i>Table 4. 2 –Housing Precarity among Private Renters (2016)</i>	21
<i>Table 4. 3–Predictors of Housing Precarity among Private Renters (2016)</i>	23
<i>Table 5. 1 – Profile of interview participants</i>	28
<i>Table 6. 1 – Typology of Coping Strategies identified amongst Generation Rent</i>	38

List of Figures

<i>Figure 4. 1 – Changing profile of Private Renters in Ireland, 2006 – 2016 (% Change)</i>	17
<i>Figure 4. 2 – Spatial Change in Private Renting Households in Ireland, 2006 – 2016</i>	18
<i>Figure 4. 3– Average Rents by Property Type, Location and Year</i>	19
<i>Figure 4. 4 – Housing Precarity Index among Private Renters</i>	20
<i>Figure 5. 1– Private Renters as a Share of Total Households (2016)</i>	27
<i>Figure 5. 2 – Change in Number of Renting Families in Greater Dublin Area, 2006 – 2016</i>	31

Chapter 1 – Introduction

1.1 Introduction

One of the most remarkable outcomes of the last decade has been the dramatic transformation in housing tenure that has occurred across traditional *'homeowner societies'* (Kemp, 2015). In the United States, United Kingdom, Ireland and others, homeownership levels have declined markedly since 2008 and have been matched by a concomitant rise in households renting from private landlords (Ronald et al., 2015, Byrne, 2019). This trend is reflected in the emergence of *'Generation Rent,'* a term used to capture a broad range of inequalities in access to housing, secure employment and welfare support among younger households (McKee and Hoolachan, 2015). In Ireland the share of private renters increased from 11% to 18% of households between 2006 and 2016 (CSO, various) and there has been a marked increase in renting families, whose needs are substantially different from traditional renting groups (*e.g. singles, migrants and students*).

While homeownership was traditionally viewed as a sure bet for middle class prosperity, this implicit social contract has changed across a number of advanced economies since the global financial crisis. Unsustainable levels of mortgage indebtedness and house price inflation fuelled an unprecedented property bubble and bust from 2008 (Aalbers, 2016), which destabilised household incomes and property values, pushing many homeowners into negative equity, mortgage arrears and home repossession (Waldron, 2016). Consequently, weak housing supply conditions, constrained mortgage finance, a lack of access to affordable homeownership and increasingly restricted access to social housing have deflected many households into an expanding, and increasingly unaffordable, private rental sector (McKee, 2012).

Changing investment practices in the rental sector have also contributed to this shift. Today, large institutional investors have emerged as major investors in the private rental sector (Fields, 2014). In countries most affected by the crash, like Spain and Ireland, investors have purchased large portfolios of distressed property assets and redeployed these acquisitions within rental markets (Janoschka and Alexandri, 2018, Byrne, 2019). In other contexts, like the Netherlands and Germany, investors have targeted privatization sales of public housing assets where they seek to optimize capital gains and rental income streams (Wijburg and Aalbers, 2017, Aalbers et al., 2017). This *'financialization of rental housing'* is rooted in broader social, economic, and political conditions, including: pressures on States and banks to deleverage nationalised property assets and debts, the availability of cheap finance for investors, and the potential for investors to capitalise on the rebound in values post-crisis (Wijburg et al., 2018). The result has been a dramatic expansion in the private rental sector, rapidly inflating rental values and the generation of new crises in housing affordability, security and accessibility (Fields, 2014).

1.2 Research Gap

However, while research has examined the political-economic conditions shaping the emergence of *'Generation Rent'* (Lund, 2013, Ronald, 2018), less attention has focused on the extent and nature of the precarities experienced by households in the expanding rental market. The concept of precarity is a useful lens for understanding how individuals are impacted by, and respond to, economic, social and environmental challenges (Standing, 2014). Within the sphere of housing, precarity is understood as a *"state of uncertainty which increases a person's real or perceived likelihood of experiencing an adverse event, caused (in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home and access to essential services"* (Clair et al., 2019, 16). While research suggests that housing has become less affordable and secure post-crash (Dewilde, 2018), the precise nature and extent of housing precarity at the household scale

remains little understood, and few have examined the *'lived experience'* of housing precarity among renters (McKee et al, 2018). It is unclear to what extent housing precarity is felt amongst specific demographic and socio-economic subgroups, nor the extent to which levels of precarity have intensified over the course of the financial crash and *'recovery'* period.

At the same time, the impacts of the Covid-19 pandemic have raised concerns about the precarious nature of working and living conditions for renting households (Soaita, 2021). Restrictions on travel and working have impacted through job losses and income reductions, which have affected tenants' ability to make their rental payments, and rent arrears rates have risen as a result (Parrott and Zandi, 2021, Shelter, 2021). The prospect of evictions has raised new concerns over housing displacement and overcrowding, the ability of households to access rental housing in the context of public health restrictions and the potential of such movement on virus transmission rates. The emphasis on self-isolation and home working have placed new demands on individuals, raising questions about housing quality, the adequacy of internal environments and provision of space and amenities (Ahmad et al., 2020). Enforced isolation and the ability to engage in home making are likely to have affected individuals' physical and mental health. However, the research examining renters' experiences of home during the Covid-19 pandemic remains tentative and it remains unclear how the pandemic may have amplified pre-existing insecurities in the private rental sector.

1.3 Objectives and Research Questions

This report addresses these gaps by exploring the nature and extent of housing precarity among tenants in Ireland's private rental sector, with a particular geographic focus on the Dublin case. Indeed, Ireland is a particularly revealing case for international comparison, considering its traditional emphasis on homeownership expansion (Norris, 2016) and the extent of the shift toward the private rental sector following the global financial crisis (Sirr, 2014). Indeed, the share of households living in the private rental sector has doubled since 2006 and the sector is increasingly playing an important role in the national social housing strategy (Byrne and McArdle, 2020b). Through both quantitative and qualitative analysis, the report addresses a number of distinct research objectives:

1. Examine the extent of the shift from homeownership to private renting in Ireland since the global financial crisis and consider the conditions shaping this transformation.
2. Develop a Housing Precarity Index (HPI) from existing data sources to examine the extent and nature of housing precarity among Irish renters, and identify the key individual characteristics and predictors of precarity and their statistical significance
3. Explore renters' *'lived experiences'* of the four dimensions of housing precarity (*affordability, quality, access and security*) within the Irish private rental sector and how these experiences were impacted during the Covid-19 pandemic
4. Examine renters' coping strategies to manage their experiences of housing precarity within the private rental sector and the consequences for their lives.

1.4 Methodology

The report combines both quantitative and qualitative methods to address these objectives. Firstly, it provides a quantitative analysis of specially constructed Census data to examine the nature of the transition from homeownership to private renting among Irish households (2008 – 2016) and the changing demographic and socio-economic profile of Irish renters. Secondly, a detailed quantitative analysis is performed on microdata from the EU-Survey on Incomes and Living Conditions (2008, 2012 & 2016). From this analysis, a Housing Precarity Index (HPI) is developed by combining variables related to housing cost burdens, rent arrears, housing quality, neighbourhood quality and household finances. Statistical analysis is then provided to determine the nature of relationships

between households experiencing high levels of housing precarity and individual characteristics (*e.g. age, gender, income*).

Thereafter, twenty-eight semi-structured interviews were conducted with a purposive sample of renters from Dublin's inner-city, suburbs and commuter belt, thereby ensuring a wide spectrum of renters' viewpoints. An area-based selection strategy was devised to identify locations with high concentrations of private renters and strong rent inflation between 2014 and 2020 (discussed further in Chapter 4). A random sampling approach involved posting interview request letters and leaflet drops to selected households. These interviews do not aim to provide a representative portrait of the rental sector, but rather seek to provide a qualitative analysis of a range of rental sector issues related to housing careers and aspirations; the experience of precarity in the rental sector; the impacts of the covid-19 pandemic on renters' quality of life; and their coping strategies to respond to housing challenges.

1.5 Report Structure

Chapter 2 locates the research within the relevant literature on housing system change and the experiences of renters within the private rental sector. It introduces the concept of precarity to help frame understanding of how renters experience and respond to issues regarding housing affordability, security, quality and accessibility. The development of a precarity framework helps to clarify the issues that form the focus of this report, as well as contribute to wider understanding of 'generation rent'. Chapter 3 provides an overview and analysis of the policy context of the private rental sector in Ireland, and particularly reviews the emergency policy interventions introduced in the rental sector in response to the Covid-19 pandemic.

Chapter 4 introduces the Housing Precarity Index and discusses its development from objective and subjective indicators from the EU-SILC and its application to data on renters from 2008, 2012 and 2016. Chapter 5 presents the findings from qualitative interviews regarding renters' experiences of housing precarity and the ways such impacts have been amplified by the Covid-19 pandemic. Chapter 6 develops a typology of coping strategies that renters have developed to address the challenges they experience in the rental sector. Chapter 7 discusses the implications for policy and practice arising from the report's findings and concludes the report.

Chapter 2 – Housing Precarity and Generation Rent

2.1 Introduction

The last decade has witnessed a major shift in the tenure patterns of many advanced economies. Between 2008 and 2018, homeownership rates in the UK, US, Ireland, Spain, and Australia declined between -3.1% and -7.3% (EMF, 2020). In these countries, easy access to credit fuelled an unsustainable house price bubble that pushed ownership beyond the reach of many, while innovations like ‘buy-to-let’ loans attracted a new wave of investors to the rental market (Aalbers et al., 2020). New lending restrictions introduced after the crash limited access to homeownership to all but those on the highest incomes, while new investment dynamics have seen the entry of investors into the rental sector (Waldron, 2018). As such, those seeking to acquire family homes must compete with better resourced institutional and buy-to-let investors seeking to acquire homes as investments.

The term ‘*Generation Rent*’ was first coined in a report for the Halifax Building Society (UK) in 2011 to describe these changing market conditions for first-time buyers (Insley, 2011). It found that 35% of 20–45-year-olds could be defined as ‘*Generation Rent*,’ a group with little prospect of owning their home in five years. Since then, considerable research has examined the full range of housing, employment and welfare inequalities affecting renters (Cole et al., 2016, Soaita et al., 2020). While much research initially focused on the experiences of young renters (McKee, 2012), more recently it has recognised that middle-aged and elderly renters also experience significant vulnerabilities (McKee et al., 2019, Morris, 2013). Furthermore, it is not only low-income renters who experience difficulties in the private rental sector, but increasingly middle-income groups who are not immune from difficulties with rent affordability and the uncertainty of short-term leases (Morris et al., 2017).

This chapter develops a framework around the concept of housing precarity to capture renters’ multiple and overlapping experiences of difficult housing conditions, while exploring how they intersect with other employment and welfare vulnerabilities. The chapter begins by introducing the concept of precarity, discussing its key components, as well as how the term has been defined and applied within the housing literature (Clair et al., 2019). Thereafter, the chapter discusses the emergent literature on Generation Rent, as well as presenting existing qualitative research on renters’ experiences of navigating the private rental sector. This is followed by a brief review of the emergent literature of renters’ experiences during the Covid-19 pandemic, and research on the coping strategies of renters to respond to such challenges.

2.2 Defining and Measuring Housing Precarity

The concept of precarity originated within the field of labour studies to describe the risks arising from the spread of greater labour market flexibility, employment insecurity, low incomes and a weakening of social welfare provision (Kalleberg, 2009). Precariousness describes a state of uncertainty where exposure to an adverse event is increased for vulnerable individuals. This growth of precarious work lies in response to the neoliberalization and financialization of economies from the 1980s and the privatization of risk that accompanied these transformations as the costs and responsibilities for risk were shifted from employers to workers (Vosko, 2006). For Standing (2014), such conditions have created a new class of the ‘*precarariat*,’ a large group united by conditions of vulnerability and multiple degrees of social exclusion, who experience fewer certainties regarding work, income and housing (Lombard, 2021). However, precarity also cuts across traditional class distinctions and markers of social position, like income, employment status and education and individuals can experience precariousness even if they are well educated and in employment (McKee et al., 2017b). In short, the concept of precarity captures the distribution of risks within society and explores how an individual’s exposure to adverse events might be amplified by their economic and social circumstances (Clair et al., 2019).

Precarious working and living conditions are acknowledged to negatively impact on individual wellbeing, especially for vulnerable groups within society (Bentley et al., 2019). The fear of losing one's job or home can negatively impact ontological security, or the stable psychological basis that underpins one's self-confidence in the trajectory of their lifecourse. Such an erosion of stability contributes negatively to subjective wellbeing and mental health, as well as to one's sense of identity and social relations (Lombard, 2021). Such effects can leach into other domains of a person's life, causing them to live in an atmosphere of anxiety that can hinder their efforts to engage in constructive life planning (Huisman and Mulder, 2020). Individuals may experience multiple and over-lapping dimensions of precarity, where one form of precarity (*e.g. labour insecurity*) might aggravate other aspects of one's experience (*e.g. eviction from home*). Indeed, the utility of precarity as a concept lies in its ability to disentangle these multiple and overlapping elements of an individual's experiences of labour, housing, welfare status and immigration.

More recently, precariousness has been linked with individuals' experiences of housing inequalities (Lombard, 2021). Clair et al (2019, 16) define housing precariousness as a *"state of uncertainty which increases a person's real or perceived likelihood of experiencing an adverse event, caused by their relationship with their housing provider, the physical qualities, affordability, security of their home and access to services."* Housing affordability is a key driver of precarity, where high housing costs push a household below the poverty line, limiting their participation in economic and social life (Stone et al., 2011). Housing quality can impact individuals' physical and mental health, particularly through issues of overcrowding, insufficient light, damp, poor ventilation and facilities (Baker et al., 2016). Security is a crucial dimension of precarity, including the contractual security of leases and the ontological security of controlling one's personal space and the confidence in one's lifecourse to deal with everyday experiences (Hulse and Milligan, 2014). Housing accessibility refers to securing an appropriate home relative to one's needs, that is adequately served by amenities and facilities (Balestra and Sultan, 2013).

Using EU-Survey on Incomes and Living Conditions data, Clair et al (2019) construct a housing precarity index¹, and find that half of European individuals report at least some dimension of housing precarity, while 3% are impacted by severe housing precarity. Higher precarity levels are found among younger singles, the unemployed, those with low educational attainment and private renters. The experience of such precarity can have devastating impacts on individuals' ability to maintain their homes, their economic security, psychological wellbeing and familial relations (Bentley et al., 2019). Instances of housing precarity are rising across Europe, as 24 million households experienced housing cost overburdens in 2018, while 8 million households risked eviction (Feantsa, 2018).

2.3 Housing Precarity and the Private Rental Sector

Private renting has long been considered a precarious tenure, owing to the temporary nature of leases, the asymmetry between the rights of tenants and the interests of landlords and the weaker nature of regulations (Huisman, 2016). Following the global financial crisis, the private rental sector has witnessed exceptional growth as younger households are locked out of the wealth enhancing effects of homeownership by high prices and restrictive lending. In England, the ownership rate amongst under 35 year olds dropped from 50% to 29% between 2003 and 2015, while the renting rate expanded from 27% to 50% (Ronald, 2018). This dramatic shift has been enabled by an influx of investors into rental housing (Waldron, 2018), permissive rental regulations and diminished public housing provision (Chisholm et al., 2020). The rental sector is often characterised by poorer quality accommodation, minimal security and high levels of financial stress amongst tenants (McKee et al.,

¹ Variables included relate to affordability (burden of costs), security (forced change from previous dwelling), quality (presence of damp, essential utilities, adequate heat and light), and accessibility (access to transport, health facilities etc).

2017a). Renters' experiences are often bound up in wider inequalities relating to employment, lower incomes and the rise of the gig economy which can have a range of economic, social and health impacts (Fuster et al., 2019).

Certain renters are more vulnerable to housing precarity, including those on low-incomes, lone parents, migrants, the unemployed, students and elderly (Soaita et al., 2020). Rent can be a considerable financial burden, sometimes necessitating choices between making rent payments and providing for families (Smith et al., 2014). Some struggle with debt management and borrowing to cover deposits, rent payments and day-to-day living costs. Unsustainable rents can lead to undesired overcrowding, resulting in discomfort, lack of personal space and privacy (Soaita and McKee, 2019). Economic evictions through unanticipated rent increases are a real threat, and the stress and expense of finding affordable accommodation can be dramatic. Forced relocations can be difficult for children, leading to the loss of social networks, disrupted schooling and impacts upon well-being (Scanlon, 2015). Friends and family often provide economic support, which can feed into a diminished sense of independence and self-worth (Hoolachan and McKee, 2019). Older renters are vulnerable to affordability issues, particularly if rents are paid from pensions (Morris, 2009), or if they have been forced into renting through life events, like divorce, bankruptcy or illness (Morris, 2013).

The contractual and legal conditions of tenants vary markedly by jurisdiction. In corporatist housing-welfare regimes, where there is greater emphasis on highly regulated rental markets or public housing provision, rental contracts are often more permanent, with strong tenant protections and narrowly defined reasons for terminating a tenancy (Kemp and Kofner, 2010). In contrast, more market-led housing systems, like those found in Anglo-Saxon countries, are often characterised by weaker protections, limited duration contracts and fewer restrictions on rent setting (Ronald and Kadi, 2018). Short-term leases can be problematic for families, who are less flexible and mobile due to the presence of children and for whom finding accommodation at short notice can be a financial and emotional strain (Desmond, 2016). The weakness of regulation around rent setting is a profound insecurity. Landlords can upend a tenant's life by exercising their economic interests, for example by executing a '*no fault eviction*' under a number of grounds (*e.g. to sell or refurbish the property*). Such insecurities can harm tenants' mental health through depression, anxiety, substance dependency and diminished self-worth (Soaita and McKee, 2019).

Landlords can exert considerable influence over tenants' lives, restricting their homemaking activities such as decorating, having pets or social gatherings. Landlords' biases often mitigate against migrants and lower-income renters in receipt of rent subsidies (Threshold, 2010). The unresponsiveness of landlords to maintenance requests is an oft quoted frustration, particularly when tenants pay high rents for a poor-quality service. Descriptions of poor quality accommodation abound, particularly regarding mould, infestations, damp and poor ventilation (McKee et al., 2020). Yet, tenants often refrain from seeking repairs over fears of rent reprisals, the termination of a tenancy and the costs of finding another property (Chisholm et al., 2020). Literature also reports abusive landlord practices, including the withholding of deposits, unannounced inspections or illegal rent increases (Byrne and McArdle, 2020a).

2.4 Renters and the Covid-19 Pandemic

While research on the impacts of the Covid-19 pandemic on renters is tentative, the foregoing illustrates how vulnerable renters face a suite of inequalities that may be amplified by the pandemic (Horne et al., 2020). Unemployment and income cuts resulting from working restrictions are impacting renters' ability to make payments, leading to concerns of arrears, debt and evictions. In England, 445,000 renters were in arrears as of December 2020 (Shelter, 2021), while in the US one-in-six renters were behind on rent payments and at risk of eviction (Parrott and Zandi, 2021). Evidence from Australia suggests that almost one-third of renters reported difficulties with paying rent and bills, or went without meals during the pandemic (Baker et al., 2020). In the UK, Soaita (2021) reports 24% of

renters have experienced income reductions, while 22% of renters had limited savings to fall back, compared to just 16% and 11% of mortgagors respectively. While numerous jurisdictions imposed eviction moratoria and rent relief early in the crisis, as society moves toward normalisation such conditions create the potential for increasing evictions, which may affect renters' ability to access credit or other rental properties (Simcock, 2020).

As lockdowns have forced people to work from home, a premium has been placed on the quality of internal environments, space and storage. Yet, the home is often not equipped as an office, which may impact workers' physical and mental health. A lack of a workstation, overcrowding and disruptive events (*e.g. from children or housemates*) may limit an individual's ability to complete work privately, as well as blurring the lines between work and home life (Green et al., 2020). The costs of working from home, particularly additional heating and energy costs, are concerns for low-income renters and those living in poorly insulated properties (Horne et al., 2020). In a UK study of housing conditions during the pandemic, Brown et al (2020) found issues of incomplete maintenance, landlords' refusals to complete repairs, overcrowding and additional heating costs, which had considerable impacts on tenants' quality of life. As individuals spend more time in internal environments with mould, poor ventilation and daylight, there are likely to be significant health impacts (Ahmad et al., 2020). Overcrowding can lead to increased virus transmission and has been linked to higher mortality rates, particularly among minorities (Public Health England, 2020). Such confinement, overcrowding and sedentary behaviour has been linked to a worsening of mental health disorders such as anxiety, depression, and developmental issues in children (Amerio et al., 2020)

2.5 Responding to Housing Precarity

Despite a growing literature on the renters' experiences of the private rental sector, there has been less focus on how they have responded to such challenges and the coping strategies they employ (Teixeira, 2014). This is a surprising omission, considering the rapid ascent of the concept of resilience in recent years, particularly regarding how cities and regions can manage adverse economic shocks (Davoudi, 2012, MacKinnon and Derickson, 2013). Broadly, resilience thinking examines dynamics of change within complex systems, organisations and communities to describe the ability of such entities to absorb or adapt to exogenous shocks. However, the concept has been infrequently applied to personal financial management or individual economic circumstances (Wallace et al., 2014, Hall, 2015). Where resilience has been applied, it is generally conceived as the responses of individuals when faced with various risk factors associated with financial and social exclusion and how they manage to negotiate such conditions rather than being overcome by them (Batty and Cole, 2010).

While the resilience of renters in managing their housing circumstances is under-examined, some recent work suggests a variety of potential coping strategies. McKee et al (2020) note how renters can rely on informal subletting to minimise rent costs, while others engage in sofa-surfing with friends and relatives. Such '*doubling up*' is a common strategy among migrants, who may be willing to trade quality and privacy for lower rental costs (Teixeira, 2014). Some renters rely on financial support from friends or family to help with rent payments during particularly difficult times. Others might play the role of the '*ideal tenant*,' emphasising their employment security or responsibility, to landlords or letting agents (Power and Gillon, 2020). While tenants may access rent subsidies or State benefits to manage their housing situation, landlords often discriminate against such renters, thereby perpetuating processes of economic and social marginalisation (Cole et al., 2016). Indeed, the coping strategies of renters are unlikely to be without negative consequences and may result in additional mental stress and anxiety, as well as tensions with family members regarding borrowings. Illegal subletting might expose tenants to sudden eviction, while the absence of a formal tenancy might exclude vulnerable tenants from accessing social benefits. Some tenants may only be able to keep paying rent by placing themselves under extreme financial and health pressures.

2.6 Conclusions

This chapter has reviewed the international literature on the private rental sector and different aspects of housing precarity with respect to rental affordability, security, quality and accessibility. While traditionally found in the domain of labour research, precarity has considerable relevance for housing studies, and particularly for research on the private rental sector. The chapter elaborates on renters' perceptions of a lack of control and uncertainty over their housing situations, and how such experiences negatively impact on their emotional well-being.

The chapter further elaborates on the utility of precarity within housing research; how it can capture multiple dimensions of households' experiences under a single framework, quite unlike related concepts like housing instability or deprivation, which are narrower in scope and tend to focus on the most marginalised in society (Clair et al., 2019). Rather, precarity cuts across traditional class or socio-economic lines, as even those from more middle-income backgrounds can experience precarity. Furthermore, precarity maintains a focus on the subjective experience of housing issues, recognising that an individual's perception of their circumstances might be different from their reality, but is nonetheless likely to affect their wellbeing (McKee et al., 2017b). In so doing, the chapter elaborates on individuals' multidimensional experiences of challenges related to affordability, quality, accessibility and security, and the complexities they face in navigating contemporary rental markets.

Chapter 3 – The Irish Private Rental Sector: Policy and Context

3.1 Introduction

Recent years have witnessed a number of policy developments regarding private renting in Ireland. This has been in response to the rapid growth of households entering the private rental sector and significant challenges in the supply of affordable rental accommodation and security of tenure. However, the effectiveness and adequacy of these policy developments have been the subject of critical debate, not least due to the compounding impacts of the Covid-19 pandemic.

This chapter provides a contextual overview of recent policy shifts in the private rental sector. The analysis is drawn from relevant policy documents, sectoral reports and existing research. The chapter begins with a broad review of the Irish Government's "*Rebuilding Ireland*" and "*Housing for All*" strategies, before examining specific developments with regard to rental affordability, security, quality and access, and assesses their effectiveness. This is followed by a synopsis of specific policy measures in response to the Covid-19 pandemic. The commentary presented here provides a contextual background to underpin the empirical analysis provided in Chapters 4 to 6.

3.2 Policy Context of the Irish Private Rental Sector

The years following the global financial crisis of 2008 revealed the vulnerability of Ireland's pro-cyclical, homeownership-led housing model, when a lightly regulated mortgage market fuelled an unsustainable house price bubble and crash. To address this, a notable shift emerged in housing policy from 2011 that seemed to propound a more tenure-neutral housing model that would enable "*all households access good quality housing appropriate to their need and in their particular community of choice*" (Dept of Environment Community & Local Govt, 2011). While some reforms were introduced during 2014/ 15, it was the Government's 2016 "*Rebuilding Ireland*" strategy where the most notable interventions into the private rental sector were seen.

Rebuilding Ireland & A Strategy for the Rental Sector

Rebuilding Ireland was introduced against a backdrop of rising levels of household distress and sought to address the "*dysfunctional and under-performing*" housing system through five pillars related to increasing housing supply, reducing homelessness, accelerating social housing delivery, utilising the existing housing stock, and improving the rental sector (Government of Ireland, 2016a, 9). The latter pillar was addressed through the accompanying "*Strategy for the Rental Sector*" document, published in December 2016. The underpinning policy narrative was the need to expand and professionalise the Irish rental sector, bringing it into alignment with international comparators, and to hedge against the "*macro-economic risks of an over-reliance on homeownership*" (Government of Ireland, 2016b, 4). The Strategy described the need to expand the rental sector as a key building block for a modern economy that could provide an appropriate housing option for an increasingly flexible and mobile labour force.

The Strategy proposed a series of 29 actions to improve the rental sector. In terms of housing supply, it sought to position the rental sector as a viable investment choice for small scale, buy-to-let landlords and larger institutional investors. It specifically sought to encourage the Build-to-Rent sector, or large scale (100+ unit) developments designed for the rental market, that could deliver up to 25,000 units per year by reducing minimum apartment size standards and the proportion of dual aspect apartments and increasing the number of apartments per floor per lift core within new developments. The Strategy also provided for a new '*fast-track*' planning approval process for large scale developments (100+ units) to address perceived delays in the planning system.

In terms of addressing affordability, the “*Strategy for the Rental Sector*” and the Programme for a Partnership Government 2016 contained a commitment to develop a cost-rental model for lower income households. Under such a model, housing providers would raise the finance necessary to provide accommodation and charge rents sufficient to meet the current and capital, thereby allowing the provision of rental accommodation at below market rents and addressing the affordability gap for households found between the private market and the social housing sector. A further measure was the provision of Rent Pressure Zones, an approach aimed at limiting annual rent increases to 4% for a period of three years in designated areas of high rent inflation. In supporting those on low incomes, the Strategy increased rent limits under the Housing Assistance Payment (HAP) scheme, where tenants secure their own private tenancy and pay a rent contribution linked to their income, while the remainder is subsidised by government and paid directly to the landlord. Rebuilding Ireland also sought to bring greater certainty to tenants and landlords by increasing the terms of Part 4 lease agreements from four to six years, with an aim to introducing tenancies of indefinite duration.

Housing for All

Despite the interventions described above, affordability conditions in the private rental sector continued to deteriorate in the period to 2020. Indeed, between 2016 and 2020 average rents across all property forms increased by 28% (from €975 to €1,248), with particular affordability challenges noted in the Dublin region and major urban centres. Furthermore, there have been continued challenges in increasing affordable housing supply, particularly for apartment developments in the major cities due to a variety of issues regarding high construction costs, development finance and inflated land values (SCSI, 2017).

Acknowledging these challenges, the Government (2021a) introduced its most recent strategy for the housing system in September 2021 titled “*Housing for All.*” The plan seeks to address Ireland’s housing system through four pathways relating to (1) supporting home ownership and increasing affordability; (2) eradicating homelessness and increasing social housing delivery; (3) increasing new housing supply; and (4) encouraging the efficient use of existing stock. Interestingly, the plan departs from the more tenure-neutral policy stance of Rebuilding Ireland in favour of a more explicit approach toward supporting homeownership (Byrne, 2021b).

The main commitment to addressing rental affordability in the ‘*Housing for All*’ plan is to provide an average of 2,000 new cost rental homes per annum with rents targeted at least 25% below market levels. Cost-rental represents a new form of tenure targeted at those with income above the social housing thresholds but who wish to rent or are unable to secure private market housing. The rents charged are intended to only cover the cost of development, financing and maintain the homes, and it is intended that the rents charged will be at least 25% below private market rents. It is envisaged that 18,000 cost rental homes will be provided over the lifetime of the plan to 2030. While some commentary has expressed reservations at the adequacy of such targets given the scale of the affordability crisis, the second measure to address affordability concerns is potentially more far reaching.

In July 2021, the Residential Tenancies (No. 2) Act extended the Rent Pressure Zone regulations to 2024, while rent reviews occurring outside of RPZ can occur no more frequently than bi-annually until 2025. In December 2021, the Residential Tenancies (Amendment) Act further provided for rent increases within RPZs to be capped at 2% per annum pro-rata, when the rate of inflation (as measured by the Harmonised Index of Consumer Prices, HICP) is higher. Furthermore, following the introduction of legislation to cap deposits and advanced rent payments to two months value (Residential Tenancies (No. 2) Act 2021), the Housing for All plan commits to examining a system of holding rental deposits to address deposit related disputes; the second most commonly reported dispute (27%) reported to the Residential Tenancies Board (2020). Furthermore, the Housing for All plan reaffirms a commitment to provide additional security of tenure to tenants by introducing

tenancies of unlimited duration in the rental sector. This provision was subsequently legislated for under the Residential Tenancies (Amendment) Act in December 2021.

3.3 Rental Affordability

The following sections elaborate on some of the key policy responses to addressing issues within the rental sector and assess their effectiveness. Regarding rent affordability, the primary intervention in the rental market has been the introduction of Rent Pressure Zones (RPZs) as a temporary emergency measure for three years (although subsequently extended). RPZs are designated areas experiencing sustained annual rent inflation of over 7%² and where rent reviews can take place once in a 12-month period. Between 2016 and 2021, properties within designated Rent Pressure Zones were limited to a maximum annual rental increase of 4%. However, since December 2021, the Residential Tenancies (Amendment) Act 2021 provides for rent increases in RPZs to be capped at 2% per annum pro rata, when the Harmonised Index of Consumer Prices is higher. RPZs now cover all major urban areas and 73% of tenancies are located in a RPZ (DoHLGH, 2022). However, there are exemptions to the RPZ limits, notably where substantial renovations are undertaken by a landlord, in compliance with criteria under the Residential Tenancies Acts, or where a property is a new build or has not been rented in the previous two years.

While the RPZs have had a deflationary effect on rent levels, criticisms have been noted regarding a lack of enforcement of RPZ rules and the exemptions by which landlords may end a tenancy under certain circumstances, such as where a landlord wishes to sell a property. Furthermore, a striking proportion of tenancies within the RPZs have simply breached the 4% cap. Indeed, research by Ahrens et al (2019) suggests that two-in-five tenants in RPZ areas have experienced rates of increase above 4 per cent per annum, although this finding is tempered by the availability of data. Recent statements by the Residential Tenancies Board (2021b) suggest continued concerns regarding levels of non-compliance with the RPZ regulations. Indeed, the RTB may impose substantial fines of up to €15,000 for breaches of the RPZ rules plus up to €15,000 in respect of related RTB investigation costs. As of Q2 2021, the RTB had commenced almost 400 investigations and refunded over €300,000 to current and former tenants on foot of RTB investigations of improper conduct by landlords (DoHLGH, 2022). A further €38,000 in sanctions has been paid by landlords to the Exchequer as a result of such investigations (ibid). While the RTB has been further empowered to initiate actions against non-compliant landlords, Ahrens et al (2019) suggest a need for further monitoring of RPZ tenancies and research into landlord compliance to assess the functionality of landlord exemptions.

As above, government policy increasingly supports families and individuals in housing need through the subsidisation of rents in the private rental sector. Indeed, spending on the State's primary subsidy, the Housing Assistance Payment or HAP³, has dramatically increased from €15.64m in 2015 to €464.6m in 2020 (DoHLGH, 2022). The number of active tenancies within the HAP scheme has increased from 5,853 in 2015 to 52,529 in 2019 (ibid). HAP tenants are more likely to be aged in the 25-44 age cohort (64%), female (61%) and single parents (42%), while migrants are also over-represented (37%) (Russell et al., 2021). Despite significantly increased public spending, issues have been raised regarding the limited availability of properties to rent with HAP, particularly for homeless households (Lima, 2018). Qualitative research has raised concerns regarding discrimination in the rental sector toward HAP tenancies (Byrne and McArdle, 2020b), while issues of quality standards have also been raised. Under section 41 of the Housing (Miscellaneous Provisions) Act 2014, local authorities are required to inspect HAP properties within 8 months of the provision of the subsidy if

² As recorded in each of at least four of the most recent six Quarterly RTB Rent Index Reports prior to a Housing Agency proposal for RPZ designation

³ The HAP scheme has been rolled out in four waves between September 2014 and March 2017. All local authority areas are covered by the HAP scheme since 2017. HAP tenants secure their own private tenancy and pay a rent contribution linked to their income. The remainder is subsidised by government and paid directly to the landlord. There are rent limits under HAP, which are determined by local authority area and household size. For example, in Dublin City the maximum rent allowable under HAP is €1,275 for a couple with two children.

the dwelling has not already been inspected in the previous 12 months. However, research conducted by Threshold and the St Vincent de Paul (2019) identified that 79% of inspected properties in the private rental sector were failing to meet minimum accepted standards in 2017. Furthermore, notices were issued to non-compliant landlords in just 4.5% of these cases.

3.4 Security of Tenure

In terms of security of tenure, the Residential Tenancies Act (as amended) is the principal mechanism for the regulation of leases and sets the grounds by which a tenancy may be terminated, including non-payment of rent, the landlord intends to sell the property or requires it for personal use. The Act provides for both fixed term tenancies, or a tenancy that lasts for a specific period as set out in a lease, and Part 4 tenancies, which were originally set for periods of four years, but were extended to six years under the Planning and Development (Housing) and Residential Tenancies Act 2016. The 2016 act introduced a further restriction where a landlord intends to sell 10 or more units in a development at the same time. This clause requires existing tenants to be accommodated in situ unless the market value of the property would be reduced by more than 20% compared if the sale was one of vacant possession and the application of the clause would be unduly onerous or cause undue hardship for the landlord.

The main policy commitment within Housing for All plan regarding security of tenure is the introduction of tenancies of unlimited duration. The Residential Tenancies (Amendment) Act legislated for this commitment in December 2021. Under the Act, new tenancies created after 11 June 2022 will become tenancies of unlimited duration once the tenancy has lasted more than six months and no notice of termination has been validly served on the tenant. However, the grounds for termination of a tenancy will remain, including if the landlord intends to sell the property (within nine months), refurbish the property or require the property for personal use. It is notable that the landlord's sale of property and personal use of property are among the most common reasons reported by homeless families for the loss of their last stable accommodation in Dublin (Gambi et al., 2018).

Further measures to enhance tenants' security has been the expansion in powers of the Residential Tenancies Board to enforce rent regulations. While the RTB has primarily been viewed as a dispute resolution agency, recent interventions have enabled it to more proactively monitor and enforce standards regarding landlord non-compliance. The RTB may undertake investigations into breaches of the RPZ regulations, including related exemptions and rent review procedures and failure to offer a re-let to the former tenant in certain circumstances, or the provision of spurious grounds for the ending of a tenancy. In addition, the non-registration of tenancies can be subject to a RTB sanction or prosecution. Importantly, the RTB is empowered to undertake investigations without a formal complaint being lodged. The Housing for All plan also aims to enhance data sharing arrangements between the RTB and the Revenue Commissioners to assist its enforcement of the Residential Tenancies Acts, presumably to better ensure the registration of tenancies by landlords, a legal requirement.

3.5 Minimum Standards within the Private Rental Sector

Landlords have a legal duty to ensure rented accommodation meets the minimum standards set out in the Housing (Standards for Rented Housing) Regulations 2019. Landlords must ensure that a rental property is in a proper state of structural repair, is free from damp and is adequately heated and ventilated. Appropriate laundry, food preparation, storage facilities and appliances must be provided. Local authorities are responsible for inspecting private rental accommodation and enforcing these minimum standards. While the numbers of private rental properties inspected more than doubled between 2016 and 2019, from 13,392 to 32,199 properties, the impacts of the

Covid-19 pandemic limited the ability of local authorities to complete inspections for long periods during 2020 and 2021⁴. Indeed, the overall number of inspected properties declined to 25,703 in 2020, while the overall rate of inspected properties (9.6% in 2019 and 8.6% in 2020) remains below Rebuilding Ireland’s targeted 25% inspection rate by 2021. Of those properties that were inspected in 2020, 64% failed to meet regulatory requirements. For those renting under the HAP scheme, local authorities are required to inspect properties within the first 8 months of a tenancy if the dwelling was not already inspected within the previous 12 months. However, Threshold (2019) contend such inspections often don’t happen until much later into a tenancy and when a landlord is directed to make repairs, the work is often not undertaken. Indeed, in a survey of 116 HAP recipients, Threshold (2019) found that only 40% of participants had their home inspected, and of these 23% stated that landlords had failed to address the issues identified. Failure to comply with minimum standards can result in penalties and prosecution and local authorities can issue improvement notices and prohibition notices to landlords who breach regulations. In 2019, 1,911 improvement notices were issued to landlords, while legal action was initiated in 56 cases (55 within Dublin City Council’s area).

Government has also introduced a number of changes to apartment size and space standards in a bid to stimulate greater supply of rental accommodation. In 2007, in response to criticism that smaller apartments were discouraging family living in the city centre (Howley, 2007), Dublin City Council introduced new apartment size guidelines that were in excess of national standards at the time. These regulations required a significant increase in minimum sizes, increased areas for balconies and terraces and a requirement for 85% of apartments to be dual aspect. However, in response to development sector concerns regarding the economic viability of these new standards, the Government revised the national guidelines on apartment size standards in 2015 and stipulated that local authorities’ standards must comply with these new regulations (Table 3.1). For example, this served to reduce the minimum size for a one-bedroom apartment in Dublin City from 55m² to 45m², while a new studio apartment classification (40m²) was added to the apartment typology. In 2018, these guidelines were revised further to reduce the size of studio apartment to 37m² and to change the mix of apartment sizes in individual development schemes, thereby allowing up to 50% of units to be one-bedroom or studio apartments in schemes of more than 50 units.

While the thrust of policy to expand apartment living within urban areas is welcome from a sustainability perspective, the emphasis on providing smaller units has been criticised as a disincentive for certain population cohorts to embrace apartment living. Indeed, changes in the guidelines reinforce the idea that apartment living is not suitable for families by reducing the provisions for more generous apartments in terms of size and facilities. Research on apartment living has demonstrated high levels of occupier dissatisfaction with small apartments (Howley, 2010), which may well be exacerbated by the recent changes to policy on minimum space standards.

Table 3. 1 - Changes in Minimum Apartment Sizes (m²)

	National Guidelines				Dublin City Guidelines
	1995	2007	2015	2018	2007
Studio	n/a	n/a	40	37	n/a
1 bedroom	38	45	45	45	55
2 Bedroom (3 person)	n/a	n/a	n/a	63*	n/a
2 bedroom (4 person)	55	73	73	73	80-90
3 bedrooms	70	90	90	90	100>

*Mainly aimed at social housing but allowed in private development up to a maximum of 10% of units

⁴ Despite the lifting of public health restrictions in response to the pandemic, inspection rates continue to be hampered by tenants and inspectors needing to self-isolate due to contracting Covid-19, or being a close contact (DoHLGH, 2022)

3.6 Policy Developments during the Covid-19 Pandemic

In response to the Covid-19 pandemic, a number of housing-related policies were introduced to mitigate the economic and social impact of the public health crisis. As outlined by O'Toole et al (2020), private renters were more vulnerable to the economic impacts of the pandemic and were over-represented among sectors most affected by lockdown restrictions, such as the accommodation and food sectors. The government introduced two main measures to support tenants: rent freezes and eviction bans. Both measures were introduced for an initial three-month period in March 2020 but were quickly extended to the end of summer 2020. As Ireland moved out of its first lockdown in autumn 2020, the Residential Tenancies Act 2020 linked the eviction ban to the highest level of public health restrictions, meaning an automatic eviction ban is introduced anytime movement has been restricted to 5 kilometres under Covid-19 guidelines (Byrne and Sassi, 2021). Where an eviction notice has been served, it is paused while the restrictions are in place and applies for a further ten days after they have been lifted. In terms of rent supports, the eligibility criteria for rent supplement limits were increased until the end of 2021.

Under the Planning and Development and Residential Tenancies Act (2020), specific protections were introduced for tenants whose income had been impacted by the pandemic and whose tenancy is at significant risk. Tenants are required to submit a self-declaration to their landlord and the Residential Tenancies Board and request assistance from the Money Advice and Budgeting Service (MABS). The tenant must also consult their landlord to make arrangements to pay their rent arrears. While additional protections for vulnerable renters is welcome, the protections do not apply to a tenant who has accumulated rent arrears of an amount equal to 5 months' rent or more and the complexity of the scheme has been criticised as off putting to some tenants.

3.7 Conclusions

Recent years have seen a series of significant policy developments in Ireland's private rental sector, as well as much commentary as to the effectiveness of these reforms. This chapter has reviewed some of the major policy initiatives and discussed challenges in their implementation. Despite the introduction of Rent Pressure Zones and their deflationary effect on rents, significant affordability issues remain in the private rental sector; although the most recent intervention to prohibit rent increases that exceed the HICP rate of inflation or 2% per annum pro rata have yet to demonstrate their effect. The increased utilisation of rent subsidies, such as HAP, has led to significant increases in government spending but additional issues remain regarding the security and quality of housing.

There are challenges for vulnerable renters with limited bargaining power in accessing suitably affordable accommodation and issues of an asymmetry in the market relationship between tenants and landlords has been noted (Byrne and McArdle, 2020b). Issues of discrimination toward certain renting cohorts has been identified in research and there is limited information to assess how legal protections against discrimination in the rental sector have worked (Russell et al., 2021). Furthermore, ongoing issues exist regarding the quality and enforcement of standards within the rental sector. Indeed, inspection levels of private rented accommodation are low and high non-compliance levels are noted where inspections have taken place. Many of these issues are further explored in the empirical chapters 4-6 by drawing on both quantitative and qualitative data.

Chapter 4 - The Nature and Extent of Housing Precarity in the Irish Private Rental Sector

4.1 Introduction

This chapter presents and analyses quantitative data on private renters drawn from the Irish Census and the European Union's Survey on Incomes and Living Conditions. The chapter is divided into three sections. The first section utilises specially constructed Census crosstabulations to examine the nature of the transition from homeownership to private renting among Irish households and the conditions shaping this transformation. The second section describes the methodology behind the creation of the Housing Precarity Index (HPI) and discusses the objective and subjective measures of housing affordability, security, quality and household financial capability used to construct the HPI. Thereafter, the HPI is applied to a sample of renters from the years 2008, 2012 and 2016 to examine the extent of housing precarity among renting households and the shifting nature of such precarities over time. The introduction of this scalar element to the measure of housing precarity enables understanding of the considerable variation in the experience of housing precarity across differing renting sub-groups and contextualises the qualitative accounts of precarity provided in Chapters 5 and 6. The final section investigates the relationship between housing precariousness and individual characteristics and the key statistical drivers of housing precarity.

4.2 The Realignment of Ownership and Renting in Ireland

Turning to the report's first objective, this section considers the extent of the transition from homeownership to private renting in Ireland and the conditions shaping this change. Ireland was traditionally distinguished by its high rate of homeownership, where 80% of households owned their homes by 1991 (Norris, 2016). Since Independence in 1922, the Government consistently supported homeownership expansion through the tax code, direct capital grants, public mortgages and a generous tenant purchase scheme (ibid). While such supports were reduced during the 1980s, the continued expansion of homeownership was facilitated through the 1990s and 2000s by a liberalised mortgage market (Waldron, 2016). Indeed, the expansion in overall lending dramatically increased the flow of capital into the housing market, pushing up house prices by 300% between 1996 and 2006 (ibid). As the affordability of homeownership became increasingly untenable during the early 2000s, a greater proportion of low-to-middle income families remained in the private rental sector and the homeownership rate dropped to 77% by 2006 (Sirr, 2014).

This shift from homeownership to rental has been accentuated post-crash. Between 2006 and 2016, the share of private renters increased from 11% to 18% of households, while the share of homeowners declined further to 68% (CSO, 2017) and a number of inter-related factors prompted this shift. Principal among these was the issue of mortgage arrears and home repossessions. The extent of highly-leveraged mortgage lending, combined with rising unemployment and declining incomes fuelled a mortgage arrears crisis in Ireland, which in 2012 saw nearly one-in-five mortgages behind on payments (Waldron, 2016). Furthermore, between 2009 and 2017 some 41,292 primary residential homes were formally repossessed by banks (Central Bank of Ireland, 2018). In response, the Irish Central Bank imposed new mortgage rules, which saw a limiting of Loan-to-Value ratios to 20% for existing homeowners and 10% for first time-buyers and Loan-to-Income limits of 3.5 times income. The result has been a more restricted credit environment for younger and lower income households to access homeownership and has increased demand within the private rental sector.

Much like the experience of the UK and Spain (Byrne, 2019), the Irish State's management of the property crash has also enabled the expansion of the private rental sector. In 2009, the Government absorbed €74bn worth of property debt from the Irish banking sector through its

establishment of the National Assets Management Agency. This *'bad bank'* was tasked with selling portfolios of distressed property assets, often at significant write downs on the par value of these debts, to international investors, who have subsequently redeployed these assets within the rental sector (Byrne, 2015). At this time, the rate of new homebuilding was minimal, with supply falling by over 90% between 2006 and 2013 owing to the retrenchment of the construction sector. However, population growth and demand for housing has remained strong, thereby fuelling significant house price inflation since 2013, and leaving some middle-income families that cannot afford to purchase their own homes, in the private rental market.

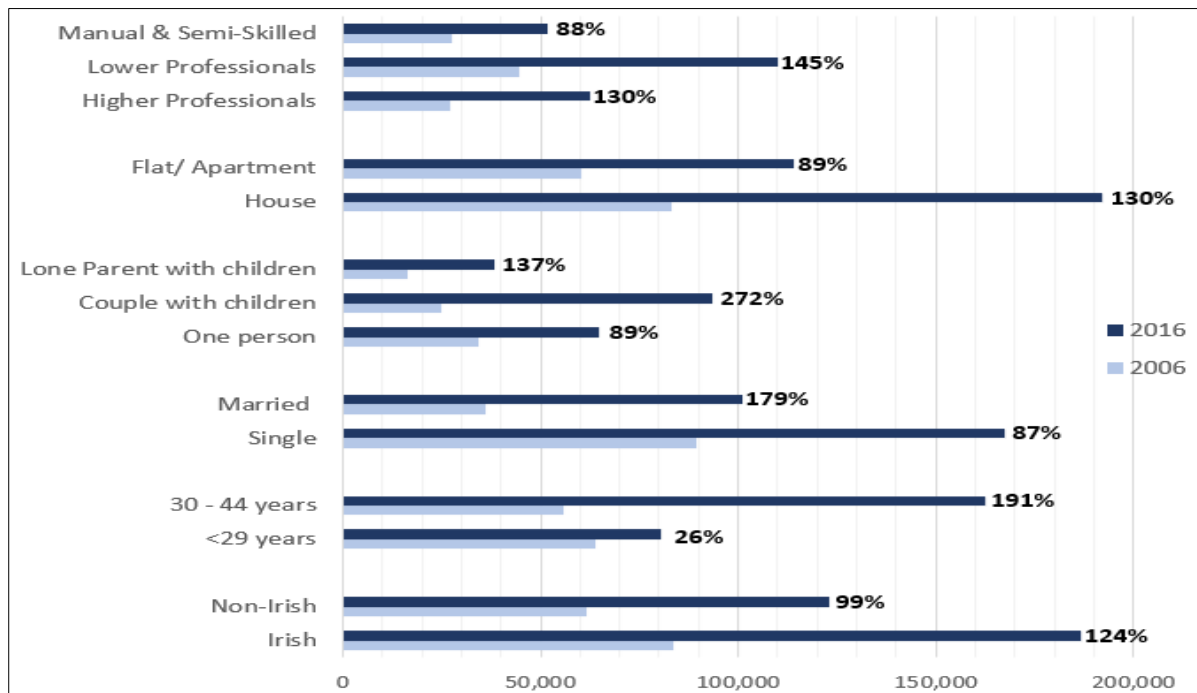
As discussed in chapter 3, Government housing policy has contributed toward the expansion of the private rental sector. Firstly, capital expenditure on social housing construction was severely curtailed through a series of austerity budgets which saw funding fall from €1.4bn in 2008 to just €167m in 2014. The social housing waiting list has lengthened considerably and many low-income families who traditionally may have been accommodated within social housing have been deflected into the private rental market (Hearne, 2017). Secondly, government policy has increasingly supported families in housing need through the subsidisation of private rents. Through schemes like Rent Supplement and the Housing Assistance Payment, the Irish State spent €652m in supporting private rents in 2019 (Russell et al., 2021). As such, there has been a marked expansion in lower income households entering the private rental market who traditionally may have expected to be housed within the social housing sector.

4.2.1 *The Changing Profile of Ireland's Private Rental Sector*

Ireland's rental sector traditionally provided short-term accommodation options for single persons, lone parents, students, low-income households and migrants (Galligan, 2005). However, specially tabulated Census data reveals how the rental sector must increasingly provide for a greater diversity of households (Figure 4.1). Indeed, similar to the UK experience (Kemp, 2015), the largest age group of renters is no longer the under 30's, but rather the key family formation age group of 30 – 44 years, whose numbers have increased by 191% in ten years. Conversely, the <30 age group expanded by just 26% over the same period. This reflects the phenomenon Arundel and Lennartz (2017) refer to as *'boomerang moves,'* where more young adults choose, or are forced, to remain within the parental home for longer periods due to the unaffordability of housing. Naturally, such returns represent a dramatic interruption in the housing careers of young adults and can have significant social, economic and emotive implications (Hoolachan et al., 2017).

A further striking demographic pattern relates to the nationality of renters. Indeed, population growth and demographic change played a key role in stimulating Ireland's economic growth during the 2000s. Between 1998 and 2007 the number of migrants entering Ireland annually tripled from 46,000 to 150,000 (O'Connell, 2018) and this surge in the numbers served to dramatically expand demand for private rental housing in the cities and larger urban areas. However, as access to mortgaged homeownership has become more restricted in the 'post-crisis' period, the growth in renting has been significantly higher among Irish nationals (124%) than non-Irish nationals (99%). Such a shift marks a change in the housing aspirations of young Irish people, where the normative expectation of people entering their late 20s was to purchase a property as mortgaged homeowners before raising a family. Indeed, homeownership remains the preference for most young Irish people owing to the perceived benefits of greater household sovereignty, stability and planning for life-cycle events, such as the raising of children (Corrigan et al., 2019). However, reflecting McKee and Soaita's (2018) findings, young Irish households increasingly recognise that homeownership is an unrealistic aspiration for many and that private renting is the only viable housing option due to unaffordable prices and inaccessible mortgage finance.

Figure 4. 1 – Changing profile of Private Renters in Ireland, 2006 – 2016 (% Change)



Source: (CSO, 2018)

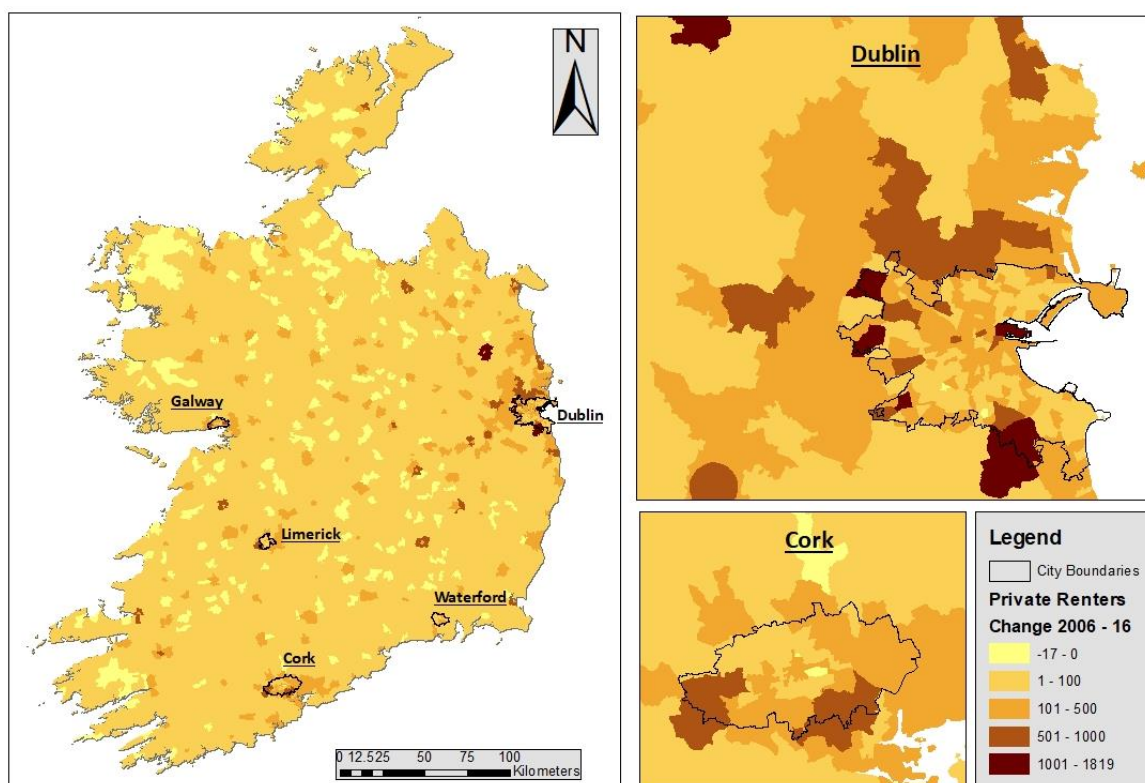
The role of the rental sector is shifting from providing short-term accommodation for young singles to one that increasingly must provide for families, whose needs are substantially different. While singles still account for the largest number of renters, their rate of growth (87%) was half that of married households over the last ten years (179%). Furthermore, the number of households in the rental sector with children has surged by 272% among couples and by 137% among lone parents with children. The security of tenure and the length of leases are key concerns for renting families, yet Irish tenancies are typically short term (i.e. <3 years) with rent reviews often imposed at the end of each lease. There are also long-standing issues with lack of enforcement and penalties for landlords who break lease agreements or let poor quality accommodation (Hearne, 2017). Hence, as Kemp (2015) has noted in the UK context, the flexibility that short-term leases might provide for young renters, may represent a deep insecurity for families who require longer term accommodation.

While much analysis of “Generation Rent” has drawn from the experiences of low income renters (Soaita et al., 2020), the Census data reveals that Ireland’s Generation Rent is increasingly drawn from higher socio-economic groupings. Indeed, the rate of growth in renting households drawn from the higher and lower professional classes (130% and 145%) far exceeds those from the manual and semi-skilled classes (88%). Such middle income groups have been pushed into the rental sector due to tight credit conditions and house price inflation, but also due to competition from higher income groups and better capitalised investors who seek safe yielding, high quality residential assets (Hoolachan et al., 2017). As such, the rental sector is the only option for such families who do not have access to the wealth needed to bridge the gap between what they can borrow and what is required to access the market as purchasers, particularly in high-cost locations like Dublin. Furthermore, as middle-income groups push into the private rental sector, they can induce processes of gentrification, where they displace lower income tenants in traditionally working class neighbourhoods (August and Walks, 2018). The result is that lower income tenants, and those seeking larger family homes, are pushed to suburban neighbourhoods or commuter towns as they seek more affordable housing.

The Census data reveals a spatial pattern to the expansion of Ireland’s private rental sector and a clear deflection of renters from the traditional, inner-city residential core into the counties of

the Greater Dublin Area where rents are lower but where households may have more restricted access to transport, services and employment (Figure 4.2). Indeed, while the number of renting households increased by 87% within Dublin City between 2006 and 2016, much higher rates of growth are observed in the commuter counties of Wicklow (+127%), Kildare (+147%) and Meath (+199%). This deflection is driven by a demand-supply imbalance in the provision of affordable rental housing, where demand remains strong due to continuing population growth, declining household size, increased rates of household formation and strong inward migration (CSO, 2017). The supply side, however, has been stymied by the capacity of the construction sector in conjunction with high development finance costs, land values and construction costs (SCSI, 2017). This demand-supply imbalance is driving renting families, in particular, from the inner city into the commuter belt as they seek more affordable rental units and larger 3- and 4-bedroom family homes (Waldron, forthcoming).

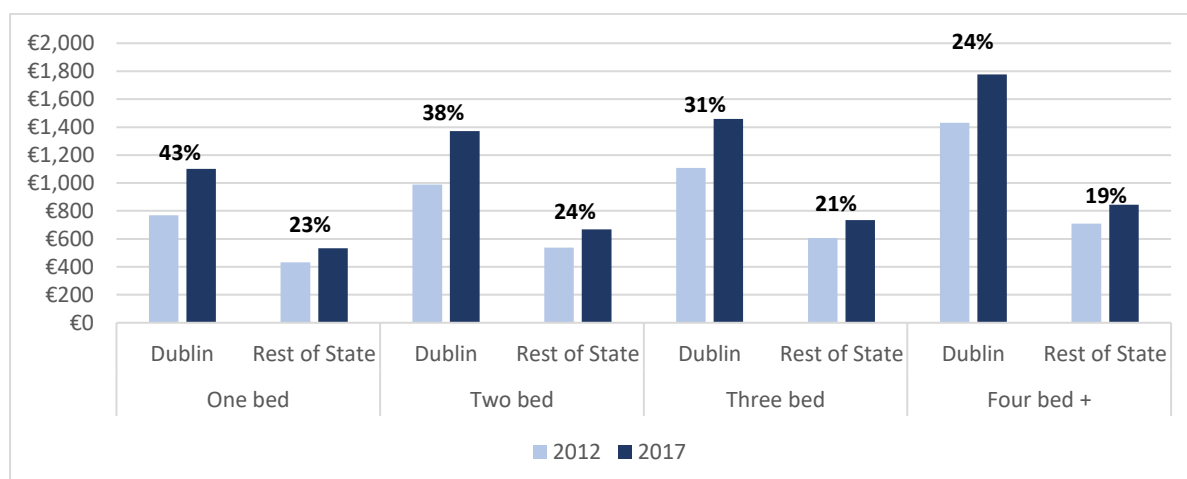
Figure 4. 2 – Spatial Change in Private Renting Households in Ireland, 2006 – 2016



Source: (CSO, 2018)

This demand-supply imbalance has also increased the attractiveness of rental yields within the private rental sector for investors and should be seen within the context of the growing literature on the financialization of rental housing (Wijburg et al., 2018). Between 2012 and 2017, average rents on three-bed homes in Dublin increased by 31% since 2012, while the increase for one bed units has been even greater at 43% (Figure 4.3). Outside of Dublin rents have risen by around 20% across all property forms. However, average values conceal the dramatic increases within particular ‘high value’ locations, such as the Dublin Docklands where an influx of highly skilled and high wage workers have fuelled average rent increases of 53%. The level of rent inflation has produced a significant crisis of rent affordability. Indeed, while average rents nationally increased by 32% between 2012 and 2017, average weekly wages rose by just 2% (Nugent, 2018). For a median wage couple to rent an average 3-bedroom house in North Dublin (€1,475) or the City Centre (€2,349) would require between 35% and 56% of their income (ibid).

Figure 4. 3– Average Rents by Property Type, Location and Year



Source: (RTB, 2020a)

4.2 Developing the Housing Precarity Index

Turning to the report’s second objective, the study examines the nature and extent of housing precarities experienced by an emergent Generation Rent in Ireland within the context of a major housing market crash and recovery (2008 – 2016). To do so, it draws on objective and subjective indicators from the Irish module of the European Union’s ‘*Survey on Incomes and Living Conditions*’ (SILC). The SILC is a longitudinal social survey which conducts annual interviews with a nationally representative sample of Irish households. The microdata of the SILC results has been analysed for 2008, 2012 and 2016, thereby capturing the initial period of the financial crash, the depth of the recession and recovery period. The data was cleaned to identify answers from renting household heads, thereby including responses from 312 households in 2008, 642 in 2012 and 482 in 2016.

Drawing on Clair et al’s (2019) definition of housing precariousness, Table 4.1 sets out the variables used in the index and the percentage of respondents experiencing each individual measure of precarity for each year. A housing affordability measure relates to the subjective burden of rental costs, with those reporting ‘*heavy burdens*’ on their housing costs considered to exhibit this dimension of housing precarity. The household’s security of tenure is captured by a question relating to arrears on the rental payments in the last 12 months, which identifies whether they may be at risk of eviction. A further question on security relates to the physical qualities and safety of the respondent’s immediate environment, and whether they perceive their neighbourhood is affected by crime or vandalism. Housing quality is assessed by four questions regarding the presence of damp in the home, quality of light, central heating and the household’s perception of environmental quality in their area. Those who experienced two or more quality issues were considered to experience housing precarity. Households experience precarity where they have difficulty or great difficulty in making ends meet and if they are unable to meet an unexpected financial expense from their immediate financial resources. Each variable was given a binary coding and equal weighting, thereby creating an index ranging from 0 (*no precarity*) to a maximum value of 1 (*all 6 precarity indicators*).

The analytical approach combines both descriptive and inferential statistics. The former is used to organise and describe the extent of housing precarity among the sampled population, while chi square tests determine the profiles of renting households experiencing housing precarity and the strength of the relationships between individual characteristics. Relationships between variables are only considered to be significant at an alpha level of 0.05. Thereafter, linear regression analysis is used to model the relationship between housing precarity, as the dependent variable, and a series of demographic, socio-economic and housing variables, and assess the statistical significance of each predictor to housing precarity.

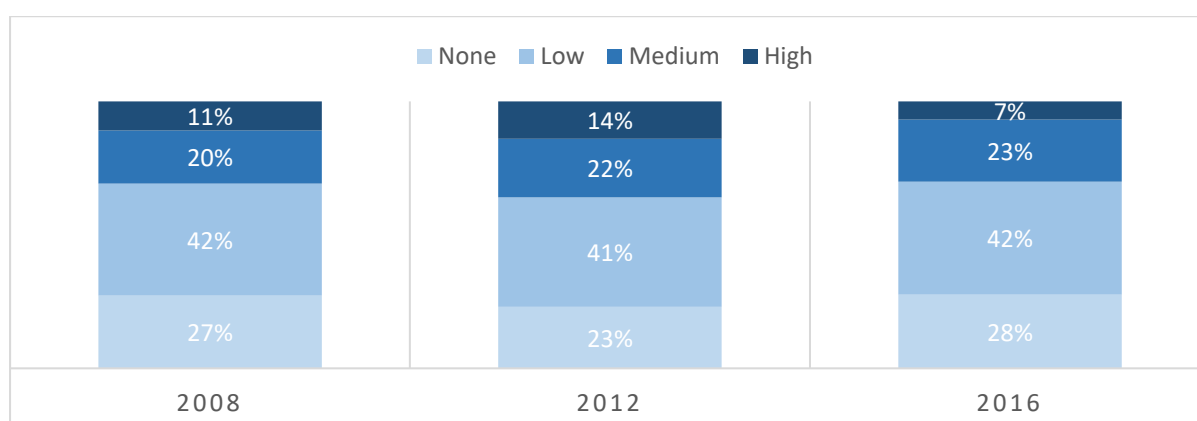
Table 4. 1 – Housing Precarity Measures among Private Renters, 2008 – 2016

Variable	EU-SILC Indicator	Percentage respondents		
		2008	2012	2016
Affordability	• Housing costs a Heavy Burden	35%	41%	38%
Security	• Rent Arrears in last 12 months	11%	18%	3%
	• Crime, violence or vandalism in area	15%	9%	7%
Housing Quality (≥2 indicators)	• Presence of leaks or damp • Rooms insufficiently lit • Pollution or environmental problems in area • Presence of Central Heating	11%	7%	8%
Financial Capacity	• Making Ends Meet is Difficult/ Very Difficult	32%	40%	36%
	• Unable to afford Unexpected Expenses	60%	70%	62%

4.3 Application of the Housing Precarity Index

Figure 4.4 demonstrates the results of the Housing Precarity Index, where survey respondents are assigned a ranking ranging from 0 to 1 (*i.e. from none to maximum precarity*). Between 72% and 77% of renters experienced some degree of housing precarity, demonstrating the prevalence of housing hardship for renters over Ireland’s economic recession and recovery period. Between 2008 and 2016, the majority of renters (42%) experienced a “low” precarity score of 0.17 – 0.33. A further 20% - 23% of renters demonstrated a “medium” score of around 0.50, while between 7% and 14% of renters experienced a “high” precarity score in excess of 0.67. Unfortunately, the microdata for the most recent round of the SILC in 2020 is unavailable at present, meaning it is not possible to assess the extent of housing precarity among renters during the Covid-19 pandemic. However, based on the 2016 measure, approximately 223,000 renting households in Ireland experience some degree of housing precarity and of these, 21,680 experience high precarity. This finding not only contributes a precision to the discussion on the difficulties faced by Generation Rent, but also introduces a scale element to a literature that has largely focused on renters’ perceptions to date.

Figure 4. 4 – Housing Precarity Index among Private Renters



The analysis focuses on the SILC return for 2016 to examine the relationships between housing precarity and the socio-economic, demographic and property characteristics of renters (Table 4.2). A highly significant relationship exists between precarity and household type ($P=0.000$), where 24% of single adult households with children (*i.e. lone parents*) experience high precarity relative to their sample share of 12%. Comparatively, two person households with children and those without children are over-represented among those experiencing no precarity. The SILC data also reveals a significant relationship between the number of children and housing precarity ($P=0.000$). Some 27% of

households with 3 or more children experienced high precarity, despite accounting for only 13% of the sample. The results highlight the financial strain that children place upon households and particularly lone parents, for whom childcare is often the largest monthly expense after housing, and can result in a parent leaving employment to provide full-time childcare (Russell et al., 2018).

Table 4. 2 –Housing Precarity among Private Renters (2016)

	None (n=133)	Low (n=204)	Medium (n=112)	High (n=33)	Total (n=482)	Notes
1 adult & children	3%	14%	17%	24%	12%	X ² =30.402 P=0.000
2 adults & children	33%	34%	38%	12%	33%	
Other Adult Hhld & children	8%	8%	12%	12%	9%	
Adult Hhld, no children	56%	44%	33%	52%	45%	
1 - 2 Children	33%	41%	47%	18%	39%	X ² =26.663 P=0.000
> 3 Children	7%	13%	18%	27%	13%	
No Children	60%	46%	35%	55%	48%	
<25 years	8%	9%	2%	6%	7%	X ² =11.792 P=0.225
26-49 years	72%	75%	71%	76%	73%	
50-64 years	18%	13%	24%	18%	17%	
≥65 years	2%	3%	3%	0%	2%	
Female	47%	56%	58%	70%	55%	X ² =7.228 P=0.065
Male	53%	44%	42%	30%	45%	
Non-Irish	44%	46%	43%	39%	44%	X ² =0.676 P=0.879
Irish	56%	54%	57%	61%	56%	
Single	38%	44%	37%	42%	41%	X ² =22.185 P=0.008
Widowed	1%	1%	4%	6%	2%	
Divorced/ Separated	11%	16%	21%	30%	17%	
Married	50%	39%	38%	21%	40%	
Urban	86%	87%	79%	85%	84%	X ² =3.943 P=0.268
Rural	14%	13%	21%	15%	16%	
Flat/ Apartment	37%	34%	22%	24%	32%	X ² =9.137 P=0.166
House	63%	65%	78%	76%	68%	
Unemployed	4%	8%	25%	18%	12%	X ² =72.084 P=0.000
Other	13%	28%	38%	45%	28%	
At Work	83%	63%	37%	36%	61%	
<€25,000	12%	27%	37%	39%	26%	X ² =84.123 P=0.000
€25,001 - €50,000	23%	37%	46%	45%	36%	
€50,001 - €75,000	29%	21%	13%	15%	21%	
€75,001 - €100,000	14%	9%	3%	0%	8%	
>€100,000	23%	6%	2%	0%	9%	
Primary Education	0%	9%	18%	18%	9%	X ² =42.899 P=0.000
Secondary	35%	40%	47%	42%	40%	
Third Level - no degree	15%	16%	10%	18%	14%	
Other	6%	6%	5%	3%	6%	
Third Level - degree	44%	30%	20%	18%	30%	

Interestingly, households experiencing higher scores on the housing precarity index are not from the youngest age cohort (i.e. <25 years), but rather from the household formation age group of 25 – 49 years. Indeed, only 6% of those found to experience high levels of housing precarity were aged under 25, while the 25-49 age group accounted for 76% of cases, although the result is not statistically significant ($P=0.225$). As such, precarity is concentrated amongst the cohort that entered the household formation age group following the property crash and who are now suffering from issues regarding restricted mortgage credit, labour insecurity, house price inflation and the impacts of a decade of austerity policies.

Females and households of Irish nationality are over-represented among those experiencing high precarity, albeit the results are not statistically significant. Female headed households account for 55% of the overall sample but represent 70% of cases experiencing high housing precarity. However, this association may be more related to household type and the fact that females are more likely than males to be lone parents. Hence, it may not be gender per se that is associated with housing precarity, but rather factors associated with lone parenthood, such as the costs of divorce or separation, unemployment or the inability to work due to childcare responsibilities. Considering accounts of migrant exploitation in the Irish rental sector (Threshold, 2010), the under-representation of precarity among non-Irish nationals is surprising. Indeed, non-Irish national households represent 44% of the overall sample, yet account for 39% of high precarity cases. However, further analysis reveals that non-Irish nationals were significantly less likely to display other demographic traits associated with higher precarity levels. Indeed, non-Irish nationals were less likely to be lone parents, female headed and lower income households than Irish nationals, and were significantly more likely to be working full time and have fewer children.

Turning to the property related variables, no statistically significant variance was observed in terms of the location of one's home ($P=0.268$) and 85% of those experiencing high housing precarity are found in urban locations. Those renting houses (i.e. *detached, semi-detached or terraced*) are over-represented among those experiencing medium (78%) and higher (76%) precarity levels than those who reside in apartments, although the result is not statistically significant ($P=0.166$). Renters of housing units are more likely to be larger families with greater space requirements than can be provided by apartment living, particularly considering the shortage of larger apartment units within Irish cities (Burke-Kennedy, 2017). The result has been a spatial deflection of renting families to the commuter belt as they seek larger and cheaper rental units.

The socio-economic characteristics of households display highly significant relationships ($P=0.000$) with housing precarity. High precarity cases are over-represented among the unemployed (18%), those on the lowest incomes below €25,000 (39%) and those for whom primary (18%) or secondary education (42%) is the highest level of education attained. Comparatively, those that have no experience of housing precarity are over-represented among those at work (83%), on the highest incomes above €75,000 (37%) and those with third level degrees (44%). The data reveals that households most affected by the impacts of the financial crisis over the preceding decade are those most affected by unaffordable, insecure and poor-quality rental housing in the 'recovery' period. Indeed, despite Ireland's economic recovery since 2012, it is worth remembering that 45% of all households have gross incomes below €40,000 (CSO, 2019).

4.4 Predictors of Housing Precarity

While chi-square tests offer a bivariate analysis of precarity patterns across renting sub-groups, Table 4.3 presents a linear regression model to determine the explanatory power of multiple variables in predicting housing precarity. Response options were dummy coded and four successive models were produced. Model A contains five demographic predictors of housing precarity with childless adult households, males, the over 65 age group, Irish nationals and married households as reference groups. The only statistically significant predictor from Model A is the marital status of the

household. Compared to married households, housing precarity levels are .235 and .103 higher among widowed and divorced households, while among single households the increase is more modest at 0.54. This suggests the costs of establishing a home on a single income, in combination with the costs of divorce or separation, significantly enhance the likelihood of housing precarity.

Table 4. 3–Predictors of Housing Precarity among Private Renters (2016)

	Model A	Model B	Model C	Model D
(Constant)	.112	.135	-.086	-.106
Adult Household, No Child				
1 Adult with Children	.050	.045	.005	-.003
2 Adults with Children	.006	-.002	-.006	-.025
Other Adult Hhld with Children	.024	.017	-.005	-.016
Male				
Female	.013	.009	-.003	-.001
≥65 years				
≤25 years	.014	.022	.090	.054
26 - 49 years	.044	.048	.139*	.104
50 - 64 years	.076	.076	.127*	.089
Irish				
Non-Irish	.008	.012	.006	.016
Married				
Single	.054*	.055*	.020	.022
Widowed	.235**	.239***	.179**	.181**
Divorced	.103**	.100**	.068*	.037
No. of Children				
1-2 Children	.043	.042	.041	.030
≥3 Children	.127	.126	.095	.091
House				
Flat, Apartment		-.023	-.016	-.014
Other Dwelling Type		-.123	-.068	.002
Rural				
Urban		-.018	-.012	.006
At Work				
Unemployed			.099**	.066*
Other			.072**	.029
>€100,000				
≤€25,000			.175***	.129***
€25,001 - €50,000			.159***	.107***
€50,001 - €75,000			.104**	.095
€75,001 - €100,000			.060	.051
Third Level Degree				
Primary Education			.110**	.105**
Secondary Education			.009	.009
Third Level - No Degree			.010	.004
Other Education			.013	.019
Able to Save Regularly				
Unable to Save Regularly				.133***
Debt Not Heavy Burden				
Debt Heavy Burden				.183***
Observations	482	482	482	482
R ²	.097***	.101***	.254***	.391***

*p≤0.05 **p≤0.01 ***p≤0.001

Model B adds the predictor variables relating to the location and type of property, but the explanatory power of the model is marginal as the R^2 value only increases from .097 to .101. This means only 10% of the variance in precarity is explained by these variables and that the type and location of the property have a very limited predictive effect on housing precarity. However, the strength and significance of the marital status variable slightly increases under Model B.

A significant increase in explanatory power is evident under Model C, which includes the socio-economic variables, as the R^2 value increases to .254. Interestingly, age profile emerges as a significant predictor under Model C and precarity levels are .139 and .127 higher for those aged 26-49 years and 50-64 years when compared to those aged over 65 years. Employment has a powerful effect as the precarity scores for the unemployed and 'other' category (*i.e. retired, student etc*) are .099 and .072 higher than those at work. Table 4.3 demonstrates a highly significant stratification of housing precarity by income. Compared to affluent households (>€100,000), the lowest income households (≤€25,000) experience a housing precarity score that is .175 higher, while for those on low-to-middle incomes (€25,001-€50,000) the gap is .159. In terms of education, those for whom Primary Education is their highest level of education attained, demonstrate a precarity score .110 higher than those with Third Level degrees.

Despite the improved explanatory power under Model C, a large share of the variance in housing precarity remains unexplained. To improve the model further two additional measures of financial capacity were included, relating to the saving ability, which is an important measure of financial resilience (Russell et al., 2011), and repayment burden of the households (European Commission, 2008), which might include personal loans, credit cards, overdrafts and hire purchase agreements. Adding these variables explains almost 40% of the variance with respect to housing precarity.

Under Model D, the majority of the demographic and socio-economic predictors either lost or reduced their predictive power. Only the widowed category remained a consistent predictor through all four models, perhaps identifying the effect that a sudden loss in income or the costs of ill-health can have on an individual's housing situation. Both unemployment and the categories relating to low-to-middle incomes also remained key predictors, albeit with reduced strength and significance. Interestingly, both the inability to save income regularly and heavy debt repayment burdens emerged as very strong predictors of precarity, with scores of .133 and .183 respectively. Clearly, lower-income renters and those experiencing poverty have a significantly higher risk of experiencing housing precarity and are more likely to find regular costs of living and debt repayment a heavy burden. Hence, the inadequacy of income, employment and over-indebtedness are the key predictors of severe housing precarity and can have a profound negative effect on individual's overall quality of life and material and mental well-being (Bentley et al., 2016).

4.5 Conclusion

This chapter has presented quantitative analysis of specially constructed Census crosstabulations (2006 – 2016) and data on private renters extracted from the Irish module of the EU-Survey on Incomes and Living Conditions. The findings elaborate on the nature and extent of the expansion of the Irish private rental sector, demonstrating how the demographic and socio-economic profile of renters has changed in the years following the Irish property market crash. Almost one-in-five Irish households now reside within the private rental sector and the overall rate of renting is significantly higher among those aged under 35 years, particularly within major urban centres like Dublin. The emergence of 'Generation Rent' over the last decade has included growing numbers of married couples, families with children and both low- and middle-income groups, who previously may have expected to be housed within the mortgaged homeownership or social housing sectors. It is equally apparent that this dramatic shift in tenure patterns is playing out in a spatially distinct pattern. Indeed, the growth in renting households is increasingly concentrated within the suburbs and

commuter catchments of Ireland's major cities, and in particular around Dublin, as renting families are increasingly pushed to the periphery due to high rental prices and weak supply in the city's traditional renting core. This deflection of the renting population to peripheral growth poles is also serving to reinforce a more multi-polar and fragmented city region.

Furthermore, the chapter presents the development of a Housing Precarity Index to better capture the range of challenges being experienced by renters in the Irish private rental market and to identify specific sub-groups within the renting population that are most vulnerable. The results show that there are degrees of housing precarity and that the extent of such precarities has fluctuated over the period of Ireland's economic crash and recovery period. While overall levels of precarity have declined amongst renters since the nadir of the crash in 2012, there remains a significant cohort who experience high precarity levels. Indeed, the 2016 data suggests that as many as 21,680 renting households experienced severe housing precarity and are affected by multiple and over-lapping issues regarding affordability, security, quality and household financial capacity. The research demonstrates significantly higher levels of precarity are evident among lone parent households, larger families, those that are divorced or separated, the unemployed and low-to-middle income households.

While much research points to labour market insecurity and low income as the key challenges facing private renters, the findings here suggest an overlooked, though related, dimension is the financial capacity of the household. Specifically, the findings demonstrate how it is the combination of weak financial buffers and adverse financial shocks, such as the birth of children, a divorce or separation and the resultant loss of income, that are the strongest predictors of housing precarity. In the following chapter, the research seeks to elaborate further on the subjective and psychological determinants of housing precarity and the ways it can be experienced by differing types of households.

Chapter 5 – The Experience of Housing Precarity Among Generation Rent

5.1 Introduction

Having established the contextual background of the growth of the Irish private rental sector and measured the extent and significance of housing precarity among renters, this chapter presents and analyses data from the qualitative interviews conducted with a purposive sample of Dublin renters. The chapter makes two significant contributions. Firstly, it demonstrates the value of precarity as a concept to capture renters' multiple and overlapping experiences of difficult housing conditions, while allowing better understanding of the emotive and affective implications of renters' experiences. Secondly, the chapter contributes to emergent literature on the consequences of the Covid-19 pandemic on renters (Soaita, 2021, Preece et al., 2021), and how this has amplified pre-existing precarities regarding affordability, tenure security, and the quality and accessibility of accommodation.

The chapter begins with an overview of the methodology and the area-based approach employed in selecting interview participants. Thereafter, the analysis explores renters' experiences of the multiple dimensions of housing precarity (*accessibility, affordability, quality and security*), and how their experiences of these elements were impacted by the Covid-19 pandemic.

5.2 Qualitative Methodology

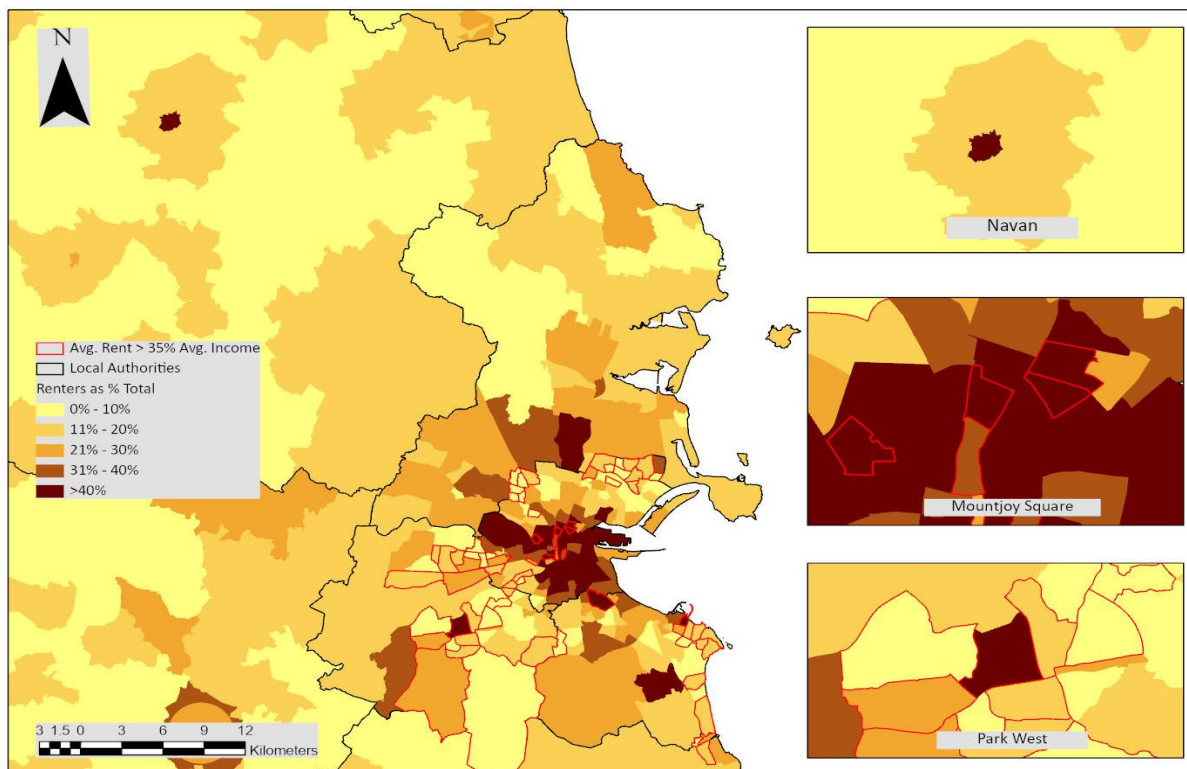
As discussed in Chapter 4, the expansion in Ireland's private rental sector has been driven by a range of economic, policy and political factors. This section discusses the growth of the rental sector in Dublin, with a view to justifying the selection of specific neighbourhoods for sampling prospective interviewees. According to Census 2016, there were 326,510 private renting households in Ireland and the geography of the rental sector is heavily skewed toward the major urban centres. Indeed, Dublin and its commuter belt account for 46% of all renting households in the State. While the national homeownership rate fell from 77% to 68% between 2002 and 2016, the rate of decline is much greater in Dublin (60%) and particularly amongst the under 35 age cohort, where just 22% own their homes (CSO, 2021b). Concomitantly, some 60% of under 35s in Dublin are renters. Even within the city region, there is a clear spatial pattern to the rental market, with distinct concentrations found within the historic inner core, the western suburbs and major commuter towns, where more than 40% of households are private renters.

Dublin is in the grip of a severe housing crisis that has been driven by a demand-supply imbalance in the provision of affordable rental housing. Rental demand has remained strong owing to macro-economic growth and inward migration, yet the supply of rental homes has fallen to its lowest level since 2006 (Lyons, 2021). High construction costs, development finance barriers and increasing land values have contributed to a viability problem in apartment development in particular (SCSI, 2017). This demand-supply imbalance has fuelled an affordability crisis which has seen average Dublin rents increase by 49% between 2014 and 2020 (€1,057 to €1,574), while average earnings have increased by just 9% (€44,829 to €48,946) (CSO, 2021a). Such increases have resulted in an affordability crisis where 36% of renters struggle to make ends meet and 38% find their rental costs to be a heavy burden (Waldron, 2021).

An area-based approach identified Dublin neighbourhoods with high concentrations of renters and strong rent inflation between 2014 and 2020. Mapping of Census data identified three locations where more than 40% of total households rented privately and where average rents exceeded 35% of average local incomes (Figure 5.1). Mountjoy Square is an historic, inner-city neighbourhood formerly composed of low-income housing that is undergoing rapid gentrification. Between 2014 and 2020, rents for an average 2-bedroom property increased by 47% and demand is driven by its proximity to

the Dublin Docklands, Ireland’s main financial/technology hub. Park West is a suburban neighbourhood 10km west of Dublin City Centre. The area experienced significant development during the property boom of the 2000s and average rents for a 2-bedroom property increased by 43%. Navan is a commuter town in Co. Meath, located 55km northwest of Dublin City. The number of renting households increased by 160% between 2006 and 2016, which has fuelled a 73% increase in the cost of renting a three-bedroom property.

Figure 5. 1– Private Renters as a Share of Total Households (2016)



Source: (CSO, 2017)

Qualitative Approach

The locations of residential buildings in each neighbourhood were mapped using a shapefile provided by Ordnance Survey Ireland. This map was reviewed against the GeoDirectory online address database and a random selection of 200 addresses were extracted using excel from each area. As it was impossible to ascertain the tenure of households in advance, a high attrition rate was expected. Interview request letters were posted to residents living within apartment complexes, due to difficulties in gaining access to buildings, while letters were hand delivered to houses. In total, 28 responses were achieved: 10 from Mountjoy Square, 8 from Park West and 10 from Navan. This return is appropriate as Mason’s (2010) survey of 2,533 qualitative studies found that the most common sample sizes were between 20 and 30.

Table 5.1 demonstrates the sample was largely balanced in terms of gender, while most respondents were either single renters or couples without children, as reflected in the national population. Half of the sample were migrant renters, including respondents from Spain, Algeria, Nigeria, Mongolia, Brazil, Poland and Hungary. The sample was under-represented among couples with children and over-represented among households sharing with non-related persons. More respondents lived in apartments than houses, though this can be expected from the types of neighbourhoods targeted in the inner-city and suburbs. Most respondents rented from individual

landlords, while one-third rented properties from letting agents and a smaller proportion rented from institutional landlords. Most properties in the inner-city and suburbs were one and two bed apartments, while three or four bed houses were more common in the commuter belt. Most respondents had rented their current property for more than three years (43%), while 25% were within the first year of their current lease. The average rent paid by tenants was reflective of average rents in each location.

Table 5. 1 – Profile of interview participants

Characteristic	Values	n	%	National Comparison
Nationality	Irish	14	50%	58%
	Non-Irish	14	50%	42%
Gender	Male	13	46%	-
	Female	15	54%	-
Household Type	Single	6	21%	21%
	Lone Parent	2	7%	11%
	Couple	6	21%	18%
	Couple with Children	1	4%	28%
	Couple with non-related Persons	4	14%	5%
	Household non-related Persons	9	32%	15%
Property Type	Apartment	20	71%	43%
	House	8	29%	56%
Landlord Type	Individual	16	57%	-
	Corporate	3	11%	-
	Agency	9	32%	-
Number Bedrooms	1 Bed	8	29%	-
	2 Bed	11	39%	-
	≥ 3 Bed	9	32%	-
Time in Current	< 1 Year	7	25%	-
	1– 3 Years	9	32%	-
	> 3 Years	12	43%	-
Average Monthly Rent (Compared to Average for Neighbourhood)	Inner-City	€1,717		€1,786
	Suburban	€1,386		€1,346
	Commuter Belt	€1,169		€1,028
Rent Affordability	Less than one-third of income	7	25%	-
	About one-third of income	10	36%	-
	More than one-third of income	6	21%	-
	About half of income	2	7%	-
	More than half of income	3	11%	-
Rent Burden	Not a burden	9	32%	-
	Something of a burden	12	43%	-
	Heavy burden	7	25%	-

Sources: (CSO, 2021b, RTB, 2021a)

The research was operationalised through online semi-structured interviews to avoid unnecessary social contact. Interviews were completed between August 2020 and January 2021 and the duration ranged from 37 minutes to 1 hour and 38 minutes. All interviews were conducted confidentially and reported names are pseudonyms. The interview themes covered included the tenant’s renting history; their reasons for moving to their current property; their perceptions of issues regarding rental affordability, accessibility, security and quality; as well as reflections on the impacts of the Covid-19 pandemic on their lives. Respondents were informed that interviews would be digitally recorded, transcribed and subjected to a detailed coding process using NVIVO software. These codes

were developed around the four dimensions of housing precarity as devised by Clair et al (2019). Common themes emerging from the data were extracted and subjected to additional scrutiny, the results of which are presented in the following section.

5.3 Renters' Experience of Housing Precarity

5.3.1 Accessibility

The lack of control suggested by housing precarity is identified within respondents' experiences of the inaccessibility of rental accommodation (Preece et al., 2019). Not only do tenants struggle to find suitable and affordable accommodation, but also with landlords' highly selective criteria, which can have significant impacts upon self-esteem and well-being. Fifteen respondents referenced the severe supply-demand imbalance in Dublin's rental market, where demand has been driven by economic and demographic growth, yet annual commencements rarely breach 8,000 units (DoHPLG, 2021) Where new supply is forthcoming, it has tended to be for high-end apartments or purpose-built student accommodation developed by institutional investors, which participants referenced was beyond their means. Participants reported the financial burden, the time and emotional stress of finding accommodation, often scouring property websites, making multiple contacts to landlords and queuing for hours at property viewings, which they found mentally exhausting. Ten respondents reflected their experiences of upset when forced to outbid other renters and the dejection that came with being refused a property. The findings demonstrate how the screening process of landlords, and the lack of transparency involved in such processes, can lead to intense feelings of judgement that prospective renters sometimes internalise as a personal rejection.

"...there's not much choice in the rental market, so you kind of take what you can get and if you get something good, you're lucky. And if you're not you just have to take what's available...Unless you've loads of money and you're kind of in that kind of like luxury premium space." (Emma, Inner-City, House Share)

"I had to go through more viewings, and it is not pleasant to have go and take part in casting and you either get accepted or not. And you received a couple of rejections and it just, it feels, you know, it does not feel great." (Michal, Inner City, Couple)

The accessibility dimension of precarity reveals tenants' lack of agency within especially tight rental markets and the performative practices tenants must engage in to appeal to landlords (Power and Gillon, 2020). Six respondents expressly discussed the emotional strain of accessing accommodation and the pressure to perform as the *'ideal tenant'*, which some found a demeaning exercise. Clearly, the ability to pay was linked to the performance of the ideal tenant, with respondents having to emphasise their security of income and employment, and their ability to pay rent on time. Respondents emphasised how their rental payment was the first line item in their monthly budgets, which sometimes meant they periodically had to cut back on discretionary spending or juggle bills (e.g. heat). Respondents discussed how they would prepare themselves before viewings, presenting themselves as professionals, bringing CVs, references, evidence of employment and income to viewings to secure a rental agreement immediately if possible. The performance of the *'ideal tenant'* was emphasised in projecting their *'responsible'* nature to landlords, and their willingness to provide *'stewardship'* of the landlord's property. This involved convincing landlords that their property would be cared for, with tenants undertaking minor repairs and maintenance or volunteering additional access to landlords to conduct inspections, thereby emphasising their desirability as a tenant.

"I was kind of really trying to be like charming and lovely and professional and nice, because you're doing this performance to be like I'm the ideal tenant. Like I can pay my way... you put this pressure on yourself to perform, to be appealing to landlords and estate agents, which is ridiculous." (Emma, Inner-City, House Share)

The accessibility dimension of housing precarity highlights the importance of landlord barriers, discriminatory practices and the subjective ‘criteria’ applied in selecting tenants. Landlords will typically determine the risk classification of potential tenants based on their ability to pay for and maintain a property but can also make subjective judgements of tenant risk based on a household’s demographic or socio-economic characteristics. Indeed, literature suggests that proxy markers of tenant risk included households with small children, young people, people with disabilities, welfare recipients, low income households and the unemployed (Power and Gillon, 2020, Hulse et al., 2011). Eight respondents felt landlords avoided letting to families because of perceived difficulties in evicting households with children and additional maintenance costs. Some migrant renters felt more likely to experience discrimination, indicating landlords preferred letting properties to those with English or Irish names. Students were deemed less desirable, owing to perceived anti-social behaviour or irresponsibility in maintaining properties. Households in receipt of rent subsidies discussed challenges in convincing landlords to let a property to them, oftentimes having to rehearse an explanation of how the subsidy worked and why it would guarantee their payments. Reflecting McKee et al’s (2017b) work, the findings demonstrate how tenants’ experiences of precarity are shaped by the agency of landlords and their inherent biases, which amplifies tenants’ fears of accessing accommodation. The demand-supply imbalance may well fuel such discriminatory practices, as landlords have greater scope to cherry-pick tenants in tight housing markets.

“... ethnicity is also a problem... Will not prefer Polish people, will not prefer Indians, will not prefer different peoples...” (Danesh, Suburban, House Share)

“... the HAP payments as well... A lot of landlords wouldn’t be too keen. Not that I even got a chance to tell... but I nearly had a sales pitch in my head on how to explain. So the idea was if you needed a payment you’re unemployed or you were receiving single parents’ allowance or whatever it was, there was definitely a stigma attached to it” (Grace, Suburban, Lone Parent, HAP Recipient)

5.3.2 Affordability

The affordability dimension of precarity generates strong negative experiences, impacting tenants’ quality of life in myriad ways. Under the ‘*Planning and Development Act 2000*,’ a household demonstrates an affordability problem when their housing payments exceed one-third of their income. The rents of 39% of participants exceeded this threshold, while 36% spent about one-third of their income on rent (Table 5.1). Some 25% indicated their rent payments were a ‘*Heavy Burden*,’ while 43% stated rent was ‘*Something of a Burden*.’ Reflecting Hulse and Yates’ (2017) work, there is a spatial dimension to the experience of housing precarity, with greater pressures evident in the suburbs. Half of suburban renters spent more than one-third of their income on rent and 38% felt their rent was a heavy burden. Interestingly, suburban renters were more likely to be families, reflecting the additional financial costs imposed by children. Recent years have witnessed a spatial deflection of renting families to the western suburbs of Dublin, as they are pushed from the city core by high rents as they seek larger properties (Figure 5.2). Respondents recognised this displacement impacted their quality of life, as they trade-off between commuting costs and lower rents in non-metropolitan areas. The affordability dimension of housing precarity is not only bound up in wider income and wealth inequalities, but also spatial processes of urban change and displacement.

“... I do the trek by commute from Navan to Dublin which is 3 hours every single day... it does have an effect on your quality of life....” (Elaine, Commuter Belt, Single)

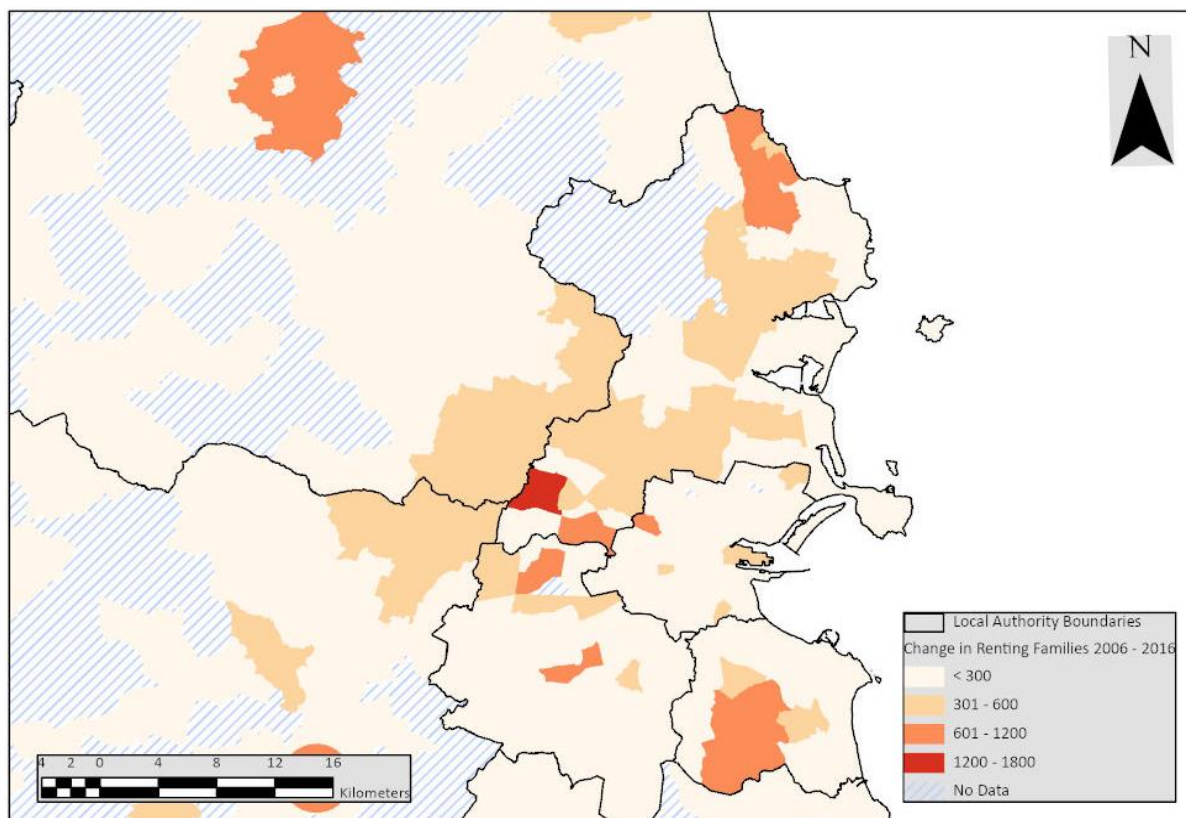
Renters’ perceptions of market insecurity are shaped by their experiences of the regulatory structure of the rental market and the rent setting of landlords (Byrne and McArdle, 2020a). Ten respondents specifically commented on the short nature of leases in Ireland and how the consistent turnover in tenancies maintains an upward pressure on rent reviews. Indeed, tenants discussed the

anxieties they felt as their lease renewal dates came into view and how they would manage anticipated rent increases. In the context of Covid-19, Tobias elaborated on how his letting agent had pressurised him to commit to a lease renewal months in advance of his deadline, thereby locking him into a higher rent at a time when wider rental values were falling. Indeed, the inflationary actions of letting agents in setting higher rents were discussed by four respondents. As such agents typically charge 5%-8% of the annual rental income, respondents felt they are incentivised to generate higher fees by maintaining high returns for clients. Hence, tenants' perception of the affordability dimension of precarity is very much shaped by their lack of agency relative to the market setting actions of landlords and their agents.

“Every time the renewal comes, they raise and we never get anything for it...we’re dreading the moment when we get the (renewal) letter, because we are pretty sure that especially now with covid raging that the prices are manipulated...in May we got a letter from them that the lease is up for renewal and the rate you pay will be €1600 effective from the end of October and sign it now!” (Tobias, Suburban, Couple)

“Until 2018 we were paying same price. But suddenly like they increase €200 and then €200 again in two years. So if you see it's their monopoly... the owner's management company they're like responsible for this price inflation...” (Danesh, Suburban, House Share)

Figure 5. 2 – Change in Number of Renting Families in Greater Dublin Area, 2006 – 2016



Source: (CSO, 2018) Data is restricted for many rural locations due to potential identification issues.

Low-income tenants are often those most exposed to affordability concerns, as they tend to exhibit more limited financial reserves, more precarious employment and feature more prominently in economic sectors affected by the Covid-19 pandemic, like retail and hospitality (Byrne, 2021a). Interviewees discussed their experiences of rental affordability during the pandemic in both financial and emotional terms. Nine respondents discussed the challenge of maintaining rent commitments

and spending on household consumption, sometimes having to juggle bills or cutting back on spending. Some described having to engage in exhausting mental budgeting as they tried to ensure their rental payments were prioritised. For some, such spending restrictions were minor or temporary inconveniences, such as foregoing socialising, while for others, cutbacks represented more serious curtailments, such as an inability to save or invest in pension planning, which might erode their ability to cope with future economic shocks. Indeed, two respondents elaborated on the challenges their limited financial reserves provoked, sometimes necessitating borrowing from family or friends to meet unexpected expenses. Clearly, the mobilisation of intergenerational resources is a key mechanism for some renters to cope with affordability challenges (Hoolachan and McKee, 2019). However, such responses are not without their limitations, including a diminished sense of adulthood as well as the burden of loan repayment, which could provoke familial tensions or guilt as adult children rely on parental financial support.

"...just left with the bare minimum...when it comes to holidays and stuff like that you're going Jesus, how are you going to save for something like that." (Eabha, Commuter, Couple)

"...if something happens, I have no money for like emergency expenses...I would be able to ask my partner or my parents for help" (Michal, Inner-City, Couple)

"...well, I wasn't starting a pension. I wasn't putting money into my pension because it's money I kinda need to be able to pay rent and bills." (Aoife, Suburban, House Share)

Reflecting Soaita's (2021) findings, participants' perceptions of housing precarity were influenced by their experiences of labour market precarity during the pandemic. Renters employed in higher income occupations, such as those in the financial or tech sectors, or front-line workers (nurses or police officers) maintained their employment and income through the pandemic. However, workers employed in sectors more vulnerable to lockdowns and mobility restrictions were impacted to a greater degree. Among the sample, twenty-four participants managed to continue working full time from home, while four were impacted by job losses and two others were affected by temporary wage reductions. These workers could avail of the State's 'Pandemic Unemployment Payment,' which provided a benefit of up to €350 per week. Hence, most respondents continued to make rental payments during the pandemic. For those who fell behind on rent payments, three were offered deferred payments by their landlords. Despite this, some reported significant stress in worrying about their rent and how the loss of employment had been a shock for them, or their housemates. In two cases, housemates had returned to their family home to avoid paying rent, resulting in the remaining tenants letting rooms in the midst of the pandemic. While affordability challenges are prevalent across the market, the pandemic reinforced the vulnerabilities for lower income groups, emphasising their lack of agency and dependence on their landlords' good will.

"I was unable to pay it in full for the first month, so he offered to cut it in half... I pay €50 extra every month and pay him back" (Eabha, Commuter, Couple)

"One of my roommates is doing a PhD. She lost teaching hours. She lost exam invigilation... already obviously doing a PhD like the salary like is financially challenging" (Emma, Inner City, House Share)

"... we had a room that was free for two months and we honestly couldn't actually fill it... they didn't need to be in the city anymore" (Margaret, Inner City, House Share)

Participants expressed frustration toward the State's response to the affordability crisis. As in chapter 3, the State's flagship policy since 2016 has been an area-based approach involving Rent Pressure Zones (RPZs), where annual rent increases are capped at 4% (now 2%). However, respondents reflected on criticisms regarding enforcement of RPZ rules and the presence of exemptions for landlords, such as where renovations are undertaken or where a property has not been rented in the previous two years. Two respondents documented personal examples of how landlords had ended a tenancy on spurious grounds, only to re-let the property at a higher rent and

without penalty. The data supports Ahrens et al's (2019) call for further monitoring of RPZ tenancies and research into landlord compliance with the regulations and the appropriateness of certain exemptions.

"... I have been there for less than six months, and it was a shared apartment...we just got a letter from the landlord saying that she's selling the apartment...obviously you have to leave... two months after that they renovated the full apartment in the inside and they put it up for rent again at a higher price." (Chifa, Inner City, House Share)

5.3.3 Physical Qualities

The negative emotional effects of precarious housing are intertwined with respondents' experiences of the physical qualities of homes and their ability to exert agency in homemaking (Soaita and McKee, 2019). Almost all participants (n=22) reflected on the quality of rental accommodation, with the most common issues being mould, damp and heating. Migrants compared Irish rental standards and construction quality with other contexts, deeming Irish apartment standards to be lower quality in terms of space, daylight, warmth and insulation than European peers. Eight respondents expressed frustrations with small space standards and their frustrations in storing belongings, limited personal space and impediments to homemaking. One respondent discussed how she stored personal belongings outside in her car, owing to the lack of storage within her four-person house share, which amplified inter-personal tensions within the home. Others expressed dissatisfaction with the increasing prevalence of smaller one-bedroom apartments and studios. As discussed in Chapter 3, between 2015 and 2018, in a bid to stimulate apartment construction, the Government adopted new regulations that standardised apartment size standards nationally. In the case of Dublin, the net effect was to reduce the minimum size of a one-bedroom apartment from 55m² to 45m² and introduce a new 'studio' classification of 37m². Some participants expressed great frustration at these new standards, particularly as the impacts of limited personal space became amplified during the Covid-19 pandemic, as people spend more time living and working at home.

"We definitely struggled with storage in our house... You find yourself putting some of your clothes in the kitchen... there's no room out in the boiler under the stairs... sometimes I leave a lot of stuff in my car." (Margaret, Inner-City, House Share)

"...if you find something over €1,000, it's always a studio...They're very small and I don't know how people live in it... my room was just a double bed and a really small wardrobe... when you just walk into the room and just like go on the bed and that's it... like there's no turn around" (Alicija, Suburbs, Couple)

The most serious issues arose from poor maintenance and standards and the resultant impacts upon tenants' physical and mental health. Reflecting existing research (Fields, 2017), eleven participants recounted their experiences with damp in their properties, as well as infestations, poor-quality heating and ventilation. Twelve participants had experienced issues of black mould within bathrooms and kitchens, which in some instances led to physical health issues, like chest infections or asthma, which they attributed to poorly ventilated buildings. In two serious cases, respondents reported infestations of rats and bed bugs which were the result of degraded walls or old furniture. These experiences had dramatic impacts on the well-being of tenants, impeding their ability to find comfort in their homes. Some reported feeling sick or run down from residing in poor-quality environments or experiencing feelings of depression in properties that were poorly insulated or had inefficient heating. Such experiences negated tenants' efforts to engage in homemaking, to make their properties comfortable; thereby adding to their negative experiences. In Elaine's experience, she felt it was commonplace for renters to under-report maintenance issues over fear of rent reprisals. As well as contributing to physical and mental stress, such experiences reflect tenants' lack of agency relative

to landlords, sometimes having to endure poor conditions as they waited for market conditions to change before they could secure better quality accommodation.

"...a rat the size of my hand came running across the room and I went like a lunatic... You'd nearly put up with it because you're afraid of the landlord putting up your rent or putting you out..." (Elaine, Commuter, Single)

"... it was affecting my well-being. It just, it was making me depressed that this disgusting apartment that is always cold. I was spending all my time in there and just, you know, sitting there into blowers because it was so cold. So yeah, that did weigh on me..." (Michal, Inner City, Couple)

The quality dimension of housing precarity reveals how tenants are often strategic in raising issues of poor maintenance to landlords, fearing that such requests may be met with rent reprisals or the termination of a tenancy. Six participants discussed how they were strategic in requesting maintenance, only asking for major repairs they couldn't complete themselves as they feared antagonising their landlords. Furthermore, 12 respondents discussed how requests for maintenance had led to tensions with their landlords, or their dissatisfaction when repairs were completed. Describing a culture of poor service provision, participants described how landlords would delay or ignore maintenance requests, meaning tenants often took on repairs themselves. Emma described how neighbouring construction work had left a hole in her bedroom wall, causing draughts and mould which affected her sleep and ability to work from home. Through delay and obfuscation, the landlord deflected the task of arranging repairs to Emma, which she found stressful to manage and a dereliction of the landlord's responsibilities. Others described how landlords provided a 'patch job' to minimise costs or provided second-hand furniture or appliances when replacements were required. The quality dimension of precarity not only demonstrates how landlords can offload the risks and responsibilities for property management onto tenants, but also how tenants pay exorbitant rents for what they often consider to be poor-quality service, thereby negating their ability to enjoy that property as their home.

"... with the hole in the wall... We had to kind of navigate the relationship with the builders... that was just really stressful...as opposed to coming from the landlord." (Emma, Inner-City, House Share)

"The things he would replace for equipment that was also second-hand... the apartment was very old, the carpets were very old." (Ravi, Inner-City, Single)

The Covid-19 pandemic has introduced new challenges for renters as they adapt their homes as working environments (Preece et al., 2021). While most respondents continued to work from home, a small number (n=4) specifically detailed challenges regarding inadequate personal space and tensions with housemates, which impacted upon well-being. Debare was a recently arrived student who shared a cramped two-bedroom apartment with three other migrant students and described how the lack of privacy in sharing a bedroom and his desire for greater personal space impacted his mental health and ability to engage in online classes. While sharing tenancies is a common strategy for young people to address affordability concerns, the results reveal how over-crowding can impact upon tenants' well-being. Three respondents reflected upon the challenges of adapting their rental properties to home offices and the difficulties of balancing home life with their working demands. Some discussed their unwillingness to invest in equipment for a home office due to expense, limited space availability and the likelihood they would have to leave items behind when moving. The challenges of working in tight spaces was a frustration, where participants were disturbed by the noise of housemates taking work calls, challenges of broadband connectivity and privacy. Two respondents described the stress of being constantly 'available' to colleagues due to online working, meaning they worked longer hours and struggled with the lack of a barrier between work and home life.

“...I'm kind of like I need my space. I'm kind of an introvert so there will be times I would like to be alone and I can't do anything about it...So it's not comfortable... having your room is like important.” (Debare, Suburban, House Share)

“... it was a difficult, or parts of it is difficult... The bad side of it I would say, is that you find yourself working longer hours. You know, so I would just jump to bed and then the desk and I'm going to work.” (Chifa, Inner-City, House Share)

5.3.4 Security of Tenure and Landlord Relationship

Regarding security of tenure, the interviews revealed the vulnerable and temporary nature of renting, which undermines tenants' personal connections to their homes (Byrne and McArdle, 2020a). Indeed, research has documented the importance of tenure security, homemaking and the ability to personalise one's space to renters' feelings of well-being and identity, and how the denial of such agency can impact quality of life (Preece et al., 2021). Of the seven respondents who experienced the sudden ending of a tenancy, Grace's experiences revealed the powerlessness many renters feel when faced with eviction. Grace had experienced two forced terminations of tenancies. In one case, a landlord had failed to maintain their mortgage obligations and the bank had repossessed the property, while another case resulted in the forced sale of a property following her landlord's divorce. Grace had believed these to be long-term rentals for herself and her young daughter and described the considerable anxiety she felt when confronted with the reality of finding suitable nearby properties. Reflecting research on the impacts of eviction on children (Desmond, 2016), Grace described how her daughter's well-being was affected by the loss of her social networks. When she couldn't find affordable accommodation, Grace and her daughter had to move into her parent's home, which raised complex emotions for her in terms of parenting her child while under her parent's roof and a diminished sense of adulthood and independence.

“...the property that I was in was being taken back with the bank... that's when I went back to my parents... there was no indication that there was any problems... I was left in such a predicament... a massive ordeal at the time... my daughter had made a lot of friends and she was at that age where friendships are really important... you're put in a situation where you're no longer feeling like an adult... you have another two parents that you nearly have to coparent with, which is really difficult.” (Grace, Suburban, Lone Parent)

The Residential Tenancies Board (RTB) is Ireland's dispute resolution service for landlords and tenants, offering mediated resolutions to tenancy disagreements or adjudicated decisions, where it makes a legally binding determination, while recognising the need for due process and the legal rights of both tenants and landlords⁵. While some participants were unaware of the RTB, others were sceptical of taking disputes, fearing they would not be understood or had previous bad experiences when trying to assert their rights with other State agencies. One participant who had taken a case to the RTB was caught unawares by its quasi-legal nature and professional environment, which he felt facilitated landlord interests. Ravi took his landlord to the RTB after their failure to address a heating issue in his apartment for nine months. He felt disadvantaged in communicating in his non-native language with professionals who were better equipped to present their version of events. Even when the adjudicator found in his favour, Ravi felt the award of €300 was paltry in comparison to his damages. The security dimension of housing precarity is underpinned by landlords' non-compliance in registering tenancies with the RTB, a legal requirement, which undermines tenants' sense of renting as a long-term housing option.

“...I have had bad experience with the Workplace Relations Commission... because of that bad experience I did not really consider turning to the RTB.” (Tobias, Suburban, Couple)

⁵ Importantly, section 14 of the Residential Tenancies Acts prohibits a landlord from penalising a tenant for referring a dispute to the RTB.

"I don't think that €300 corresponds to what the damages were... having to communicate in a language that is not my native language, with people that are professional... I felt like they were way more powerful than I was..." (Ravi, Inner-City, Single)

"...we were not even registered in the RTB thing... We just accepted the condition" (Chifa, Inner-City, House Share)

Participants reflected on the temporary nature of renting which mitigated against their efforts to establish permanent homes where they could settle down and start families. Fifteen respondents did not view renting as a long-term option, as their tenancies could be ended at the end of their lease agreements or if their landlord decided to sell or renovate their properties. They expressed frustration with the short durations of leases, oftentimes drawing parallels to European models where longer contracts (10+ years) are common. Indeed, ten respondents expressly described their rentals as temporary residences to facilitate their working and invested limited time or expense in acquiring furniture or trying to personalise their space. Eleven respondents reflected on their frustrations to decorate their homes, have pets or invest in furniture, which limited their ability to shape their living environments. For Tobias, another limitation on homemaking was the recurrent property inspections by his letting agent, which he felt were an invasion of privacy and restricted his ability to enjoy his home as a space for socialising. Taken together, the interviews reveal how insecurity of tenure and restrictions on personalisation undermine tenants' enjoyment of their dwellings as a home; a point that was intensified during the pandemic as people were required to comply with lockdown restrictions.

"...I feel like it's temporary...it's not a home because, you know, I would love to have a dog...this is not my home and I know that if I ever have a problem at work...this is not going to be here waiting for me... we are the generation rent where we're deprived of that feeling of belonging to a place"(David, Inner City, House Share)

"...[letting agent] come three or four times a year, usually after bank holidays... they want to check if you have had a party and ruin the place....and they take pictures for every room right...that's a little you know, an intrusion on our privacy." (Tobias, Suburban, Couple)

5.4 Conclusions

While previous research has detailed the structural factors shaping Ireland's private rental sector (Byrne, 2019), this research explores the lived experience of housing precarity among renters. Precarity is shaped by tenants' lack of agency and control over their own housing situations and economic security, demonstrating their dependency on landlords and their lack of alternative housing options. High rents, non-compliance with regulations and landlords' selective criteria are significant barriers to finding suitable accommodation. Renters' negotiating hand on rent setting is weak, owing to a supply-demand imbalance, the property rights of landlords and non-compliance with existing rent controls. Precarious housing is often poor-quality housing, and the findings point to pervasive issues with space, storage, damp, heating and infestations. Renters feel they must endure such poor conditions, often at considerable cost to their health, as they fear complaints may lead to rent reprisals or evictions; reflecting the power asymmetry in the landlord-tenant relationship (Byrne and McArdle, 2020a).

Such insecurity reinforces the temporality of renting and many respondents viewed renting as a short-term or transitional tenure for those aged in their 20s and 30s. All expressed a desire for the greater tenure security offered by homeownership or public housing. The security dimension of precarity reveals itself in tenants lack of privacy, particularly in over-crowded house shares and the tensions that could arise in cramped conditions. The interviews captured the economic importance of housing for financial well-being and security, as well as the non-economic functions of home as an emotional conduit for belonging, ontological security and mental health.

The findings also provide insight into the specific impacts of the Covid-19 pandemic on renters and how participants' experiences of precarity were amplified during this period. While many respondents were professional workers who were able to work from home during the pandemic, for more economically vulnerable households, such as those on low incomes or those employed in the hospitality and retail sectors, the picture was different. Some participants had been unable to make their full rent payments, which was a source of anxiety and required them to negotiate deferred payments with their landlords. For others, rent difficulties were exacerbated by flatmates returning to their home countries or to their parental homes, which left sitting tenants trying to find replacements during the public health crisis. In terms of housing quality, many participants reflected on the challenges of home working, particularly in crowded house shares where there were new demands on the adequacy of internal environments and provision of space and amenities. Furthermore, issues arising from enforced isolation, the loss of social networks and renters' limited ability to engage in home making are also frustrations that have affected individuals' physical and mental health. The findings demonstrate that recovery efforts are needed to not only address the economic and security dimensions of housing precarity, but also issues regarding the quality of housing and neighbourhoods.

Chapter 6 – The Coping Strategies of Generation Rent

6.1 Introduction

While a considerable literature has emerged in the last decade on the changed housing aspirations and expectations of young people and their experiences of renting (Soaita et al., 2020, Preece et al., 2020), few have considered the resilience of renters in navigating the private market, the coping strategies they develop to manage their circumstances, and the impacts of such strategies on their well-being (McKee et al., 2020, Cole et al., 2016). It remains quite unclear how renters might respond to experiences of rental unaffordability, insecurity and poor quality, or plan for their family's well-being in challenging housing circumstances.

This chapter addresses this deficit by examining the resilience of renters, how they manage their experiences of housing precarity and with what consequences for their lives. Using the qualitative interview data, the chapter outlines a typology of coping strategies that renters have developed to address challenges regarding rental affordability, quality, accessibility and security. Five broad strategies are identified involving portraying oneself as the 'ideal tenant' to appeal to landlords; sharing accommodation with others to minimise costs and influence the choice of housemates; expenditure minimisation and income maximisation strategies; drawing on the wider resources of friends, family and welfare benefits; and finally, strategies of agitation to assert tenants' rights and fair treatment. Each of these strategies are discussed in turn.

6.2 Coping Strategies

As the preceding chapter has documented, virtually all of the interviewees could reflect on negative experiences of housing precarity within the Irish rental sector over their housing histories. Affordability challenges were pervasive, as 75% of participants spent 'about' or 'more than one-third' of their income on rent, while 68% indicated their rent was a 'heavy burden' or 'something of a burden.' Many respondents expressed frustrations with poor landlord maintenance and pointed to issues of poor-quality, involving mould, insufficient heating and storage. Many felt that weak tenant protections encouraged landlord non-compliance with rent regulations, which negated their ability to enjoy their homes. However, reflecting research on mortgaged households' resilience in the face of financial adversity (Hall, 2015, Nettleton and Burrows, 2001), the data revealed that renters were far from passive regarding their experiences and engaged five broad coping strategies to address their challenges. These are identified in Table 6.1 and discussed in detail below.

Table 6. 1 – Typology of Coping Strategies identified amongst Generation Rent

Strategy	Mechanism
1) Performance of Ideal Tenant	a) Emphasise desirability. b) Minimise complaints. c) Negotiate reasonably.
2) Sharing Accommodation	d) Reduce costs. e) Control lease.
3) Expenditure & Income	f) Remain in place. g) Enhance income/ restrict consumption.
4) Draw on Wider Resources	h) Borrowing/ Parental support. i) State benefits.
5) Agitate	j) Complain to landlord. k) Document grievances. l) Regulatory agencies.

6.2.1 Performance of the Ideal Tenant

Recognising the difficulty of securing affordable housing in Dublin, respondents discussed the need to perform as the *'Ideal Tenant'* and to align themselves to landlords' highly selective criteria. Echoing McKee et al's (2020) findings, this involved emphasising one's income and employment security to ensure rent payments could be met, as well as projecting a *'responsible'* nature to reassure landlords their assets would be maintained. Some allowed additional access to landlords to conduct spot checks, while others took responsibility for the property's management. Tenants recognised that landlords favour middle-class, working professionals who could maintain long-leases and would minimise maintenance requests. Others recognised that landlords discriminated against certain groups, notably migrants, students and welfare recipients, which advantaged young working professionals. Some sought to enhance their sense of security in their tenancies by building personal relationships with landlords, thereby generating a sense of mutual trust which meant they felt more comfortable in broaching requests for maintenance or rent forbearance during periods of economic hardship. In developing such social relations, tenants sometimes remained with their landlords for long periods (*e.g. 11 years in one case*) which contributed to their overall sense of resilience and well-being.

"...(landlords) are only delighted to get me because (1) I'm a civil servant, (2) I come across as a respectable person, (3) I've excellent references, (4) I don't have children." (Elaine, Single, Commuter Belt)

"I'm Irish, I'm from Dublin. I have a certain kind of job... when I'm going into viewing that might be appealing to an estate agent and that's so wrong!! (Emma, House Share, Inner City)

"I've known (landlord) for so many years. We give each other gifts at Christmas. He knows my mom... I can rely on him with anything..." (Milena, Couple, Inner City)

Similar to Byrne and McArdle (2020a), some respondents performed the role of the *'Ideal Tenant'* by minimising their complaints regarding rent or maintenance requests. For some, this response was borne out of a fear of landlord recrimination for raising complaints, which some feared could result in the end of their tenancy or higher rents, as landlords might seek to offset higher maintenance costs. Many participants stated they only contacted landlords regarding major repairs, like leaks or structural damage, which meant they often took on the responsibility and cost of regular maintenance. Others endured issues of poor quality, like inefficient heating or mould, to avoid raising the ire of landlords and potential rent reprisals. Elaine described her experience of a rat infestation in a previous apartment, which resulted from a degraded wall. While she informed her landlord on that occasion, she felt it was commonplace for renters to under-report maintenance issues over fear of rent reprisals. Indeed, some participants had experienced eviction from raising maintenance requests. For example, when Tobias complained about a leak in his apartment, his letting agency firstly sought to raise his rent, and then ended his tenancy for the renovation work to take place. Tobias noted that when the property was re-let on the market, the rent had been raised by 50%. For some, part of the strategy to appear as the *'ideal tenant'* was to maintain positive landlord relationships by minimising maintenance requests. However, for others, such non-reporting was clearly part of a more pragmatic concern to avoid landlord retaliation, which reveals the limited agency of renters in exercising control over their tenancies and their dependency on their landlord's good will.

"...we don't hassle him, we wouldn't be ringing him saying you need to do this and that unless there's something seriously wrong...we're as good to him as he is good to us" (Deirdre, House Share, Commuter Belt)

"... it's part and parcel of renting. You'd nearly put up with it (infestation) because you're afraid of the landlord putting up your rent or putting you out...because he can get anybody in just as quick..." (Elaine, Single, Commuter Belt)

“A leak develops...it started to develop rot...we have to move out so they can renovate... we were paying €1,050... we saw it advertised and it was €1,550” (Tobias, Couple, Suburban)

Certain respondents sought to take control of their housing situations and enhance their agency by negotiating with their landlords over rent commitments and homemaking activities. While some discussed fears of how such requests might antagonise their landlord, potentially leading to the end of their tenancy, others discussed examples of successful negotiation. Contrary to recent work on renters’ vulnerabilities during the Covid-19 pandemic (Horne et al., 2020), Aaron outlined how he negotiated a three month rent free period with his landlord, after he and his housemates were impacted by temporary unemployment. Others pointed to their landlords’ understanding when they were faced with significant bills, for example high heating costs in winter, which sometimes necessitated temporary rent reductions. In some cases, landlords would accede to requests for rent deferrals, emphasising the importance of developing good social relations between lessor and lessee. Existing literature often reports tenants’ frustrations in engaging in homemaking activities and their ability to personalise space (Bate, 2020). While such frustrations were echoed among interviewees, there were also examples of agreements between tenants and landlords to make alterations to paint rooms, to change furniture and other forms of decoration. While tenants mostly paid for these alterations themselves, and changes had to be in keeping with the landlord’s tastes, such personalisation enhanced tenants’ sense of emotional resilience and feelings of security, as they felt they could enjoy the property as their home to a greater extent.

“...our landlord in fairness was very decent... May, June and July, given that her mortgage was being pulled that she would give us a rent-free period.” (Aaron, House Share, Navan)

“I feel it’s my home... Bought some bookshelves and then I kind of made some holes for flowers to hang, though we asked if we could and that wasn’t a problem.” (Karolina, Couple, Inner City).

6.2.2 *Sharing Accommodation*

Sharing accommodation was a coping strategy for thirteen of the twenty-eight interviewees and was more prevalent among younger, working professionals, students and inner-city residents. All sharers were aged between their mid-20s and early 30’s, while 40% were migrants. Similar to Hulse et al (2019), sharing was valued as a means of accessing high-cost central locations, which otherwise would have been unaffordable. Indeed, sharing dramatically enhanced the financial resilience of many respondents, as eleven of the sharers spent ‘*about one-third*’ or ‘*less than one-third*’ of their monthly income on rent. Only one sharer considered their rent a ‘*heavy burden*’; a migrant student who was not working due to educational commitments. However, all tenants recognised that sharing involved considerable risks and downsides (Cole et al., 2016). Where landlords sought to maximise rental income, they could subdivide rooms or inappropriately convert living spaces into additional bedrooms, resulting in overcrowding. Sharing bedrooms resulted in a lack of privacy that impacted upon mental health, particularly as respondents tried to work or study from home. Overcrowding placed additional demands on appliances and storage space, with some participants storing belongings outside of the home. Tensions arose regarding maintenance and the use of appliances in cramped conditions, which negatively impacted tenants’ well-being. As such, sharing was viewed as a temporary arrangement rather than a long-term, proactive choice, and all respondents indicated a preference for homeownership or to rent individually or with their partner.

“... to change a living room into a bedroom for the sake of an extra €500 a month...Putting six people in and there’s just no way you have quality to live...” (Margaret, House Share, Inner City)

“...I’m kind of like I need my space... there will be times I would like to be alone, and I can’t do anything about it.” (Debare, House Share, Suburbs)

While literature discusses how sharing can be a choice for young people looking for sociability within *'lifestyle communities'* (Heath and Kenyon, 2001), the data shows it was also viewed as a means of exerting control around whom they shared their properties with, thereby enhancing their sense of agency over their homes. Respondents distinguished between their experiences of the benefits of sharing with friends and other like-minded people, and the perceived negatives of forced sharing with strangers for reasons of financial necessity. Respondents valued the benefits of good group dynamics in sharing homes with friends and described how leases might be controlled by friends moving in and out through informal sub-leasing arrangements. Departing tenants might offer their room to friends looking for accommodation or informally recommend friends to the other sitting flatmates. As such, properties and rooms might be informally shared between wider groups of friends over many years. This is also a way of mitigating the uncertainty of sharing with strangers, where one might have to adapt behaviours and schedules to facilitate others. Indeed, some found sharing with strangers to be an isolating experience, where group dynamics can lead to exclusion and non-communication between housemates. Some commented on the difficulties of the sharing process, where one must decide whether to live with a group of strangers and adapt to their routines after just a short viewing, highlighting the lack of options that many felt in the rental market.

"...It's one of those houses that's passed like word of mouth... like friends of friends... there's been some connection between a similar group of people, probably since about 2015... if you go with [rental website] you might live with anyone...like with friends of friends, hopefully you'll get along" (Emma, House Share, Inner City)

"...the fear when you're moving in with people that you don't know... You feel like you're encroaching on their space... you've only met them for maybe 10 or 20 minutes and then you're moving in your whole life with them." (Aoife, House Share, Suburbs)

Literature points to the socialisation benefits from sharing accommodation for certain subgroups, like students and migrants. New migrants might share with others from their own community, helping them find their bearings in an unfamiliar city (Teixeira, 2014). Students and young people might find security in sharing with others transitioning into young adulthood and the responsibilities of living outside the parental home (Hoolachan et al., 2017). The ability to exert agency in choosing housemates contributes to renters' sense of well-being and security. However, the interview data also highlights how the benefits of sharing were viewed as time limited. Sharing is an acceptable strategy when one is in their 20s and early 30s, but less desirable beyond this. All renters aspired to homeownership, but recognised the barriers of high house prices, restricted credit and weak supply. The sharing strategy led some participants to feeling *'stuck,'* where they could not risk leaving their affordable house shares but also could not afford their own individual rentals, leading some to struggle with a sense of diminished independence.

"...it has a time limit... We started living together when we were 23... I'm 28 now... I don't know if I want to live with friends for the next 10 years." (Margaret, House Share, Inner City)

"I've been stuck. I would have gone either to move in with my girlfriend or put a down payment for a house... those options was pretty much discouraging." (David, House Share, Inner City)

6.2.3 Expenditure Minimisation and Income Maximisation

While feelings of being stuck was a negative experience for some, for others the decision to *'remain in place'* was conscious strategy, particularly were tenants felt their rent was affordable. In the quote above, David reflected on his desire to access ownership, but also acknowledged his *"privileged position"* in his current house share with a favourable rent of €650 per month. However, for others the decision to remain in place was an expression of their lack of other options and their inability to find cheaper units in more favourable locations. Many who adopted to *'remain in place'* reported themselves as lucky to have their accommodation. However, some respondents

acknowledged the *'remain in place'* strategy had drawbacks, particularly where a sense of *'loss aversion'* made them less willing to seek out better renting opportunities over the fear of losing their current tenancy. Margaret discussed her housemate's reluctance to take a risk in changing careers due to fears it might destabilise her current rental situation if she struggled with payments.

"I can't move at the moment anywhere else...I don't mind that, but on the other hand I don't want to stay in the city centre for another 10 years." (Milena, Couple, Inner City)

"We've got one girl in the house who's unhappy with her job, but she can't take a leap of faith because who's going to pay the rent?" (Margaret, House Share, Inner City)

Similar to the coping strategies of overly-indebted mortgagors (Nettleton and Burrows, 2001, Hall, 2015), the interviewees identified expenditure minimisation as the primary mechanism to enhance their financial resilience and ensure their rent was covered before other household needs. Respondents recognised the burden of expenses varied throughout the year (*e.g. winter heat bills*), while other months were difficult when multiple expenses arrived simultaneously, requiring tenants to juggle bills or ask landlords for a rent deferral. Some discussed the stresses of the constant mental accounting they engaged in to ensure immediate priorities, like rent, heat, electricity and food, were addressed. The first items cut from their budget were socialising and luxury spending, like holidays, which restricted renter's participation in everyday social life. Economic interpretations of self-reliance often resulted in diminished material comfort and poorer quality of life, as respondents sought to cut incidental costs from their budgets. Some cutbacks resulted in even more penal sacrifices, where participants stopped saving or investing in pension plans, potentially exposing them to shortfalls in welfare cover. Pension provisioning among Generation Rent, and the costs of covering rent into old age, is an emerging concern in Ireland (Byrne, 2020), particularly when 90,000 renting households are aged in their 40s or 50s (CSO, 2017). The ability of older renters to pay high rents from modest State pensions may lead to future financial hardships.

"There definitely was months where funds were low and you had to ask the landlord maybe to give us a week on paying the rent because between buying food, trying to keep yourself going and putting diesel in the car..." (Barry, House Share, Commuter)

"I wasn't putting money into my pension because it's money I kinda need to be able to pay rent and bills." (Aoife, House Share, Suburbs).

This research was undertaken in the midst of the Covid-19 pandemic when Ireland's unemployment rate ranged from 19% to 26%. Renters are more heavily employed in sectors most exposed to job losses, such as hospitality and retail (O'Toole et al., 2020). However, only 4 interviewees (14%) were impacted by job loss during the pandemic and all except one had returned to their employment. The findings demonstrate how renters respond to difficult economic circumstances by trying to improve their income through additional work, securing higher paid work or by a partner (re-)entering the labour force. One migrant renter, working in retail, described how he would have to periodically work additional shifts to meet his rental commitments. Another female renter was returning to work but was concerned by the additional costs of childcare, which was in excess of her monthly rent cost. However, developing strategies to enhance economic resilience is clearly dependent on wider labour market conditions, earnings rates, tax considerations, as well as an evaluation of the costs of taking additional work relative to the expense of losing welfare benefits.

"Sometimes I spend so much so that I don't have enough money to make the rent. I have to work more or something like that." (Bataar, House Share, Inner City)

"I'm doing nursing... so I was thinking 'I'm going to have a baby. How am I going to pay for creche?'... I need about €1,040, even more than our rent!" (Lydia, Couple, Suburban)

6.2.4 Draw on Wider Resources

The Generation Rent literature points to the importance of mobilizing resources from within the family as a way of supporting young people in their housing careers through financial and non-financial means (Lennartz and Helbrecht, 2019). This support includes loans, help with rent payments or the costs of day-to-day living, but also in-kind benefits, like accommodation in the parental home when needed or childminding support. Some respondents reflected on the importance of such support for their financial well-being, particularly given their limited saving capacity while paying high rents in Dublin. Indeed, high rent costs sometimes necessitated borrowing from family members to meet emergency expenses or other living costs. Eabha, for example, was planning to return to college the following academic year but was unable to do so without significant financial support from her father. While none of the respondents reflected on the tensions such a strategy might bring, borrowing from family can be problematic, particularly where elderly parents are supporting adult children from savings or pension income (Kempson et al., 2004).

“...when I was studying...I had less money... went into like a little bit of like casual debt...getting a loan from like maybe my family or my partner...” (Emma, House Share, Inner City)

“I am going back to college in September and luckily my Dad is able to help... you’re paying such high rents... you would have to have a full-time job to be able to rent.” (Eabha, Single, Commuter)

Literature emphasises how the parental home is often used by young renters as a safety net during difficult economic periods (Wong, 2019). Some respondents had used their parents’ home as a ‘launch pad’ to securing their own tenancies, moving home for periods to build savings and reduce living costs. One respondent described how she and her partner were leaving their tenancy and returning home to save for their planned wedding and a mortgage deposit. For others, drawing on the family as a source of resilience was an emergency response to mitigate an immediate crisis. Grace described how she and her young daughter had to move into her parents’ home after her rental property was repossessed by her landlord’s bank. The move was intended to be short-term but resulted in a significantly longer stay as Grace struggled to find housing near her daughter’s school and a landlord willing to accept her rent subsidy. While grateful for their support, Grace reflected on how her reliance on her parents created complex emotions for her. She felt tension in parenting her child under her parents’ roof, as her daughter’s routines became interrupted and as she felt she had to tailor her parenting to reflect her parents’ views. Grace felt her independence was constrained and her relationship with her parents regressed, as they questioned her movements and socialising. She felt frustration that her parents did not understand the economics of her difficulty in sustaining an independent home, even while working full time. Hence, while familial support can enhance resilience in the face of immediate need, such strategies can come with problematic emotional costs and trade-offs for young renters.

“...you're no longer feeling like an adult... I was so used to parenting my child a certain way. And then you have another two parents that you nearly have to coparent with... We've got a routine and we do things our way... that's not maybe how my parents would've been... it's not natural and normal for three adults to be living together.” (Grace, Lone Parent, Suburbs)

A further coping mechanism for respondents is to draw on State rent subsidies, such as the Housing Assistance Payment (HAP). Four interviewees (14%) had utilised the HAP scheme, slightly below the national proportion receiving rent subsidies (19%) (CSO, 2016). Respondents valued how the subsidy dramatically addressed their affordability issues but criticised the scheme’s complexity and access difficulties. For example, while HAP paid for €1,000 of Grace’s €1,600 rent, she criticised the time and bureaucracy involved, as well as the discrimination that landlords exhibited toward HAP

tenants⁶; a practice similarly noted in the UK (Shelter, 2018). While the subsidy provided financial security, Elaine pointed to the difficulties posed by the prescribed maximum rent limits for different household types under HAP. As a single renter in Navan, the maximum rent allowable for Elaine was €900, yet she was unable to find a property below this threshold, meaning she could not avail of the scheme. Danesh pointed to the particular challenges for migrants, who often avoid accessing social benefits like HAP because of perceptions it would impede their applications for citizenship. While welfare supports can support struggling renters address the affordability dimension of housing precarity, considerable barriers exist in accessing and utilising such supports for vulnerable renters.

"...you need a lot of proof of payments and just the form themselves can be kind of quite complex... having the landlord sign everything before you get accepted for HAP is a massive challenge... there was a stigma attached to it" (Grace, Lone Parent, Suburbs)

"...I was refused HAP on the basis that it was too expensive... I cannot find a one-bedroom apartment in Navan for €900... they said, 'There's nothing we can do for you.'" (Elaine, Single, Commuter)

"It's easier not to apply for rental supplement...because when you go for a citizenship... they check your finances last five years... your passport will be delayed... and there'll be no reasons" (Danesh, House Share, Suburbs)

6.2.5 Agitate

The final coping strategy identified by some renters was to agitate for their rights and fair treatment; albeit this was a strategy of 'last resort' and was only discussed by six respondents. This response was followed when personal relationships between tenant and landlord had broken down and occurred over issues of rent setting, the return of security deposits and maintenance issues. To address such concerns, tenants had to become more assertive of their interests, even if this took an emotional toll. Some tenants had to complain to have landlords complete even minor maintenance issues, describing the stress of constant phone calls to request action and the frustration of being ignored or vague promises *'to do something about it.'* Others discussed delays in maintenance completion, or *'patch jobs'* as landlords sought to minimise costs. More serious issues arose regarding the reimbursing of security deposits, where landlords would withhold deposits over claims of property damage. Tenants typically rely on such refunds as the basis for the deposit on their next rental property and the sums involved, typically equivalent to a month's rent, can be considerable. Hostilities over refunding deposits bore an emotional toll on tenants, sometimes requiring them to threaten to inform the police. The stress of having to fight for their interests, and the experience of precarious housing more generally, severely undermined the emotional resilience of tenants and exacerbated feelings of anxiety in what were already difficult living situations.

"... the previous landlord was kind of harsh... I lived two months without the hot water...she never changed anything (Bataar, House Share, Inner City)

"...I really had to put up a fight with the lady... she was trying to find excuse... I'm not gonna pay you deposit... I don't see a problem going to the Garda to report this. (Chifa, House Share, Inner City)

"We never got our deposit back... we were outside ringing him... He wouldn't answer the phone... we were like 19 at the time... so we were down €750." (Jennifer, Single, Commuter)

Tenants increased their odds of success in such disputes by rigorously documenting their grievances and correspondence with landlords as a first step toward making a formal complaint to the

⁶ Discrimination in the provision of accommodation or related service and amenities against people in receipt of rent supplement, HAP or other social welfare payments is prohibited under the Equality (Miscellaneous Provisions) Act 2015. Those who feel they have been discriminated against can file a complaint under the Equal Status Acts to the Workplace Relations Commission.

Residential Tenancies Board (RTB). Tenants recognised they would need to demonstrate evidence of their issues, their attempts to ameliorate these and the unreasonableness of their landlord's response. Some spent considerable effort detailing the precise nature of maintenance issues or lease disagreements in emails and letters, or through photographic evidence which could be used in a later arbitration process. Others were careful to assert their legal rights regarding tenancies. For example, Elaine's landlord ended her tenancy when he sought to regain possession of his property for the use of his daughter. Elaine sought a legally sworn statement that these details were true and ensured she had a legal right to return should the landlord's daughter vacate the property. However, such a strategy is not without its limitations, and required detailed knowledge of tenants' rights, the legal obligations of landlords and the complaints process, which is not straightforward. Some noted how more vulnerable renters, perhaps with lower education or facing language barriers, could easily struggle to negotiate the complex bureaucracy of making complaints in the Irish rental system.

"I had to send emails to the letting agency saying like 'this is not working,' 'this needs to be repaired'... They use that as an excuse to grab some of the deposit money." (Ravi, Single, Inner City)

"I'd heard stories of people lying about moving a relative in... they actually have to have a sworn statement by a solicitor to say it is true.... (if) his daughter moved out within the year, they are obliged by law to contact me to offer the property back." (Elaine, Single, Commuter)

Respondents' final mechanism to agitate for their rights was to take a formal case to the RTB, where the Board can offer mediated resolutions to tenancy disagreements or adjudicated decisions, where it makes a legally binding determination. Some participants were unaware of the RTB, while others were unwilling to take disputes owing to fears of potential costs, their misunderstanding of the process or they were wary of engaging in a bureaucratic process. However, a small number of respondents had engaged the RTB to varying degrees of success. Danesh explained that by simply threatening to take a case to the RTB, his letting agency backed down on their attempt to raise his rent by 9%. As noted earlier, between 2016 and 2021 it was Government policy that a tenant's rent could not be raised by more than 4% if the property was located within a designated Rent Pressure Zone (RPZ). Since July 2021, the annual rent cap has been linked to the general rate of inflation up to a maximum rate of 2%. RPZs now cover all major urban areas and 70% of tenancies are located in an RPZ (RTB, 2020b). Ravi took his landlord to the RTB after their failure to address a heating issue in his apartment for nine months. While the adjudicator ruled in his favour, he felt his compensation (€300) was paltry in comparison to his landlord's rental earnings over the period of his discomfort. He felt such fines would not dissuade landlords from engaging in poor maintenance practices. As such, there were limits to the extent to which State arbitration could be relied upon to enhance renters' resilience. While some undoubtedly enjoyed success through these quasi-judicial mechanisms, others were prompted to greater reliance on their own resources and individual capacity to navigate their difficult housing circumstances.

"They try to increase it to €1,800, but I brought it down to €1,600... I gave them the laws...I want to speak to your manager because otherwise I'll have to file a complaint with RTB." (Danesh, House Share, Suburbs)

"We didn't have central heating and that that dragged for nine months...I got €300 for nine months. It was a better investment to not do what the law says." (Ravi, Single, Inner City)

6.3 Conclusions

The last decade has witnessed an extensive literature emerge on the private rental sector, with much focus placed on Generation Rent and their experiences of housing, economic and welfare inequalities. This research demonstrates how the expansion of a market-led model of renting in Ireland is generating significant vulnerabilities for young renters. Many tenants struggle with rent

payments and associated financial burdens, while others contend with issues regarding the security of leases or poor-quality accommodation. Such negative experiences can have detrimental psychosocial impacts, including additional costs, anxiety and a lack of control, which limits renters' ability to enjoy their homes as places of comfort and refuge. This chapter builds on existing research on Generation Rent by examining how tenants respond to their experiences of precarity, and the coping strategies they develop to enhance their resilience and agency. The analysis shows that renting households are far from passive and they worked hard to maintain their homes even when faced with significant pressures regarding housing affordability, security, quality and access.

The findings illustrate how participants adopted multiple responses to try and maximise employment and income opportunities, while minimising expenditure and tapping resources beyond the home. Many sought to proactively develop positive relationships with their landlords and presented themselves in ways that aligned with landlords' preferences. Sharing accommodation was a key, albeit temporary, means of addressing affordability concerns and to enhance renters' control of lease arrangements. In more difficult cases, tenants could agitate for their rights, drawing on the State's regulatory agencies to press their grievances of poor treatment and identified mechanisms to enhance their likelihood of success in such arbitration.

However, despite these positive elements, the research also found that such coping strategies often only yield temporary benefits or result in more regressive cutbacks on renters' quality of life. Despite their inventiveness, struggling renters are also constrained by the wider economic context of housing and labour markets and the institutional bureaucracy behind the regulation of the rental sector. Taking complaints against landlords for poor treatment is neither straightforward nor a guaranteed means of resolution. Drawing on the support and resources of family can bring complex emotional entanglements that can impact upon social relationships and a sense of independence. Some renters reported having to engage in exhausting mental accounting and juggle bills to ensure their immediate household necessities were met. The findings point to the importance of understanding the concepts of precarity and resilience in tandem if one is to fully appreciate the complexity of the challenges tenants face in the rental market.

Chapter 7 – Conclusions

7.1 Introduction

In recent years, an extensive literature has emerged on the private rental sector and renters' experiences of a range of housing, economic and welfare inequalities. Across advanced economies, including Ireland, the number of renting households has grown dramatically, and the demographic profile of renters has shifted alongside this expansion. The rental sector is no longer the preserve of students, migrants and low-income households, but is increasingly home to families, middle-aged persons and middle-income groups locked out of homeownership by high house prices and more restrictive mortgage lending. New investment dynamics and changing approaches toward housing welfare have accentuated demand in the private rental sector, which has been compounded by a shortfall in supply of affordable rental accommodation. Despite significant policy interventions, substantial challenges remain regarding unaffordable rents, housing standards, the accessibility of suitable accommodation and issues regarding security of tenure.

This report examined these issues in the context of Ireland, and specifically Dublin, through both quantitative and qualitative approaches. It examined the nature of the transition to the private rental sector and the changing demographic and spatial profile of renters. It developed and applied a Housing Precarity Index to a representative sample of Irish renting households to examine the extent of the challenges facing Irish renters and the profiles of those affected. Through in-depth interviews, it explored the 'lived experience' of housing precarity and issues regarding rental affordability, security, quality and access, and how these experiences have been amplified by the Covid-19 pandemic. Finally, it examined the coping strategies of renters and how they plan for their well-being in difficult housing circumstances. These findings have relevance for national and local policy and will be of interest in international contexts with similar rental sector challenges.

7.2 Key Findings

7.2.1 *The Expansion of the Irish Private Rental Sector*

Analysis of Census data from 2006 and 2016 reveals the extent of the shift in Ireland's tenure patterns in the years following the global financial crisis. Indeed, while the total number of households in Ireland expanded by 18% over that time period, the growth in the number of private renting households was substantially greater at 131% (CSO, 2017). Over the same time, the overall homeownership rate in Ireland declined from 77% to just 68% of households; although the rate of decline has been even more pronounced within Dublin, where just 60% of households own their home. Furthermore, there is a clear intergenerational gap emerging with respect to accessing homeownership, as just 22% of those aged under 35 years in Dublin are homeowners, while 60% are accommodated within the private rental sector (CSO, 2018).

Further examination of the cross-tabulated Census returns reveals that the growth of renting is heavily skewed toward particular demographic subgroups. While the rental sector was traditionally composed of single persons, migrants, students, young working professionals and lower income groups, the data demonstrates this is no longer the case. The under 30 age cohort are no longer the largest renting group in Ireland but have been replaced by the family formation cohort of those aged between 30 and 40 years, whose numbers have increased by 191% between 2006 and 2016. As such, there has been a substantial growth in families entering the rental sector. The number of couples and lone parent households with children have increased by 272% and 137% respectively. This represents a major change in the composition of renters, particularly as such groups may have traditionally been housed within mortgaged homeownership or social housing. Given concerns regarding the security of

leases, rapidly rising rents and the more restricted mobility of such groups, the rental sector may represent a greater level of insecurity for low-income families and tenants who need longer term rental accommodation (Kemp, 2015).

The Census data also points to the changing socio-economic profile of renters in Ireland and particularly the expansion of the rental sector among more middle-income groups. Indeed, the number of renting households from the higher and lower professional classes has expanded by 130% and 145% respectively. Comparatively, the number of renting households among those from the manual or semi-skilled classes have expanded by just 88%. As such, households who traditionally may have expected to access homeownership are increasingly deflected into the private rental sector due to more restrictive mortgage lending conditions, by high house prices and due to competition from better resourced investors.

Rising levels of demand in the private rental sector, in combination with weak levels of supply, have fuelled significant rent inflation, particularly in high-cost locations. Average Dublin rents have surged by 49% between 2014 and 2020 (€1,057 to €1,547), yet average earnings have increased by just 9% (€44,829 to €48,946) (CSO, 2021a, RTB, 2021b). This affordability challenge has led to a deflection of the rental population from the traditional rental core of the city centre to the western suburbs of Dublin City, the larger commuter towns, like Navan and Naas, and the Greater Dublin Area. Renting families, in particular, are moving from the traditional renting core of the inner city to the commuter belt counties of Meath, Wicklow and Kildare as they seek more affordable rental units and larger three- and four-bedroom family homes. This deflection of the renting population from the city core to peripheral growth poles is also serving to reinforce a more multi-polar and fragmented city region.

7.2.2 Housing Precarity Index

This report examines the extent and nature of housing precarity among Irish renters in the context of a major housing crash, recession and recovery period. To do so, it draws on objective and subjective measures of housing affordability, security, quality and household financial capability drawn from the EU-Survey on Incomes and Living Conditions. Drawing these indicators together, the report constructs an index of Housing Precarity utilising an approach informed by international literature (Clair et al., 2019). This index, scaled from 0 (*i.e. no precarity*) to 1 (*i.e. all six precarity indictors*), finds that overall housing precarity levels have fluctuated over the course of Ireland's property market crash and recovery. Precarity levels peaked in 2012 when 78% of renters reported some degree of housing precarity, before declining to 72% in 2016. Levels of 'high precarity' (*i.e. score > 0.67 on the index*) have also reduced from a high of 14% in 2012 to 7% in 2016. However, this would still suggest that two thirds of renters (or 223,000 renting households) experienced some degree of housing precarity in 2016, and of these, 21,680 renting households experience high levels of precarity.

Furthermore, there is considerable variation in the extent of housing precarity across differing renting sub-groups. Significantly higher levels of precarity are evident among lone parents and larger families, which reflects the additional financial costs of raising children on top of high rental commitments. Relatedly, households that are divorced or separated also demonstrate higher precarity, demonstrating the additional costs that family dissolution might place on individuals and the challenges of renting a second property beyond the family home. Tellingly, the relationship between higher housing precarity levels and socio-economic hardship was clear. Those respondents who were unemployed, on low incomes below €25,000 and who were educated to primary or secondary level only were significantly over-represented among high precarity cases.

Interestingly, the highest levels of housing precarity are found among the family formation age group of 26 – 49 years, rather than younger age groups. Females also represented a greater share of high precarity cases, although this may be related to the over-representation of females among lone parents. By nationality, Irish renters were also over-represented among high precarity cases relative to their sample share, while migrants were under-represented due to the fact that they were less likely to exhibit other characteristics associated with precarity (*e.g. low incomes or unemployment*).

Regression analysis of the HPI reveals a number of distinct predictors of precarity. Predictors related to the marital status remained significant, particularly where the head of the household was widowed or divorced; perhaps reflecting the difficulties of paying rent from a single income or health related costs following the loss of a spouse or partner. Similarly, socio-economic factors related to unemployment, low and middle incomes and low educational attainment were all significant predictors of precarity, all else considered. Notably, the strongest predictors of precarity related to the wider financial position of the household, particularly where a household experienced challenges with other financial commitments, like credit cards or personal loans, as well as among those who were unable to save income regularly. The findings point to the limited financial buffers of some renters and their vulnerability when faced with an economic shock, like unemployment or reduced income.

The HPI allows more precise measurement of households at risk of declining living standards and material comfort in the short to medium term. The index could be used to identify at risk households during future economic shocks or periods of housing market dysfunction, thereby helping to inform policy responses. For example, the HPI could be used to evaluate the potential impacts of policy interventions, such as a rent freeze on tenancies, the provision of additional tax credits to renters or enhancing the security of rental tenure. Indeed, by focusing on the actual impacts of unaffordable and insecure conditions experienced by renters, the HPI may inform strategies to enhance the resilience of people to cope with economic and housing market shocks. Furthermore, the index can be adapted to capture further aspects of housing precarity and it can be comparatively applied to analyse differences in cross-national housing systems and policy responses.

7.2.3 *The Lived Experience of Housing Precarity*

The report qualitatively examined differing experiences of housing precarity amongst a sample of Dublin tenants (n=28) and the ways such impacts have been amplified by the Covid-19 pandemic. The findings elaborate on the utility of precarity within housing research; how it can capture multiple dimensions of households' experiences under a single, framework, quite unlike related concepts like housing instability or deprivation, which are narrower in scope and tend to focus on the most marginalised in society (Clair et al., 2019). Rather, precarity cuts across traditional class or socio-economic lines, as even those from more middle-income backgrounds can experience precarity. Furthermore, precarity maintains a focus on the subjective experience of housing issues, recognising that an individual's perception of their circumstances might be different from their reality, but is nonetheless likely to affect their wellbeing (McKee et al., 2017b).

Empirically, the findings demonstrate how precarity is shaped by tenants' lack of control over their own housing situations and economic security, emphasising their dependency on landlords and their lack of alternative housing options. High rents, non-compliance with existing regulations and landlords' selective criteria are significant barriers to finding suitable accommodation. Renters' negotiating hand on rent setting is weak, owing to a supply-demand imbalance, the property rights of landlords and non-compliance with existing rent controls. Precarious housing is often poor-quality housing, and the findings point to significant issues with space, storage, damp and heating. Renters often feel they must endure such conditions, as they fear complaints may lead to rent reprisals or evictions; reflecting the asymmetry in the landlord-tenant relationship (Byrne and McArdle, 2020a).

Such insecurity reinforces the temporality of renting. Participants rarely viewed renting as a long-term housing option, choosing to limit their homemaking and community engagement, knowing that they would eventually have to move. The security dimension of precarity reveals itself in tenants' lack of privacy, particularly in over-crowded house shares and the tensions that could arise in cramped conditions. Housing precarity is clearly experienced on an emotional level, as many expressed fears for their financial security and inability to access homeownership. Such experiences of precarity are bound up in wider economic inequalities relating to precarious employment, lower incomes and restricted welfare.

The report also contributes to emergent literature on the impacts of the Covid-19 pandemic on renters' well-being. The pandemic has amplified existing housing precarities, as well as introducing new challenges for home working and landlord-tenant relationships. While most respondents continued to work during the pandemic, a small number struggled with affordability concerns arising from the temporary loss of employment or reduced incomes. Some had slipped into rent arrears, which had been a significant source of anxiety and required forbearance arrangements with landlords; further demonstrating tenants' dependency on their landlords. Others pointed to flatmates returning to their home countries or parental homes, which created difficulties in finding replacements during a health crisis. Individuals that were already experiencing housing quality issues, particularly in terms of space, found home working extremely difficult and highlights the challenges of recent policy initiatives to reduce apartment sizes further. If home working becomes more normalised as societies reopen, then those impacted by poor-quality internal environments may be further disadvantaged. The findings demonstrate the range of impacts and the unevenness of the effects of Covid-19 on renters, suggesting that recovery efforts not only need to target the economic and security dimensions of housing precarity, but also issues regarding the quality of housing and neighbourhoods.

7.2.4 Responding to Housing Precarity

While the report demonstrates significant challenges for private renters, and the psychosocial impacts that arise from instances of housing precarity, the research also elaborates on the resilience of renters and the coping strategies they develop to enhance their agency within the rental sector. The research finds that respondents were far from passive about their housing difficulties, and adopted multiple responses to maximise employment and income, while minimising expenditure and tapping resources beyond the home. Recognising the power imbalance in the tenant-landlord relationship, many sought to develop good relations with landlords and presented themselves in ways that aligned with landlords' preferences. Sharing accommodation was a key, albeit temporary, means of addressing financial challenges and to enhance renters' control of lease arrangements. In more difficult cases, tenants could agitate for their rights, drawing on the State's regulatory agencies to press their grievances of poor treatment and identified mechanisms to enhance their likelihood of success in such arbitration.

However, while the findings suggest a high degree of resourcefulness among renters, it is also clear that such coping strategies are not without their limitations. The interviews reveal how such responses often only yield temporary benefits or can result in regressive cutbacks in terms of household budgeting that can impact upon renters' quality of life. Despite their inventiveness, struggling renters are constrained by the wider economic context of housing and labour markets and the complexity of the regulation of the rental sector. Taking complaints against landlords for poor standards or treatment is neither straightforward nor a guaranteed means of resolution. Drawing on the support and resources of family can bring emotional baggage, feelings of guilt and a diminished sense of independence that can impact upon one's sense of self-esteem. The findings demonstrate how renters' strategies often resulted in unanticipated costs of coping with crisis. Some only managed to maintain their homes by implementing severe reductions in their material comfort, socialising and quality of life. Some were limited in their ability to save income regularly due to high rent costs, which

limited their ability to build up financial reserves. Others were unable to invest in pension planning, which may expose them to financial vulnerabilities in the future. Indeed, significant risks in pension provisioning may well emerge as the demographic profile of Ireland's rental sector continues to age.

7.3 Policy Implications

The Irish rental sector has undergone significant changes in recent years and has been impacted by a variety of problems, not least during the Covid-19 pandemic. The findings contribute a precision to debates about the extent and scale of problems facing the rental sector and more accurately identify the types of households affected. In the most immediate terms, there is a need to address rent affordability concerns and ensure greater compliance with existing rent setting regulations. To an extent, this is being addressed by the Residential Tenancies (Amendment) Act 2021, which limits rent increases to 2% per year on a pro rata basis, where the general rate of inflation is higher. While such interventions are welcome, it is clear that some landlords are breaching the RPZ rules (Ahrens et al., 2019). There is a need for further monitoring of tenancies within RPZ areas and a further evaluation of the appropriateness of landlord exemptions from the rules. Notably, legal grounds for the termination of a tenancy remain in place regarding the sale of property or if the property is required for the personal or family use of the landlord. These are among the chief reasons identified by homeless families for leaving their last stable source of accommodation (Gambi et al., 2018).

The development of an at scale cost-rental model in Ireland is a welcome step toward enhancing rent affordability for low-to-middle income households. The Housing for All plan includes a commitment to deliver an average of 2,000 cost rental homes per annum, with rents targeted at 25% below market levels. Local authorities, affordable housing bodies and the Land Development Agency will have a key delivery role in providing some 18,000 cost rental units by 2030. While this represents a significant investment by the State, as this research demonstrates, the scale of the affordability challenge is significantly greater than the current provision can address. As of 2016, one-third of renting households nationally described their rental costs as a heavy burden and this figure has likely increased by 2021 as overall rents have continued to rise. The Housing Precarity Index demonstrates that 7% of renters (*21,680 households*) were experiencing high levels of precarity in 2016, and this figure may well have increased by 2020 given the economic context of the pandemic. There is an urgent need to significantly expand the numbers of planned cost rental housing units, particularly within major urban centres like Dublin where housing needs are greatest.

The expanded use of rent subsidies and the accommodation of those in housing need, including those on low-income, social housing waiting lists and homeless individuals, in subsidised private rental housing has created a number of issues. Public expenditure on the three main housing subsidies, the Housing Assistance Payment, Rent Supplement and Rental Accommodation Scheme, rose to €652m in 2019, supporting some 92,000 recipients (Russell et al., 2021). Aside from concerns regarding the cost-benefit of such public spending, it is also clear that there are problems in the workings of such schemes. The current HAP rent limits can be problematic for low-to-middle income renters who reside in high cost-high demand rental markets. For example, in Dublin City the maximum rent allowable under HAP is €1,275 for a couple with two children. Yet, in 2020 the average rent for a two bedroom property across Dublin was €1,708, while an average three bedroom unit rents for €1,918 (RTB, 2020a). While local authorities can offer a 20% discretionary uplift in a HAP payment, Threshold (2019) note that such top ups can be insufficient. This means that tenants often must further 'top up' the rent from their own resources, which can impose significant household budgeting challenges⁷. Indeed, 48% of HAP recipients surveyed by Threshold (2019) pay a rent top up directly to

⁷ The Department for Housing, Local Government and Heritage is currently reviewing the discretionary limits that can be applied by Local Authorities in respect of HAP. Recommendations are expected in Q2 2022. HAP tenants are not precluded from providing top up payments

their landlord, ranging from €20 to €575 a month. In their view, such unsanctioned and unaffordable top ups are an increasing feature of the HAP scheme. A full review of HAP and an assessment of its effectiveness is required, particularly as some have questioned the scheme's 'value for money' when compared to alternative investment in direct build social housing (Hearne and Murphy, 2018).

The expansion of the private rental sector has also raised policy concerns regarding security of tenure. A number of reports have identified challenges regarding rent setting, discrimination and the termination of tenancies (Byrne and McArdle, 2020b, Hearne and Murphy, 2018). The findings presented here elaborate on some of these issues, and further policy interventions are required to enhance renters' security of tenure. Housing for All signalled a commitment to extend Part 4 tenancies to tenancies of unlimited duration, where a tenancy would not be subject to expiry at the end of a six-year term (Government of Ireland, 2021b, 4). This policy has been legislated for under the Residential Tenancies (Amendment) Act 2021 and all new tenancies created after 11 June 2022 will become tenancies of unlimited duration once the tenancy has lasted more than six months and no notice of termination has been validly served on the tenant. However, it is notable that certain grounds for landlords to terminate leases will remain the same, notably regarding the sale of property and renovation. Further monitoring of the grounds for the termination of tenancies is required as well as strengthening the enforcement measures that can be taken against non-compliant landlords. The additional powers extended to the Residential Tenancies Board to engage in investigations of non-compliance and additional data sharing provisions between the RTB and Revenue Commissioners may assist in the enforcement of residential tenancy obligations, but greater clarity is required regarding the detail and operation of these new arrangements.

Furthermore, the research presented here points to significant challenges regarding housing quality and standards in the rental sector. Mirroring research by Russell et al (2021), the findings suggest widespread issues regarding the physical repair of properties, heating and insulation, ventilation and mould, adequate space and storage, as well as the provision of appliances. Despite recent policy commitments, overall inspection rates of private rental accommodation are far below the 25% rate set out in Rebuilding Ireland in 2016. Indeed, the National Oversight and Audit Committee (NOAC) (2016) specifically identified the low rate of inspections by local authorities and noted that where inspections took place, the level of non-compliance among cases was high at 55%. A full review of the inspection processes of local authorities is required to identify barriers to the existing inspection regime and the potential for greater efficiencies. Identifying factors for non-compliance and follow up procedures for enforcement should be reviewed, particularly with regard to tenancies availing of the HAP scheme where particular challenges have been noted (Threshold and SVP, 2019). As identified by NOAC, a risk-based approach could be considered where a proportion of the stock in each local authority is targeted for inspection on a proactive basis and authorities should set targets so that all rental properties are inspected on a five-year basis. Mechanisms for involving tenants in the follow up process for notification of non-compliance could be explored, while adequate budgetary resources should be made available to support the inspection regime.

7.4 Conclusion

The last decade has witnessed a remarkable shift in Ireland's housing tenure system, with a dramatic decline in levels of overall homeownership and the concomitant growth of the private rental sector. While the economic, social and political conditions shaping investment in the rental sector are increasingly understood, research has overlooked the lived experiences of '*Generation Rent*' and the challenges faced by renters as they navigate the private rental sector. Addressing this gap, this report relates the literature on this tenure transformation with research on '*housing precarity*,' understood

to landlords, albeit local authorities must ensure tenancies are sustainable and are advised not to provide HAP support in cases where the household would not be in a position to meet the rental costs sought (DOHLGH, 2022).

here as the uncertainty arising from the experience of insecure, unaffordable, poor quality and inaccessible housing.

The findings demonstrate that the Irish rental sector has undergone substantial growth and the demographic, socio-economic and spatial profiles of the renting population are changing markedly. Considerable challenges exist with the provision of affordable, high quality and secure rental accommodation and a large proportion of renters are vulnerable to high levels of housing precarity. Lone parent, single and low-to-middle income renters are particularly exposed, while affordability pressures and supply constraints are increasingly pushing renting families beyond the traditional residential core of the major cities. Moreover, the report elaborates on the emotive and embodied aspects of housing precarity and how renters' feelings of a lack of control and uncertainty over their housing situations amplify negative experiences that impact their emotional and economic well-being. That said, renters are far from passive on these issues and adopt a range of expenditure, employment and housing-related responses to plan for their well-being in difficult housing circumstances with varying degrees of success.

In policy terms, further measures to enhance rent certainty and security of tenure for tenants is welcome, as well as measures to enhance enforcement of minimum standards and landlord compliance with existing regulations. Recent amendments to the system of Rent Pressure Zones, the introduction of tenancies of unlimited duration and further enforcement powers for the Residential Tenancies Board might well yield significant benefits in the coming years. However, it is notable that previous iterations of such proposals did not have their anticipated impact and it is important that close monitoring of the effectiveness of these proposals is maintained in the future.

Generalising beyond the Irish case, the findings have relevance for policy and practice in other jurisdictions undergoing waves of investment and expansion within their private rental sectors. Understanding the key dimensions of housing precariousness (*affordability, security, quality and accessibility*) and how vulnerable households respond to such challenges is not only relevant to Ireland, but also to other liberal housing welfare regimes. Indeed, the impacts and responses identified here are likely to be found in other jurisdictions, including the UK, Australia and Spain (Soaita et al., 2020). By elaborating on these experiences, this research broadens awareness of the challenges facing renters in the private rental sector and the structural constraints they experience in maintaining their homes.

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