

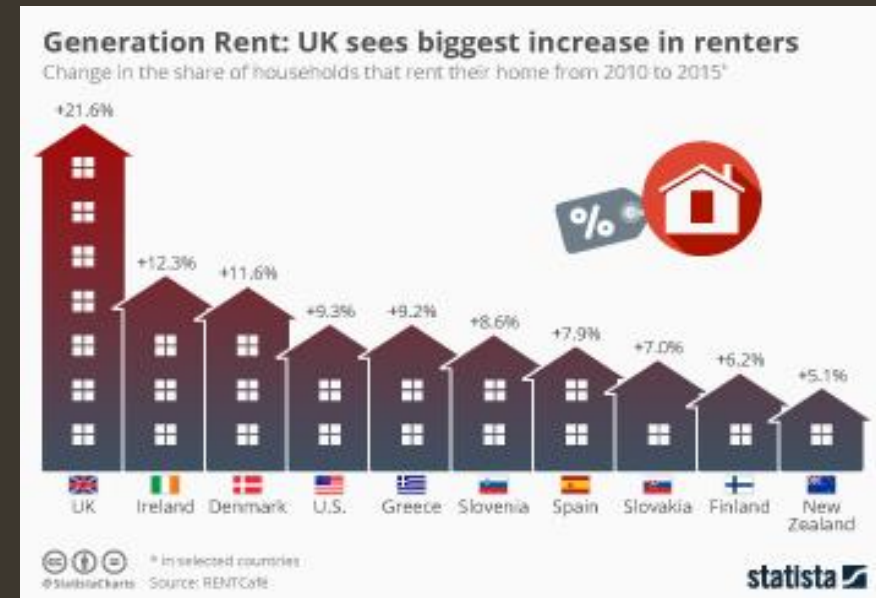
Precarious Housing and the Private Rental Sector: The Case of Ireland

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The Emergence of Generation Rent

- Post GFC tightening mortgage conditions
- Rising demand for PRS as asset class
- Generation Rent – falling ownership
 - UK: 25 to 34-year-olds ownership falls 67% to 41% (1991 – 2019)
- Broader inequalities around labour, incomes & welfare
- Neoliberalization of housing policy
- Literature emerges on conditions shaping “*Generation Rent*”, but extent & nature of precarities experienced is less understood



Aim & Objectives

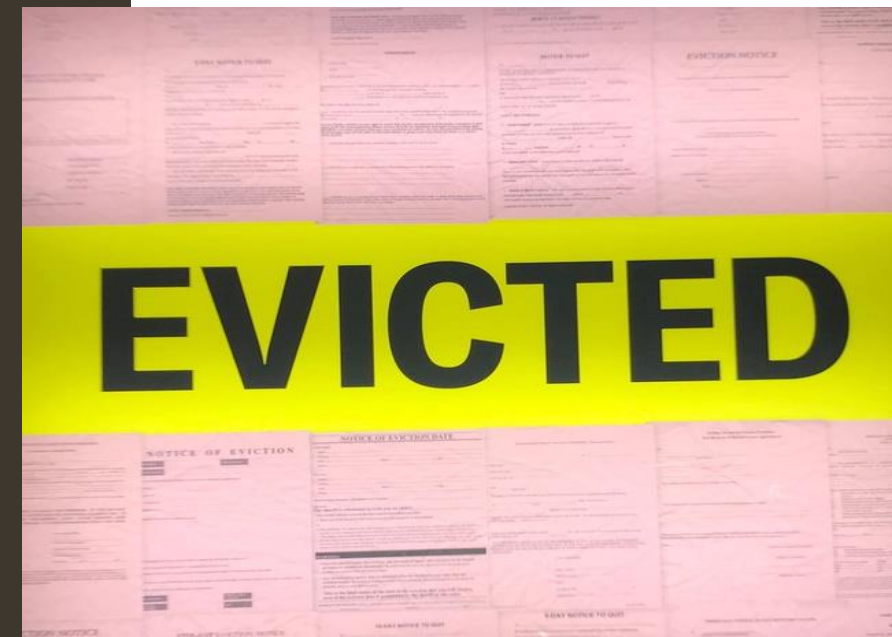
Explore the extent and experience of housing precarity among renters over Ireland's economic recession and 'recovery' period

1. Examine the shift to private renting in Ireland and the conditions shaping this transformation
2. Develop a Housing Precarity Index (HPI) from indicators within the EU-SILC (2008 – 2016)
3. Analyse the statistical relationship between housing precarity and individual characteristics
4. Qualitatively explore young renters' 'lived experiences' of housing precarity
5. Examine how young renters plan for their family's well-being in challenging housing circumstances



What is Precarity?

- Precarity originates within labour studies to describe risks from greater employment insecurity & low income
- Exposure to adverse events might be amplified by their economic and social circumstances
- Precarity linked with experiences of housing inequalities
- *“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.”* Clair et al (2019, 16)

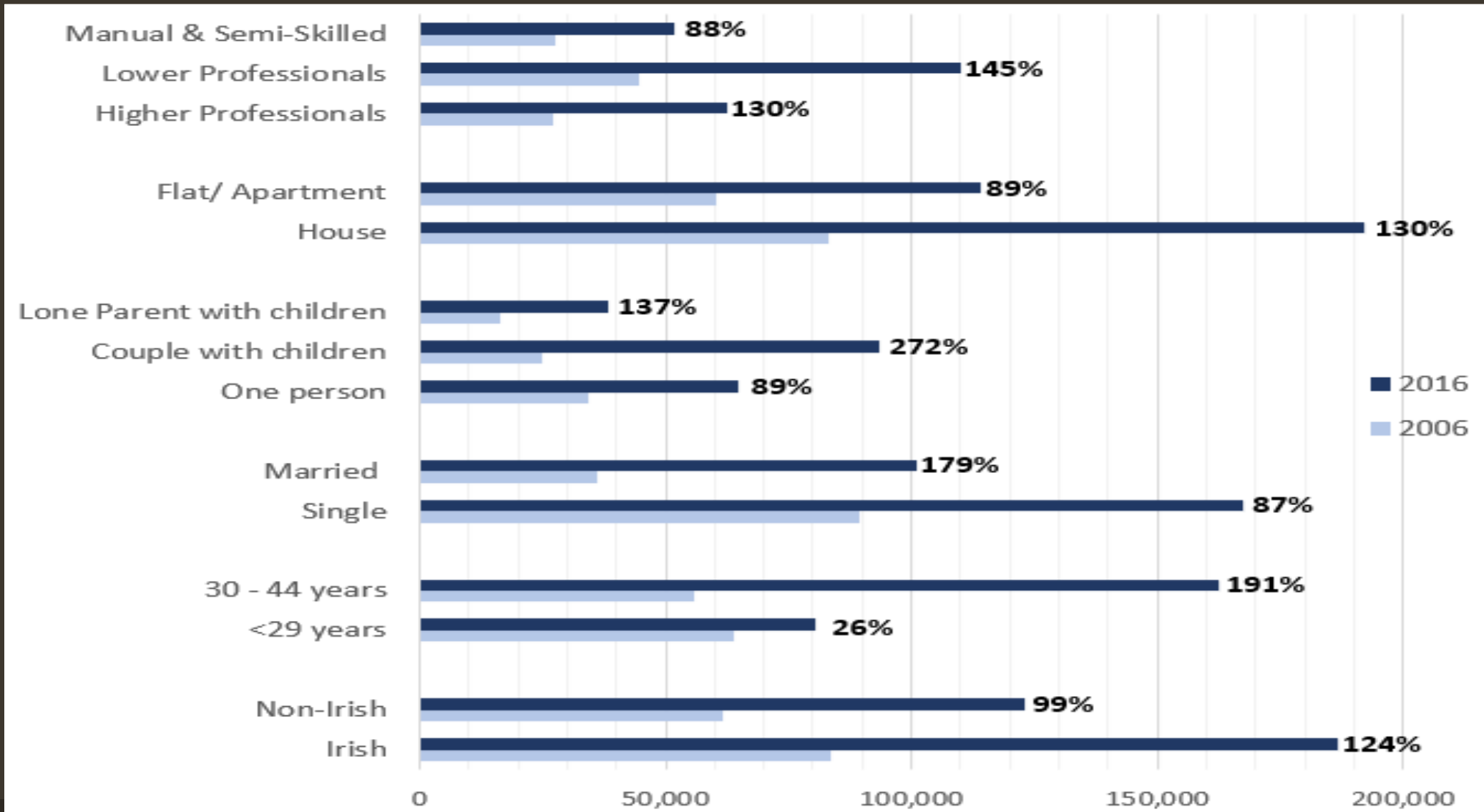


The Realignment of Ownership & Renting in Ireland

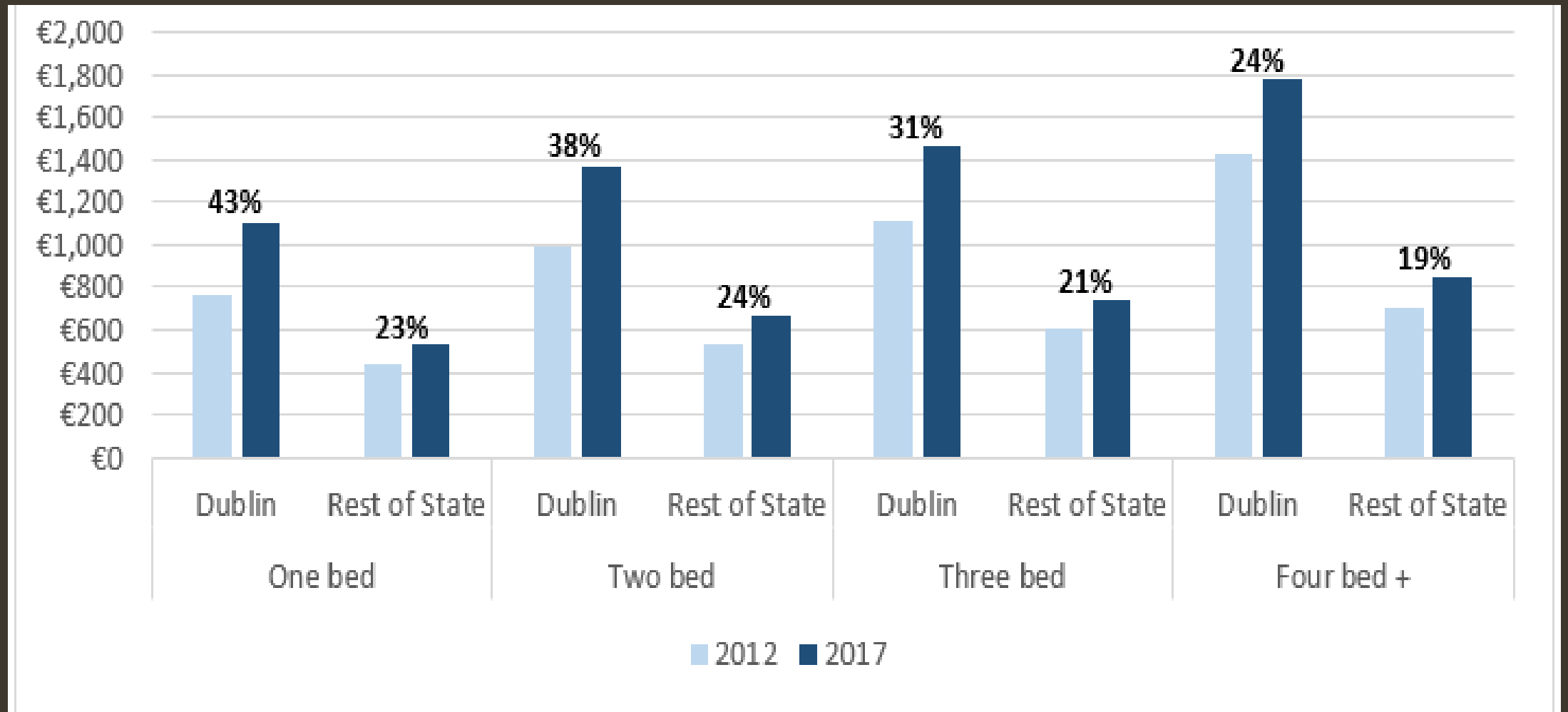
- High homeownership society (80% - 1991)
- Post crash shift to renting intensifies
 - Ownership drops to 68%, rise in renters 18%
 - Dublin just 60% own home (>35 years just 22%)
- State management of crash
 - Nationalization €74bn toxic property debt
- Housing Policy
 - Capital expenditure on social housing (falls €1.4bn to €167m from 2008 – 2014)
 - Rent subsidisation (€1.5bn by 2023)



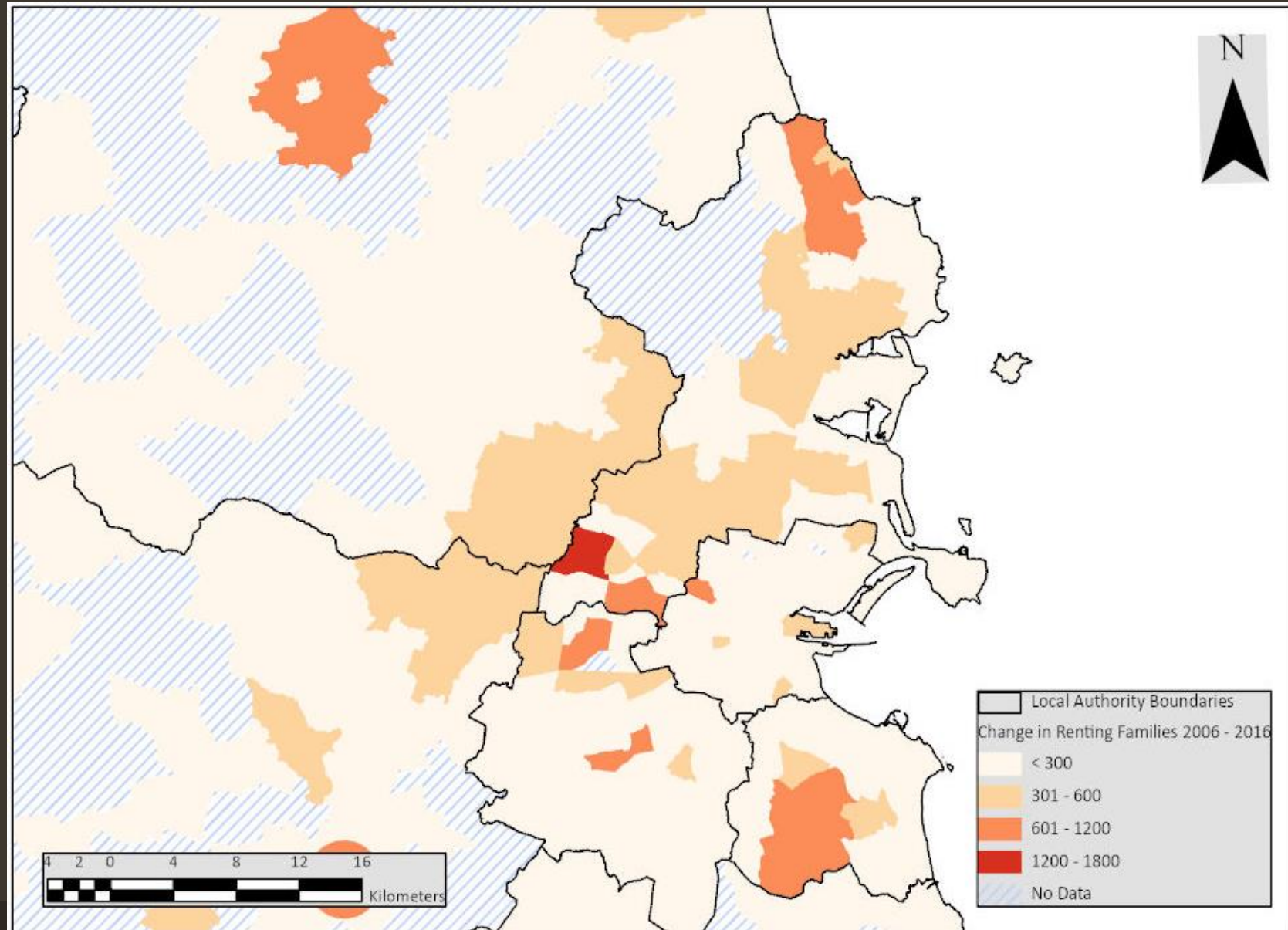
Changing Profile of Private Renters in Ireland, 2006 – 2016



Average Rents by Property Type, Location and Year



Change in Renting Families in Dublin, 2006 – 2016



Housing Precarity Index

1. Methodology

- EU 'Survey on Incomes and Living Conditions' (SILC)
- Nationally representative sample of Irish households
- 312 households in 2008, 642 in 2012 and 482 in 2016 (HoH)

2. Apply HPI to assess the extent of housing precarity, differences among renting subgroups and the key predictors of housing precarity

- Descriptive and inferential statistics
 - Chi square tests
 - Linear Regression

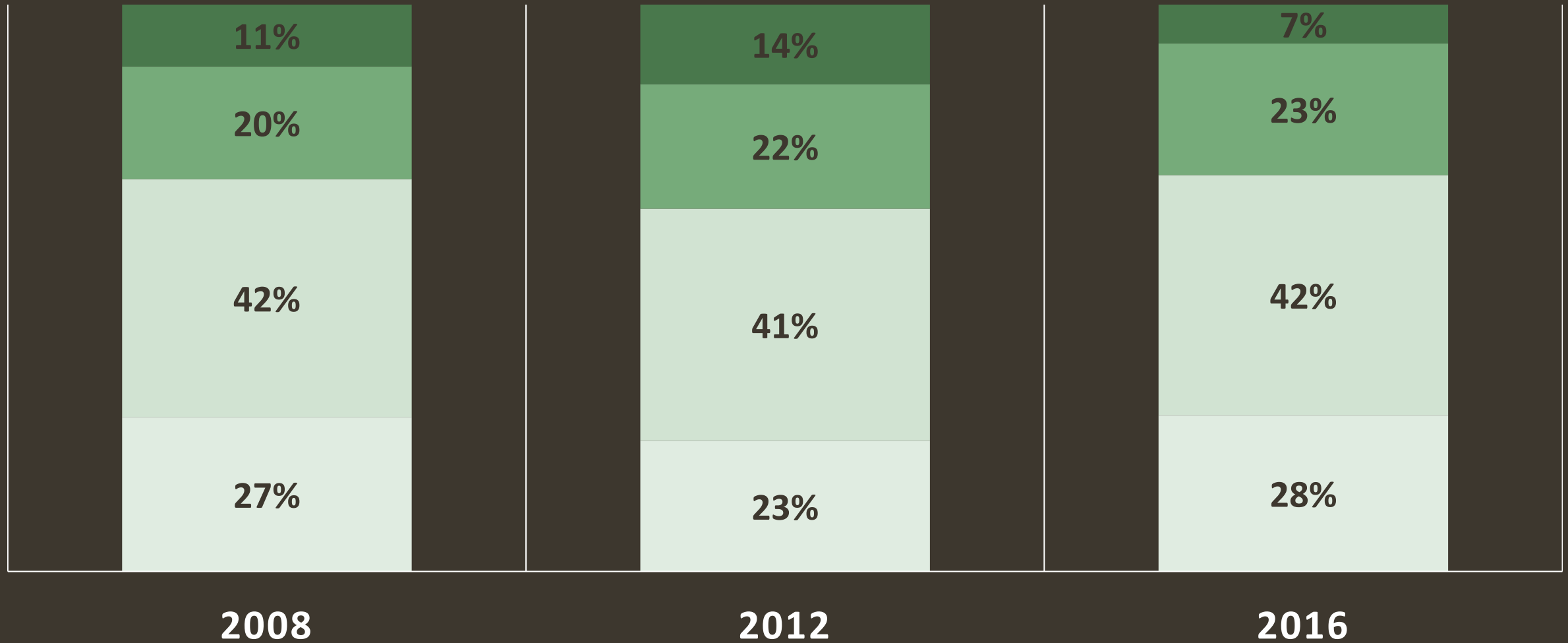


Housing Precarity Measures among Private Renters, 2008 – 2016

Housing Precariousness Component	EU-SILC Indicator	Percentage experiencing precariousness on this measure		
		2008	2012	2016
<i>Affordability</i>	<ul style="list-style-type: none"> ● <i>Housing costs a Heavy Burden</i> 	35%	41%	38%
<i>Security</i>	<ul style="list-style-type: none"> ● <i>Rent Arrears in last 12 months</i> 	11%	18%	3%
	<ul style="list-style-type: none"> ● <i>Crime, violence or vandalism in area</i> 	15%	9%	7%
<i>Housing Quality</i> (<u>≥2</u> indicators)	<ul style="list-style-type: none"> ● <u>Presence of leaks or damp</u> ● <i>Rooms insufficiently lit</i> ● <i>Pollution or environmental problems in area</i> ● <i>Presence of Central Heating</i> 	11%	7%	8%
<i>Financial Capacity</i>	<ul style="list-style-type: none"> ● <i>Making Ends Meet is Difficult/ Very Difficult</i> 	32%	40%	36%
	<ul style="list-style-type: none"> ● <i>Unable to afford Unexpected Expenses</i> 	60%	70%	62%

Housing Precarity Index among Private Renters

■ None ■ Low ■ Medium ■ High



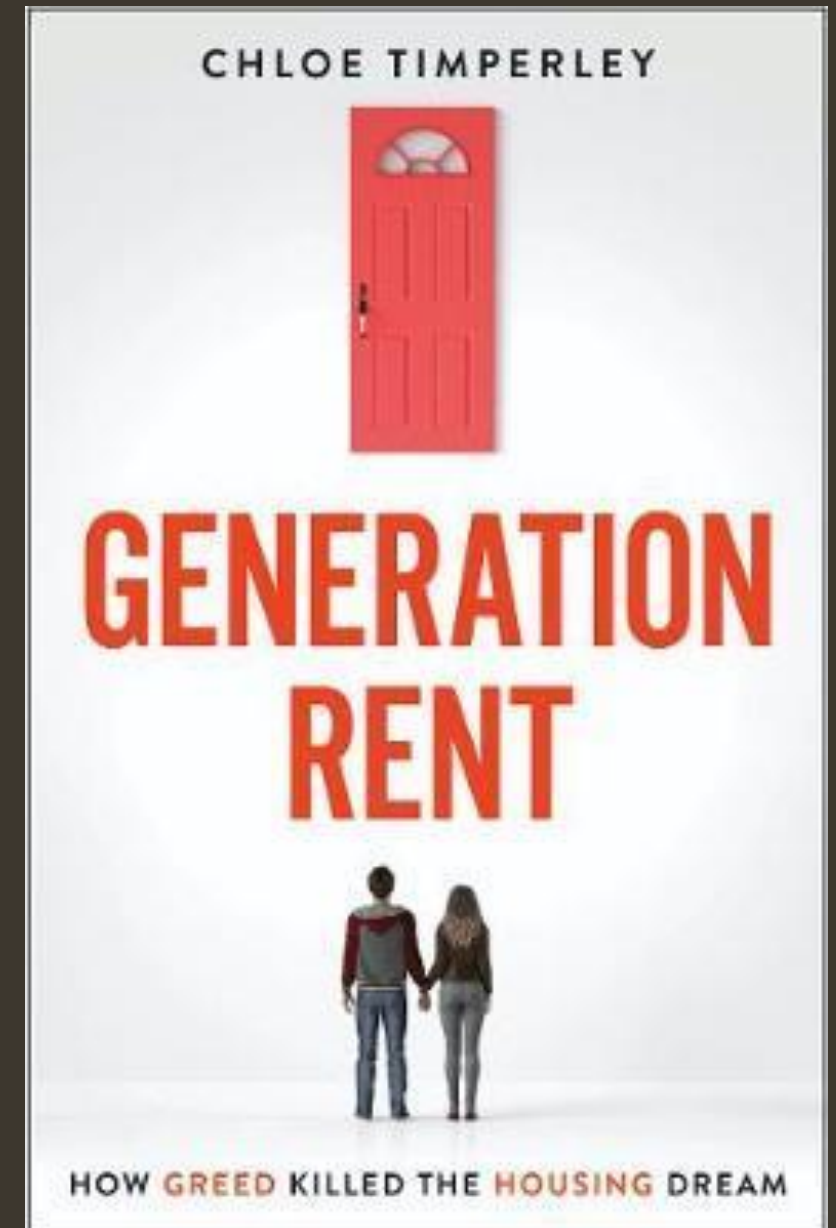
Housing Precarity & Characteristics of Renters

- Household Type (P=0.000)
 - 24% of lone parents experience high precarity
- Number of Children (P=0.000)
 - 27% with 3+ kids experience high precarity
- Age Household Head (P=0.225)
 - 25 – 49 years (76% cases)
- Gender (P=0.065)
 - Females 70% high precarity cases
- Employment, Incomes and Education (P=0.000)
 - Unemployed (18%), <€25,000 (39%) and primary education (18%)
- Those impacted by financial crisis & austerity most vulnerable



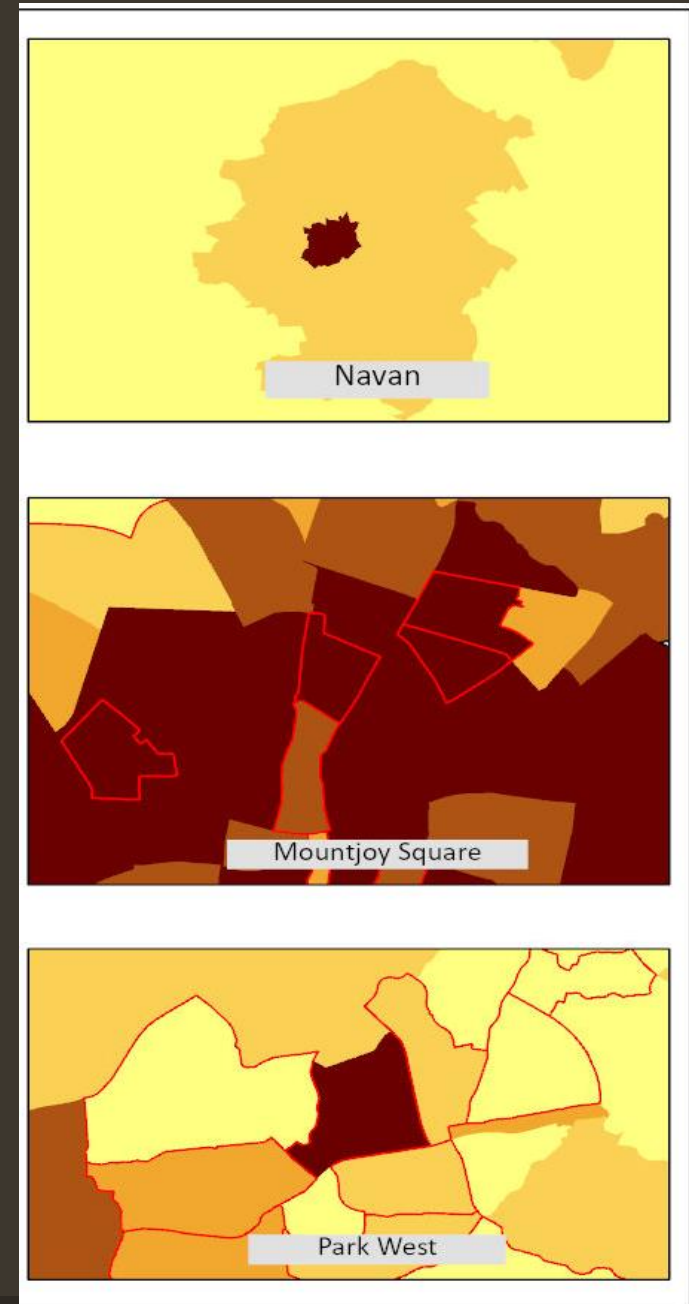
Predictors of Housing Precarity

- Model A – Demographic Predictors ($R^2= 0.097$)
 - Marital status (0.235 widowed & .103 for divorced)
- Model B – Property Predictors ($R^2= 0.101$)
- Model C – Socio-Economic Predictors ($R^2= 0.254$)
 - Unemployed (0.99) and 'other' (0.72)
 - Low (0.175) & low-to-middle income (0.159)
 - Primary education (0.110)
- Model D – Financial Buffer ($R^2= 0.391$)
 - All other predictors lose or decrease significance
 - Inability save regularly (0.133) and heavy debt burden (0.183) very strong predictors
- Inadequacy of income, employment and over-indebtedness are the key predictors of severe precarity



Lived Experience of Housing Precarity

- While we know about the extent of those affected by housing precarity, less focus on psycho-social dimensions of precarity
- Twenty-eight interviews with selection of renters from Dublin's inner-city, suburbs and commuter belt
- Mapped concentrations of renters (>40% population) and areas of high rent inflation



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Research Article
Experiencing housing precarity in the private rental sector during the covid-19 pandemic: the case of Ireland
Richard Waldron

Received 01 Jun 2021, Accepted 14 Jan 2022, Published online: 01 Feb 2022

The Experience of Housing Precarity

Access Barriers

- Financial & emotional stress of finding home
- Performance of the Ideal Tenant
- Landlord discrimination & selection criteria



"...you just have to take what's available.... Unless you've loads of money and you're kind of in that luxury premium space." (Emma, Inner-City, House Share)

"A lot of landlords wouldn't be too keen... you're unemployed or receiving single parents' allowance... definitely a stigma attached to it" (Grace, Suburban, Lone Parent, HAP Recipient)

Pervasive Affordability Problems

- Weak regulations & inflationary actions
- Covid – pressure commit to leases
- Severe cutbacks to quality of life
- Unemployment, income loss & housemates leaving



“...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)

“...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)

Poor Service/ Low Standards

- Poor quality (storage, space, light)
- Physical & Mental health
- Fear of raising issues with landlords
- Challenges of working from home



“...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.” (Alicija, Suburbs, Couple)

“...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)

Power Imbalance

- Ease of termination of tenancies
- Anxiety, & finding alternatives, children
- Temporary nature of renting



“...there was no indication that there was any problems... I was left in such a predicament...and I’ve nowhere to go...my daughter had made a lot of friends and she was at that age where friendships are really important...a very difficult, stressful time.” (Grace, Suburban, Lone Parent)

“...bad culture of even shorter term lets... three months, six months... who's ever going to kind of settle into a place if it's only for that long.” (Margaret, Inner-City, House Share)

Conclusions

- Extent and nature of precarities experienced by new generation of renters
- Precarity high among lone parents, larger families and low-to-middle income
- Precarity captures multiple dimensions of renters' experiences under single framework
- HPI identify those at risk during economic shocks & inform policy response
- Shaped by tenants' lack of agency over housing situations & economic security
- Precarious housing often poor quality; endured because of power asymmetry
- Renting rarely viewed as long term option; fears of financial & housing security