January 2022

Housing and Poverty 2022

Inside this issue:

The Government's stated objective when publishing the Housing for All strategy was that "that everybody should have access to sustainable, good quality housing to purchase or rent at an affordable price, built to a high standard, and located close to essential services, offering a high quality of life.".

While Covid-19 impacted delivery, the availability of secure housing with adequate sanitation facilities proved to be part of the front-line defence in the Covid-19 pandemic also. Governments issued stay in place orders, limiting movements to supress the spread of the infection. Health policies were based on the presumption that everybody had somewhere to stay and that this place was safe, secure and adequate to meet the health needs of everybody on the premises. However, even where this was possible, affordability remained a serious issue for many.

The latest poverty data was released by the Central Statistics Office (CSO) in December 2021. This data refers to the year 2020 , with a break in the time series (changes in methodology) meaning that it cannot be compared to previous years.

A new and important inclusion in the 2020 data is the inclusion of data on the at risk of poverty rate after deducting rent and mortgage interest to reflect inequalities in housing costs and their impact on poverty risk. This means, for the first time, we can seek to quantify the number of people for whom the payment of housing costs, that is mortgage interest or rent on the home, brings below the poverty line.

In this special edition of Poverty Focus, we take a look at this new data and the impact of housing subsidies such as the Housing Assistance Payment, Rental Accommodation Scheme and Rent Supplement as a means to supporting social housing tenants. We also look at how mortgage interest and rent payments impact on the poverty rate of various household types most closely associated with higher rates of poverty in previous years.

It is important to note that it is mortgage interest, and not capital payments, that are included here. These data only relate to the cost of servicing the home, not the asset costs. Similarly, rent payments are only those paid in respect of the home.

Housing Costs and Poverty:

Population: 19% living below poverty line after housing costs factored in

Renters with Support (HAP, RAS etc.): 55.9% living below poverty line after housing costs

Children: 24.6% living below poverty line after housing costs

Lone Parents: 50% living below poverty line after housing costs

Unable to work due to long-standing health problems: 47.4% living below the poverty line after housing costs

Unemployed: 44.4% living below poverty line after housing costs

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Housing and Poverty 2022 is a special edition policy briefing issued by Social Justice Ireland. It aims to provide an update on the impact of housing costs (mortgage interest and rent) on the poverty rate across a range of key demographics. Comments, observations and suggestions are welcome.

Poverty and how it is measured

The National Anti-Poverty Strategy (NAPS) published by government in 1997 adopted the following definition of poverty:

> *People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living that is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities that are considered the norm for other people in society.*

This definition has been reiterated in all subsequent national strategies addressing poverty and social inclusion, including the current *Roadmap for Social Inclusion 2020-2025,* and has gained widespread international recognition.

In trying to measure the extent of poverty, the most common approach has been to identify a poverty line (or lines) based on people's disposable income (earned income after taxes and including all benefits).

Where that line should be drawn is sometimes a contentious matter, but most European studies [including those carried out by the Central Statistics Office (CSO) in Ireland] suggest a line, which is at 60% of median income, adjusted to take account of family size and composition.

The median income is the income of the middle person in society's income distribution, in other words it is the middle income in society.

Irish data on poverty looks at those living below this 60% line and is published each year by the CSO using results from a comprehensive national survey called *SILC* (*Survey on Income and Living Conditions*). The latest data was published in December 2021 for the year 2020 and is used throughout this document.

Where was the poverty line for 2020?

The most up-to-date data available on poverty in Ireland comes from the 2020 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,243 households and 10,683 individuals.

The data gathered by the CSO is very detailed. It incorporates income from work, welfare, pensions, rental income, dividends, capital gains and other regular transfers. Where possible, the data is subsequently verified anonymously using PPS numbers.

According to the CSO the median disposable income per adult in Ireland during 2020 was €23,675 per annum or €455.29 per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was €273.17 a week.

Table 1 applies this poverty line to a number of household types to show what income corresponds to each household's poverty line. The types of households chosen reflect the most common household compositions across the population.

"People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living that is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities that are considered the norm for other people in society"

National Anti-Poverty Strategy (NAPS) definition of poverty

Table 1: Minimum Disposable Income Required to Avoid Poverty in 2020

Household containing:	Weekly line	Annual line
1 adult	€273.17	€14,205
1 adult + 1 child	€363.32	€18,893
1 adult + 2 children	€453.47	€23,580
1 adult + 3 children	€543.65	€28,270
2 adults	€453.46	€23,580
2 adults + 1 child	€543.61	€28,268
2 adults + 2 children	€633.76	€32,956
2 adults + 3 children	€723.91	€37,643
3 adults	€633.75	€32,955

The figure of €273.17 is an income per adult equivalent figure. This means that it is the minimum weekly disposable income (after taxes and including all benefits) that one adult needs to receive to be outside of poverty.

For each additional adult in the household this minimum income figure is increased by €180.29 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €90.15 (33 per cent of the poverty line). These adjustments reflect the fact that as households increase in size they require more income to meet the basic standard of living implied by the poverty line. In all cases a household below the corresponding weekly disposable income figure is classified as living at risk of poverty. For clarity, corresponding annual figures are also included.

One immediate implication of this analysis is that most weekly social assistance rates paid to single people were €70 below the poverty line.

This being the case, it is not surprising that housing costs increase the poverty rate by over 5 percentage points, and the number of people in poverty by almost 300,000.

Failure of Housing Supplements

What are Housing Supplements?

There are three main supplements mentioned in the 2020 SILC data in the footnote to the 'Rented: other forms of social housing support' dataset—Housing Assistance Payment (HAP), Rental Accommodation Scheme (RAS) and Rent Supplement.

Housing Assistance Payment (HAP) is a payment made by the local authority directly to the landlord in respect of a household assessed as needing long-term social housing. The tenancy is between the landlord and the tenant, and notwithstanding the introduction of anti-discrimination laws in favour of tenants in receipt of HAP, choosing to accept, and retain, HAP tenants in a time of double-digit rent inflation remains at the discretion of the landlord.

The Rental Accommodation Scheme (RAS) is also a direct subsidy to the private landlord, however in this case the tenancy is between the tenant and the Local Authority, with the Local Authority entering into a separate agreement with the landlord.

These are intended to be long-term social housing solutions, however the latest data on HAP indicates that of the 80,827 HAP tenancies commenced between 2016 and 2020, just 59, 821 were active at the end of 2020. Suggesting that 26 per cent of new HAP tenancies fail.

Rent Supplement is a short-term supplementary welfare payment available to tenants in the private rented sector. Initially for a period of six months, many Rent Supplements have extended far beyond this period and are being transferred to HAP.

HAP tenancies have a failure rate of more than one in four

Increasing Importance

Since its introduction in September 2014, the importance of HAP as a means of providing 'social housing supports' increased dramatically. It was the cornerstone of the previous Government's housing strategy, Rebuilding Ireland's, "social housing solutions" and remains a key component of the current Housing for All strategy. Housing for All commits to delivering 90,000 social homes by 2030, with an average of 9,500 new-build social homes per year to 2026.

If the strategy commits to building 47,500 by 2026, with guaranteed funding, how are the remaining 42,500 homes to be delivered? The reality is that almost half of the 90,000 homes will likely be delivered through the private sector using subsidies such as the Housing Assistance Payment (HAP) and Rental Accommodation Scheme (RAS). Schemes that rely on the private rented sector and have been shown to be precarious.

Poverty Risk

The latest data from the 2020 SILC suggests that the tenure with the highest risk of poverty after housing costs have been factored in are for those living in Rented or rent free accommodation, increasing from a poverty rate of 27.6 per cent pre-housing costs to 44.7 per cent including housing costs (Chart 1). The actual number of people involved increases from 398,354 pre-housing costs to 645,160 after housing costs. Almost 250,000 more people.

However, the increase in poverty risk is even more severe for households in private rented properties subsidised by the State. According to the CSO, 22.7 per cent of people living in subsidised rented accommodation were living below the poverty line before rent was factored in. Once rent has been taken into account, the proportion of subsidised households living in poverty increases to 55.9 per cent. This is an increase of almost two and a half times the pre-housing costs rate.

More than half of all people living in subsidised accommodation in the private rented sector are living in poverty

The purpose of social housing, as stated in the Government's Housing for All strategy is to ensure "that households who do not have sufficient resources to meet their housing needs, either on the open market or with State affordability supports, are provided with social housing." The increasing use of the private rented sector to provide social housing supports means that more households will be driven into poverty to cover basic housing costs, rather than being provided with the necessary basics.

Chart 1: Poverty Rate, All Rented and Rented with Supports, before and after housing costs

Source: CSO SILC 2020

Housing Costs and Poverty Risk

The overall rate of people at risk of poverty in the State in 2020 was 13.2 per cent. This equates to 661,518 people, including 210,363 children. The break in the time series means that these data cannot be compared with previous years, however this figure is broadly in line with poverty data for the past decade.

After accounting for mortgage interest and rent payments on the home, the overall poverty rate increases to 19 per cent or 952,185, including 298,345 children. This is almost one million people, one in five of the total population, living below the poverty line, 300,000 of which are in poverty because of housing costs.

Almost one million people, one in five of the population, are at risk of poverty when housing costs are taken into account

Housing Costs, Poverty and Tenure

According to the 2020 SILC data, 71.2 per cent of the population live in owner-occupied homes, with or without a mortgage or loan, and 28.8 per cent live in homes that are rented or rent free.

Of the 71.2 per cent living in owner occupied property, which equates to some 3,568,188 people, 7.1 per cent are at risk of poverty (253,341 people). The poverty data breaks this down further, indicating that 4.8 per cent of owner occupiers with an outstanding mortgage and 9.5 per cent of those without are at risk of poverty before housing costs are taken into account. When mortgage interest is factored in, 8.2 per cent of all people living in owner occupied homes are at risk of poverty, some 292,591 people, with the rate for those with a mortgage increasing from 4.8 per cent to 7.1 per cent (the rate for those with no mortgage stays the same).

A similar, but far more stark, pattern is observed when we consider people in rented accommodation. Overall, 27.6 per cent of people living in rented or rent-free accommodation, some 398,354 people, are at risk of poverty before rent payments are taken into account. The breakdown within this tenure type indicates that 15.7 per cent living rent free; 37.6 per cent renting from the Local Authority; 22.7 per cent renting with other forms of social housing support; and 16.7 per cent renting without housing supports are at risk of poverty before rent payments are factored in. This increases sharply to 44.7 per cent overall for those living in rented or rent free accommodation; 49.8 per cent for those renting from the Local Authority; 55.9 per cent renting with other forms of social housing support; and 30.7 per cent for those renting without housing supports once rent is accounted for (Table 2).

This not only shows the deep inequalities experienced by people living in the private rented sector generally, but clearly demonstrates that private rented subsidies are not the solution (see page 3) and the inadequacy of low incomes when almost half of all people living in properties rented from the Local Authority are at risk of poverty after making rent payments.

Table 2 Rate of Poverty Risk by Tenure, before and after housing costs

Tenure	Before Housing Costs	After Housing Costs
Owner-Occupied (All)	7.1%	8.2%
Owner-Occupied with outstanding mortgage	4.8%	7.1%
Owner-Occupied without outstanding mortgage	9.5%	9.5%
Rented or Rent Free (All)	27.6%	44.7%
Rent Free	15.7%	15.7%
Rented from Local Authority	37.6%	49.8%
Rented with other forms of social housing support	22.7%	55.9%
Rented without housing supports	16.7%	30.7%

Source: CSO SILC 2020

Housing Costs, Poverty and Household Composition

According to the 2020 SILC, the household type most at risk of poverty were lone parents, with a rate of 31.8 per cent before housing costs. There were 280,644 people living in single parent households in 2020, of which 89,245 were at risk of poverty. However, the rate increases to exactly half of all single parent households after mortgage interest and rent is accounted for. This equates to 140,322 people, meaning that an additional 51,077 people living in single parent households are at risk of poverty after paying their housing costs.

Single adult households younger than 65 have the next highest risk of poverty, at 30.7 per cent. This means that there were 87,696 single adults living in poverty in 2020. After paying rent or mortgage interest, the proportion at risk of poverty increased to 40.1 per cent, or 114,548 people, an additional 26,852 people living in poverty due to housing costs.

Housing Costs, Poverty and Older People

According to the 2020 SILC, 14.5 per cent of the population were aged 65 or over in 2020, some 726,668 people. Of these, 7.9 per cent were living at risk of poverty, some 57,407 people, before housing costs. After mortgage interest and rent was factored in, the risk of poverty rate for this age group increased to 11.9 per cent, an additional 29,067 older people, to 86,473.

Older people living alone have the fourth highest poverty rate of all household types pre-housing costs, at 15.8 per cent (37,215 people). This increases to 25.4 per cent, moving to third-highest and 59,827 people, when mortgage interest and rent are paid.

These figures remain concerning notwithstanding the fact that older people are more likely to be owner-occupiers.

Housing Costs, Poverty and Disability

According to Census 2016 , 19.3 per cent (112,904 people) of persons with a disability were living alone, accounting for 28 per cent of all persons living alone on Census night. Both the number of persons with a disability, and the rate of living alone among those persons has increased since 2011. A further 44,531 persons with a disability lived in communal establishments, a reduction of 421 (0.9 per cent) on 2011. A total of 49,426 persons in the State aged 65 and over were living in communal establishments, with 31,033 being persons with a disability. Of these people aged 65 and above, 20,702 were living in nursing homes, 6,866 were in hospital and 3,465 were reported as living with religious institutions, shelters and refuges on Census night 2016.

In the breakdown of Accommodation Requirements in the Summary of Social Housing Needs Assessments 2021, 4,000 households reported, within the specific breakdown of housing requirements, a household member as having an enduring physical, sensory, mental health or intellectual disability, a decrease of 3 per cent on the previous year. A breakdown of the Main Need for Social Housing Support shows that 5,800 households reported some form of disability, a decrease from 6,173 the previous year.

Even where accommodation is in place, it is not a guarantee of security. The rate of poverty risk among people unable to work due to long-standing health problems in 2020 rose from 33.7 per cent (some 65,866 people) to 47.4 per cent (92,643 people) after mortgage interest and rent payments had been taken into account.

Coupled with the reduction in availability of Housing Adaptation Grants, the increase in poverty among people with long-standing health problems due to housing costs indicates an increasing housing precarity for this group.

Housing Costs, Poverty and Unemployment

Second only to people living with long-standing health problems, people who are unemployed have a consistently high rate of poverty risk. At 32 per cent, some 75,373 unemployed people are living below the poverty line before paying mortgage interest or rent. This rate increases to 44.4 per cent, more than two in five or 104,500 people, after these costs have been taken into account.

We saw previously how housing supplements are not a guarantee of affordable housing or the alleviation of poverty, and so it should therefore be unsurprising that unemployed people, who are more likely to access long-term housing supports, continue to experience an increase in poverty risk once housing payments have been made.

Housing Costs, Poverty and Domestic Duties

The poverty risk among people with a principal economic status of fulfilling domestic tasks is 19.4 per cent prior to housing costs being considered, some 58,334 people. This increases to 28.4 per cent, 85,396 people, once housing costs have been taken into account.

A report published in November 2020 by the National Women's Council of Ireland found that71.5 per cent of women surveyed were providing care in their own home while 31 per cent were providing care outside of the home. Overall 85 per cent of respondents reported that their caring responsibilities had increased during Covid.

Reports of financial abuse among victims of domestic, sexual and gender-based violence also rose during 2020. Given the gendered nature of both domestic duties and financial control, the risk of poverty must be addressed.

Calculating the Cost of Housing Poverty

A 2020 report commissioned by the Society of St Vincent DePaul and authored by UCD Social Policy academic Dr Micheál Collins, examined *The Hidden Cost of Poverty* by estimating the public service cost of poverty in Ireland. The analysis identified the additional public service costs that Irish society carries as a result of current and past experiences of poverty.

The main estimate presented in the report found that the annual public service cost of poverty to Ireland is almost €4.5bn. The provision of subsidised housing, and housing subsidies in the private rented sector, is made in an effort to alleviate the effects of poverty. The author argues that the proportion of housing capital expenditure allocated to provide new housing to those living below the poverty line represents a cost of poverty. When it comes to current expenditure on housing, the author includes long-term leasing by Local Authorities of rented accommodation, HAP, RAS, Rent Supplement and various homelessness supports.

The estimated proportion associated with housing expenditure is 38 per cent of both housing capital investment and housing current expenditure, a total of €912.5 million. This is a conservative estimate, with the range from €821.3 million to €1.165bn.

Almost €2 in every €5 spent on Housing by the State ends up being allocated to make up for the way that poverty damages people's lives

The report also highlights the broad benefits that are to be gained from the adoption of focused anti-poverty strategies. Not only will these bring benefits to the individuals and families lifted out of poverty, but they will also generate long-term savings for the state and provide opportunities for alternative uses of these resources.

We outline our proposals for just such an anti-poverty strategy, as they specifically relate to housing, on page 8.

Housing Costs, Poverty and the Regions

Rural Ireland faces significant challenges in the areas of job creation and service provision for an ageing population; in ensuring the natural capital and biodiversity of rural areas is protected, and in encouraging young people who have left to return and settle in rural areas. The impact of the Covid-19 pandemic on rural areas will be significant and lasting. Although remote working presents an opportunity to reinvigorate rural communities, however the social and economic impact of the pandemic will be lasting, with a potentially prolonged period of unemployment and many sectors slow to reopen. A fully resourced rural and regional recovery strategy is a priority. The future of rural Ireland is inextricably linked to a number of issues. Brexit will have a significant impact on some parts of rural Ireland. Just under 3 per cent of our population lives less than 10 kilometres away from the border with Northern Ireland. The impact that Brexit will have on the living standards, livelihoods, business and day to day activities of many people and towns and villages cannot be underestimated. This disruption is already manifesting itself in different ways and significant ongoing support will be required for these areas.

But Brexit is not the only issue that will determine the future of rural Ireland. How we transition to a more sustainable society and how we ensure rural areas and regions are supported to adapt to the potential impact of the future of work will determine what kind of rural communities we will have in Ireland by 2040.

These rural disparities are borne out in the poverty data in the 2020 SILC. Before housing costs, the Northern and Western Region has a poverty rate of 18.2 per cent, some 161, 440 people, followed by the Southern Region at 15.3 per cent (253,797 people) and the Eastern and Midland Region at 10.1 per cent (249,538 people).

Each region experiences an increase in poverty when mortgage interest and rent payments are taken into account. The Northern and Western Region increases to 24.9 per cent (220,872 people); the Southern Region increases to 19.6 per cent (325,126 people); and the Eastern and Midland Region increases to 16.8 per cent (415,072 people).

With just under one third of Ireland's population classified as 'rural'. it is important that our national development policy reflects this and addresses the particular challenges rural communities face. To date, development has predom-inantly focussed on Dublin and the surrounding region. In order for rural communities to thrive it is vital that Ireland 2040 the National Planning Framework and Ireland 2040 National Development Plan focus on ensuring future de-velopment is balanced and not focussed solely on Dublin or the east of the country. Ireland 2040 acknowledged the present imbalance but significant policy shifts at govern-ance level are required if we are to have a more balanced development.

Rural development policy must be cognisant of these drivers of change and the opportunities and the challenges that they present.

The Need for Increased Social Housing and a Right to Housing

The right to housing, at its most basic level, is the right of everyone to be adequately accommodated. This does not mean that everyone has a free house, or that everyone even owns a house, but that a person's basic need for shelter has the same Constitutional protection as the property rights of landowners. Various homelessness and housing organisations have campaigned for this right to be enshrined in the Constitution, with a groundswell of public support at national protests calling for a Referendum. The Government's Housing for All Strategy committed to holding a referendum on housing, but stopped short of committing to a referendum on the *right* to housing.

The provision of adequate social housing has been lacking in recent years, with the years post-2008 crash seeing cuts to capital expenditure for housing and a significant reduction in builds by Local Authorities and Approved housing Bodies.

There has been some debate in recent years about "mixed tenure" developments – in fact new developments have, over the past number of years, been required to ensure a tenure mix (for example the Land Development Agency aims to facilitate construction of 10 per cent social, 30 per cent affordable and 60 per cent market price housing). This is arguably the wrong approach if we are to provide adequate accommodation for the most vulnerable households.

There are currently 61,880 households on the social housing waiting lists and 59,821 tenancies in receipt of the Housing Assistance Payment (HAP) as at the end of 2020. This equates to almost 122,000 households in need of long-term, sustainable social housing before taking account the man women and children in domestic abuse situations, households in Direct Provision, households in unsuitable and over -crowded accommodation and delayed discharges from hospital. The provision of social housing must be prioritised and must be moved from "social housing solutions", which include private rental subsidies, to social housing provision with homes provided by Local Authorities or properly regulated Approved Housing Bodies. Difficulties experienced by tenants of social housing developments are not a result of the houses, or the people, but of a lack of proper planning, adequate services and opportunities for employment. Once the social structures are in place, any tenure – whether mixed or unitary – could thrive.

The decline in local authority construction, discretionary nature of HAP tenancies, increase in the cost of private rents and the promotion by Government of policies which seek to rely on the private rented sector for the provision of social housing, places low-income households in precarious living situations. It is also a considerable cost to the Exchequer, with up to €1 billion being spent on housing supplements per annum.

Government should aim to emulate our European peers who perform well in terms of social housing provision and social housing stock. *Social Justice Ireland* proposes that Government set a target of 20 per cent of all housing stock in Ireland to be social housing. An increase in real social housing provision would free up almost 60,000 private rented properties into the market, which would undoubtedly have a positive impact on rent costs, making them more affordable.

Housing Costs and Poverty in Ireland: Key Facts

(all data after mortgage interest payments and rent)

Revised Poverty Rate

19% of Ireland's Population

Revised Poverty Number

952,000 people

Table 3: Risk by Household Composition, 2020	
1 adult 65+	25.4%
1 adult aged <65	40.1%
2 adults at least 1 aged 65+	5.0%
2 adults both aged 65+	16.2%
3 or more adults	8.4%
1 adult with children under 18	50.0%
2 adults with 1-3 children	17.2%
Other households with children	23.6%

Chart 3: Poverty Risk by Age Group 2020

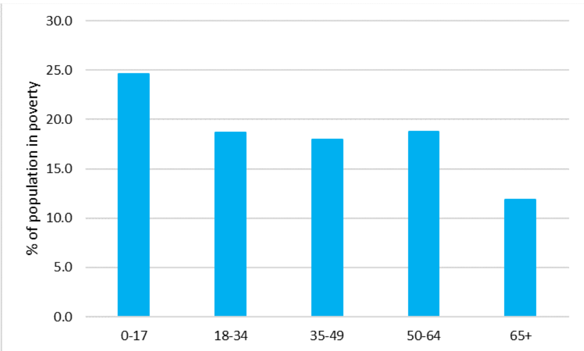


Table 4: Risk of each group being in Poverty, 2020	
At work	9.7%
Unemployed	44.4%
Students/school	24.6%
On home duties	28.4%
Retired	11.8%
Ill/disabled	47.4%
Children (0-17 years)	24.6%
Overall Population	**19%**

Table 5: Highest Education Level, 2020	
Primary or below	26.6%
Lower Secondary	25.3%
Higher Secondary	19.5%
Post Leaving Cert	21.5%
Third level non degree	16.3%
Third level degree or abov e	9.1%

Chart 4: No. of Persons at Work in Household

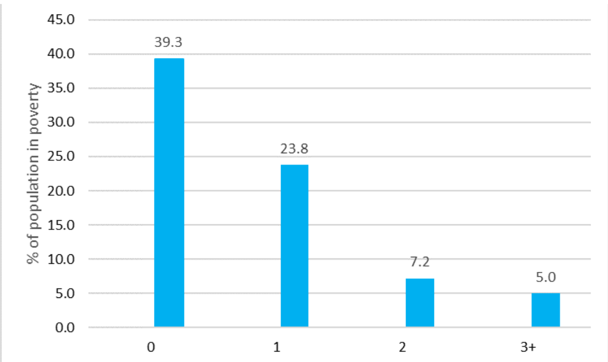
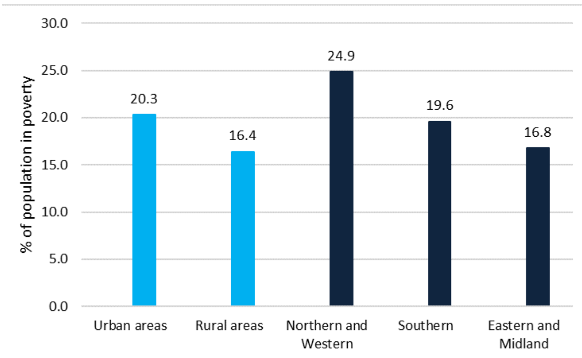


Chart 5: Poverty Risk by Region, 2020



Sources for this page:

CSO SILC 2020

Reducing Poverty: housing policy priorities

Social Justice Ireland believes that it should be a national priority to provide all with sufficient income to live life with dignity. This would require enough income to provide a minimum floor of social and economic resources in such a way as to ensure that no person in Ireland falls below the threshold of social provision necessary to enable him or her to participate in activities that are considered the norm for society generally. Specifically relating to housing costs, *Social Justice Ireland* believes that the following are required:

- Set a target of 20 per cent of all housing stock to be social housing and achieve this through building more social housing.
- Establish a Commission on Housing.
- Increase the provision of 'Housing First' accommodation for families in emergency accommodation, with wraparound supports to include public health nurses, dieticians, speech and language therapists, physical therapists, and mental health workers.
- Introduce legislation to limit the length of time families can spend in Family Hubs and other emergency accommodation.
- Allow local authorities and Approved Housing Bodies pool resources to finance this increased supply in a sustainable way.
- Ensure that no State land suitable for housing is sold by a Local Authority or State agency.
- Utilise existing housing development models to reduce the average price of a family home to below €220,000.
- Develop a system of affordable rent through the cost rental model, financed 'off-balance-sheet' to allow for supply to scale up without adding to the general government debt.
- Increase the rate of Local Authority rent inspections.
- Resource the enforcement of legislation targeting short-term lettings.
- Commence the legislation bringing a statutory tenant deposit scheme into effect (enacted in 2015).
- Enforce the Vacant Site Levy.
- Introduce sanctions for local authorities who do not utilise funding available to provide safe, sustainable Traveller accommodation.
- Review the Mortgage to Rent scheme for those in late-stage mortgage arrears and introduce a Shared Equity Scheme for mortgages in arrears of 10 years or more.
- Introduce the reforms of the Personal Insolvency Legislation committed to the Programme for Government.

Recent Publications from *Social Justice Ireland*

National Social Monitor, Ireland's Social Scoreboard

Delivering a Basic Income Pilot—Quick Guide

Social Rights for All? Time to Deliver on the European Pillar of Social Rights

pobal government supporting communities

An Roinn Forbartha Tuaithe agus Pobail
Department of Rural and Community Development

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