

Housing

Table 1.1: At risk of poverty rate (%) for different categories of renter, before and after rent payments, 2022

Household Composition / Age	At Risk of Poverty Rate	At Risk of Poverty Rate after Rent and Mortgage Interest
All	13.1	21.9
1 adult aged 65+	33.6	39.9
1 adult aged <65	32.0	43.0
2 adults, 1 at least aged 65+	14.4	15.9
2 adults, both aged 65+	6.1	13.3
3 or more adults	4.7	8.1
1 adult with children aged under 18	23.8	58.9
2 adults with 1-3 children aged under 18	13.1	23.0
Other households with children under 18	9.2	18.4
0-17	15.2	27.7
18-34	7.8	15.8
35-49	10.7	23.2
50-64	14.6	19.2
65+	19.0	22.0

Source: Department of Housing, Local Government and Heritage, Housing Statistics, Other Local Authority Housing Scheme Statistics, Housing adaptation grants, various years

Note: *Such as Housing Assistance Payment (HAP), Rental Accommodation Scheme (RAS), Rent Supplement

Table 1.2: Families Accessing Emergency Accommodation week 19-25 June 2023

Region	Total Families	(of which single parent families)	Total Adults	Total Child Dependents
Dublin	1,313	711	2,232	2,841
Mid-East	89	51	143	159
Midlands	34	18	51	64
Mid-West	89	63	121	146
North-East	35	18	56	69
North-West	13	10	16	29
South-East	37	28	46	58
South-West	97	60	147	196
West	97	54	143	203
Total	1,804	1,013 (56%)	2,955	3,765

Source: Department of Housing, Local Government and Heritage

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Precarity

Data for 2022 showed the at risk of poverty rate for families with one adult with children under 18 was 23.8 per cent before paying rent or mortgage interest, more than 10 percentage points above the national rate. This more than doubles to 58.9 per cent once rent or mortgage interest is accounted for and is the highest poverty rate post-rent or mortgage interest payment of all household composition types. When considered by age group, children aged 0-17 had a poverty rate of 15.2 per cent (second highest across age groups), increasing to 27.7 per cent (highest) after rent or mortgage interest (Table 1.1). The high cost of accommodation, particularly in the rental sector, which leads to almost 3 in 5 one parent households living in poverty is not sustainable.

The removal of temporary eviction bans implemented during COVID-19 (2020) and the cost-of-living crisis (2022-2023) have been linked to increased numbers of people accessing emergency accommodation.¹ Security of tenure allows people to plan for the future without concern about where they will be living. This enables parents to plan where children will go to school, how they will access childcare and to organise family life around their home. Increased protections and assistance for renters and for those facing mortgage arrears should be introduced to address housing insecurity.

Homelessness

According to figures for June 2023, there were 12,600 people accessing emergency accommodation in Ireland, of which 3,765 were

children (Table 1.2).² The highest number on record. These figures do not include those in Direct Provision centres, domestic refuges or those accommodated by family or friends in spare rooms and couches across the country.

Family Hubs were introduced in 2017 as an alternative to hotels and B&Bs. Concerns were raised at the time by the Irish Human Rights and Equality Commission but were ignored. A report published in April 2019 by the Ombudsman for Children's Office shows just how prescient IHREC's warnings were, as children as young as 10 describe their living conditions as being "like a prison".³ Institutionalising families in accommodation without independent cooking facilities, adequate room to crawl, walk or play, or without the opportunities for social development is inexcusable in a wealthy country such as Ireland. We must do better.

Policy Priorities

- Set a target that 20 per cent of all housing stock be social housing by 2030, starting with an increase of €1.4bn in capital expenditure in Budget 2024.
- Expand the remit of Housing First in Budget 2024 to homeless families accessing emergency accommodation.
- Introduce an equity scheme for borrowers in long-term arrears, similar to the mechanism in place for the First Home Scheme, starting with a pilot of €100m in Budget 2024.
- End family hubs and providing suitable long-term alternatives for families experiencing homelessness.

¹ https://www.childrensrights.ie/sites/default/files/submissions_reports/files/Child%20Poverty%20Monitor%202023.pdf

² Department of Housing, 2023

³ Ombudsman for Children's Office. (2019). No Place Like Home. Dublin: Ombudsman for Children's Office.