

# Discrimination and Inequality in Housing in Ireland

June 2018

Raffaele Grotti, Helen Russell,  
Éamonn Fahey, Bertrand Maître



Coimisiún na hÉireann um Chearta  
an Duine agus Comhionannas  
Irish Human Rights and Equality Commission



ESRI ECONOMIC & SOCIAL  
RESEARCH INSTITUTE

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## FOREWORD

I am very pleased to introduce *Discrimination and Inequality in Housing in Ireland*, the third report in a series of research publications conducted by the Economic and Social Research Institute (ESRI) for the Irish Human Rights and Equality Commission's Research Programme on Human Rights and Equality.

The right to housing is articulated most comprehensively in Article 11 of the International Covenant on Economic, Social and Cultural Rights. Aspects of the right to housing are also set out in a range of international instruments, including EU law.

How that right is realised in practice depends on a complex mix of policy issues and choices, including tenure choice, quality of stock, supply, adaptability and affordability, to name but a few. These issues become even more complex in the context of scarcity. In the space of just one decade, Ireland has experienced an economic crash caused by a credit-fuelled oversupply of property, to a homelessness crisis caused by a lack of appropriate accommodation. Between 2006 and 2011, the housing stock in Ireland grew by 225,232. Between 2011 and 2016 that number was 8,800.

There is international and national legislation prohibiting discrimination relating to housing and accommodation services, including in respect of people in receipt of Rent Supplement, housing assistance payments or other social welfare payments. Evidence-based research illustrating if any groups in our society face more discrimination than others is crucial to help our understanding of what choices face our society in seeking to realise people's right to housing. This report uses three different datasets to give us a greater understanding of discrimination and unequal housing outcomes across certain groups. These are the Survey of Income and Living Conditions (SILC) 2014 and 2015; the Quarterly National Household Survey (QNHS) 2004, 2010, 2014, and the 2016 Census module on homelessness. Using a variety of data sources has the advantage of strengthening the evidence base that we can use to inform and direct policy provision in this area.

This report examines several different aspects of discrimination and inequality relating to housing: accessing housing; housing quality; and a profile of the homeless population. The results are disaggregated according to different population groups, which enable us to identify if any groups experience more discrimination than others. This report gives us a

better understanding of access to housing in Ireland, who experiences problems in accessing suitable housing, and if any groups experience more problems than others. To support a just and inclusive society, it is important to know if particular groups are more disadvantaged than others.

The importance of a stable and sustainable supply of good quality housing for our society is incontrovertible. Houses become homes, which in turn create neighbourhoods and communities. These enable members of our society to flourish. All of these components are essential for a good quality of life. People need different levels of support to enable them to live independently in the community. For example, we are now living longer in Ireland and supports to enable older people to continue to live at home continue to grow and diversify. Also, the current policy of removing people with disabilities from congregated settings to live in the community is underway. All of these developments and other issues highlighted in this report will continue to impact on the housing landscape in Ireland.

I would like to thank the ESRI for their continued work in this research programme, particularly the report's authors Dr Raffaele Grotti, Professor Helen Russell, Mr Éamonn Fahey and Mr Bertrand Maître.

Emily Logan  
Chief Commissioner,  
Irish Human Rights and Equality Commission.

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Responsibility for the content remains with the authors and do not necessarily reflect the views of IHREC or of the ESRI.

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## EXECUTIVE SUMMARY

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Access to housing is a fundamental human right protected under international conventions such as the Universal Declaration of Human Rights and the European Social Charter. Adequate housing is also necessary for the achievement of other basic rights such as health and family life and is central to quality of life of adults and children. In Ireland, discrimination in the provision of housing is prohibited under the Equal Status Acts (2000-2015). Starting from these legislative protections, in this study we consider whether certain groups in Ireland experience higher levels of discrimination in access to housing and whether they experience unequal housing outcomes. Membership of these groups is linked to other relevant characteristics, most importantly socio-economic background. Therefore, this study investigates whether equality groups experience disadvantages in housing outcomes that cannot be fully explained by their socio-economic resources. The study of housing discrimination and outcomes has become even more pressing in recent years because of the marked undersupply of housing in Ireland and problems of affordability.

The Equal Status Acts (2000-2015) prohibits discrimination in the provision of accommodation on ten grounds. These grounds define the equality groups, considered in this study: gender, age, nationality/race/ethnicity, family status, disability, religion, membership of the Traveller Community, and receipt of housing assistance. We are unable to track housing outcomes or discrimination by sexual orientation and we do not look separately at civil status.

We address the question of housing discrimination and inequality in housing outcomes using three distinct data sources and a variety of subjective and objective measures. Adopting a variety of sources and indicators allows us to cross-check our results to increase the strength of our evidence.

### **1. Self-reported experiences of housing discrimination**

Housing discrimination refers here to the individual's subjective perception of having been discriminated against while looking for housing. We study the experience of discrimination and how it varies across equality groups employing the Equality

module of the Quarterly National Household Survey (QNHS) for the years 2004, 2010, and 2014.

## 2. **Inequalities in housing quality outcomes**<sup>1</sup>

Using the Survey on Income and Living Condition (SILC) for the years 2014 and 2015 we identify three objective measures of housing quality: housing deprivation (e.g. accommodation is damp/dark, has no central heating), neighbourhood environmental problems (e.g. pollution, crime, vandalism), and over-crowding. These three measures identify core aspects of housing quality and therefore provide a useful insight into housing outcomes.

## 3. **Homelessness**

Homelessness is arguably the worst housing outcome. However, household surveys, such as SILC and the QNHS, do not include the homeless population. We therefore draw on the 2016 Census to consider the risk of homelessness across equality groups.

Our findings, with the exception of Census results, are based on models that control for membership of other equality groups, location, socio-economic position (e.g. education, labour market status or income) and housing tenure. This is important because it allows us to evaluate the position of each group net of all the other characteristics.

## **HEADLINE FINDINGS**

The main results of the study for each housing dimension across equality groups are:

- **Gender:** females are more likely than males to experience environmental deprivation but are less likely to be homeless. We do not find significant differences between males and females for the other housing dimensions – with the caveat that lone parents, a group which is overwhelmingly female, are disadvantaged on all measures.
- **Age:** age is associated with all the housing dimensions considered. We find the youngest individuals (under 30 years) are particularly disadvantaged. This group

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<sup>1</sup> The issue of housing affordability is an important mechanism linking low income, regional location and poor housing outcomes. Analysis of this topic is beyond the scope of the current study but is addressed in Corrigan et al. (forthcoming, 2018).

experiences higher levels of discrimination, housing and environmental deprivation and over-crowding, and have a higher risk of being homeless.

- **Nationality/race/ethnicity:** Non-EU nationals are found to be at greater risk of over-crowding compared to others on the same income and with the same characteristics. The non-EU group also experiences higher levels of housing deprivation but this works through the pathway of low income. African migrants are also over-represented among the homeless. Concerning housing discrimination, while Asians and non-Irish White people are no more likely to report discrimination than White Irish nationals, we find that Black people and people of other ethnic groups are more likely to report discrimination.
- **Family status:** lone parents are a particularly disadvantaged group. Their situation regarding homelessness is particularly striking: 60 per cent of homeless family units (defined as either a couple with or without children or a single parent with children) are lone mother families. In addition, lone parents experience higher levels of discrimination in access to housing, housing deprivation and environmental deprivation. The latter finding is due to their concentration in Local Authority housing.
- **Disability:** people with a disability emerge to be among the most disadvantaged groups. They experience high risks of discrimination and housing and environmental deprivation, and are particularly over-represented among the homeless population: more than one-in-four homeless people have a disability.
- **Travellers:** members of the Traveller Community are the most at risk of being homeless – while they represent less than 1 per cent of the Irish population they make up 9 per cent of the homeless population. Travellers also experience the highest levels of discrimination: they are almost ten times as likely to report discrimination in access to housing as the White Irish population, even after education and labour market status are held constant.
- **Recipients of government housing payments:** using the SILC data we can compare the outcomes of those in receipt of Rent Supplement<sup>2</sup> to others in the private rented sector. Rent Supplement claimants emerge as more likely to experience housing deprivation and over-crowding.

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<sup>2</sup> Rent Supplement was the main housing support payment at the time of the survey 2014-2015.

- **Housing tenure**

Members of equality groups are found to be unequally distributed across different housing tenures. Young people, non-Irish nationals and those of Black ethnicity are highly concentrated in the private rented sector, while those with a disability and lone parents are over-represented in Local Authority housing.

Local Authority renters were four times more likely to report discrimination in accessing housing than homeowners; and private renters were 4.6 times as likely to report discrimination as homeowners, net of equality group membership, education and employment status. Tenure is also strongly related to housing quality. Those in Local Authority housing are twice as likely as owner-occupiers to report housing deprivation, environmental deprivation and over-crowding compared to owner-occupiers. Private renters are also more likely to experience housing deprivation than owner-occupiers.

Equality group differences in discrimination are significantly reduced when housing tenure is held constant, especially age and ethnicity effects, though all remain significant. The mediating effect of tenure on equality group differences in housing quality outcomes is relatively minor in most cases.

- **Socio-economic status**

Our results show that people with lower socio-economic backgrounds, i.e. low-educated and unemployed individuals, are more likely to experience discrimination in access to housing. Unsurprisingly, socio-economic status, proxied by household income, is also strongly associated with housing deprivation, environmental deprivation and over-crowding. While much of the disadvantage experienced by certain equality groups, e.g. the disabled, lone parents, migrants and ethnic minorities, occurs via the pathway of low income, nevertheless significant differences in outcomes remain even when income is held constant.

## **POLICY IMPLICATIONS**

Addressing housing deprivation, over-crowding, and homelessness among minority groups is clearly dependent on tackling the broader problems in the housing system in Ireland. The results indicate that when demand for housing and housing costs fell significantly in 2010

there was also a fall in the reports of discrimination in housing suggesting that increasing the supply of affordable housing can help to reduce discrimination.

Some groups are found to be disadvantaged on multiple measures (perceived discrimination, outcomes and homelessness) and these require particular policy focus. Among these groups are lone parents, people with a disability, young people, non-EU migrants, those of Black ethnicity and members of the Traveller Community. Policies aimed at addressing the problem of housing should direct their attention to these groups more explicitly. While some equality groups such as people with a disability are mentioned in *Rebuilding Ireland*, the Government's 2016 action plan for housing and homelessness, others such as lone parents, migrants and ethnic minorities are not. We find that, with the exception of people with a disability, all of these disadvantaged groups are significantly over-represented in the private rented sector. Therefore in order to address unequal outcomes, it is particularly relevant to tackle the issues of security of tenure and affordability issues in the private rented sector.

There has been a significant fall in the provision of social housing over recent decades and numerous studies have highlighted the importance of increased investment in such provision to provide for low income households (NESC, 2014; Hearne and Murphy 2017; Corrigan et al., forthcoming). Delivering greater output of social housing is a pillar of *Rebuilding Ireland*. The plan sets out a target of bringing 47,000 social housing units on stream by 2021. From an equality perspective there is also a need to address the needs of disadvantaged groups that are under-represented in social housing provision. While increasing housing supply is currently a critical policy issue, the research findings also indicate that concerns about the quality of housing in the current Local Authority stock and private rented sectors should not be overlooked. In the case of Local Authority housing, remedial and regeneration schemes require adequate resourcing.

There is a need for ongoing monitoring of housing circumstances to track changes as well as evaluating policy impacts. The monitoring, in addition, should not be limited to a general assessment of policy effectiveness but also needs to consider the equality impact.





## CHAPTER 1

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### Introduction and context

#### 1.1 INTRODUCTION

This report investigates the experience of housing discrimination and unequal housing outcomes in Ireland. It sets out to examine whether these outcomes are affected by membership of equality groups protected by law. Housing circumstances are operationalised using three sets of measures – self-reported experiences of discrimination in housing, measures of housing and neighbourhood quality, and risk of homelessness.

The study is motivated by an understanding of the importance of adequate housing in promoting well-being and social inclusion (European Commission, 2010; Eurofound, 2004; 2009; Coates et al., 2013). Access to adequate housing is important not only for security and shelter but also for good health and subjective well-being (Eurofound, 2004; Cattaneo et al., 2009; Hu, 2013), and is central to family life and child development, as the home is the place where children grow up and the arena in which the most fundamental social relationships are sustained (Eurofound, 2004).

Adequate housing is among the rights stated in Article 25 of the Universal Declaration of Human Rights which reads:

*Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services [...].*

The right to housing is also recognised via the European Social Charter, to which Ireland is a signatory. This treaty, drafted by the Council of Europe, establishes a set of human rights and freedoms and a supervisory mechanism aimed at guaranteeing compliance among Member States. Article 31 of the treaty specifically addresses housing stating that ‘Everyone has the right to housing’, and that the signatory states have to ensure ‘the effective exercise of the right to housing’ and must;

*take measures designed: (1) to promote access to housing of an adequate standard; (2) to prevent and reduce homelessness with a view to its gradual elimination; (3) to make the price of housing accessible to those without adequate resources.*

Therefore housing can be seen as crucial to protecting human rights and improving the quality of life of individuals and families. For these reasons and in the context portrayed above, an in-depth investigation of housing across equality groups is important for understanding inequality in Irish society.

In this report we investigate the housing experiences and outcomes of different social groups protected under Irish equality legislation. Drawing on multiple high-quality sources of information, the report addresses housing across three dimensions:

- Housing discrimination;
- Housing quality;
- Homelessness.

The first dimension refers to the individual's *subjective* perception of having been discriminated against while looking for housing. The second dimension refers to inequality in a set of *objective* measures of housing quality, including housing deprivation, neighbourhood deprivation and over-crowding. Finally, the third dimension relates to the most extreme form of housing disadvantage, homelessness.

Focusing on several dimensions of the housing phenomenon has two aims. The first aim is methodological as it permits us to 'triangulate' our results, in other words, to validate subjective self-reported data with objective external measures. The second aim is substantive; looking at housing from different angles allows us to capture its different aspects and therefore provide more disparate and robust evidence to inform policy. At the same time, looking at housing disadvantage across several dimensions provides a measure of the degree of the disadvantage, with groups that are found to be disadvantaged across many or all measures deserving particular attention.

The equality groups examined in the study are based on the grounds covered by equality legislation. The Equal Status Acts 2000-2015 prohibit discrimination in the provision of accommodation on ten grounds which are as follows:

1. Gender;
2. Civil Status;
3. Family status;
4. Age;
5. Disability;
6. Sexual orientation;
7. Race/ethnicity/ nationality;
8. Religion;
9. Membership of the Traveller Community;
10. Receipt of housing assistance.

Based on these housing dimensions and equality groups we ask the following questions:

- Are some groups more likely to experience discrimination than others?
- Do housing quality outcomes vary across equality groups?
- Are inter-group differences in discrimination and housing quality explained by socio-economic background and housing tenure or are other processes also at play?
- Are the risks of being homelessness unequally distributed across equality groups?

## **1.2 CONTEXT AND POLICY**

### ***1.2.1 The Irish housing system***

The Irish housing model has traditionally relied on high levels of home ownership. The level of home ownership rose steadily throughout the second half of the 20<sup>th</sup> Century, reaching a peak of just under 80 per cent in the 1990s (Fahey and Maître, 2004) but subsequently falling to 70 per cent in 2011 (Norris 2016).

Social housing schemes formed a second pillar of the Irish housing model, however Ireland was distinctive in the early introduction of tenant purchase schemes, so that ‘from the early

1970s older public housing stock was sold as fast as new public housing was built' (Fahey and Maître, 2004, p.284). In recent decades however, the social housing stock has not been adequately replenished, resulting in the proportion of the housing stock comprised of social housing falling from 18 per cent in 1961 to just 9 per cent in 2011 (Byrne and Norris, 2018), before rising marginally to 10 per cent in the 2016 Census.

The private rented sector was traditionally the residual sector in the housing system but has become an increasingly important source of housing in the last decade. The proportion of the households in the private rented sector grew from 10 per cent in 2006 to 19 per cent in 2016 (CSO, Census of Population, 2007 and 2017).

### **1.2.2 *Housing costs and affordability***

Since the early 2000s the housing market in Ireland has been in rapid flux. During the economic boom a property bubble developed pushing house prices to unsustainable levels, barring access to those on lower incomes and leading to over-indebtedness among many Irish households (Russell et al., 2011). With the financial crash and subsequent recession, house and rental prices fell but household incomes also took a substantial hit.

Consequently, the number of households in mortgage arrears swelled and the proportion of households experiencing difficulties meeting housing costs increased (Whelan et al., 2016; Maître and Nolan, 2016).

With the recovery, problems of housing supply have come to the fore. After almost a decade of minimal public and private investment in residential construction, the lack of housing supply has become acute and rental prices have spiralled. In 2014, only 10,500 new builds were registered compared to over 70,000 in 2007 (Norris and Byrne, 2016).

Nationwide rental price data compiled by the Residential Tenancies Board show that the standardised average rent increased by 40 per cent from Quarter 1, 2011 to Quarter 3, 2017. Even higher rises are recorded in Dublin, where rents rose by 55 per cent over the same period. Lawless et al. (2017) report that house prices have grown by 46 per cent in nominal terms since 2013. Post-recession increases in household incomes were much more modest in comparison, rising by between 2 and 4 per cent annually from 2012 to 2014 (Callan et al., 2017).

This mismatch between income and housing costs has exacerbated the problem of affordability for some. Corrigan et al. (forthcoming) find that in 2015, 16 per cent of Irish renters and mortgage holders experienced problems of affordability, defined as spending more than 30 per cent of household income on housing costs. This figure is up from 13 per cent in 2005, but slightly down from the peak of 17 per cent in 2014. The study also found that affordability issues are particularly acute in the private rented sector, among households in the lowest income quartile, and among those living in Dublin (ibid, p.24). However, they also note that affordability for low income, urban, private renters is a persistent problem and was highlighted more than a decade ago by Fahey et al. (2004).

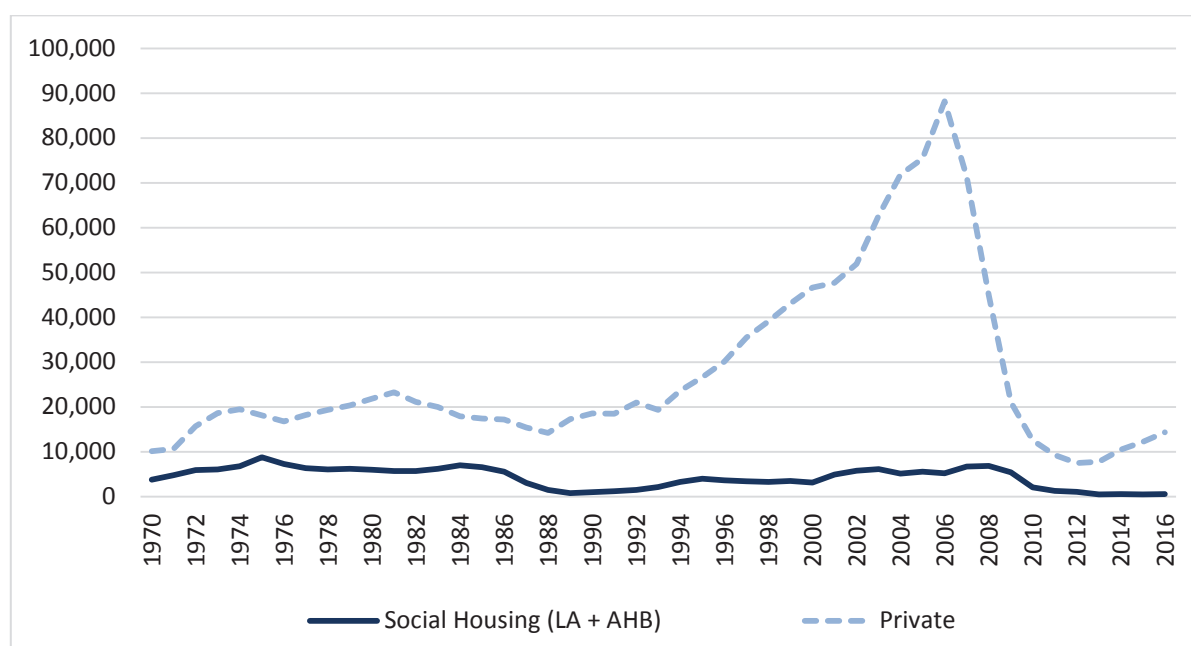
The housing model described above is important to understanding the housing conditions faced by at-risk groups in Ireland. Just as important, however, are the policy responses to these issues. Two areas of policy are particularly relevant; housing policy (social housing and cash-based supports) and equality legislation.

### **1.2.3 Housing supports**

#### **Social housing**

Social housing provision is perhaps the most important housing function of the central government and local authorities. As Figure 1.1 shows, this was certainly the case in the latter half of the 20<sup>th</sup> Century, when social housing made up a considerable proportion (almost half in the mid-1970s) of total unit completions. Between 1970 and 1990, social housing accounted for 30 per cent of total new builds. Between 2013 and 2016, only 2,073 units were built, making up less than 10 per cent of the total. These data reflect Norris and Byrne's (2016) claim that the provision of social housing became pro-cyclical. Given these shortages, the distribution of social housing to minority or at-risk groups is potentially relevant to the study of discrimination and group disadvantage in housing.

*Rebuilding Ireland* the government's response to the housing crisis, sets out a target of bringing an additional 47,000 social housing units on stream by 2021.

**FIGURE 1.1 UNIT COMPLETIONS (ESB CONNECTIONS) BY SECTOR, 1970-2016**

*Sources:* Department of Housing, Planning and Local Government Statistics, ESB Connections.  
*Note:* LA= Local Authority; AHB = Approved Housing Bodies.

It is difficult to evaluate how easy it is for a given group to access social housing, because the qualification criteria vary by Local Authority and may differ for housing provided by Voluntary/Approved Housing Bodies. There is, however, scope for the Minister for Housing to issue directions around qualification criteria and Approved Housing Bodies usually require prospective tenants to be on a Local Authority waiting list. National legislation requires all local authorities to publish social housing allocation schemes, which detail the criteria to qualify for social housing, and the method used by the authority to prioritise applications. The Dublin City Council allocation scheme is an illustrative example, because it is relevant for over a fifth of households eligible for housing support in Ireland.

To be considered for social housing in Dublin City Council, the household's net income must be below a certain level. This level is defined by household type. Households must also have a long-term right to reside in Ireland. Once an application is deemed eligible, the household is placed in a priority band. People experiencing a range of housing difficulties such as homelessness are placed in the first band. Disability and Membership of the Traveller

Community can also be cited as grounds for inclusion in the first band.<sup>3</sup> A second band is comprised of people living in over-crowded accommodation.<sup>4</sup> The final band is for all other applications.<sup>5</sup> In Dublin City Council, 30 per cent of the available housing stock is allocated to each band, with 10 per cent to be allocated at the discretion of the Council. Because the number of candidates increases with each band, people in the first band will have their housing needs seen to most quickly, but applicants in bands two and three do not necessarily need to wait for the other bands to be exhausted before being catered to (Dublin Inquirer, 13 December 2017).

While some equality groups are prioritised by local authorities, others are directly or indirectly *disadvantaged* by government policy in this area. For instance, there are a number of restrictions in place to limit provision of social housing to non-Irish nationals. While UK nationals enjoy the same rights as Irish citizens, other European Economic Area (EEA) nationals can only apply if they are in employment, are registered as unemployed having previously been in employment for at least a year, or are out of work on account of a temporary incapacity. Non-EEA nationals can only qualify if they satisfy both the conditions above and residency rules, which typically require the applicant to have lived in the country for at least five years (Housing Circular 41/2012).<sup>6</sup> Because of the prioritisation of families in this system of support, people without children will necessarily lose out. The Dublin Simon Community argues that single people are effectively penalised within the housing support system because although they compete for the same properties as couples, they receive lower levels of Rent Supplement (Dublin Simon Community, 2015). Success in securing social housing also depends on the stock available to rent. Smaller and larger households are

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<sup>3</sup> In 2016, 48 per cent of Traveller households and 15 per cent of people with disabilities were social renters (LA or voluntary housing body) compared to 9 per cent of all households/individuals (CSO: E9026, E8035, E1006).

<sup>4</sup> In Irish legislation, over-crowded accommodation is defined as dwellings where two people or more of opposite sexes who are not a couple must sleep in the same room, or where the bedroom has less than 400 cubic feet of airspace. This legislation dates back to 1966, and recently there have been calls for the legislative definition to be updated: [www.irishtimes.com/news/ireland/irish-news/legislation-required-to-tackle-overcrowding-dublin-s-chief-fire-officer-1.3279427](http://www.irishtimes.com/news/ireland/irish-news/legislation-required-to-tackle-overcrowding-dublin-s-chief-fire-officer-1.3279427).

<sup>5</sup> This information is sourced from the DCC Social Housing Allocations Scheme and the Guidelines for Letting DCC Housing Accommodation, available for download from [www.dublincity.ie/housing-and-community-i-am-looking-home-section/apply-council-home](http://www.dublincity.ie/housing-and-community-i-am-looking-home-section/apply-council-home). Accessed January 2018.

<sup>6</sup> [www.housing.gov.ie/sites/default/files/migrated-files/en/Publications/DevelopmentandHousing/Housing/FileDownload%2C29412%2Cen.pdf](http://www.housing.gov.ie/sites/default/files/migrated-files/en/Publications/DevelopmentandHousing/Housing/FileDownload%2C29412%2Cen.pdf).

disadvantaged due to the nature of the existing council housing stock, which predominantly consists of two or three bedroom units (National Oversight and Audit Commission, 2017).

### **Cash based housing assistance**

Most cash based housing assistance in Ireland is provided via four mutually exclusive schemes – the Rent Supplement (RS), the Rental Accommodation Scheme (RAS), the Housing Assistance Payment (HAP) and the Mortgage Interest Payment (MIS).

#### **Rent Supplement (RS)**

The RS is a means-tested payment provided by the Department of Employment Affairs and Social Protection for low income tenants in private rented accommodation. To be eligible for RS, the recipient's rent must be below a certain level, and the adults in the household must work less than 30 hours per week. In general, payments are made directly to the tenant rather than to the landlord.

#### **Mortgage Income Supplement (MIS)**

The MIS is an equivalent allowance for owner-occupiers. It is paid on a short-term basis by the Department of Employment Affairs and Social Protection to people who are struggling to meet their mortgage repayments. Like in RS, the household must work less than 30 hours per week, and must pay a contribution to the mortgage interest. The MIS was closed to new entrants in 2014, and was wound down completely at the beginning of 2018.

#### **The Rental Accommodation Scheme (RAS) and the Housing Assistance Payment (HAP)**

The RAS and HAP are payments provided by local authorities for people with long-term housing needs. Unlike recipients of Rent Supplement, people in receipt of HAP and RAS are not subject to a 30-hour limit on their workload, and payments are not made to the tenant but directly to the landlord with the tenant paying the Local Authority a contribution. The main difference between the RAS and the HAP is that under HAP, the role the tenant plays in securing accommodation is greater and the Local Authority is not involved in the tenancy



relationship. More information on the differences between the schemes is available in a recent report published by Citizens Information.<sup>7</sup>

Recent policy developments have favoured a move towards HAP as the main payment for people with a long-term housing need. As Table 1.1 demonstrates, the number of HAP recipients has increased substantially since its inception in 2014. The table also shows a decline in recipients of Rent Supplement, many of whom have moved to HAP.

Combining these payments together, we find an overall decline in the number of people receiving cash based housing assistance in this period. This is only partly explained by the winding down of the Mortgage Interest Supplement. Some of this decline may be due to the HAP, RAS and RS rent limits not keeping pace with the increase in market rents, thereby reducing the number of eligible properties in the market. A recent (2018) report by the Dublin Simon Community found that only 7 per cent of available properties in Dublin fall within the rent limits (Dublin Simon Community, 2018).

**TABLE 1.1 RECIPIENTS OF CASH BASED HOUSING ASSISTANCE**

	2013		2014		2015		2016	
	N	%	N	%	N	%	N	%
Rent Supplement	79,788	73	66,409	72	56,959	66	44,521	54
Mortgage interest supplement	9,768	9	5,007	5	2,907	3	1,832	2
RAS	20,173	18	20,473	22	20,834	24	20,306	24
HAP (including homeless HAP)	0	0	463	1	5,853	7	16,493	20
	109,729	100	92,352	100	86,553	100	83,152	100

Source: Department of Housing, Planning and Local Government Statistics.

#### **1.2.4 Housing and the equality legislation**

The tenth ground for discrimination (see Section 1.1) was introduced in 2015 to prohibit providers of accommodation services from discriminating against someone because they were in receipt of housing assistance, Rent Supplement or other welfare benefits. The processing of both RS and HAP requires the knowledge and cooperation of the landlord. The

<sup>7</sup> Available: [www.citizensinformationboard.ie/downloads/social\\_policy/HAP\\_Report\\_CIB\\_2017.pdf](http://www.citizensinformationboard.ie/downloads/social_policy/HAP_Report_CIB_2017.pdf).

RS application form has a section which has to be filled out by the landlord to get their tax registration or PPS number. HAP is a tripartite arrangement between the tenant, the landlord and the Local Authority. Payments are made directly to the landlord by the Local Authority, and the tenant pays a contribution to the Local Authority.

The amendment to equality legislation was introduced on the basis that landlords were stating in published advertisements that they would not accept recipients of RS as tenants.<sup>8</sup> There is some evidence that tenants have been availing of this protection. In 2016, the housing assistance ground, at 30 per cent of the total, was the most frequently queried with the Irish Human Rights and Equality Commission (IHREC, 2017). There were 43 complaints made to the Workplace Relations Commission on this ground in 2016, including some high profile cases. In August 2017 a landlord was forced to pay compensation of over €42,000 for refusing to accept HAP payments which three tenants had qualified for.<sup>9</sup>

### **1.3 STRUCTURE OF THE REPORT**

This report is structured as follows. Chapter 2 discusses the existing literature on housing discrimination and housing deprivation across equality groups. In Chapters 3, 4, and 5 we use three sources of high quality data to assess the relationship between equality group status on one hand, and housing discrimination and disadvantage on the other. Chapter 3 investigates the subjective experience of discrimination in housing across the equality groups as reported by respondents in the 2014 Equality Module of the Quarterly National Household Survey (QNHS). Chapter 4 builds on this analysis of perceived discrimination by studying the social and demographic correlates of housing disadvantage which is measured as housing deprivation, neighbourhood deprivation and over-crowding in the Survey of Income and Living Conditions. We acknowledge that some of the most disadvantaged households do not appear in these surveys due to homelessness, and therefore in Chapter 5 we outline findings from the 2016 Census special investigation on homelessness. Chapter 6 concludes the report by comparing the findings across these data sources and drawing out the lessons for policy and future research.

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<sup>8</sup> [www.rte.ie/news/2015/0219/681421-rent-supplement](http://www.rte.ie/news/2015/0219/681421-rent-supplement).

<sup>9</sup> [www.irishtimes.com/news/crime-and-law/landlord-ordered-to-pay-more-than-42-000-to-three-tenants-1.3192606](http://www.irishtimes.com/news/crime-and-law/landlord-ordered-to-pay-more-than-42-000-to-three-tenants-1.3192606).

## CHAPTER 2

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### Housing inequalities and discrimination: literature review

#### 2.1 INTRODUCTION

This chapter evaluates the methods and findings of existing research on housing discrimination and disadvantage in Ireland and around the world. The international research finds strong evidence that people with a disability and the Black community in North America, and the Muslim and Arab communities of Western Europe, face discrimination and disadvantage in housing markets. It also finds mixed evidence of discrimination against other minority groups, such as immigrants and homosexuals. In Ireland, studies have shown that adverse housing circumstances are consistently associated with membership of a minority ethnic group. There is also some evidence of a link between family circumstances and housing disadvantage.

These conclusions, particularly in the international research, are reached using a number of methodological approaches which include field experiments, analysis of housing outcomes across at-risk groups, and examination of self-report data. We discuss the empirical findings based on this range of approaches. A prudent conclusion to draw from the debate on the merits of each approach is that it is best to use multiple sources and methods, and to investigate discrepancies between the findings derived from each one. This is the analytical strategy employed in the current report.

#### 2.2 PREVIOUS RESEARCH

The quantitative research on discrimination employs three primary methods; field experiments, analysis of group outcomes, and analysis of survey/self-report data (Pager and Shepherd, 2008).<sup>10</sup> This section discusses these three methods and some alternatives found less frequently in the literature.

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<sup>10</sup> Pager and Shepherd also mention reports on the part of discriminators (attitudes to minorities) and analysis of legal records, but these account for a relatively small proportion of the literature on housing discrimination.

### **2.2.1 Field experiments**

Most recent international studies on housing discrimination are field experiments. There are two types of field experiments – audit tests and correspondence tests. In audit tests, researchers will typically train actors to present themselves to landlords and estate agents. The actors will be ‘matched’ on a range of characteristics, such as height, weight, attractiveness etc. They will be instructed to behave in a certain way, such that the only pertinent difference between them will be the difference the researcher is interested in, which is usually race, ethnicity or gender. Response or follow up rates are then compared across the groups.

The correspondence test is similar to an audit test, but the actors are replaced by fictitious characters on whose behalf emails are sent to respond to newspaper or internet advertisements for properties. Multiple applications are sent, which are equivalent in every way except for the characteristic of interest such as race, gender, sexual orientation etc. These characteristics are often indicated subtly by the name of the character. With regard to sexual orientation, joint applications from homosexual and heterosexual couples can be used.

Rich’s (2014) review of these field experiments uncovers the remarkable extent of housing discrimination across Europe and the United States in the 21<sup>st</sup> Century. She identifies nineteen experiments, which are mainly concentrated in the US, Scandinavia, and Southern Europe. The review presents the size of the effect as net discrimination rates. The highest rates are found between native and Middle Eastern men in Sweden (24.8 per cent); between able bodied and disabled residents of Chicago (30.3 per cent); and between Greeks and Albanians in wealthier areas of Athens (46.4 per cent).

The American literature, led by the Department of Housing and Urban Development, has focused mainly on Hispanics, Blacks and Arabs (Ewens et al., 2014; Carpursor and Loges 2006; Hanson and Hawley 2011; Turner et al., 2002). Other studies have examined discrimination against Native Americans (Turner and Ross 2003a), Asians and Pacific Islanders (Turner and Ross 2003b) and people with disabilities (Turner et al., 2005). These studies find evidence of housing discrimination against all of the groups listed above, with

particularly strong and consistent findings against the African-American population and people with disabilities.

The European studies have uncovered discrimination against Arabs, Muslims, Eastern Europeans, working class people (Ahmed and Hammarstedt, 2008; Bosch et al., 2010; Baldini and Federici, 2011; Andersson et al., 2012), and homosexual men (Ahmed and Hammarstedt, 2007), but found no evidence of discrimination against lesbian couples (Ahmed et al, 2008). Many of these studies split their analysis of minority groups by gender but do not find consistent results. One study in Greece showed discrimination against the Albanian minority (Drydakis, 2011) and, more recently, Ausperg et al.'s (2017) experiment in Germany, published after Rich's review, revealed discrimination against the Turkish minority, especially among those of low socio-economic status. Results from Combes et al.'s (2017) experiment involving African immigrants in French apartment blocks are suggestive of 'neighbourhood discrimination' effects, meaning that landlords who own multiple residential units within one building are reluctant to cater to minorities in case doing so would impact negatively on the price of their remaining units. To date, no field experiment on housing discrimination has been carried out in Ireland. Future research should consider one as a complement to this report.

### **2.2.2 *Statistical analysis of outcomes***

Another way of measuring discrimination is to look at the effect of minority group membership on housing outcomes such as price (relative to the market price), tenure, neighbourhood quality, etc. Perhaps the largest methodological and conceptual challenge in this approach is to decide on control variables. It is sometimes unclear which socio-demographic characteristics are separate to minority group status and identity. For instance, researchers may uncover a link between ethnicity and housing quality, which disappears when income is controlled for. This would mean that the only reason ethnicity is related to housing quality is because ethnicity is associated with low income. However, finding that ethnicity is tied to income is a problem in its own right, and may be a function of discrimination.

### International research

Notwithstanding this challenge, the existing outcome studies are illuminating. One of the most comprehensive recent examples is Bayer et al.'s recent (2017) study of approximately two million repeat property sales in the US market. They found that Blacks and Hispanics pay a premium of 2 per cent for their accommodation, holding other factors constant. Surprisingly, they were also found to pay this premium when being sold a property by a member of the same ethnic group. The authors tentatively suggest that the persistence of this premium within ethnic groups may be due to lower bargaining power and higher search costs among the minority groups (Bayer et al., 2017). The presence of price premia for ethnic minorities in the US is supported by Ihlanfeldt and Mayock (2009) who find evidence of inter-ethnic price discrimination in the Florida home sales market across a number of groups including Blacks, Asians and Hispanics. This international research on price premia for minority groups is particularly relevant for Ireland, where the affordability of housing is a pressing socio-political issue.

Another variable of interest is variation in tenure status across groups. Gabriel and Rosenthal (2015) use US data spanning from the early 1980s to the year 2001 to argue that large White-Black and White-Hispanic racial gaps in rates of homeownership have persisted over time – despite policy attempts by the Clinton and Bush administrations to address them. Coulson (2002) uses the 1998 US Current Population Survey to show that non-citizenship, minority ethnic status and recent immigration are negatively associated with homeownership in the United States. These effects hold when controlling for income, age, education, and family composition. This means that ethnic minorities are less likely to be homeowners, and that the effect is not due to socio-economic or other demographic differences between the groups.

Inter-group disparities in housing tenure are not as persistent in Europe. Hilber (2007) studies the effect of citizenship on rates of homeownership across the EU12<sup>11</sup> using the European Community Household Panel dataset which spans from 1994 to 2001. Contrary to Coulson (2002), his model (which also controls for a range of factors including respondent

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<sup>11</sup> The EU12 refers to the EU Member States that acceded in 2004 and 2007. The EU13 are the original EU Member States excluding Ireland and the UK (see Chapter 4 Appendix for details).

age and household income) shows no statistically significant effect of citizenship on homeownership. According to a 2015 OECD report, immigrants in Europe are 46 per cent less likely to own a home than the native population. However, this gap is substantially reduced after adjusting for the age and income of the immigrant population. The report suggests that part of the remaining difference may be explained by the length of stay in the country, but this is not analysed systematically.

### **Irish research**

Maître and Russell (2017) present a broad overview of the housing status of non-Irish nationals in Ireland. They created two variables through factor analysis of the SILC data to measure housing and neighbourhood deprivation, and deemed households to be deprived if they lack one or more of the items on each scale. Foreign nationals are no more likely to be exposed to deprivation on either measure. This finding is robust to restricting the sample to private renters but no additional controls are included. Moreover because only one year of data was used (i.e. data were not pooled across years) the numbers did not allow the situation of different migrant groups to be examined. They also report EU figures on the relationship between nationality and over-crowding and find that non-Irish nationals are substantially more at risk of living in over-crowded conditions. However, compared to other EU countries the over-crowding rate in Ireland is quite low for nationals and non-Irish nationals alike.

Maître and Russell (2017) also show that non-Irish nationals in Ireland are disproportionately concentrated in the private rental sector. However, when duration of stay is accounted for, the tenure status of migrants approaches that of the native population. This suggests that discrimination is not the main factor determining the tenure status of migrants. Accommodation in the private rental sector still means that these groups have been especially exposed to soaring rental prices in recent years.

Irish research on multidimensional poverty has uncovered relationships between housing deprivation and over-crowding on the one hand and age and family type on the other. Data from the 2013 SILC show that while the prevalence of housing and neighbourhood

deprivation is spread evenly across disability, age and family risk groups, over-crowding is highly concentrated among young adults and children (Watson et al., 2016; 2017a).

Other Irish research on housing outcomes has used Census data, which provide information on access to water, sewerage, broadband and home heating as well as dwelling type (apartment, house, etc.) and tenure status. Watson et al. (2017b) use the 2011 Census to evaluate the housing conditions of the Traveller minority. They found that only 16 per cent of Travellers owned their own home, compared to 72 per cent for the non-Traveller population. Travellers were also exceptionally reliant on social housing, with just under half of them recorded as social renters. There were also problems with housing quality. Fifty-six per cent of Travellers were faced with over-crowding compared to just 9 per cent of the non-Traveller Community.<sup>12</sup> Only 24 per cent of Traveller households had access to the internet compared to 82 per cent of non-Traveller households.

Watson et al.'s analysis supports the findings of the All Ireland Traveller Health Study, carried out in 2010 (Watson et al., 2017b). According to those data, only 45 per cent of Travellers in the Republic of Ireland had access to drinking water, 33 per cent reported problems with rats in their immediate surroundings, and 45 per cent said that they lacked access to a main road. Over one-in-three Travellers reported living in 'very unhealthy' and 'very unsafe' homes.

Recently published research detailing the socio-economic circumstances of the Roma Community across the island of Ireland has identified extremely high levels of housing deprivation and over-crowding (Pavee Point and Department of Justice, 2018). The research found 45 per cent of these households did not having enough beds for everyone and 24 per cent were comprised of eight people or more. This latter figure compares to a rate of just 1.3 per cent for the entire Irish population.<sup>13</sup> It is also reported that over 40 per cent of respondents lacked hot water and 66 per cent could not afford adequate heating. Perhaps the most striking finding is that 6 per cent of the Roma population in Ireland is homeless, and almost 45 per cent has previous experience of homelessness. These extraordinary

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<sup>12</sup> This finding may be partly explained by larger average family size among Travellers.

<sup>13</sup> Census Statbank table E4075: Private Households by Size, Total Persons in the Household and Average Household Size 2011 to 2016 by Composition of Private Household.



homeless figures reflect the challenges posed by the social housing rules for non-Irish EEA nationals as described in Chapter 1.

Because Irish society was very homogenous until recent years, research on housing outcomes among minority groups has been largely restricted to data extracted from recent surveys. One notable exception to this historical homogeneity on the island of Ireland is the cultural divide in Northern Ireland. Bell (2008) highlights the Caledon affair, an incident in 1968 where a single Protestant woman was offered Local Authority housing ahead of a number of large Catholic families, sparking outrage among the nationalist community. Cunningham (2016) points to inequalities in housing quality in the North, citing a 1990 report which showed that 16 per cent of Catholic households lived in over-crowded accommodation (compared to 5 per cent of Protestant households) and that despite Catholics having larger families on average, Protestant households tended to have more rooms. Furthermore, these religious and cultural differences could not be fully explained by socio-economic differences between the groups.

### ***2.2.3 Analysis of self-reported discrimination***

Chapter 3 of this report focuses on self-reported discrimination in housing. There are a number of advantages to this approach. One is that when a large representative survey is available, discrimination can be measured across a wide range of equality grounds and these findings are generalisable to the broader population. The weakness of the approach is the subjective nature of the responses, which can lead to under- or over-reporting. Under- and over-reporting is only a problem if it varies systematically by group type. If the error is random (stochastic) it should be cancelled out across the sample, provided that the sample is large enough.

In addition to being a useful addition to the research on objective discrimination, analysing self-report data is important in its own right. This is because perceived discrimination is sometimes the variable of interest for researchers and policymakers. There is strong evidence to suggest that perceived discrimination has a detrimental impact on mental health. Kessler et al. (1999; p. 224) find that 'discrimination is among the most important of all the stressful experiences that have been implicated as causes of mental health

problems'. The link between self-reported discrimination and health is particularly interesting in the context of housing discrimination. Yang et al. (2016) show that the direction of the effect of housing discrimination on health is conditional on the characteristics of the neighbourhood. The effect strengthens as median house value increases, but weakens as the non-White and lone parent share of the neighbourhood increases.

### **International research**

Despite these advantages, there has been surprisingly little international research on perceived discrimination in housing. The most relevant study is McGinnity and Gijbarts' (2015) work on perceived discrimination among Polish migrants in Ireland, the UK, the Netherlands and Germany. Although this study does not specifically focus on discrimination in housing markets, it does identify 'negative experiences', including difficulty in finding accommodation, as a determinant of perceived discrimination – a relationship which holds in all four countries. Outside of Europe, Dion's (2001) study of the Toronto housing market reports that immigrants of Jamaican and Somali origin perceive discrimination more than Polish immigrants do. The authors emphasise the racial role of the 'visibility' of immigrants in determining perceived discrimination.

### **Irish research**

Irish researchers have produced a considerable body of equality research using self-report data, particularly the equality module of the QNHS. Most recently, McGinnity et al. (2017) gave a breakdown of the proportion of all cases of self-reported discrimination that can be attributable to various arenas of public life; the labour market, public services, and private services. Discrimination in access to services was most prevalent in housing, at a rate of 4.1 per cent. In contrast to discrimination in private businesses and financial institutions, which has fallen steadily over the period 2004-2014, this rate has remained relatively stable over time. The authors then estimated regression models to assess the determinants of discrimination in the three broad arenas of discrimination described above (labour market, private services and public services).

A more detailed analysis of discrimination in housing is available from McGinnity et al. (2012) for the 2010 QNHS equality module. Of the equality groups, the worst affected group

were Black respondents, who were more than five times as likely as White respondents to report discrimination. The next largest effect was for Asians, who report housing discrimination at a rate 3.7 times greater than White respondents. Separated respondents were 2.5 times more likely to report discrimination in accommodation than their married counterparts. Surprisingly, when other factors are controlled for, foreign nationals report slightly less discrimination than Irish nationals, but the effect only barely achieves statistical significance at the 5 per cent level.

#### **2.2.4 Other methodological approaches**

##### **Attitudes of discriminators**

Another method that is sometimes employed in the study of discrimination is analysis of the attitudes of potential discriminators. This approach complements research on self-reported experiences of discrimination because it allows researchers to investigate whether there is evidence of societal prejudice against a group that is consistent with that group's perceptions of discrimination.

Despite the potential benefit of this approach, it has been underused in research on housing discrimination. Studies linking prejudicial attitudes to discrimination have largely been confined to labour market discrimination (e.g. Nunn et al. (2010) in the UK; Pager and Karafin (2009) in the United States). The exception is Carlsson and Eriksson's (2017) paper on public attitudes and housing discrimination in Swedish municipalities. Their study is an attempt to evaluate the relationship between attitudes reported in a nationwide survey and housing discrimination measured in a field experiment. They used municipalities as their unit of analysis, and found that negative attitudes towards immigrants were associated with larger differences in call back rates in response to (fictitious) applications with Swedish and Arab names.

The Irish work most closely resembling Carlsson and Eriksson's analysis is a report published by the National Disability Authority (2017, p. 56), which compares Irish people's mean 'levels of comfort' with sharing a neighbourhood with people with disabilities to their comfort with neighbouring other minority groups. They find that Irish people are least comfortable with sharing a community with Travellers, with an average comfort score of 7.5

out of 10, followed by people with mental health difficulties, and people from Black and minority ethnic backgrounds, at 8.8 each. Some of these findings are comparable to the results of the current report.

### **Analysis of complaints and legal records**

Another method that can be useful to determine the extent and nature of discrimination in housing markets is analysis of records of legal cases and complaints. The weakness of this approach is that instances where legal action is taken may not be representative of all (reported and unreported) cases of discrimination. For instance, the propensity of a victim to take legal action may vary depending on their relationship with the perpetrator.

Nonetheless, when considered in conjunction with findings from other sources, the results of these studies can be useful, not least because they indicate which groups are most likely to report discrimination to the authorities.

Research on legal cases relating to housing discrimination is rare. One exception is the work by Roscingo and colleagues (2007, 2009). Analysing 750 legal records from the State of Ohio on housing discrimination they find that African Americans are more likely than any other group to take legal action against housing discrimination, making up 90 per cent of the caseload. This is a remarkable statistic, considering that only 18 per cent of the state population is Black. There was a strong gender dimension, with African-American women almost twice as likely to take a case as their male counterparts. Landlords were the most commonly cited perpetrators but real estate agents were also involved in exclusionary discrimination preventing access to housing, while neighbours were cited for harassment or mistreatment within existing housing arrangements.

Ireland has a well-developed legal framework prohibiting discrimination in access to accommodation, making the Irish housing market a promising avenue for this kind of research. Despite this, research on reports of housing discrimination in Ireland has been limited. A study by researchers in the Immigrant Council of Ireland using their administrative data from 2013 and 2014 on complaints and referrals of racist incidents in social housing found that Black Africans were the most affected group, accounting for 46 per cent of victims, followed by Central/Eastern Europeans and Asians. The Roma and Muslim populations made up smaller proportions, at 7 per cent each, but this is still very high

considering the size of these groups in Ireland. The data also showed that 60 per cent of incidents involved verbal abuse, and a further 30 per cent involved racist graffiti and/or other property damage (Ní Chonail and Buczkowska, 2016). Michael (2016) details several cases of racism against Africans in the private rental market using data from iReport, an online reporting platform run by the Irish branch of the European Network Against Racism.



## CHAPTER 3

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### The experience of discrimination among people who are looking for housing

#### 3.1 INTRODUCTION

This chapter sets out to measure the experience of discrimination in access to housing or accommodation and how it varies in Ireland across social groups, i.e. 'equality groups'.

Here, discrimination refers to individuals' own report of discrimination in the housing market. Therefore, discrimination has to be interpreted as a situation in which the individual *believes* he or she has been treated differently because of his or her membership to specific groups. It follows that we can only talk about perceptions of discrimination, rather than what is considered discrimination in law. To limit the discrepancy between discrimination as expressed by the law and discrimination as perceived by the individual, the QNHS Equality Module on which the analysis is based provided respondents with a clear definition of discrimination (see Box 3.1).

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#### **BOX 3.1      DEFINITION OF DISCRIMINATION PROVIDED FOR EQUALITY MODULE (PROMPT CARD)**

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I am going to ask you some questions about your experiences of discrimination in Ireland. The focus of this section of the questionnaire is to collect data on discrimination as defined in Irish law. Under Irish law, discrimination takes place when one person or a group of persons is treated less favourably than others because of their gender, marital status, family status, age, disability, 'race' (skin colour or ethnic group), sexual orientation, religious belief, and/or membership of the Traveller Community.

When the term discrimination is used in this questionnaire, it refers to this legal definition only.

If you believe you were treated less favourably than someone else but it was for another reason (such as your qualifications, being over an income limit or because you are further back in a queue for something), this is not considered discrimination under Irish law.

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National and international literature on discrimination in general, and on housing discrimination in particular, focuses mainly on the experience of discrimination of people of

different races and nationalities. Much less is known about the experience of housing discrimination of other social groups, as pointed out in Chapter 2.

The aim of this chapter is to fill part of this gap by examining differences in perceived housing discrimination across 'equality groups'. The groups investigated are defined in terms of gender, age, disability status, ethnicity/nationality and family status (lone parent, single childless, couples with children, etc.).

Previous research on Ireland has shown that membership of these groups is also associated with disadvantages in several areas, including housing quality, access to the labour market, and educational achievement (Watson et al., 2017a; 2017b). Moreover, these characteristics are also likely to be associated with discrimination risks (McGinnity et al., 2017). For this reason, this chapter will consider the mediating role of socio-economic background and housing tenure in the relationship between equality groups and housing discrimination.

Section 3.2 discusses the data we use and how individual perceptions of housing discrimination are measured, and presents information on the tenure status of the equality groups – a variable which mediates the relationship between group membership and perceived discrimination. Section 3.3 presents descriptive results for housing discrimination over time and across equality groups, while Section 3.4 uses statistical modelling to explore variation between different equality groups and explore the mediating role of socioeconomic background and housing tenure. Section 3.5 concludes.

## **3.2 DATA**

Analyses in this chapter are based on the Quarterly National Household Survey (QNHS) special module on Equality, collected in 2004, 2010 and 2014. This module collects information that the standard QNHS and other surveys such as SILC do not include. Most importantly for our purposes, for all individuals aged 18 or older, the module collects



information about the experience of discrimination across different domains, including in access to housing.<sup>14</sup> In this respect, the module asks:

‘In the past two years, have you personally felt discriminated against while you were looking for housing or accommodation?’

1. Yes;
2. No;
3. Not applicable (e.g. not involved in looking for housing/accommodation in the last two years);
4. Don’t know.’

Moreover, the Equality module collects other relevant information including ethnicity/race.<sup>15</sup> In Chapter 4, the focus will be on nationality, given that information on ethnicity is not available in the survey used. Although ethnicity and nationality are two distinct concepts/characteristics, in the current population of Ireland they overlap to a large extent. For example, about 90 per cent of Black and Asian people have a non-EU nationality, while more than 80 per cent of White non-Irish are EU nationals.

Therefore, given the information it provides, the QNHS represents a suitable tool for our objectives. It is a high quality, nationally representative survey that collects a wide range of information for a large sample of the population, ranging from just under 15,000 to almost 25,000 across the years. In order to provide more robust estimates of the group effects we pool the data across survey years (2004, 2010 and 2014). This provides us with a total sample of more than 56,000 individuals for the three waves. Our final analytical sample, however, is of just under 15,000 once individuals who were not looking for accommodation have been excluded. Table A3.1 in the Appendix provides the number of cases for each equality group for both the entire sample and the subsample of people exposed to housing discrimination.

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<sup>14</sup> Details about the QNHS and the Equality module can be found in the Appendix and are more extensively discussed in McGinnity et al. (2017) (Chapter 3).

<sup>15</sup> More precisely, the CSO classification used combines both ethnicity and a simple version of nationality. It distinguishes between White, Black, Asian and of other ethnicity and, if White, between White Irish and White non-Irish. Black Irish and Black non-Irish are not distinguished in the data.

Notwithstanding the high quality of the survey, one aspect that might be of concern is the reference period for the experience of discrimination. The experience of discrimination refers to the period that spans over the two years which precede the survey. All the other information refers to the time of the survey. While this should not be an issue for many of the characteristics that we consider, it might be for those characteristics that are likely to vary more often over time such as employment status and housing tenure. We have to keep in mind that housing tenure refers to the housing arrangement at the time of the survey. While it is likely that individuals who were discriminated against while looking for accommodation were discriminated against while looking for the type of arrangement they are currently living in, this might not necessarily be the case. For example, an individual who felt discriminated against while looking for a house to buy, may have given up and decided to rent a house.

People may also incur 'indirect' housing discrimination. We refer here to the situation in which individuals who are trying to buy a house may be unable to secure a mortgage. In this case, they experience discrimination in financial services (and this is reported separately in the discrimination module). What is important here is that the consequences of such discrimination will also have an impact on access to housing. From this follows that discrimination among owner-occupiers might be under-reported.

### **Housing tenure**

The tenure of housing is an important aspect to take into consideration, because of its possible mediating role in the relationship between equality groups and experience of discrimination (and in housing quality).

Among those who have searched for accommodation in the preceding two years, the largest share are homeowners (49 per cent), followed by private renters (42 per cent) and the 9 per cent are Local Authority renters. This pattern differs from the housing tenure of the full population.<sup>16</sup> Housing tenure is also important because it varies significantly across equality

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<sup>16</sup> As said, in this chapter we focus only on people who had looked for accommodation during the two years before the survey. This implies that the distribution of housing tenure in our sample might not be (and in fact is not) equivalent to the distribution of housing tenure in the entire sample/Ireland's population. The same figures for the entire QNHS sample are 73 per cent homeowners, 19 per cent private renters and 8 per cent Local Authority renters. The figures from the 2016 Census are in line with those we observe in

groups (see Appendix Tables A3.2 and A3.3). The patterns are discussed in Section 4.3 in the following chapter.

### 3.3 HOUSING DISCRIMINATION ACROSS EQUALITY GROUPS

This section presents descriptive statistics for the experience of housing related discrimination. Figure 3.1 reports the share of those who were looking for housing or accommodation and those who were discriminated against. In the following we first present trends in housing discrimination over time, and then across equality groups. Statistics for the equality groups are based on the full sample, in which the three waves 2004, 2010 and 2014 are pooled together.

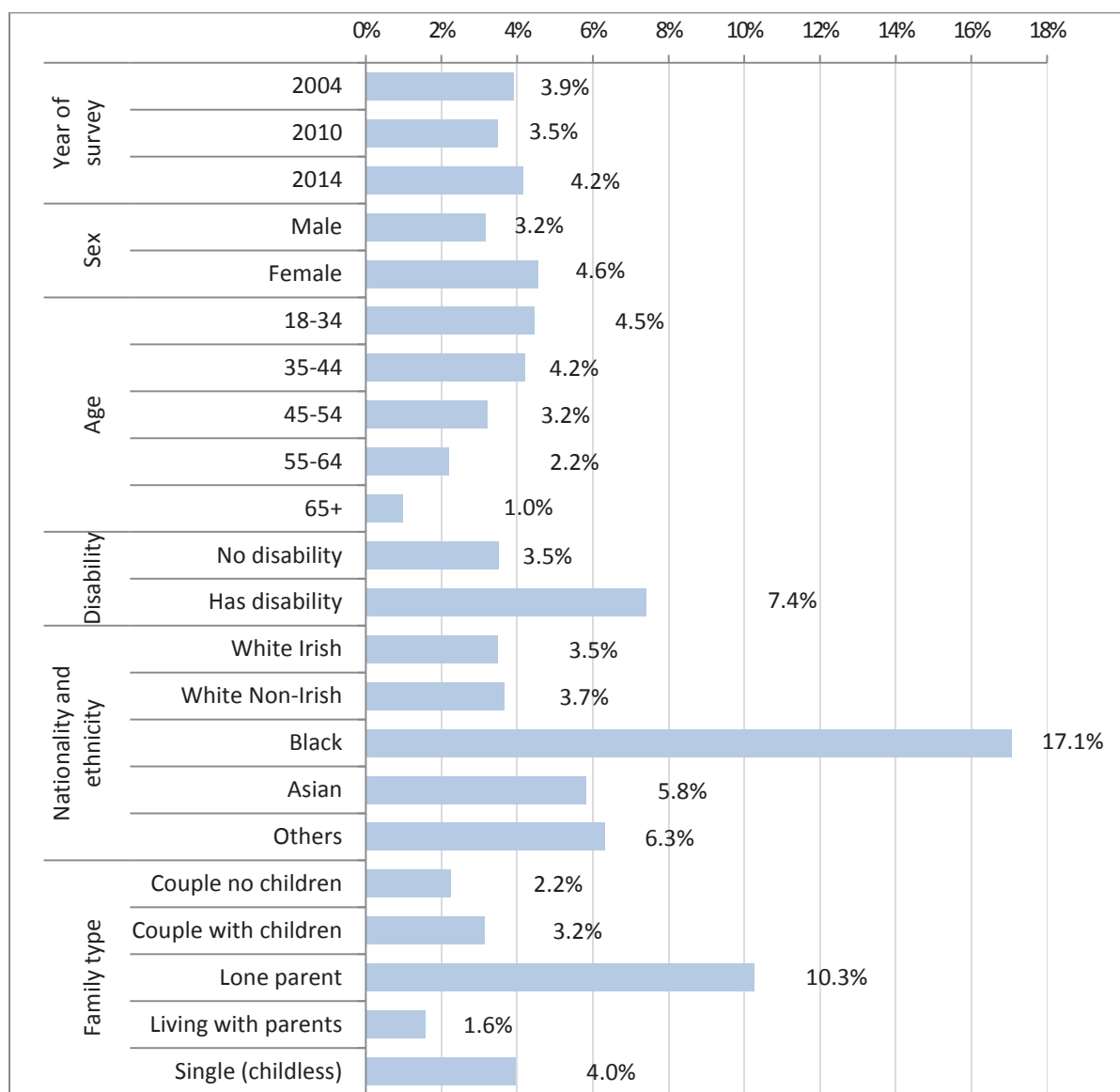
#### 3.3.1 Trends over time

The years of the survey cover a period of rapid economic change in Ireland, and significantly a period of boom and bust in the housing market. We would expect this context to influence housing discrimination. Declining competition for accommodation during the recession is expected to be associated with a decline in discrimination. In this situation, landlords and house-sellers may be less inclined to discriminate if they want to rent or sell their property. On the contrary, they might be more inclined to discriminate when the pool of candidates (tenants and house-buyers) is large as was the case during the economic boom and is currently the case in the private rental sector.

According to the data, there was a relatively small change in the proportion reporting housing discrimination (although it is large as a proportion of the original rate). Almost 4 per cent of people who were looking for accommodation felt discriminated against in 2004. This rate decreased in 2010 to 3.5 during the recession and then increased again to 4.2 in 2014 during the early recovery period when demand for housing began to outstrip supply. The models in Section 3.4 test whether this change is significant when changes in the characteristics of the population are taken into account.

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the full QNHS and are equal to 71, 20, and 9 per cent respectively for homeowners, Local Authority renters and private renters (see [www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/tr](http://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/tr)).

**FIGURE 3.1 RATES OF DISCRIMINATION IN ACCESS TO HOUSING, POOLED DESCRIPTIVE STATISTICS FOR THE YEARS 2004, 2010, 2014**

Source: Equality module QNHS

Note: Weighted data. Limited to those individuals who had looked for housing in the two years prior to the survey. N = 14,829.

### 3.3.2 Differences across social groups

Turning the attention towards the equality groups, substantial differences can be observed. Figure 3.1 shows a higher risk of discrimination for women (4.6 per cent) compared to men (3.2 per cent).

Larger differences can be observed by age, as risk decreases with age. We observe that 4.6 per cent of the youngest group, aged 18-34, experience housing discrimination. The discrimination rate then steadily decreases as people age and we observe that less than 1-

in-100 of those over 65 years old to experience housing discrimination. It should be noted that fewer of this age group had been in the housing market in the preceding two years (slightly less than 14 per cent compared to 52 per cent of those aged 18-34).

A larger difference in the experience of discrimination can be observed concerning the disability status. Individuals with a disability are more than twice as likely to perceive discrimination as those without a disability (7.4 per cent versus 3.5 per cent).

The most striking gaps, however, are found between individuals of different nationality or ethnicity. In the following we consider nationality and ethnicity jointly. The survey distinguishes between White, Black, Asian and other ethnicity, and further distinguishes White Irish and White non-Irish. The lowest rate of discrimination is experienced by White Irish individuals (3.5 per cent). A similar rate of 3.7 is reported by the White non-Irish population. The rate is somewhat higher for Asians (5.8), and considerably higher for Black respondents (17.1 per cent) who are about five times more likely to feel discriminated against compared to White Irish individuals. This is in line with international literature which finds Black people experience particularly high levels of discrimination (see Chapter 2). Finally we observe a rate of 6.3 per cent for people of other ethnic groups.

The last characteristic examined is family status. Family status is based on the respondent's relationship to the head of household.<sup>17</sup> In defining family status we consider whether the family head is single or part of a couple, as well as whether there are children in the family. We distinguish family heads that are part of a couple without children, part of a couple with children and lone parents. We also have a group labelled 'Single (childless)' which includes household heads with no partner and no children, and other family members who are not the family head, partner of family head or child of family head. Finally, we have a separate category for those who despite being over 18 are defined in the survey as the child of the head of household.<sup>18</sup> We labelled this category 'Living with parents' because it includes individuals living with elderly parents.

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<sup>17</sup> In this respect, the QNHS distinguishes individuals as (1) part of a couple; (2) lone parent; and (3) child within a couple/lone parent family.

<sup>18</sup> Unfortunately, given the data available, we are not able to distinguish between children in a two-parent family and children of a lone parent.

Lone parents stand out as the family arrangement most commonly affected by discrimination. One lone parent in ten felt discriminated against in access to housing in the two years preceding the survey. In contrast, the lowest rate is experienced by individuals living with parents (1.6 per cent), followed by couples without children (2.2 per cent), couples with children (3.2 per cent), and single people without children (4.0 per cent).

We have to keep in mind that results presented in Figure 3.1 do not take into account the fact that the same individual belongs to multiple equality groups and that the characteristics which define groups may to be associated. The next section employs multiple regression models in order to capture the independent role that each characteristic plays in determining discrimination.

### 3.4 MODELING HOUSING DISCRIMINATION

This section employs statistical modelling to evaluate how belonging to a specific group is associated with discrimination, net of the membership to other groups. Table 3.1 reports a set of models that estimate the risk of experiencing discrimination in looking for housing or accommodation. The models presented include the relevant variables step by step. In the first model we only include the equality groups; in the second model we control for other relevant characteristics capturing the socio-economic status of individuals; finally the last model includes housing tenure.<sup>19</sup> Proceeding in this way allows us to explore the mediating role of socio-economic background and housing tenure, and shed some light on the mechanisms at work in explaining the differences in the levels of discrimination across equality groups.

In addition, we tested whether the disadvantages experienced by equality groups were constant or varying over time, as well as whether the effects varied across different housing tenures. These results are not presented in the report – they are available from the authors upon request – but are discussed where significant differences were found.

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<sup>19</sup> We also estimated models of discrimination that controlled for region (Dublin, Border/Midlands/West, and South and East) and degree of urbanisation (urban versus rural areas). While at the bivariate level, we found those living in rural areas (2.6 per cent) were less likely to report discrimination compared with those in urban areas (4.3 per cent), neither urbanisation nor region were significant in multivariate settings nor did they affect the relationship between the other variables and discrimination. Therefore we excluded these factors from the final model.

Results presented in Table 3.1 come from a logistic regression model, where coefficients are expressed as odds ratios and have to be compared with the reference category – that in the case of sex, for example, is male. An odds ratio of 1 means that the group considered has the same likelihood of experiencing discrimination as the reference group/category. A value higher than 1 expresses a higher likelihood compared with the reference category. For example, an odds ratio equal to 2 indicates that the group experiences a risk of discrimination that is twice as high as the risk for the reference group. In contrast, if the odds ratio is equal to 0.5 it means the group experiences half the risk of the reference group (1 divided by 2).

Starting with gender, we observe an odds ratio of about 1, meaning that females do not experience a substantively different risk of discrimination compared to males. This holds across the three models, i.e. irrespective of the control variables.<sup>20</sup>

Moving to age, the model confirms the gradient observed in the descriptive statistics. The reference category for age is represented by individuals aged 65 or older. The coefficients are all large, positive and statistically significant, i.e. the younger the individual the higher the likelihood of reporting housing discrimination. In the first model where we do not control for additional characteristics other than equality groups, the effects are substantial. For example, the youngest group is 5.5 times more likely to be discriminated against compared to the over 65 group. It is interesting to look at how the coefficients change once we add other variables to the model. When we add education and the employment status, age inequality strengthens strongly, and the youngest group are now 14 times more likely to be discriminated against compared to the oldest group (Model 2). Younger people tend to have a higher level of education and employment, which hides some of the negative effect of age. When these factors are controlled, the independent effect of youth is even stronger (see Table A3.4 and Table A3.5 in the Appendix). In the first model age was thus partially masking other mechanisms influencing discrimination. A similar story emerges once we control for housing tenure, although it is operating in the opposite direction. In this case, the age gradient decreases for all age groups. The reduction in the effects can be explained

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<sup>20</sup> It is worth noting, however, that if family status is not controlled for, females are 1.4 times more likely to experience discrimination compared to males. This is due to the fact that lone parents, a group particularly at risk of experiencing discrimination, are predominantly female.

by the fact that older people are over-represented among the less discriminated group of homeowners (84 per cent of the over 65 group are homeowners) compared to young people who are more likely to be private renters (59 per cent of under 34 years old) (see Table A3.2).

**TABLE 3.1 LOGISTIC REGRESSION MODELS OF HOUSING DISCRIMINATION, POOLED MODELS FOR THE YEARS 2004, 2010, 2014 (ODDS RATIOS)**

		Model 1 Equality groups	Model 2 + education & employ't	Model 3 + Housing tenure
Gender	Female (Ref. Male)	1.099	0.996	1.062
	18-34 (Ref. 65+)	5.50 <sup>***</sup>	14.32 <sup>***</sup>	6.063 <sup>***</sup>
Age	35-44	4.387 <sup>***</sup>	11.37 <sup>***</sup>	5.966 <sup>***</sup>
	45-54	3.352 <sup>***</sup>	7.541 <sup>***</sup>	4.734 <sup>***</sup>
	55-64	2.164 <sup>**</sup>	3.574 <sup>***</sup>	2.898 <sup>***</sup>
Nationality/ ethnicity	White Non-Irish (Ref. White Irish)	1.228	1.336 <sup>*</sup>	0.924
	Black	5.330 <sup>***</sup>	4.982 <sup>***</sup>	3.509 <sup>***</sup>
	Asian	1.960 <sup>**</sup>	2.153 <sup>**</sup>	1.456
	Other	2.452 <sup>***</sup>	2.456 <sup>***</sup>	1.717 <sup>*</sup>
Disability	Has disability (Ref. No disability)	3.312 <sup>***</sup>	2.219 <sup>***</sup>	2.106 <sup>***</sup>
Family status	Couple with children (Ref. Couple no children)	1.417 <sup>*</sup>	1.105	1.242
	Lone parent	4.731 <sup>***</sup>	3.049 <sup>***</sup>	2.399 <sup>***</sup>
	Living with parents	0.744	0.586	0.992
	Single (childless)	2.092 <sup>***</sup>	1.964 <sup>***</sup>	1.523 <sup>*</sup>
Survey year	2010 (Ref. 2004)	0.854	0.889	0.697 <sup>**</sup>
	2014	0.961	1.131	0.867
Education	Higher/post-2nd (Ref. Lower 2nd or less)		0.493 <sup>***</sup>	0.541 <sup>***</sup>
	3rd non-honours		0.484 <sup>***</sup>	0.558 <sup>***</sup>
	3rd honours		0.414 <sup>***</sup>	0.472 <sup>***</sup>
Employment status	Unemployed (Ref. Employed)		1.689 <sup>**</sup>	1.391 <sup>*</sup>
	Inactive		2.453 <sup>***</sup>	2.098 <sup>***</sup>
	Student		1.922 <sup>***</sup>	1.564 <sup>**</sup>
Housing tenure	Local Authority renter (Ref. Homeowner)			3.961 <sup>***</sup>
	Private renter			4.619 <sup>***</sup>
	Pseudo R2	0.082	0.112	0.145
	Observations	14,829	14,829	14,829

Source: Equality module QNHS.

Note: Limited to those individuals who had looked for housing in the two years prior to the survey.

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001.

Interestingly, further analyses that investigated a possible interaction between age and housing tenure showed that the effect of age on discrimination varies according to the tenure. Specifically, we find that the difference in the likelihood of experiencing discrimination between individuals aged 65 or over and those aged 44 or younger is larger



among Local Authority renters compared with homeowners, and it even larger among private renters.

Further relevant characteristics in explaining the experience of discrimination in housing access are nationality and ethnicity. The results of the models confirm the descriptive pattern observed in Figure 3.1. White Irish and White non-Irish respondents experience roughly the same level of discrimination. Black people stand out as the most discriminated group, experiencing discrimination at a rate more than five times that of the White Irish. This difference decreases when we add the controls, but even after education, employment status and housing tenure are taken into account, Black people remain 3.5 times more likely to be discriminated against with respect to White Irish people. Conversely, the gap in discrimination that we have observed for Asians decreased and became statistically insignificant once housing tenure was controlled for. Concerning the other ethnicities, we observe a statistically significant odds ratio of 1.7, although the coefficient decreased after the inclusion of controls.

In the analyses presented in this chapter the Traveller Community is part of the White Irish population. Unfortunately, we can distinguish Travellers from other White Irish individuals in 2014 only. However, we performed separate analysis for 2014, which shows that Travellers are 22 times more likely than White Irish to experience housing discrimination, controlling for the membership of the other equality groups. This large difference in the experience of discrimination is halved when we control for education and employment status. It decreases further, although only slightly, when we also control for housing tenure. In the full model, Irish Travellers are nine times more likely than other White Irish respondents to experience discrimination in access to housing (results are not reported here but available from the authors).

Disability status also plays a significant role. People with a disability are 3.3 times more likely to report discrimination when looking for housing compared to those who are not disabled. This large difference, however, is partly explained by the fact that they are also more likely to be excluded from the labour market (61 per cent of people with a disability are inactive compared to 18 per cent of those without disabilities). After adding controls their disadvantage decreases to an odds ratio of 2.1. We also find that the disadvantaged position

of people with disabilities varies across housing tenure. While among homeowners the likelihood of being discriminated against is only slightly higher than for people without disability, it is considerably higher among Local Authority renters, and even more so among private renters. This is true net of the other equality group characteristics and socio-economic status.

The last characteristic we consider is family status. Couples with and without children perceive roughly the same level of discrimination, at least after the relevant socio-demographic characteristics are taken into account. The group that reports the lowest levels of perceived discrimination is adults living with their parents. In this case, however, the difference, while substantial in magnitude, is not statistically significant – this may be due to the small size of this group. At the other extreme, the group that perceives the highest discrimination is lone parents. If we do not take into account education, employment and housing tenure, this group is 4.7 times more likely to feel discriminated against compared to couples without children. Once we control for those characteristics, the gap halves to 2.7. The largest decrease in the disadvantage that lone parents experience is due to the fact that lone parents tend to have a lower secondary or lower level of education, to be economically inactive, and to be Local Authority housing residents. Another group that report considerable levels of discrimination is single people without children. Although they are less disadvantaged than lone parents, and part of their disadvantage decreases when housing tenure is controlled for, they are nonetheless 1.5 times more likely to report discrimination than couples without children. We also found an interesting interaction effect with tenure. The only substantial difference that we find in this case pertains to lone parents when compared with couples without children. Indeed, we find lone parents to experience higher levels of discrimination in both owner-occupied and private rented sectors but not in Local Authority housing.

Finally, the models presented in Table 3.1 also control for trends over time. As shown in Figure 3.1, we observe a U-shaped trend for discrimination that initially decreases from 2004 and 2010 and then increases again in 2014. Interestingly, the drop in discrimination from 2004 to 2010 is substantial and statistically significant only when housing tenure is

controlled for.<sup>21</sup> This is due to the fact that in the years following the recession, among those looking for housing, the buyer group shrank considerably (by 17 percentage points). As homeowners experience the lowest risk of discrimination, this compositional change hid a reduction in discrimination in the private rental and social housing sector between 2004 and 2010. As said at the beginning, we have also tested whether differences between equality groups were constant or variable over time. Overall, we do not observe a clear and defined pattern in the experience of discrimination of equality groups.

If anything, there appears to be a convergence over time in the risk of discrimination among groups regarding gender, disability status and family status. These differences over time within groups, however, are not statistically significant.

### **3.5 CONCLUSIONS**

This chapter set out to investigate the perceived experience of discrimination in looking for housing across equality groups defined by characteristics including gender, age, nationality/ethnicity, disability status and family status.

Housing discrimination was reported by 3.9 per cent of those seeking accommodation taking all periods together. The levels dropped somewhat in 2010 when the housing market had collapsed and there was significantly less competition for accommodation. The drop was particularly observed in the private rented and social housing sector.

Results have shown that most of these equality groups are good predictors of housing discrimination. For the analyses we used multiple regression models in order to evaluate the role played by each characteristic while controlling for all the other characteristics. Results have shown that gender is not significant for housing discrimination: men and women do not experience different levels of discrimination. On the contrary, age is strongly and negatively associated with discrimination, the youngest group (18-34) are six times more likely to report housing discrimination compared to the oldest group (65 years old or older).

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<sup>21</sup> The increase in the risk of discrimination from 2010 to 2014 is statistically significant at the 10 per cent level.

A further ground for discrimination is ethnicity. While we have not found any discrimination for White non-Irish and Asian individuals compared with White Irish, we have shown that Black people are 3.5 times as likely to be discriminated against as White Irish people. Similarly, people of 'other ethnicity' are 1.7 times more likely to be discriminated against as the White Irish group. Regarding this ground, the most disadvantaged group emerged to be the Travellers which are nine times as likely as the White Irish to experience discrimination.

Disability status also plays a role in explaining variations in levels of discrimination. Indeed, people with a disability are twice as likely to report discrimination in accessing housing – this is true controlling for status in employment as well as housing tenure.

The last dimension related to the equality groups that we have investigated is family status. In this respect we have found two family types to experience significantly higher levels of discrimination: compared with couples with no children, lone parents were more than twice as likely to experience discrimination, while single childless were 1.5 times more likely to report housing discrimination.

It is worth remembering that these multivariate results control for socio-economic background, i.e. level of education and employment status, as well as housing tenure. We controlled for socio-economic position and housing tenure because they were likely to be significant predictors of housing discrimination and most importantly because they could be considered as important mediators in the relationships between equality groups and discrimination.

Education is negatively associated with discrimination: individuals with lower secondary education or lower are twice as likely to report discrimination as individuals with a higher level of education. Concerning employment status, unemployed, students, and especially inactive people report higher levels of discrimination compared with employed people. Finally, housing tenure emerged to be strongly associated with discrimination. Local Authority renters and private renters are respectively 4 and 4.6 times as likely to report discrimination as homeowners.

To conclude, although we have shown that individuals' socio-economic resources such as education and employment are important in accounting for the differences in the levels of

discrimination experienced by the equality groups, large differences between groups still exist, most markedly concerning age and ethnicity. In the following chapter we consider whether the groups reporting higher levels of housing discrimination also emerge as disadvantaged on objective measures of housing quality.



## CHAPTER 4

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### Housing quality across equality groups

#### 4.1 INTRODUCTION

In this chapter we turn to the objective housing quality experienced by members of different equality groups. We examine three dimensions of housing quality: housing conditions/deprivation, local environment and over-crowding. We consider whether housing quality varies for members of different equality groups, for example non-Irish nationals and people with disabilities compared to the majority group. Inequalities in housing are important in themselves as they are important dimensions of quality of life, and poor quality housing can have a significant impact on individuals' health and well-being (WHO 2010; Breyse et al., 2004). Damp or inadequately heated housing is associated with respiratory diseases such as asthma (Fisk et al., 2007). Neighbourhood conditions are also important; living in a polluted environment has direct negative health effects, while high levels of crime or lack of local facilities also have a negative effect on residents' emotional and physical well-being. Evidence from the *Growing Up in Ireland* survey found that poor neighbourhood conditions had a negative effect on child development, particularly socio-emotional/behavioural outcomes (Russell et al., 2016, a result also found in the UK and elsewhere (Sammons, 2012; Sylva et al., 2012; Sellstrom and Bremberg, 2006).

We then assess whether such differences are related to residential location and whether they are accounted for by differences in income. Previous research suggests that geographical location may play a significant role in accounting for differentiation between nationality groups and age groups (Vang, 2010; CSO, 2017b). While this analysis cannot provide direct evidence of discrimination it does allow us to unpack some of the pathways to these patterns. If differences persist for those within the same income group, then there is a possibility that discriminatory practices are operating. This type of analysis is analogous to statistical investigations of ethnic or gender differences in pay or occupational position, where differences that cannot be explained by factors such as education and job experience are seen as likely to indicate discriminatory process. This is probably the most common method used to investigate discrimination in the social sciences (Bond et al., 2010; Quillan,

2006; Pager and Shepherd, 2008). As with other analysis of this kind, it should be remembered that discrimination may also lie behind the control factors, for example differences in income across nationality or disability may in part be a consequence of current or past discrimination. Similarly, residential location might be due to exclusion from some areas rather than choice. Alternatively, group differences that persist net of income and location may be due to choice rather than discrimination. Someone may choose to live in cheaper, lower quality accommodation because they are saving for the future, have other consumption preferences or because it is a short-term arrangement.

The analysis can also show us whether the groups that are found to be disadvantaged in objective terms correspond to those that reported higher levels of housing discrimination in the QNHS survey, outlined in the previous chapter.

The SILC data also allow us to investigate the position of those in receipt of housing assistance. As noted in Chapter 1, the equality legislation was amended in 2016 to prohibit discrimination against those in receipt of housing assistance (or other welfare benefits) in the case of housing/accommodation. We test whether prior to the introduction of these measures, those in receipt of Rent Supplement were more disadvantaged than others in the same sector of the housing market and with the same characteristics.

## **4.2 DATA AND MEASURES**

The results in this chapter are based on the analysis of the 2014 and 2015 Survey on Income and Living Conditions (SILC). SILC is an annual household survey carried out by the Central Statistics Office (CSO) since 2004. The SILC survey is the official data source to provide estimates on income, living conditions, poverty and social exclusion (CSO, 2017a). The 2014 SILC sample includes 5,486 households and 14,078 individuals, and there are 5,452 households and 13,793 individuals in the 2015 SILC sample. The SILC samples include household and individual weights in order to be representative of the total Irish population (see Lafferty and McCormack, 2015, p. 13-14).

In the SILC samples some of the groups that we are interested in are quite small (e.g. migrants by nationality) so in order to increase the number of cases we pool the SILC 2014 and 2015 together. The larger number of cases allow us to check if the results in the



statistical models presented in this chapter are statistically significant. Consistent with the analysis in the previous chapter, the unit of analysis is individuals aged 18 and over. However, we do examine whether housing conditions vary for those with or without children.

The SILC does not have information on all groups covered by equality legislation. In the analysis we compare housing conditions across age groups, gender, disability, and nationality. In the case of family/marital status we use a measure of household composition which identifies lone parent households, single person households, two-parent households with children and households with two or more adults and no children. More detail on the measures can be found in the Appendix.

### **4.3 HOUSING TENURE ACROSS EQUALITY GROUPS**

Before we assess housing outcomes across equality groups, we describe the distribution of the housing tenures across the groups as an important element of the context. In subsequent models we assess whether the differences between groups can be accounted for by variation in housing tenure.

A number of groups are considerably over-represented in the private rented sector, particularly young people, lone parents and migrants, except those from the UK. As entrants to the housing market, young people and migrants are particularly affected by entry barriers to the mortgage market. Eligibility rules for social housing (outlined in Chapter 1) also tend to disadvantage non-Irish nationals and young people without dependants meaning that these groups are more confined to the private rental sector.

Just under 10 per cent of the population are located in social housing. Lone parents and people with a disability are significantly over-represented in social housing, a pattern likely to be influenced by the high levels of income poverty among these two groups (Watson et al., 2017a) and the priority banding set by local authorities (see Chapter 1). The SILC data do not identify those from Traveller backgrounds, however 2011 Census data show that they are highly concentrated in social housing (just under 50 per cent) while only 16 per cent of Travellers owned their own home (Watson et al., 2017b).

**TABLE 4.1 HOUSING TENURE ACROSS EQUALITY GROUPS (ADULTS ONLY)**

		Owner %	Private rented %	Local Authority %	Total %
Gender	Male	74.7	16.5	8.7	100
	Female	73.0	16.6	10.4	100
Age	18-29	57.7	27.7	14.6	100
	30-39	56.5	33.7	9.8	100
	40-49	74.6	16.5	8.9	100
	50-59	84.0	6.8	9.2	100
	60+	90.5	2.7	6.9	100
Disability status	No disability	73.9	17.7	8.4	100
	Adult with disability	73.4	11.4	15.2	100
Nationality	Irish	79.6	10.2	10.2	100
	UK	75.1	18.4	6.5	100
	EU13	45.0	53.7	1.3	100
	EU12	9.1	85.8	5.1	100
	Non-EU	21.1	76.2	2.7	100
Household status	Lone parent HH	30.6	35.6	33.8	100
	One person HH	74.6	13.1	12.3	100
	2+ adults, no kids	80.4	12.6	7.0	100
	2+ adults with kids	68.7	20.9	10.4	100
Total		73.8	16.6	9.6	100

*Source:* SILC pooled 2014 2015, Adults Aged 18 and over.

*Note:* The EU12 refers to the EU Member States that acceded in 2004 and 2007. The EU13 are the original EU Member States excluding Ireland and the UK (see Chapter 4 Appendix for details).

#### 4.4 HOUSING DEPRIVATION AMONG EQUALITY GROUPS

The first dimension of housing quality that we examine relates to the structural conditions and facilities of the house itself. Using factor analysis we assessed the measures of housing conditions that are available in SILC. We found that four items loaded onto one factor which we label housing deprivation. These items are:

- Leaking roof/damp walls, floor or foundation/rot in windows frames or floor;
- dark rooms;
- no central heating;
- no double glazing.

A second, very basic, housing deprivation dimension was also identified, which consisted of lack of bath/shower and toilet facilities. However this type of deprivation is extremely rare

and would not sustain analysis across subgroups.<sup>22</sup> We examine various thresholds for the housing deprivation measure.

Previous analysis has shown that while housing deprivation is related to material deprivation and poverty it also has distinctive characteristics (Whelan et al., 2007a; Nolan and Whelan, 2010). For example, housing conditions diverge across urban and rural locations, with rural areas having a much older housing stock (Watson and Williams, 2003). The conditions of the housing stock also differ by region (ibid). Rural and urban areas are also qualitatively different in terms of the neighbourhood environment (Watson and Williams, 2003). Therefore it is important to examine whether between-group differences exist within urban/rural and regional location.

As a first step we provide an overview of the proportion of individuals that experience at least one of the four housing deprivation items. Overall, one-quarter of households lacks at least one of these items and there are no differences between men and women. Just over 35 per cent of Non-EU nationals lack one or more of these items, compared to only 21 per cent of EU12 nationals. On average 34 per cent of those with a disability experience housing deprivation on this measure as do one-third of lone parents and 37 per cent of one person households. Housing deprivation is highest among the youngest age group, 28 per cent, followed by the oldest age group (27 per cent). Housing deprivation is also very common among those living in Local Authority accommodation (38 per cent), privately rented accommodation (32 per cent) and households in the bottom two income quintiles (32-37 per cent). The poorer housing conditions among Local Authority renters was already found in previous research (Orr et al., 2016) based on the analysis of Irish Longitudinal Study on Ageing (TILDA) which could be due to the age of these dwellings as well as to the lack of maintenance and renovations by the local authorities. In 2017 the European Committee of Social Rights raised serious concerns about the ‘substandard quality’ of social housing in Ireland.<sup>23</sup> As found in previous research, the prevalence of housing deprivation is higher in rural areas. These figures do not however, take into account the overlap between categories. For example, rural and urban areas have different population profiles in terms of

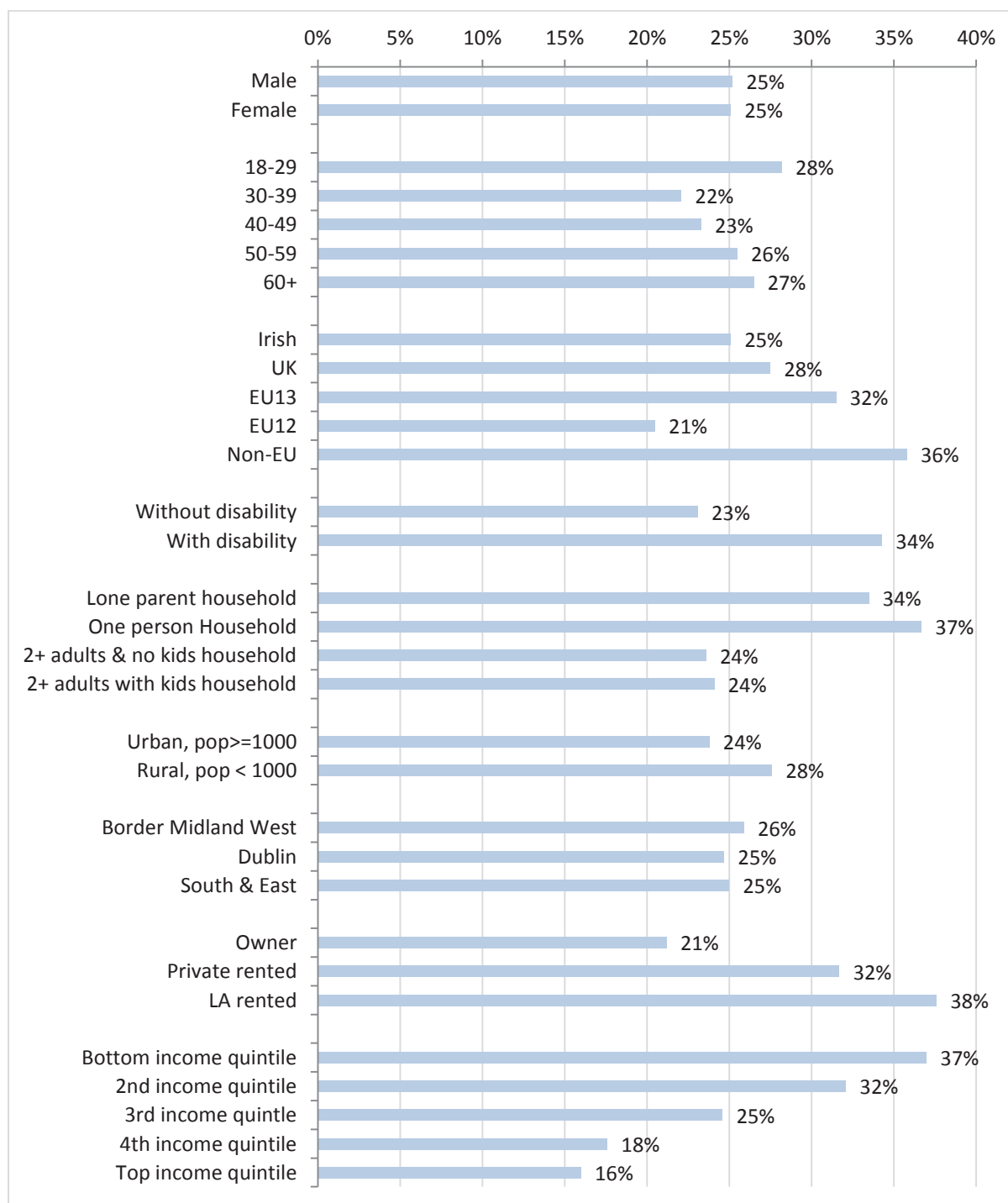
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<sup>22</sup> Less than 1 per cent of adults lacked these facilities in 2014 and 2015 respectively.

<sup>23</sup> [www.ihrec.ie/human-rights-equality-commission-responds-european-committee-social-rights-finding-ireland-social-housing](http://www.ihrec.ie/human-rights-equality-commission-responds-european-committee-social-rights-finding-ireland-social-housing).

age and nationality and therefore we need to assess whether membership of different social categories is associated with housing deprivation controlling for region/location. As outlined earlier, we are also interested in whether differences between equality groups are mediated by income and the subsequent models allow us to test this.

**FIGURE 4.1 HOUSING DEPRIVATION – PROPORTION OF ADULTS LACKING ONE OR MORE OF FOUR ITEMS**



Source: SILC 2014 and 2015, weighted.

#### 4.4.1 Housing deprivation model results

As the housing deprivation measure is split into two groups, no deprivation and one or more forms of deprivation, we use a logistic regression model. As described in Chapter 3 where the ratio is over 1, it means that the group in question is more likely to experience housing deprivation than the reference group. Where the value is between zero and one, it means that the group is less likely to experience deprivation.<sup>24</sup>

**TABLE 4.2 LOGISTIC REGRESSION OF HOUSING DEPRIVATION: LACKING ONE OR MORE OF FOUR ITEMS**

		(1) odds ratio	(2) odds ratio	(3) odds ratio	(4) odds ratio
Nationality	UK	1.13	1.11	1.04	1.05
Ref: Irish	EU13	1.38	1.42	1.49	1.20
	EU12	0.85	0.90	0.81	0.59**
	Non-EU	1.71**	1.77**	1.51	1.31
Ref: Female	Male	1.06	1.06	1.06	1.05
Age (Ref. 60+)	18-29	1.47***	1.53***	1.45***	1.26*
	30-39	1.01	1.06	1.20	0.89
	40-49	1.01	1.03	1.14	0.96
	50-59	1.11	1.12	1.17	1.07
HH Status (Ref. 2+ adults with kids)	Lone parent	1.65***	1.68***	1.40**	1.36**
	One person hh	1.86***	1.87***	1.82***	1.77***
	Adults no kids	0.97	0.98	1.05	1.00
Ref no disability	Has disability	1.72***	1.74***	1.57***	1.63***
Ref Rural	Urban		0.78**	0.77**	0.71***
Region, Ref. South/East	Border, midlands, west		1.03	1.00	1.03
	Dublin		1.08	1.20	1.07
Income				0.59***	
Tenure ref: owner	Private rented				2.07***
	LA rental				2.09***
	Observations	20,115	20,115	20,115	20,115

Source: SILC 2014, 2015 pooled. Adults aged 18 years and over.

Note: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05.

We use a nested model approach, which allows us to compare the effects of equality group membership without controls to the effects when area, income and housing tenure are controlled for. In Model 1 (Table 4.2), which only controls for the equality dimensions, we

<sup>24</sup> The models use robust standard errors to control for the clustering of individuals within households.

see that those of non-EU nationality are 1.7 times more likely to experience housing deprivation than Irish nationals. Other nationality groups do not differ significantly from Irish nationals of the same age, sex, disability status and household type. There is no difference by gender; however lone parents, who are predominantly female, are 1.6 times more likely to experience housing deprivation than those living in households with two adults plus children. Those living alone are also disadvantaged. Young people are more likely to experience housing deprivation than the oldest age group. Finally those with a disability are 1.7 times more likely to experience housing deprivation than those without a disability.

Controlling for location (Model 2) does not reduce the effects of the equality groups, therefore these differences are not explained by differential location into areas with poorer housing stock, although we cannot rule out that such differences occur within smaller defined areas e.g. districts within cities.

Model 3 controls for income. As the odds ratio for income is less than 1, it shows that those with higher incomes have a lower likelihood of housing deprivation. Controlling for income changes neither the effect of youth (being under 30) nor the effect being a single person household on housing deprivation. It does, however, reduce the effect of lone parenthood and disability, though the odds ratios for these factors remain statistically significant. The effect for non-EU nationals is also reduced and is now only significant at the 10 per cent level. These results suggest that while some of the housing deprivation is partially due to low income for these groups, they are also more disadvantaged in terms of housing than their current income would suggest.

In Model 4 we control for housing tenure. Those in private rented accommodation or renting from the Local Authority are twice as likely as owner-occupiers to experience housing deprivation. Once tenure is controlled for, the effects of all the equality group memberships are somewhat weaker than in Model 2 though lone parents, those living alone, those with a disability and young people remain significantly disadvantaged compared to others in the same housing sector. Holding housing tenure constant has the greatest impact on nationality results; the effect for the non-EU group becomes smaller and non-significant, while those from the new EU countries (EU12) have lower housing deprivation than the Irish group. The QNHS data show that non-EU and EU12 migrants are

highly concentrated in the private rented sector (Maître and Russell, 2017). This is also evident in the SILC data (see Table 4.1). It is evident from the model that the poorer quality housing for the non-EU group is partly due to their concentration in the private rented sector where accommodation is, on average, of a lower standard. The EU12 result suggests that this group are in better quality housing within the private rented sector than their Irish counterparts. This may reflect location, e.g. location in areas of newer housing stock and/or more favourable social-economic position of EU12 migrants to others in the private rental sector.

The effect of Rent Supplement (RS) was tested by estimating a separate model for those in the private rented sector (Appendix Table A4.1) as this benefit was only available to those in this sector of the housing market. We find that tenants in receipt of RS were 1.7 times more likely to experience housing quality problems, holding personal characteristics equal. When income is controlled, the effect declines to 1.6 and is significant only at the 10 per cent level ( $p=.07$ ). While this suggests that the RS effect works through low income, there is a likelihood that with a bigger sample there would be a significant negative effect independent of income.

As a robustness check we run the same models using a continuous measure of housing deprivation (available from the authors). The pattern of results is the same as above: non-EU nationals, young people, those with a disability, lone parents and those living alone all have higher scores on the deprivation scale. One difference observed is that men have a marginally higher score than women.

## 4.5 NEIGHBOURHOOD ENVIRONMENT

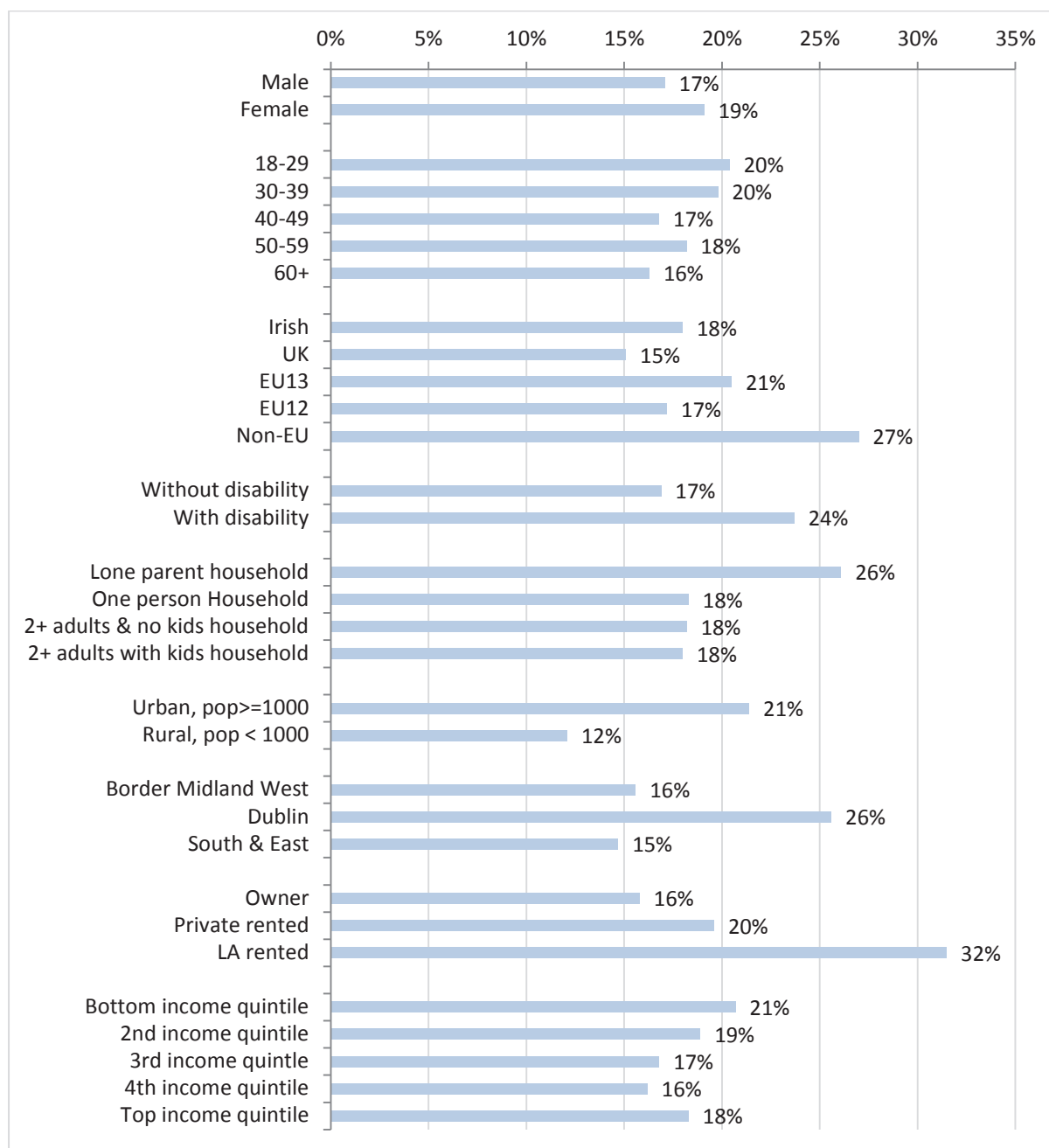
The second dimension of housing quality that we examine is neighbourhood environment. The measure is based on three items concerning problems in the local area: crime/vandalism; pollution/grime caused by traffic or industry; and noise from neighbours or the street.<sup>25</sup>

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<sup>25</sup> This measure was also used in Watson et al., 2016, Technical Paper on the Measurement of Multidimensional Quality of Life in Ireland.

Overall, 18 per cent of adults in Ireland experience any of these three problems (13 per cent experience one, 4 per cent experience two and 1 per cent experience all three), while the remaining 82 per cent experience none of these problems. As multiple problems are relatively rare we use a cut-off of '1 or more' problems for the analysis (models are also run with using the continuous variable as a robustness check; available from the authors).

**FIGURE 4.2 PROPORTION EXPERIENCING ONE OR MORE NEIGHBOURHOOD PROBLEMS**



Source: SILC 2014 and 2015, weighted.



There appears to be less variation in neighbourhood environment across equality groups (Figure 4.2) than was seen in housing conditions. The Non-EU group, those with a disability and lone parents again stand out as more disadvantaged on this housing dimension. Those from the UK appear less disadvantaged than Irish nationals, which may relate to geographical location.

Unsurprisingly, geographical location has a much stronger relationship with neighbourhood environment; only 12 per cent of rural dwellers experience problems compared to 21 per cent of urban dwellers. Likewise, neighbourhood environment problems are much more common in the Dublin region. It is therefore of even greater importance to control for geographic location in the subsequent analysis. Across housing tenures, Local Authority renters, who are mostly located in urban areas, have the highest risk of neighbourhood problems at 32 per cent, while it is half that for owner-occupiers. Using a different and broader measure of deprivation, the Pobal HP deprivation index, Pobal found also a high concentration of Local Authority rented accommodation in highly deprived areas (Haase and Pratschke, 2017). These highly deprived areas were also particularly affected by the cuts in funding for community development work (Whelan et al., forthcoming).<sup>26</sup>

In contrast, income appears to play less of a role in environment than housing quality; 18 per cent of the highest income quintile experience at least one of these problems compared to 21 per cent of the bottom quintile. Again geographic location is likely to be a confounding factor.

#### **4.5.1 Model of neighbourhood/environmental problems**

We find that none of the differences in neighbourhood problems across nationality groups is statistically significant (Table 4.3, Model 1), which may be due in part to the small number of cases. Men are found to be significantly less likely to experience environmental deprivation than women. The relationship with age is non-linear: the two younger age groups are more likely than those aged over 60 years to experience neighbourhood problems but so too are those in the 50-59 year category.

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<sup>26</sup> In 2017 the budget for the Local Development Social Inclusion Programme was half that of 2008 (Irish Local Development Network, 2017). Available at: [http://ildn.ie/files/page\\_files/ILDN\\_SICAP\\_Successor\\_Position\\_Paper\\_May\\_5th\\_2017.pdf](http://ildn.ie/files/page_files/ILDN_SICAP_Successor_Position_Paper_May_5th_2017.pdf).

Lone parents are disadvantaged compared to two adult households with children but unlike the housing conditions measure, one person households are not. Those with a disability are 1.7 times more likely to be living in an area with environmental problems than those without a disability.

We turn next to the possible mechanisms behind such inequalities; geographical location, income and housing tenure. As previous research has shown, environmental problems are strongly linked to urban residence (Watson et al., 2005; EEA, 2014). There is also an additional negative effect associated with living in Dublin. Table 4.2, Model 3 shows that higher income households are less likely to live in areas with environmental problems. However neither location nor income controls have a substantial impact on the effects of equality group membership. In Model 4 a control for housing tenure is added. Local Authority tenants are almost twice as likely to report neighbourhood problems as owner-occupiers with the same characteristics and income. When tenure is held constant, lone parents are no longer significantly different to the reference group. This suggests that the greater number of neighbourhood problems experienced by lone parents is associated with their location in Local Authority housing.

The disadvantage faced by those with disabilities, women, and those in the age brackets 18-39 and 50-64 years, compared to reference groups, are not accounted for by housing tenure (nor area or income). This suggests there are other factors at play, which may include discrimination and preferences.

The effect of Rent Supplement was tested by estimating a separate model for those in the private rented sector (Appendix Table A4.1). We found that there was no relationship between receipt of RS and neighbourhood problems among private rental tenants.

**TABLE 4.3 LOGISTIC REGRESSION OF ENVIRONMENTAL DEPRIVATION: 1 OR MORE OF 3 PROBLEMS**

		(1)	(2)	(3)	(4)
		odds ratio	odds ratio	odds ratio	odds ratio
Nationality	UK	0.84	0.89	0.88	0.89
Ref: Irish	EU13	1.10	0.96	0.97	1.00
	EU12	0.90	0.84	0.81	0.81
	Non-EU	1.33	1.12	1.07	1.12
Ref: Female	Male	0.91**	0.92*	0.92*	0.92*
Age (Ref. 60+)	18-29	1.53***	1.38**	1.35**	1.26*
	30-39	1.53***	1.39**	1.44**	1.33*
	40-49	1.20	1.13	1.16	1.11
	50-59	1.27*	1.25*	1.27*	1.22*
HH Status (Ref. 2+ adults with kids)	Lone parent	1.54***	1.47***	1.40**	1.24
	One person hh	1.15	1.09	1.08	1.07
	Adults no kids	1.11	1.06	1.08	1.09
Ref no disability	Has disability	1.69***	1.69***	1.63***	1.59***
Ref Rural	Urban		1.58***	1.58***	1.52***
Region, Ref. South/East	Border, midlands, west		1.16	1.16	1.17
	Dublin		1.66***	1.72***	1.64***
Income				0.86*	
Tenure ref: owner	Private rented				1.14
	LA rental				1.96***
	Observations	20,177	20,177	20,177	20,177

Source: SILC 2014,2015 pooled, Adults aged 18 years and over.

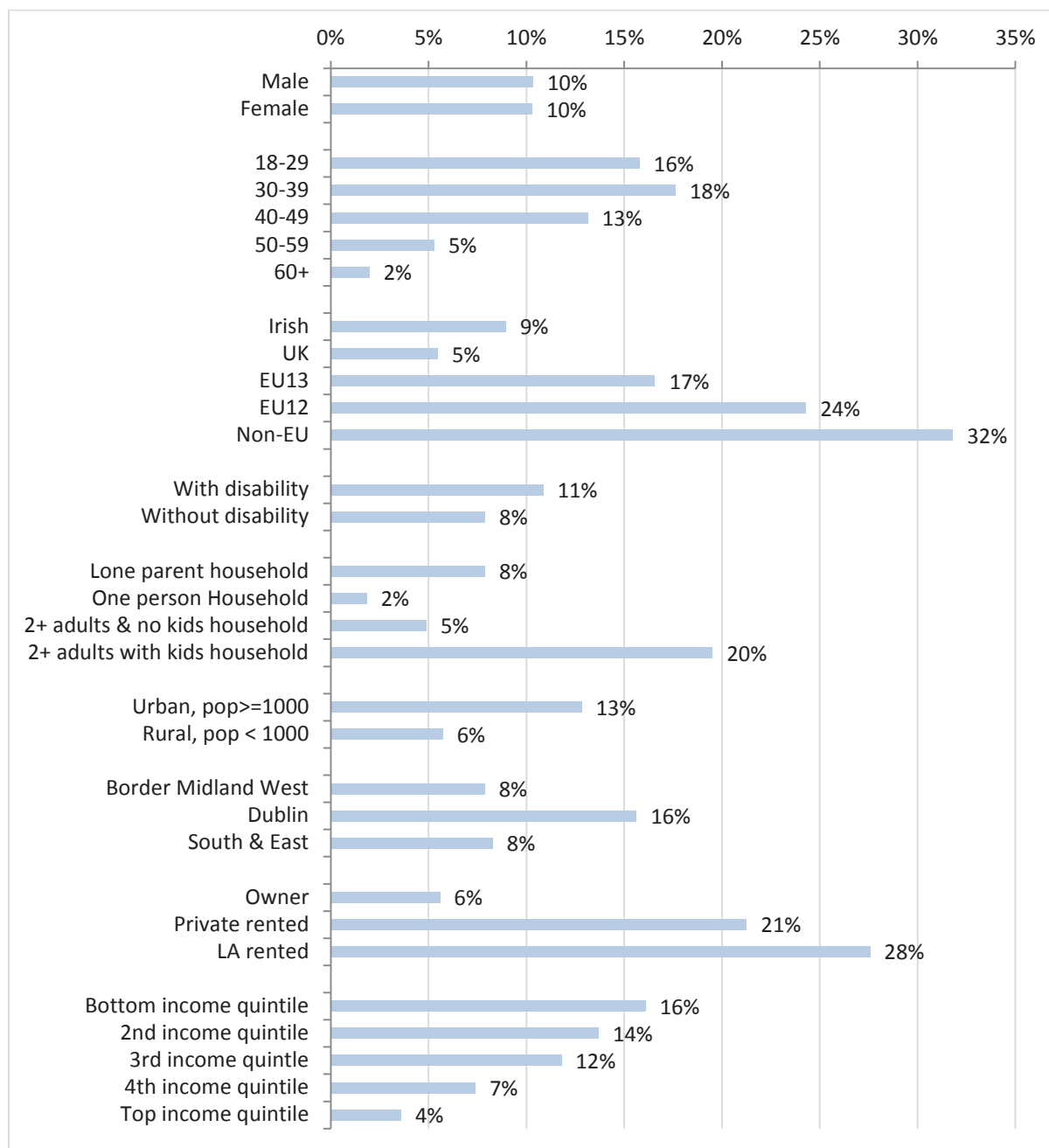
Note: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05.

## 4.6 OVER-CROWDING AMONG EQUALITY GROUPS

In the final analysis we examine the issue of over-crowding. We define over-crowding based on the number of residents per room. Rooms include bedrooms, kitchens and living rooms but exclude kitchenettes, utility rooms, bathrooms, toilets, garages and rooms used only for businesses. We take the top decile in this distribution as being over-crowded. This represents households where there are one or more people for every room: 10.3 per cent of adults fall into this category.<sup>27</sup> Other measures of over-crowding were also tested and the substantive results were the same.<sup>28</sup>

<sup>27</sup> Figures exclude those who are missing on any of the variables used in the analysis.

<sup>28</sup> The number of persons per bedroom was also tested with the same pattern of results. A cut-off of 1.5 persons per room was also tested as this has been used in UK research (Office of the Deputy Prime

**FIGURE 4.3 PROPORTION OVER-CROWDED (TOP DECILE NUMBER OF PERSONS PER ROOM)**

Source: SILC 2014, 2015 pooled.

Note: The top over-crowded decile equals 1 or more persons per room.

The descriptive results show that over-crowding is associated with certain phases of the life course. Very few people aged 50 and over are living in over-crowded accommodation

Minister, 2004), however according to SILC less than 2 per cent of the population in Ireland fall into this category. The models were also run using the continuous measure of persons per room. All of the equality group effects were in the same direction; there was an additional small significant coefficient for men (+.01) and for the 50-59 age group (+.05) showing that these groups score marginally higher on the persons per room scale compared to women and those aged over 60.

(2-5 per cent) as the average number of people in these households tends to be smaller. In contrast, younger people and households with children are more likely to experience over-crowding. Across nationality groups, UK migrants at 5 per cent are better off than Irish nationals at 9 per cent, while EU12 and particularly non-EU migrants experience a high level of over-crowding at 24 per cent and 32 per cent respectively. This is likely to be related to the younger age profile of migrants, which is taken into account in the models below.

There is also substantial variation by location and tenure. Over-crowding is more common in urban (13 per cent) than rural areas (6 per cent) and this is particularly true in Dublin where the risk at 16 per cent is twice that of other regions. Over-crowding is also much more frequent among renters (private and from local authorities) than among owners. Finally there is a negative linear relationship between housing income position and the experience of over-crowding, with people on the bottom income quintile four times more likely than those in the top quintile to live in such accommodation.

#### **4.6.1 Model of over-crowding**

Among the migrant population, those from Eastern Europe (EU12) and those from non-EU countries are most likely to live in over-crowded conditions. Eastern Europeans are twice as likely as Irish nationals to be over-crowded when age, sex, family status and disability are held constant. This is not explained by broad area of residence as the effect declines only marginally when location is controlled. When income is controlled the odds ratio for EU12 declines to 1.66 but remains statistically significant, which means that the over-crowding for this group is not explained by income level. The EU12 effect only falls out of significance when housing tenure is controlled for.

Migrants from outside the EU are 3.8 times more likely to live in over-crowded accommodation compared to Irish nationals controlling for age, family status/household composition and disability. This difference is partly accounted for by their greater concentration in Dublin and other urban settings, but even within these broad locations non-EU nationals are 3.2 times more likely to be over-crowded. Even within the same income brackets, non-EU migrants are 2.5 times more likely than Irish nationals to live in over-crowded conditions.

Over-crowding is strongly patterned by age. Those aged 18-29 are 4.5 times more likely than those in aged over 60 to experience over-crowding. The odds decline gradually by age group and become non-significant for those aged 50-59 years. This suggests that for some, over-crowding is likely to be a life-cycle stage, occurring among students or young adults not in relationships. Over-crowding is also more likely when children are still co-resident with their parents and becomes much less common in the empty nest period. This is evident in the household composition results. By definition, lone parent households and one person households are less likely to be over-crowded than the reference group, since the denominator is much lower. Lone parents living in multi-generational households are likely to be at a greater risk of over-crowding.<sup>29</sup>

Individuals with a disability are 1.4 times more likely to be living in over-crowded households and this pattern persists regardless of geographical location (Model 2). However this can be accounted for by this group's lower income (Model 3). While there is a strong relationship between poor housing conditions, such as over-crowding and poor health outcomes (Britten 1941; Coetzee et al., 1988; Stuart et al., 1988) as well as mental health (Hopton and Hunt, 1996; Gabe and Williams, 1987; Platt et al., 1989) it is not possible to establish here the direction of causality between the two phenomena. For example, individuals with poor health conditions might have limited financial resources that constrain them to live in cheap and poor housing conditions but also the reverse is true that living in poor housing conditions affects the occupants' health.

Housing tenure is a strong predictor of over-crowding. Local Authority tenants are 5.6 times more likely to be over-crowded compared to owner-occupiers with the same characteristics (Model 4). Similarly private sector tenants are 2.5 times more likely to be over-crowded than owner-occupiers, all else being equal. These differences by tenure remain large even if income is held constant (model not shown).

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<sup>29</sup> As noted above, this measure of lone parenthood is better suited to measuring housing deprivation and neighbourhood problems.

**TABLE 4.4 LOGISTIC REGRESSION OF OVER-CROWDING (TOP DECILE RESIDENTS PER ROOM)**

		(1) odds ratio	(2) odds ratio	(3) odds ratio	(4) odds ratio
Nationality Ref: Irish	UK	0.66	0.73	0.68	0.73
	EU13	1.67	1.41	1.64	1.33
	EU12	1.98***	1.92**	1.66*	1.34
	Non-EU	3.79***	3.17***	2.59**	2.53**
Ref: Female	Male	1.05	1.04	1.04	1.03
Age (Ref. 60+)	18-29	4.49***	4.13***	3.75***	2.97***
	30-39	3.44***	3.17***	3.87***	2.61***
	40-49	2.52***	2.37***	2.75***	2.22**
	50-59	1.52	1.49	1.56	1.34
HH Status (Ref. 2+ adults with kids)	Lone parent	0.60**	0.56***	0.39***	0.32***
	One person hh	0.15***	0.14***	0.11***	0.12***
	Adults no kids	0.29***	0.26***	0.28***	0.27***
Ref no disability	Has disability	1.39**	1.37**	1.14	1.11
Ref Rural	Urban		1.39*	1.39*	1.18
Region, Ref. South/East	Border, midlands, west		0.98	0.94	0.99
	Dublin		2.02***	2.48***	2.06***
Income				0.42***	
Tenure ref: owner	Private rented				2.47***
	LA rental				5.58***
Observations		20,195	20,195	20,195	20,195

Source: SILC 2014,2015 pooled, Adults aged 18 years and over.

Note: Robust standard errors. \*\*\* p<0.001, \*\* p<0.01, \* p<0.05.

To test the effect of Rent Supplement we again confine the analysis to private rental tenants (Appendix Table A4.1). Those who receive Rent Supplement are twice (1.96) as likely to be living in over-crowded conditions as those who do not, controlling for equality group and location. However when income is controlled the effect declines to 1.7 and is only significant at the 10 per cent level. Therefore there is weak evidence that those in receipt of housing benefit have a higher risk of over-crowding compared to other low income households.

## 4.7 SUMMARY AND CONCLUSION

In this chapter we examined differences in housing quality among equality groups across three dimensions: housing deprivation, environmental/neighbourhood problems and over-crowding. Some equality groups experience deficits in housing quality across multiple dimensions, namely non-EU migrants, young people, those with a disability and lone

parents. Other groups are found to be disadvantaged on single dimensions, for example women are disadvantaged on the neighbourhood measure, those from Eastern Europe (EU12) are disadvantaged on the over-crowding measure, and people living alone have a higher risk of housing deprivation.<sup>30</sup> As noted at the outset, these inequalities are important in themselves because of the impact they have on quality of life, health and well-being. However, here we are also interested in the mechanisms through which these inequalities arise. Are they due to differences in residential location? Are they an aspect of wider poverty or low income experienced by some groups? Is it associated with clustering into different housing sectors (private rented, owner-occupied, Local Authority housing)? Are there differences within income, area and housing sector that may be associated with discrimination?

People with a disability experience higher housing and environmental deprivation and are more likely to live in over-crowded conditions. In the case of over-crowding this is accounted for by low income, however their disadvantage on the other two dimensions persists when income and housing tenure are controlled.

Lone parents are disadvantaged on the housing quality and neighbourhood environment measures but not on the over-crowding measure by virtue of their smaller size.<sup>31</sup> Poorer local environment is accounted for by concentration in Local Authority rental sector. However, lone parents experience greater housing deprivation than households with two or more adults and children, within the same housing sector, region and income level.

Similarly, non-EU nationals were more likely to experience over-crowding compared to Irish nationals with the same characteristics (including income, housing sector and area), and were more likely to experience housing deprivation holding income and region constant (though not housing sector).

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<sup>30</sup> In housing, there appear to be economies of scale as single person households suffer only on this dimension. This suggests that the high relative costs of meeting housing need for one person leads to substantial trade-offs in terms of housing quality.

<sup>31</sup> Using an alternative measure that takes into account gender and age of those sharing bedrooms, the EU-SILC figures show that the over-crowding rate for single adults with dependent children is three times that of two adults with two dependent children.



These findings suggest that people with a disability, lone parents and non-EU nationals face additional exclusionary forces, which may include discrimination and is consistent with the findings on perceived discrimination in Chapter 2.

Young people aged 18-29 were also disadvantaged across all three dimensions, particularly over-crowding, and again these effects were not explained by income or housing sector. Those in the 30-39 category experienced higher environmental deprivation and over-crowding but not housing deprivation. The remaining age effects may reflect fewer long-term resources or residential concentration within the broad geographic location (e.g. living closer to city centres).

We also explored the extent to which those in receipt of Rent Supplement experienced deficits in housing quality over and above what might be expected given their income and personal characteristics. We confined this analysis to those in the private rented sector. We found that tenants in receipt of RS were more likely to experience housing deprivation and over-crowding than others with the same characteristics (e.g. age, nationality, gender, household composition). Moreover these differences persisted when income was held constant, though only statistically significant at the 10 per cent level due to small numbers for analysis. These results suggest that processes such as discrimination could be operating, as was found in qualitative research by Hearne and Murphy (2017) in relation to housing assistance payments and is evidenced in complaints to the Workplace Relations Commission under the Equal Status Act (IHREC, 2017).

Differences by geographical location, urban versus rural and broad region, were evident across all three dimensions of housing quality and were particularly salient for understanding exposure to environmental/neighbourhood problems. However, geographical location played very little role in accounting for differences between the equality groups. There may however be differences in location within these broad areas which affect the outcomes. Further research on residential segregation among migrants and the causes and consequences of such segregation is needed to further understand this process.

Further exploration of the link between housing tenure and housing quality, which is a key pathway through which equality group membership is associated with outcomes, is beyond the scope of the current report, though it is clearly relevant for policy.

## CHAPTER 5

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### Homelessness and equality groups in Ireland

This chapter compares the distribution of minority status among the homeless to the general population. Data come from the 2016 Census module on homelessness, which gives a detailed breakdown of the homeless population by nationality, ethnic/cultural background, religion, disability, family status, civil status, age and gender – eight salient and legally protected grounds for discrimination. We draw on data published by the CSO (CSO, 2017b) and from the CSO online data Statbank. Where appropriate, relative and absolute changes over time are explored using the 2011 Census. This gives an indication of the groups most affected by the recent surge in homelessness.

#### 5.1 MEASURING HOMELESSNESS IN THE CENSUS

Capturing the homeless population in a census presents conceptual and logistical challenges. The CSO's background notes to their publication *Census of Population 2016 – Profile 5 Homeless Persons in Ireland* explains their methods in detail. The conceptual challenge was to define the homeless population. The European Typology of Homelessness and Housing Deprivation (ETHOS), developed at the European level, allows researchers to use alternative definitions of homelessness, by applying different cut-off points to a quasi-ordinal scale. The scale ranges from 1, which refers to people sleeping rough, to 13 which refers to people living in extremely over-crowded conditions. For the 2016 Census the CSO applied a cut-off at number 4, which encompasses people living rough, people in emergency accommodation, people in accommodation for the homeless (including homeless hostels, temporary accommodation, and transitional or supported accommodation), and people living in women's shelters.

In the 2011 Census, residents of some additional 'Long Term Accommodation' (LTA) units were included in the definition.<sup>32</sup> This discrepancy in the conceptualisation of the homeless

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<sup>32</sup> This included residents in establishments that were not originally intended to have a homelessness support function, but which subsequently developed that function (see CSO, 2017 (background notes) for more detail). There were 1,772 individuals in this category in 2016, compared to 992 in 2011. While we

population between the two censuses means that the figures are not entirely comparable. It also means that the reported increase in the homeless population between the two censuses is an underestimate of the true increase.

The logistical challenge was to enumerate people of no fixed abode, as the usual method of distributing the Census forms would not work for obvious reasons. Two broad methods were used to overcome this challenge. First, the CSO in conjunction with a range of non-governmental organisations and with the use of the Dublin Regional Homeless Executive's (DRHE) Pathway Accommodation and Support Service (which collates nationwide data on homelessness) identified a range of homeless accommodation centres. The CSO also identified some centres on the Census night itself via the Census listing form, on which an establishment can self-identify as a 'Shelter or Refuge (including accommodation for homeless persons)'.<sup>1</sup>

The second method was to follow the DRHE's methodology for enumerating rough sleepers. The DRHE carry out this count on a regular basis, but it is usually limited to the capital. For the 2016 Census, the DRHE provided support to five other local authorities, including the City and County councils of Cork, Limerick and Waterford. These counts, in conjunction with the DRHE's Dublin count should include a large majority of rough sleepers around the country. Where no official rough sleeper count was conducted, CSO staff enumerated rough sleepers with the assistance of Gardaí and local homeless agencies. A similar, albeit less thorough, approach was taken for the 2011 Census.

## 5.2 HOMELESSNESS AND THE EQUALITY GROUPS

The size of the homeless population in 2016 is summarised by three figures – the total homeless population, the normally resident homeless population and the number of homeless family units. On Census night 2016 the total homeless population was 6,906, the usually resident population was 6,871, and homeless families numbered 896. These figures represent an 80 per cent increase on the 2011 usually resident population of 3,791 and a

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<sup>1</sup> can exclude this group from the total figure for 2011, they cannot be identified in the subsequent breakdowns.

threefold increase on the 296 homeless families in 2011.<sup>33</sup> If we exclude the 992 individuals in Long Term Accommodation from the 2011 figure to make it comparable to the 2016 figures, there is a 145 per cent increase in homelessness.

Patterns of under- and over-representation in the homeless emerge across all eight equality groups in the 2016 data. In a few instances, there have been notable relative changes in the distribution of these groups among the homeless since 2011, reflecting the turbulence of the housing market in the inter-census period.

Membership of these equality groups may overlap in the Census data. For example, a homeless individual from Northern Nigeria may register as ethnically Black-African, a Nigerian national, and a Muslim. As we rely on published data it is not possible to separate these effects nor to establish which if any are most salient in 'causing' or contributing to homelessness for that person. Similarly, for some equality groups it is possible that the direction of causality runs in the opposite direction. This is particularly likely for disability, where the stress of homelessness may create mental health problems rather than pre-existing disabilities fostering homelessness. Nonetheless, the analysis in this chapter is a useful addition to multivariate modelling presented in Chapters 3 and 4, as it allows us to describe the characteristics of a group that is excluded from other sources of data but who experience extreme housing deprivation.

### 5.3 NATIONALITY

Non-Irish nationals are substantially over-represented among the homeless. Excluding cases where nationality cannot be discerned, they make up 13 per cent of the normally resident Irish population, but account for 25 per cent of usually resident homeless people. In November 2016, non-Irish nationals also accounted for one-quarter of rough sleepers in Dublin.<sup>34</sup> There are divergent experiences for different migrant groups. British, Polish, Latvian and Lithuanian nationals account for relatively small proportions of the homeless population for their group size. Lithuanians were one of the few groups to experience an

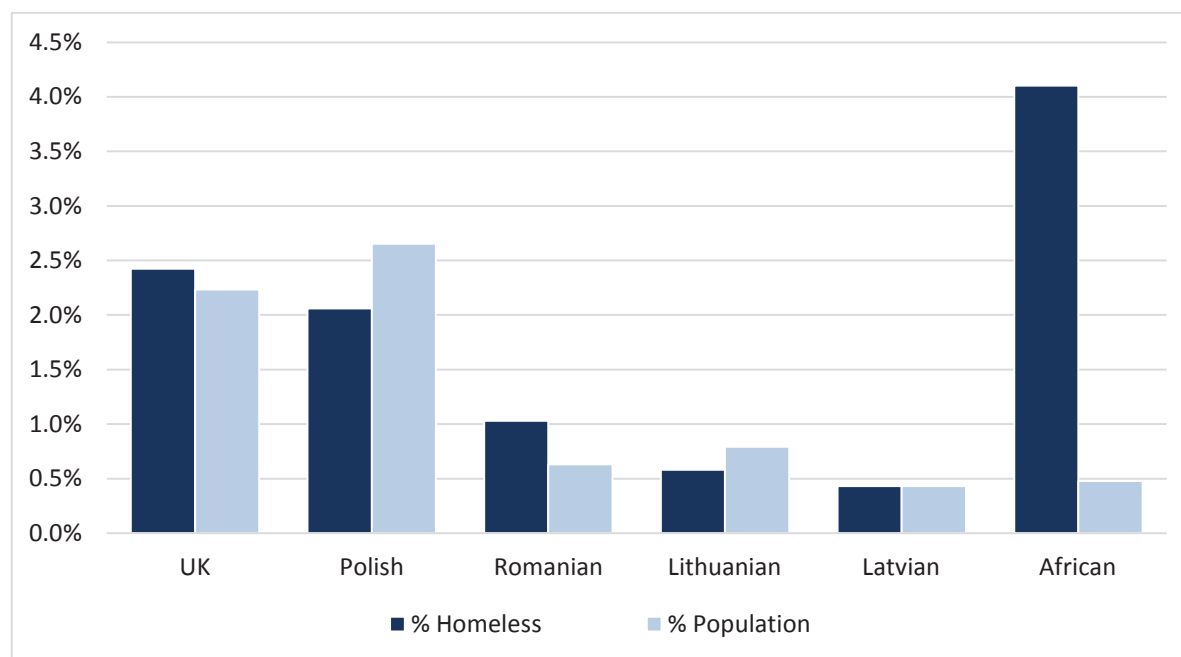
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<sup>33</sup> A family unit is defined as a couple that are either married or residing together (with or without children) or a single parent with children. Data on homeless family units were collected via household forms in homeless establishments.

<sup>34</sup> DRHE (Q4, 2016) Dublin Homeless Monitor (p.6).

absolute decline in homelessness between 2011 and 2016. Romanians and Africans, by contrast, are notably over-represented among the homeless, with Africans making up over 4 per cent of the total when missing cases are excluded, despite representing less than half of one per cent of the Irish public.

**FIGURE 5.1 NORMALLY RESIDENT HOMELESS POPULATION AND NORMALLY RESIDENT IRISH POPULATION BY NATIONALITY, 2016**



*Source:* Census 2016 Statbank, Tables E5009 and E7002.

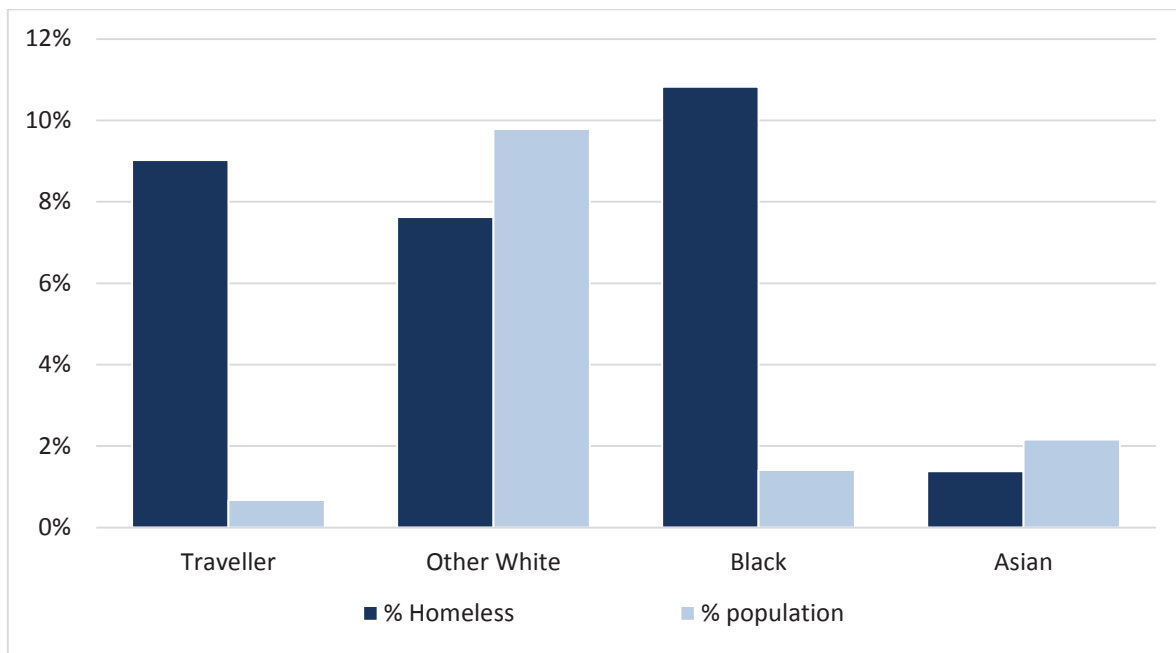
*Note:* Excluding missing (not stated) nationality.

## 5.4 ETHNIC AND CULTURAL BACKGROUND

The data show that the same pattern emerges in ethnic and cultural background. Despite composing the vast majority of the Irish population, the White Irish only make up 56 per cent of the homeless population.<sup>35</sup> Non-Irish Whites are also under-represented, reflecting the high levels of education among immigrants to Ireland from EU15 and North American nations (Kenny et al., 2017). The most at-risk ethnic and cultural groups are Irish Travellers and Black people, composing 9 per cent and 11 per cent of the homeless respectively.

<sup>35</sup> Note, however, that 56 per cent is likely an underestimate of the share of the White Irish homeless population, because the ethnicity of 16 per cent of individuals was 'not stated'. Excluding the 'not stated' group, the White Irish make up 67 per cent of the homeless population.

**FIGURE 5.2 NORMALLY RESIDENT HOMELESS POPULATION AND NORMALLY RESIDENT IRISH POPULATION BY ETHNIC/CULTURAL BACKGROUND.**

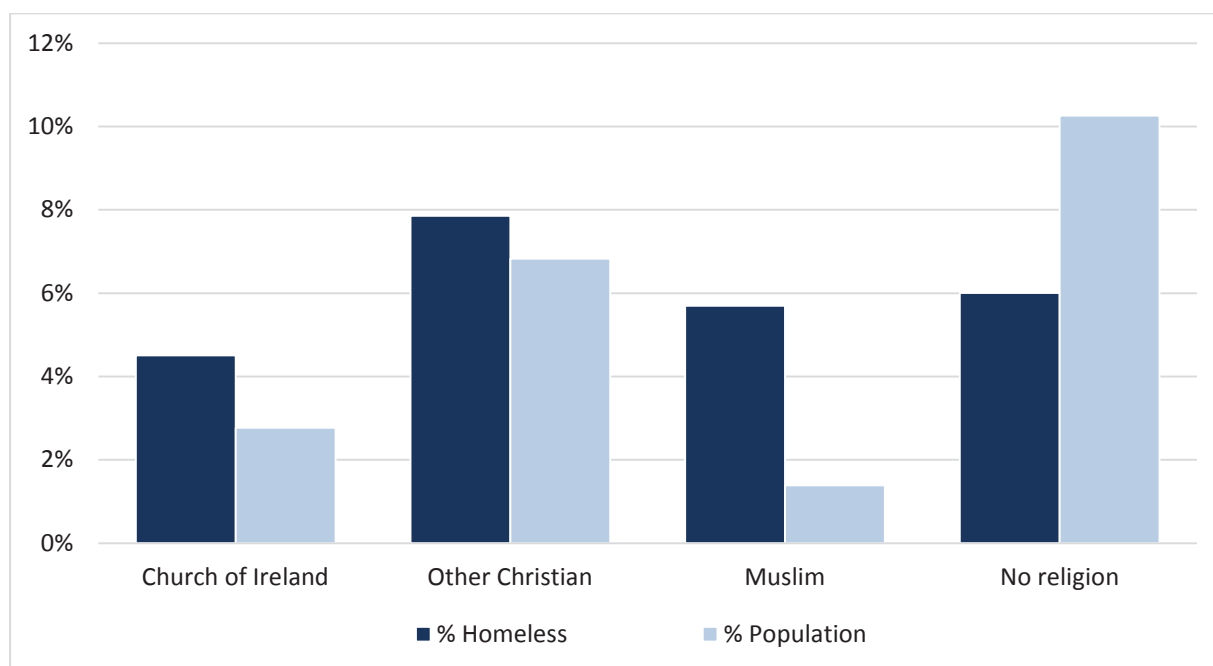


*Source:* Census 2016 Statbank, Tables E5010 and E7015

*Note:* Excluding missing (not stated) ethnic/cultural background.

## 5.5 RELIGION

An important equality group not yet examined in this report concerns people of minority religions. Here a similar picture emerges, with the majority group – Roman Catholics – facing a lower risk of homelessness than other groups. They account for 80 per cent of the Irish population but only 72 per cent of the homeless once missing cases are excluded. People of no religion are similarly under-represented, making up 10 per cent of the Irish population but only 6 per cent of the homeless population. Three major religious communities – Protestants, Muslims and Orthodox Christians – are more at risk. Muslims are particularly over-represented, constituting almost 6 per cent of the homeless but only 1 per cent of the total population. The ‘other Christian’ category, which includes Orthodox Christians, Presbyterians, and followers of an Apostolic or Pentecostal faiths are also slightly over-represented. Of course, it is possible that religion is picking up other socio-demographic factors, such as ethnicity and nationality. Further research with census microdata would be required to investigate this possibility.

**FIGURE 5.3 HOMELESS POPULATION AND IRISH POPULATION BY RELIGION**

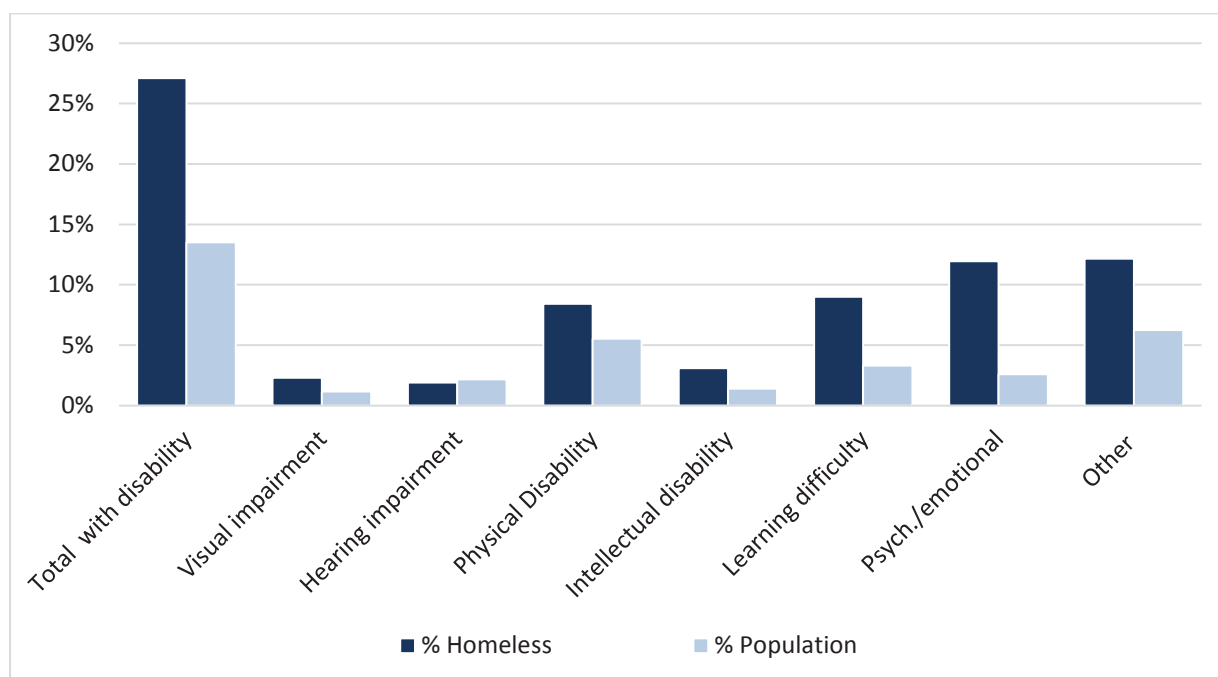
*Source:* Census 2016 Statbank, Tables E5011 and E8055.

*Note:* Excluding missing (not stated) religion.

## 5.6 TYPE OF DISABILITY

One of the most striking features of the profile of homeless people in Ireland is the extent to which they are affected by physical and psychological disabilities. The prevalence of disability is twice as high among the homeless as among the population in general. This is consistent with previous findings in the literature on the health of homeless people in Ireland (Smith et al., 2001). However, caution must be taken in interpreting causality in this relationship. The psychological stress and poor living conditions of homelessness will undoubtedly have negative health effects, especially in mental health (Wong and Piliavin, 2001). The greatest difference with the Irish population as a whole is in the rate of reported psychological and emotional difficulty. This condition is reported among the homeless at a rate 4.6 times above the national average.



**FIGURE 5.4 HOMELESS POPULATION AND IRISH POPULATION BY DISABILITY TYPE**

Source: Census 2016 Statbank, Tables E5014 and E9003.

Note: Respondents can report more than one disability.

An interesting pattern emerges when change over time on this item is considered. The number of disabled people experiencing homelessness increased by 290, from 1,581 to 1,871, but their rate of over-representation actually fell considerably, from 28.5 percentage points to 13.6 percentage points.

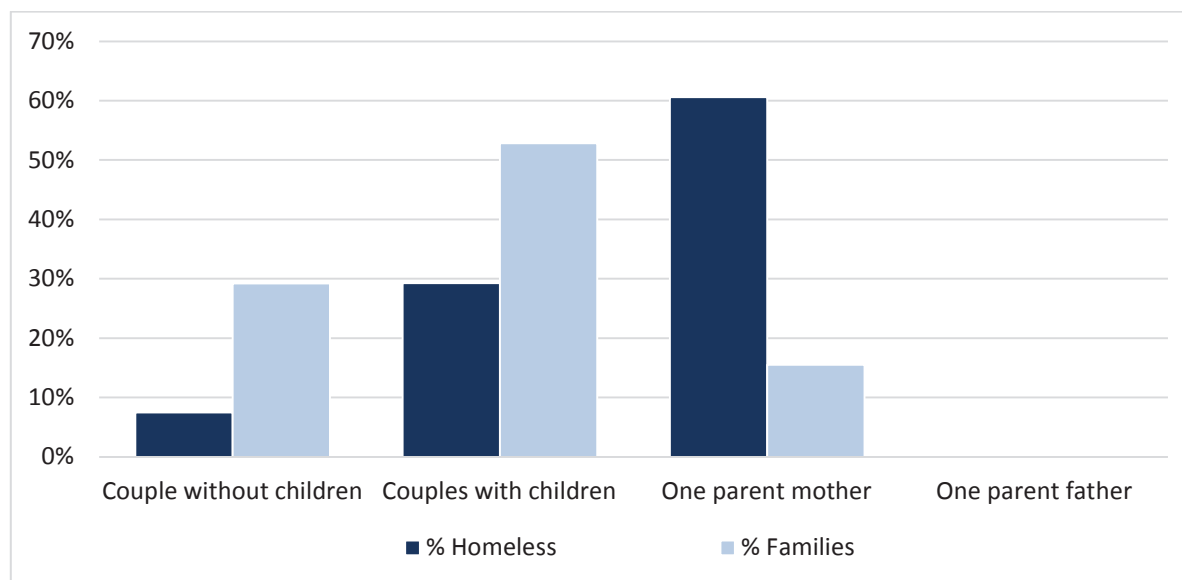
## 5.7 FAMILY STATUS

In the Census a family unit is defined as a couple that are either married or residing together (with or without children) or a single parent with children. Single, widowed or formerly married people living alone or with others are not included in this definition.<sup>36</sup> Another remarkable feature of homelessness in Ireland is the extent to which families headed by lone parents, and in particular by lone mothers, are affected. A staggering 60 per cent of homeless families are headed by lone mothers, a group which comprises only 16 per cent of family units in the State. Two-parent households with children face a much lower risk of

<sup>36</sup> Data on homeless family units were collected via household forms in homeless establishments.

becoming homeless. Families headed by a lone father are relatively uncommon, but this small group also faces a lower risk of homelessness than lone mothers.

**FIGURE 5.5 HOMELESS FAMILIES AND ALL IRISH FAMILIES BY FAMILY TYPE**



*Source:* Census 2016 Statbank, Tables E5005 and E4008.

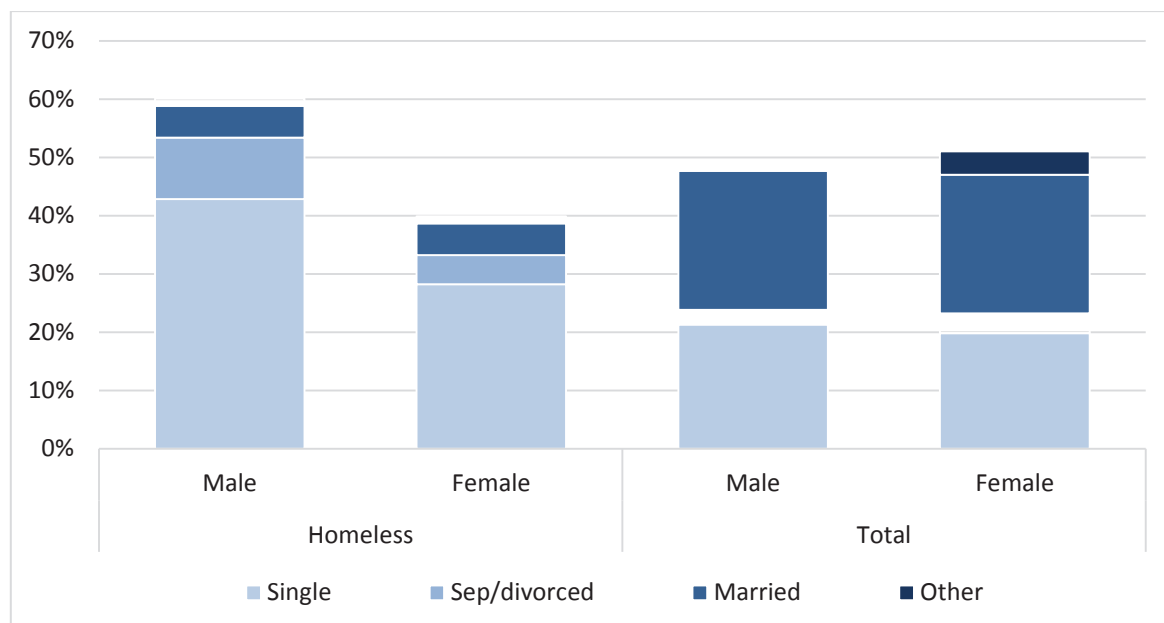
*Note:* Family is the unit of analysis. Single people are not enumerated as families.

While the rate of over-representation among lone parents is a serious cause for concern, this is not a new phenomenon. In 2011, lone parents were over-represented among the homeless families population. Perhaps the more interesting finding regarding family type is the levelling out of the fortunes of couples without children and couples with children over this period. Both groups were under-represented among the homeless in both years, but the risk of homelessness fell for those without children and increased for those with children. In 2011, couples with children and couples without children were both under-represented among the homeless, accounting for 21.6 per cent and 15.9 per cent of homeless families respectively. The relative situation of childless couples improved in 2016, when they only made up 7.5 per cent of the homeless. Meanwhile, the situation for couples with children deteriorated, as they then comprised 29.2 per cent of all homeless families. The effect that this shift had on homelessness among children is discussed below.

## 5.8 CIVIL STATUS

Figure 5.6 compares civil status across the homeless population and the total population. Two striking patterns emerge from the graph. One is that the adult homeless population is disproportionately male. The sex-ratio for the homeless population aged 15 or older is approximately 60:40 compared to a ratio closer to 49:51 in the overall population. Men are even more over-represented in the 2016 Census rough sleeper count, which identifies 104 of the 123 rough sleepers (85 per cent) as male. The second observation is that single people are much more likely to be homeless. This is true both of those who have never been married and separated/divorced people, especially men. These men comprise 53 per cent of the homeless population, but less than 24 per cent of the total population. Again there is a possibility of reciprocal causality, in that homelessness may cause relationship breakdown or make it difficult to form a relationship; or relationship breakdown may be a cause of homelessness; alternatively a third confounding factor, e.g. mental health problems, may determine both marital status and homelessness.

**FIGURE 5.6 HOMELESS POPULATION AND TOTAL POPULATION BY CIVIL STATUS**



*Source:* Census 2016 Statbank, Tables E5004 and E4052.

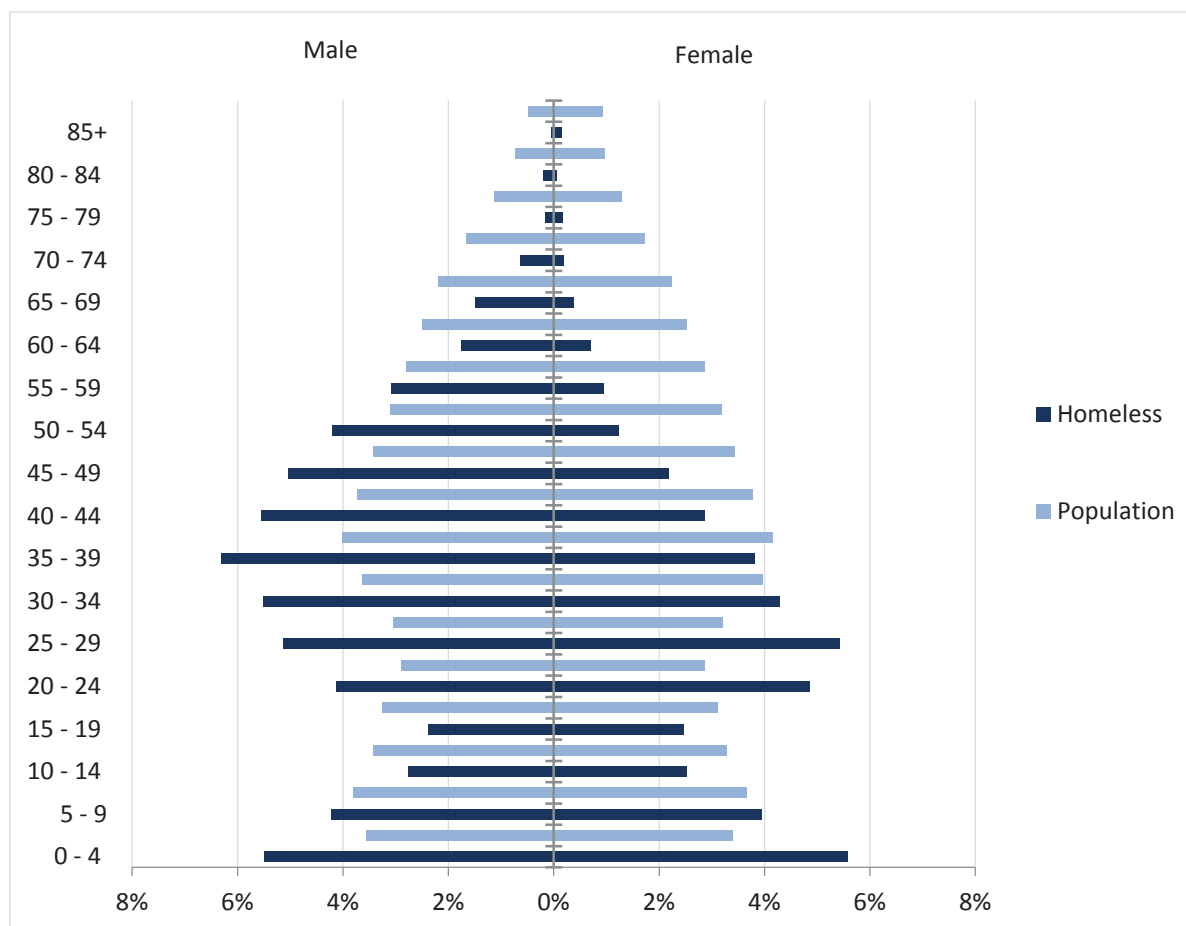
*Note:* Excluding missing (not stated) civil status.

## 5.9 AGE AND GENDER

Figure 5.7 displays two overlapped population pyramids for the homeless population and the overall Irish population in 2016. Areas in the chart where the dark blue lines extend out from the spine beyond the light blue lines give an indication of over-representation among the homeless. It is clear from the graph that the most at-risk groups are young adults, in particular men aged 20-39, and very young children (aged 0-4). Conversely, the least at-risk are older adults, especially women aged 50+.

Similar patterns emerge among those sleeping rough in Dublin on the Census night, where adults aged under 41 made up 46 per cent of the total.

**FIGURE 5.7 HOMELESS POPULATION AND IRISH POPULATION BY AGE AND GENDER**



Source: Census 2016 Statbank, Tables E5003 and EY005.

Considering change over time, the main finding is that children have been particularly disadvantaged by the recent surge in the homeless population. In 2011, 17 per cent of the homeless population was comprised of children (aged 0-19), compared to 27.5 per cent of

the total population, an under-representation of 10.5 percentage points. In 2016, however, children made up 29 per cent of the homeless, meaning that they had become slightly over-represented. This reflects the switch in the risk profiles of couples with and without children over this period.

## 5.10 SUMMARY

This chapter has demonstrated that the risk of homelessness varies across equality groups. Patterns emerge for all eight groups, and are perhaps most pronounced for disability, family status (lone parenthood), civil status (single men) and ethnicity (Black or Traveller). In all cases where a clearly defined 'majority group' is juxtaposed with the equality group – i.e. nationality, ethnicity, and religion – the majority group is significantly under-represented among the homeless. Second, despite almost every group experiencing absolute increases in homelessness, these increases have improved the relative position of some groups, while exacerbating it for others. People with disabilities and couples without children have seen their relative position improve, but children have gone from being substantially under-represented to slightly over-represented among the homeless. Overall, we can say that the expansion of the homeless population has meant that it is no longer a problem that only troubles already marginalised groups in Irish society. In 2011, when the housing market was more effective in meeting people's housing needs, homelessness was more concentrated among those with disabilities, and families were much less affected. The recent housing crisis has meant that homelessness has since cast a wider net, and has reached previously unaffected groups.



## CHAPTER 6

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### Summary and conclusions

This report set out to investigate housing in Ireland, and in particular how different dimensions of housing vary across equality groups. The question of discrimination in access to housing, inequalities in the quality of housing, and in exposure to homelessness are important because housing is a central feature of quality of life. The right to shelter is a fundamental right protected under international and national law. Moreover, the home is the location of important social and familial relationships, and a source of security, health and well-being.

The equality groups reflect membership of categories protected under equality legislation and that can be identified in the surveys examined, namely gender, age, disability status, family status, membership of the Traveller Community, nationality/ethnicity. Not all equality dimensions can be covered due to data limitations, for example sexual orientation is not collected in any of the datasets used.<sup>37</sup> An extension to the equality legislation in 2016 added protection against discrimination in access to housing on the basis of receipt of housing related benefits, and we were able to include this dimension in some of the analysis.

Our analyses used three different high-quality sources of information and each chapter is based on a different dataset. We studied the experience of discrimination using the Quarterly National Household Survey (QNHS) covering a decade from 2004 to 2014. Inequalities in the quality of housing were addressed using the Survey on Income and Living Conditions (SILC) for the most recent years available, i.e. 2014 and 2015. Both these sources are household surveys and by definition do not include the homeless population. Homelessness was therefore investigated using the 2016 Census module on homelessness.

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<sup>37</sup> Religion is identified in the surveys, but is not strongly related to housing conditions once ethnicity/nationality are taken into account. We therefore do not include religion in the multivariate analysis. Similarly, marital status is not looked at separately to family status as there is a strong overlap between these dimensions, and distinguishing both leads to very small categories.

## 6.1 FINDINGS – EQUALITY GROUPS AND HOUSING

First, in Chapter 3 we focused on the subjective experience of discrimination in access to housing. Second, Chapter 4 investigated how objective housing quality varies across equality groups. In particular, housing quality has been studied in terms of housing deprivation, environmental/neighbourhood problems, and over-crowding. Third, in Chapter 5 we directed our attention to homelessness and considered how this varies across equality groups. Looking at housing from different angles provides more robust evidence than can be derived from a single measure, while at the same time providing a broader picture of people’s experiences in the housing market.

Across all dimensions we find that some groups are more disadvantaged than others. While part of the disadvantage experienced is accounted for by characteristics such as socio-economic background – proxied by education, employment status, or income – and housing tenure, equality group membership still has an independent effect on all the housing dimensions considered.

In particular, a number of groups stand out as disadvantaged across multiple housing dimensions, summarised in Table 6.1. These are lone parents, ethnic minorities/non-EU nationals, people with a disability, young people and members of the Traveller Community. These groups emerge as disadvantaged in terms of high levels of discrimination, deficits across multiple measures of housing quality and higher risks of homelessness.

**TABLE 6.1 RESULTS SUMMARY FOR EQUALITY GROUPS**

	Discrimination	Housing Deprivation	Environmental problems	Over-crowding	Homeless
Lone Parent	++	++	+ Before tenure	-	++ compared to other families
Disability	++	++	++	++	++
Black ethnicity	++	na	na	na	++
Non-EU	na	++ before income	+	++	++
Traveller	++	na	na	na	++
Young people	++	++	++	++	++
Rent allowance <sup>1</sup>	na	+	+	++	na

*Note:* ‘na’: Not Available. <sup>1</sup> compared to private renters who did not receive rent allowance. The symbol + indicates a positive association between equality group and outcome. The symbol ++ indicates a strong positive association. The symbol – indicates a negative association.



Lone parents are 2.4 times as likely to report discrimination and 1.4 times as likely to experience housing deprivation as couples without children. This group also live in areas with higher levels of neighbourhood problems, but this is accounted for by a higher level of residence in Local Authority housing. Lone parents are also exposed to a greater risk of homelessness than other family types; they represent 16 per cent of Irish families but make up 60 per cent of homeless families. The consistency between the objective and subjective indicators suggests that lone parents' perception of housing-related discrimination is grounded in real experiences of exclusion.

**People with a disability** are more than twice as likely as people without a disability to report discrimination in access to housing. Moreover, they are 1.6 times more likely than non-disabled people to live in a neighbourhood with environmental problems and 1.6 times more likely to suffer from housing deprivation. In addition, while people with a disability represent about 13 per cent of the Irish population, they make up 27 per cent of homeless people. Again the consistency of evidence from different sources and the persistence of housing disadvantage net of geographical location, income and housing tenure suggests that the disabled group face additional exclusionary forces, including discrimination.

The **Black ethnic group** are 3.5 times more likely than White Irish people to experience discrimination, and are significantly over-represented among homeless people (together with Travellers). Ethnicity is not available in the SILC data used to study housing and neighbourhood quality, so here we examine differences in experiences by nationality. In fact, there is a strong overlap between ethnicity and nationality; according to the QNHS, 89 per cent of Black people in Ireland come from outside the EU. Migrants from outside the EU are 2.5 times more likely than Irish nationals to live in over-crowded households.

**Members of the Traveller Community** were not identified in all the data sources examined but wherever this was possible they emerge as a distinctively disadvantaged group. The 2014 equality module showed Travellers were 22 times more likely than other White Irish respondents to report that they had been discriminated against in access to housing in the preceding two years, or 11 times more likely when employment and education level were held constant. This is corroborated by the strong over-representation of Travellers in the homeless figures shown in Chapter 5. The poor housing situation of members of the

Traveller Community has been documented in more detail in the All Ireland Traveller Health Study (2010) and Watson et al. (2017b). Watson et al. (2017b) found that over half of Travellers were living in over-crowded conditions. Recent research on the Roma community has also highlighted extreme housing disadvantage for this group (Pavee Point Traveller and Roma Centre and Department of Justice and Equality, 2018) but it was not possible to study this group with the current data.

Another group that stands out is **young people**. Young people aged 18-34 were six times more likely to experience discrimination than the oldest group (65 and over). Young people, in addition, are more likely to experience housing deprivation, to live in a neighbourhood with poor environmental conditions, and to live in an over-crowded household. Age is also associated with homelessness, as young people and especially young males are over-represented among the homeless population.<sup>38</sup>

Finally, we found that tenants in **receipt of Rent Supplement**, were more likely to experience housing deprivation and over-crowding than other private tenants with the same characteristics (e.g. age, nationality, gender, household composition). Moreover these differences persisted when income was held constant, though were only statistically significant at the 10 per cent level due to small numbers for analysis. This suggests that this group were exposed to additional mechanisms of disadvantage which could include discrimination. This group could not be identified in the analysis of perceived discrimination. The extension of legal protection to this group is likely to have reduced overt discrimination, however further evidence is needed to examine whether the measure has improved access to housing for benefit recipients.

The common thread across the chapters is the importance of equality groups in explaining the variations in housing dimensions. Beyond membership of equality groups, other characteristics emerged to be strongly associated with discrimination and housing and environmental quality, as well as with equality groups; these are socio-economic background and housing tenure.

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<sup>38</sup> It is important to keep in mind that while the results reported for housing discrimination and housing quality derive from multivariate modelling – thus can be interpreted as net of other characteristics – in the case of homelessness we only report descriptive results.

Regarding **socio-economic background** – proxied by education and employment status, or household income – our results showed that people with lower socio-economic background, i.e. low-educated and unemployed individuals, are more likely to experience discrimination in access to housing. Unsurprisingly, there is also a strong association between socio-economic background, measured by income, and housing deprivation, environmental deprivation and over-crowding. The finding that equality group differences in housing quality persist when socio-economic background is controlled suggests that there may be processes other than economic resources at play, including discrimination.

Members of equality groups are found to be unequally distributed across different **housing tenures**. The Irish housing system, is characterised by a high reliance on home ownership, but barriers to ownership particularly affect younger people, migrants and low income households. Young people, non-Irish nationals and those of Black ethnicity are highly concentrated in the private rented sector while those with a disability and lone parents are over-represented in Local Authority housing. We include tenure in our models of discrimination and housing quality primarily to evaluate if tenure helps to account for group differences. However, the independent effects of tenure are also worth noting. We find that renters are substantially more discriminated against than homeowners: Local Authority renters and private renter are respectively 4 and 4.6 times as likely to report discrimination as homeowners. Equality group differences in discrimination are significantly reduced when housing tenure is held constant, especially age and ethnicity effects, though all remain significant.

Large differences in housing quality are also noted across housing tenure. Local Authority renters are almost six times as likely as homeowners to live in an over-crowded dwelling, controlling for other characteristics including income and family status. Private and Local Authority renters are also more likely to experience housing deprivation. Local Authority renters are also more likely to experience environmental deprivation compared to homeowners.

The mediating effect of tenure on equality group differences in housing quality is relatively minor in most cases, with two exceptions. First, the levels of housing deprivation experienced by young people is partly explained by their concentration in the private rental

sector. Secondly, lone parents' concentration in Local Authority housing partly accounts for their higher level of housing deprivation and fully accounts for their higher level of neighbourhood deprivation.

## 6.2 POLICY IMPLICATIONS

The period covered by the study from 2004 up to 2016 was one of considerable turmoil in the housing market, encompassing both a housing bubble in which house prices and mortgage lending grew dramatically and the subsequent economic crisis which left many households unable to meet housing costs. The current undersupply of housing has resulted in steep inflation in rental prices and average house prices since 2013.<sup>39</sup> Some of these pressures are evident in the data examined, most tellingly in the 145 per cent increase in homelessness between Census 2011 and Census 2016.

Addressing housing deprivation, over-crowding, and homelessness among minority groups is clearly dependent on tackling the broader problems in the housing system in Ireland, in particular the issue of affordability. When demand for housing fell significantly in 2010 there was also a fall in the reports of discrimination in housing, suggesting that this can be positively affected by measures to improve the provision of affordable housing.

One of the goals (Goal No. 11) in the *National Action Plan for Social Inclusion 2007-2016*, as developed by the Department of Social Protection, was to 'Deliver high quality housing for those who cannot afford to meet their own housing needs...' and to address the accommodation needs of 60,000 new households as highlighted in the 2006 National Social Partnership Agreement *Towards 2016*. The *National Action Plan for Social inclusion 2007-2016* acknowledged that homeless people, members of the Traveller Community, people with disabilities and older people were among those with such housing needs, though the latter group do not emerge as disadvantaged in the current study; other high housing risk groups such lone parents, non-EU nationals and minority ethnic groups are not identified. The subsequent impact of the recession meant that this goal was far from being delivered. In the light of new challenges due to the recession the Irish government revised the NAPS Inclusion in the *Updated National Action Plan for Social Inclusion 2015-2017*. In this updated

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<sup>39</sup> House prices have grown by 46 per cent and rent levels by 29 per cent in nominal terms (Lawless et al., 2017).

version a general goal on social housing was included making broad reference to disadvantaged areas and vulnerable groups, but there was no longer mention of specific groups with additional needs.

### **6.2.1 Providing affordable housing for disadvantaged groups**

Historically, Local Authority housing was the main support for those unable to afford adequate housing on the market. However, State provision of housing has been in long-term decline and this trend was accelerated by the economic crisis. The proportion of the housing stock comprised of social housing fell from 18.4 per cent in 1961 to 12.5 per cent in 1981 and to just 8.7 per cent in 2011 (Byrne and Norris, 2018). A number of studies have called for the Government and local authorities to increase their role as a direct provider through building additional social housing, especially in the case of disadvantaged groups (Hearne and Murphy 2017; Byrne and Norris 2018), and to increase the supply of social housing via voluntary housing associations (NESC, 2014).<sup>40</sup>

The introduction of rent pressure zones in 2016, to limit the extent of rent increases to 4 per cent per annum, have not as yet prevented inflation significantly in excess of this figure. The latest Residential Tenancy Board Index (RTB, 2017) shows that private rents grew by an average of 9.5 per cent between Q3, 2016 and Q3, 2017. The year-on-year change in Dublin city was 10.4 per cent and was up to 19.1 per cent in Limerick city. Many of the disadvantaged groups identified in the report are over-represented in the private rented sector, particularly non-EU migrants, the Black ethnic group and young people. Therefore these groups are particularly exposed to the risks of rapid rent increases.

Another feature of Irish housing policy in recent years is the increased reliance on cash based housing assistance. A 2017 study by Hearne and Murphy maintains that reliance on cash based payments in lieu of social housing compromises security of tenure, and that the increased reliance on private rental provision for delivering subsidised housing through the Housing Assistance Payment scheme requires vulnerable and socially disadvantaged individuals to negotiate with landlords. Many of the equality groups considered in this study

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<sup>40</sup> NESC also outline options to finance private investors who are willing to supply secure long-term homes at cost-related rather than market rents to households that are just above the threshold for social housing.

are ill-resourced to compete in the marketplace even with HAP. In the context of steeply rising rents there are also challenges to maintaining the adequacy of payments without contributing to price inflation.

While migrants, especially those from non-EU backgrounds, are at greater risk of homelessness, poor housing quality and discrimination, there has been little policy focus on the issue. The recently published *Migrant Integration Strategy* makes no mention of housing. As noted in Chapter 1, access to housing supports is restricted for both EU and non-EU migrants because of residency and employment eligibility criteria (Department Environment, Community and Local Government, Housing Circular 41/2012). Advocates for the Roma community have argued that this is preventing people from accessing basic housing supports including Local Authority accommodation and the Housing Assistance Payment (Pavee Point, 2018).

Specific policy action is also necessary to address the distinctive levels of housing disadvantage experienced by the Traveller Community. Previous ESRI research has pointed to a 'systemic failure in existing processes and structures' to meet Travellers' housing needs despite funding being put in place (Watson et al., 2017b, p.78) and called for government to be more proactive in ensuring that local authorities meet their obligation to provide Traveller-specific accommodation. The recently published National Traveller and Roma Strategy also committed to putting in place a robust monitoring and evaluation framework, to ensure full expenditure of funds allocated for Traveller-specific accommodation and to track progress.

*Rebuilding Ireland*, the National Action Plan for Housing and Homelessness, sets out five steps for resolving the current housing crisis; reducing homelessness, increasing the provision of social housing, improving supply in the housing market more generally, controlling the rental sector, and making use of vacant housing. However, little attention is paid to specific groups that may be vulnerable in the housing market. The exception is the second 'pillar' of the plan – to increase social housing – where, similar to the NAPS Inclusion, special reference is made to people with disabilities, Travellers, older people and refugees. This report suggests that an increased focus is needed on younger people, and that other groups such as minority ethnic groups and lone parents should be considered.

### 6.2.2 Security of tenure

While disadvantaged groups continue to be concentrated in the private rented sector, measures to improve security of this group are important. Security is essential for individual and family plans (e.g. regarding school, work, etc.), for building support networks and for psychological well-being. Greater security of tenure for private renters would also mean that tenants are less exposed to market pressures and potential discrimination by landlords. There have been a number of policy developments in this respect as part of the *Rebuilding Ireland Strategy for Rental Sector*. These developments include the *Planning and Development (Housing) and Residential Tenancies Act, 2016*. This means that after a six-month period tenants can secure their tenancy up to six years, during which time the landlord can only end the tenancy under certain circumstances, including if the property is to be sold or is needed for an immediate family member or is to be substantially refurbished.<sup>41</sup> As yet there has been no formal evaluation of the effectiveness of this measure, or the extent to which it is enforced.

### 6.2.3 Housing quality

The research also highlights the importance of housing quality. Measures of housing quality were significantly lower in the private rented sector and the Local Authority sector even when respondents' characteristics, including income, are taken into account.<sup>42</sup> This suggests there is a need for continued enforcement of housing standards regulation, especially in the case where state funding is being provided to private landlords. There is also an obligation for local authorities to maintain adequate standards in social housing. The European Committee on Social Rights recently upheld a complaint by Local Authority residents against the government in relation to the quality of housing. The Committee found that:

*the Government has failed to take sufficient and timely measures to ensure the right to housing of an adequate standard for not an insignificant number of*

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<sup>41</sup> The Act amended earlier Residential Tenancy Acts in 2004 and 2015 raising the period from four years to six years. It also introduced further restrictions on landlords evicting tenants in order to sell multiple properties within a development.

<sup>42</sup> Models show that even when we control for income, there are significantly higher levels of housing deprivation, neighbourhood problems and over-crowding for LA housing and significantly higher housing deprivation and over-crowding for private rented accommodation (not shown; available from authors).

*families living in Local Authority housing* (European Committee of Social Rights, 2017, paragraph 121).

The Irish government has made commitments to addressing housing and neighbourhood quality issues in social housing via the Estate-Wide Remedial Works Scheme and more generally via the Urban Regeneration Programme. Adequate financing of this project is essential to reduce inequalities in housing quality.

#### **6.2.4 Tackling discrimination**

The report also highlights the need for policies to reduce discrimination. Legislative protections are important in this respect. The extension of protection against discrimination in access to housing for those in receipt of housing assistance or other welfare payments has been availed of by tenants, with a number of successful cases to date, and our findings suggest that this group are disadvantaged over and above others with the same characteristics and income. There is a need to monitor the ongoing experience of HAP recipients in the currently stressed housing market. Legislation is however only part of the solution to discrimination; other research in the current programme (McGinnity et al., 2018) has highlighted the importance of education and the promotion of positive social interaction as means of breaking down prejudice.

### **6.3 FURTHER RESEARCH/DATA**

The study has accessed a variety of sources in order to paint a detailed picture of the housing situation of different equality groups. The discussion at the outset of this report has highlighted additional innovative ways in which direct evidence of discrimination can be collected including lab and field experiments. This can be useful when individuals are not aware that they have been discriminated against, e.g. when they have no information on why they have been refused a property viewing or a tenancy, and when it is not possible to definitively link unexplained disadvantage to discrimination. No such study has yet been conducted on the housing market in Ireland, but given the current pressures on rents and excess demand for housing, a field experiment would be feasible and could provide compelling evidence on whether certain groups are discriminated against in terms of access to housing. A further methodological approach that could be applied to the housing context



relates to the branch of attitudinal research where the attitudes of potential discriminators are object of study. This approach complements research on self-reported experiences of discrimination because it allows researchers to investigate whether there is evidence of societal prejudice against a group that is consistent with that group's perceptions of discrimination. Finally, analysis of legal case records, though limited to a sub-group of individuals who take legal action, may be a fruitful avenue for further research. Complaints made to IHREC and cases taken to the Workplace Relations Commission would be possible sources of data in this regard.

The research has also highlighted the need to include identifiers for equality groups within both survey and administrative data. While some grounds are well covered there is a strong need for more information on ethnic background, particularly for groups that are marginalised in society such as Travellers and Roma. A further equality ground that is not covered is sexual orientation. Such evidence is necessary to provide information on the nature and depth of disadvantage experienced and to inform policy.

Existing data could be further improved via an oversampling of equality groups. Although the QNHS Equality module provides a sample of considerable size, the size quickly declines when we select only individuals that were in the housing market, and when we focus on some small equality groups. A larger sample size would allow a more detailed study of the disadvantages that the groups experience for example investigating whether their situation varies according to their socio-economic background or their housing tenure, or whether disadvantages strengthen even more in case of multiple membership to equality groups.

Further information on individuals housing preferences and needs is also important for informing housing and equality policy. For example, it is currently impossible to assess whether the situation of younger people is influenced by consumption choices or whether they are effectively priced out of other options, e.g. living in less crowded conditions or owning a home.

Given the increased size of the private rental market in Ireland and its current importance as a source of housing for minority and disadvantaged groups, there is a clear need to monitor the standard of housing on offer and to evaluate the effectiveness of policy interventions

such as the rent pressure zones and the *Residential Tenancy Act, 2016*. For example, analysis of the average length of tenancies and of affordability and of trends in tenancy disputes would provide important information in this respect.

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## APPENDICES

### DATA SOURCES

Table A.1 shows which equality groups are covered by each source.

**TABLE A.1** EQUALITY GROUPS STUDIED IN THIS PROJECT BY DATA SOURCE

	QNHS	SILC	Census
Age	✓	✓	✓
Gender	✓	✓	✓
Nationality/race/ethnicity	✓	✓*	✓
Religion	✓		✓
Family Status	✓	✓	✓
Civil Status	✓	✓	✓
Disability	✓	✓	✓
Sexual Orientation			
Membership of the Traveller Community	✓**		✓
Receipt of Housing Assistance		✓	n/a

*Note:* \*Nationality only, \*\*2014 only.

### QNHS

Chapter 3 uses data from the 2014 QNHS equality module to investigate what socio-demographic attributes influence the likelihood that an individual will report discrimination in access to accommodation. The module probes a nationally representative sample of just under 15,000 adults about their experience of discrimination in everyday life. It asks about discrimination in the labour market and in private and public services, including housing. The 2014 round was the survey's third iteration, with previous waves fielded in 2004 and 2010. The overall rate of reported housing discrimination, at 4 per cent of the sample, has remained stable over the ten-year period (McGinnity et al., 2017). The data allow us to evaluate how membership of an equality group influences someone's chances of reporting discrimination in the survey. Information is available for eight of the ten equality groups, with sexual orientation and receipt of housing assistance the only two missing groups.

## **SILC**

The 2015 Survey of Income and Living Conditions (SILC) is the second source of data used in this report. It includes a range of variables related to housing outcomes which can be studied to carry out a process known as ‘triangulation’, which involves validating findings from analysis of self-report data with objective measures of discrimination (Russell et al., 2010). We compare the subjective QNHS measures with objective measures of over-crowding and housing/neighbourhood deprivation from SILC.

The SILC housing deprivation variables can be divided into three categories. The first category relates to the quality of the housing itself. Lighting, heating and the condition of rooms are considered. The second category is neighbourhood deprivation, and is comprised of variables on pollution, crime, noise and vandalism. Finally, a relative measure of over-crowding is used. The level of crowding is measured as the number of people in the household per room. A household is deemed over-crowded if it is in the top decile of this measure. We do not investigate the effect of religion here, because it is highly correlated to ethnicity in the data. The great advantage of SILC is that it records receipt of housing assistance, which is particularly relevant for this arena of housing discrimination/disadvantage.

## **Census**

The Central Statistics Office made concerted efforts to enumerate the homeless population in the 2011 and 2016 Censuses. It has published a range of statistics on the demographic characteristics of the homeless population in these years, including information on homelessness among members of eight of the equality groups. These measures can be compared to equivalent Census data for the population as a whole, allowing us to determine whether or not a given group is under- or over-represented among the homeless. The data also include additional information on people sleeping rough on the Census nights. Due to logistical difficulties in gathering data on these people, much less information about them is available. The CSO published a gender breakdown of rough sleepers across the country and information on nationality is available among those sleeping rough in Dublin.



## Chapter 3 Appendix

**TABLE A3.1 SIZE OF EQUALITY GROUPS, POOLED STATISTICS FOR THE YEARS 2004, 2010, 2014**

		Full sample	Looking for housing
Sex	Male	20,691	6,072
	Female	32,788	8,757
Age	18-34	12,046	6,057
	35-44	11,795	3,425
	45-54	9,727	2,167
	55-64	8,631	1,627
	65+	11,280	1,553
Disability	No disability	46,214	13,311
	Has disability	7,265	1,518
Nationality and ethnicity	White Irish	48,802	12,341
	White Non-Irish	3,407	1,707
	Black	372	225
	Asian	499	328
	Other	399	228
Family type	Couple no children	11,772	2,841
	Couple with children	20,765	5,208
	Lone parent	4,874	1,686
	Living with parents	2,324	634
	Single (childless)	13,744	4,460
Total		53,479	14,829

Source: Equality module QNHS 2004, 2010, 2014.

Note: N = 14,829.

**TABLE A3.2 HOUSING TENURE AMONG THOSE WHO HAVE LOOKED FOR ACCOMMODATION IN THE PRECEDING TWO YEARS BY EQUALITY GROUPS, POOLED DESCRIPTIVE STATISTICS FOR THE YEARS 2004, 2010, 2014**

		Homeowner %	Local Authority renter %	Private renter %
Sex	Male	49.3	6.3	44.4
	Female	50.2	11.7	38.1
Age	18-34	33.5	8.2	58.3
	35-44	57.5	10.7	31.8
	45-54	71.0	10.2	18.9
	55-64	80.4	9.5	10.0
	65+	84.2	7.5	8.3
Disability	No disability	49.3	8.0	42.7
	Has disability	54.9	19.4	25.7
Nationality and ethnicity	White Irish	57.9	9.7	32.5
	White Non-Irish	16.7	5.1	78.3
	Black	14.2	22.6	63.2
	Asian	17.5	2.4	80.1
	Other	20.0	3.7	76.3
Family type	Couple no children	58.0	2.4	39.6
	Couple with children	61.3	8.8	29.9
	Lone parent	30.5	30.5	39.0
	Living with parents	79.4	8.5	12.1
	Single (childless)	33.8	6.4	59.8
Total		48.9	8.8	42.3

*Source:* Equality module QNHS, 2004, 2010, 2014

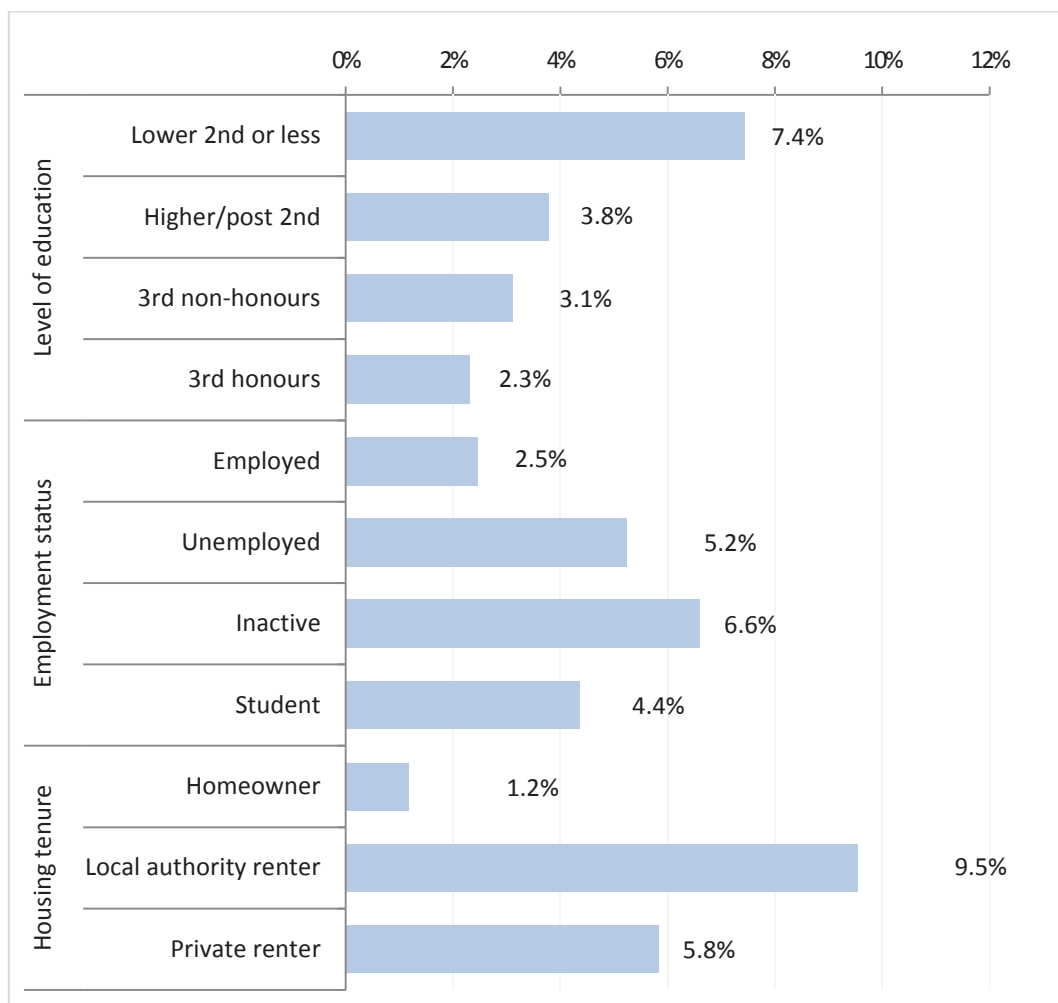
*Note:* Weighted data. Limited to those individuals who had looked for housing in the two years prior to the survey. N. = 14,829.

**TABLE A3.3 HOUSING TENURE ACROSS EQUALITY GROUPS FOR THE ENTIRE POPULATION, POOLED DESCRIPTIVE STATISTICS FOR THE YEARS 2004, 2010, 2014**

		Homeowner %	Local Authority renter %	Private renter %
Sex	Male	72.6	6.0	21.5
	Female	73.7	9.0	17.2
Age	18-34	50.2	8.9	40.9
	35-44	76.8	7.5	15.7
	45-54	84.7	7.3	8.0
	55-64	88.4	7.3	4.3
	65+	91.0	5.3	3.7
Disability	No disability	72.7	6.7	20.5
	Has disability	76.3	13.8	9.9
Nationality and ethnicity	White Irish	78.6	7.7	13.7
	White Non-Irish	30.1	4.9	65.0
	Black	20.0	23.8	56.1
	Asian	25.5	3.4	71.1
	Other	25.2	6.9	67.9
Family type	Couple no children	80.8	2.5	16.7
	Couple with children	81.3	5.8	12.9
	Lone parent	51.6	26.8	21.6
	Living with parents	83.7	9.4	6.9
	Single (childless)	73.2	7.3	33.0
Total		73.2	7.5	19.3

Source: Equality module QNHS

Note: Weighted data. N. = 53,479.

**FIGURE A3.1 RATES OF DISCRIMINATION IN ACCESS TO HOUSING, POOLED DESCRIPTIVE STATISTICS FOR THE YEARS 2004, 2010, 2014**

Source: Equality module QNHS

Note: Weighted data. N = 14,829.

**TABLE A3.4 DISTRIBUTION OF EDUCATION ACROSS EQUALITY GROUPS, POOLED STATISTICS (2004, 2010 AND 2014)**

	Lower 2nd or less	Higher/post-2nd	3rd non-honours	3rd honours	Older than 65	Total
<b>Gender</b>						
Male	19.4	38.1	12.5	23.8	6.2	100
Female	18.3	37.9	14.1	22.4	7.3	100
<b>Age</b>						
18-34	13.0	46.6	14.1	26.3	0.0	100
35-44	20.2	34.1	17.5	28.2	0.0	100
45-54	33.7	33.6	12.8	20.0	0.0	100
55-64	49.2	27.7	9.9	13.3	0.0	100
65+	0.0	0.0	0.0	0.0	100.0	100
<b>Nationality/Ethnicity</b>						
White Irish	21.0	37.3	12.2	21.4	8.1	100
White Non-Irish	9.9	42.0	18.2	28.6	1.3	100
Black	14.4	42.4	17.7	24.7	0.8	100
Asian	3.9	33.1	18.6	43.8	0.6	100
Other	15.1	43.1	14.6	26.3	0.9	100
<b>Disability status</b>						
No disability	17.2	39.2	14.0	24.3	5.3	100
Has disability	36.4	25.0	6.4	9.5	22.7	100
<b>Family status</b>						
Couple no children	13.6	29.9	13.8	28.7	14.0	100
Couple with children	23.1	38.0	15.1	22.0	1.8	100
Lone parent	33.1	43.3	12.4	6.9	4.3	100
Living with parents	17.6	56.7	8.2	17.3	0.2	100
Single (childless)	13.8	36.8	12.7	27.1	9.7	100

Source: Equality module QNHS.

Notes: Weighted data. Level of education was not available for people aged 65 or older across all the three waves. For this reason, for individuals aged 65+ we have a separate category of education.

**TABLE A3.5 DISTRIBUTION OF EMPLOYMENT STATUS ACROSS EQUALITY GROUPS, POOLED STATISTICS (2004, 2010 AND 2014)**

	Employed	Unemployed	Inactive	Student	Total
<b>Gender</b>					
Male	63.7	12.8	11.9	11.6	100
Female	51.5	6.9	32.7	9.0	100
<b>Age</b>					
18-34	60.3	10.1	12.0	17.6	100
35-44	68.3	11.1	18.2	2.4	100
45-54	64.7	12.6	21.2	1.5	100
55-64	45.0	9.7	44.6	0.7	100
65+	7.5	0.3	91.8	0.5	100
<b>Nationality/Ethnicity</b>					
White Irish	56.8	9.5	23.7	10.1	100
White Non-Irish	65.5	12.3	14.6	7.6	100
Black	39.1	15.5	31.7	13.7	100
Asian	57.0	5.6	14.0	23.4	100
Other	52.7	11.4	17.7	18.2	100
<b>Disability status</b>					
No disability	60.7	10.0	18.5	10.8	100
Has disability	25.0	9.3	61.5	4.2	100
<b>Family status</b>					
Couple no children	67.5	6.9	22.4	3.3	100
Couple with children	62.3	10.7	25.2	1.8	100
Lone parent	39.5	10.9	44.8	4.8	100
Living with parents	43.9	17.1	3.8	35.2	100
Single (childless)	56.3	9.1	16.1	18.6	100

Source: Equality module QNHS.

Notes: Weighted data.

## Chapter 4 Appendix

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### Definitions of Equality Groups in EU SILC Data

**Nationality:** The classification of individuals into country grouping is based on individual responses to the question of nationality supplied at the time of the interview, rather than for example the head of household.<sup>43</sup> The EU12 are the EU Member States that acceded in 2004 and 2007; Bulgaria, Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Romania, Slovakia and Slovenia. The EU13 are the old EU Member States excluding Ireland and the UK: Austria Belgium, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden.

**Disability** is identified using the information on whether respondents have for at least the last six months been strongly limited or limited in their daily activities because of a health problem. This measure has been used in many previous studies of poverty and deprivation (Grotti et al., 2017; Watson et al., 2017a).

**Household status:** we have grouped individuals into four categories based on the characteristics of their household. We have avoided more detailed classifications in order to maintain group size.

- **One person households** consist of adults living alone. Almost 50 per cent of the groups are never married, 30 per cent are widowed and 20 per cent divorced or separated.
- **Lone parent households** consist of households where an individual aged 18 and over is the sole parent of a child (aged less than 18) in the household and does not live with a partner or other adults.<sup>44</sup>
- **Households with adults and no children under the age of 18.** This group includes

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<sup>43</sup> During the SILC interview the respondent was asked if he/she was an Irish national and if not they were asked to record their nationality.

<sup>44</sup> While this is a narrow definition of lone parenthood, it has the advantage of distinguishing households where the lone parent is responsible for the accommodation. Where a lone parent lives with her own parents they are likely to be responsible for the accommodation.

couples with no children, unrelated adults living together without children; and couples or lone parents living with adult children.

- **Households with 2(+) adults and children under the age of 18.** This group consists of couples with children under 18 years and other households where there are two or more adults co-residing with children under 18 years. This includes lone parents living with another family unit or a lone parent with child(ren) over 18 years and other children under 18.

**Income quintiles** are calculated from the household equivalised income. The household income measure is the total household net disposable income (i.e after tax) including earned income, social transfers and other sources of income (CSO, 2017). The total household equivalised income is the total net disposable income divided by the total number of equivalent adults in the household. The Irish equivalent scale gives a weight of 1 to the first adult (aged 14+), 0.66 to each subsequent adult and 0.33 to each child.

**Receipt of Rent Supplement:** At the time the SILC data were collected in 2014-2015, the main housing assistance payment for households outside of social housing provision was Rent Supplement (see Chapter 1 for discussion of housing support payments). The grossed number of Rent Supplement recipients in SILC 2014 and 2015 is very similar to the official statistics published by the Department of Employment Affairs and Social Protection ([www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2014.aspx](http://www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2014.aspx) and [www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2015.aspx](http://www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2015.aspx)) and the unweighted number (361 households for both waves) is large enough to statistically support our findings.

**Housing Tenure:** we distinguish between those who are owner-occupiers (including mortgage holders and those who own outright), those renting from the Local Authority and those renting privately. Private renters can also include those renting through housing associations as some of the group report renting at lower than the market rate. This group is too small to examine separately.



**TABLE A4.1 PRIVATE RENTAL TENANTS ONLY: EFFECT OF RECEIPT OF RENT SUPPLEMENT ON HOUSING DEPRIVATION, ENVIRONMENTAL PROBLEMS AND OVER-CROWDING**

	Housing Deprivation		Environmental Problems		Over-crowding	
	No income	Add income	No income	Add income	No income	Add income
UK	1.668	1.64	1.05	1.05	0.35	0.35
EU13	1.164	1.24	0.78	0.80	1.66	1.86
EU12	0.490***	0.48***	0.95	0.94	1.35	1.29
Non-EU	0.980	0.87	1.19	1.11	2.93***	2.51**
Male	0.972	0.99	0.91	0.92	1.00	1.01
AGE18_29	1.193	1.29	1.87	1.97*	10.22**	12.36***
AGE30_39	0.757	0.93	1.59	1.81	7.66**	10.88**
AGE40_49	0.980	1.16	1.39	1.54	6.12*	8.19**
AGE50_59	1.054	1.14	1.11	1.17	7.99**	9.58**
Lone parent	1.005	0.97	1.48	1.46	0.31**	0.30***
One per HH	1.505	1.56#	1.45	1.48	0.25***	0.25***
Adults no kids	0.997	1.07	1.48	1.56*	0.38***	0.41**
Disability	1.627**	1.55*	1.29	1.25	1.49	1.36
Urban	0.809	0.80	1.34	1.32	1.18	1.17
BMW	1.005	0.97	0.83	0.82	0.79	0.78
Dub	1.186	1.33	1.56*	1.67*	2.89***	3.38***
Rent supplt	1.715*	1.58#	1.27	1.21	1.96*	1.72#
Income		0.69**		0.80		0.57**
Constant	0.549	17.94*	0.09***	0.70	0.02***	4.00
Observations	2,870	2,870	2,885	2,885	2,891	2,891

Source: SILC 2014, 2015 pooled.

Note: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05, # <0.10.



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