

# IRELAND

2016 Index<sup>1</sup>: **2<sup>nd</sup>**



## HOUSING COSTS

### Housing cost overburden rate<sup>2</sup>:



Among the total population: **5.5%**, among the lowest in Europe.<sup>2</sup>  
Among poor households: **23.9%**. Inequality between poor and non-poor households has increased significantly between 2009-2014.



Poor young people (20-29 years) are 8 times more likely (45.1%) to be overburdened by housing costs than the rest of the population. Young people in general in Ireland are 2.5 times more likely to be overburdened by housing costs than the rest of the population.



Non-EU citizens are 8 times more likely (38.6%) to be overburdened by housing costs than Irish citizens (4.4%).  
- Share of poor households exposed to market fluctuations: 38%.  
- Low amount of rent and mortgage arrears.<sup>3</sup>



## UNFIT HOUSING

Between 2007 and 2014, households' inability to maintain adequate temperatures increased by 5.4%.

Young people aged 20-29 are twice as likely (2.6%) to face severe housing deprivation than the general population (1.2%) and the same is true for overcrowding.

Non-EU citizens are 4 times more likely (13.3%) to live in overcrowded conditions than Irish citizens (3.1%).



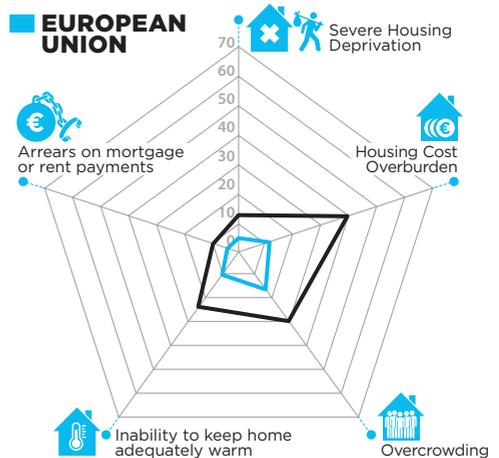
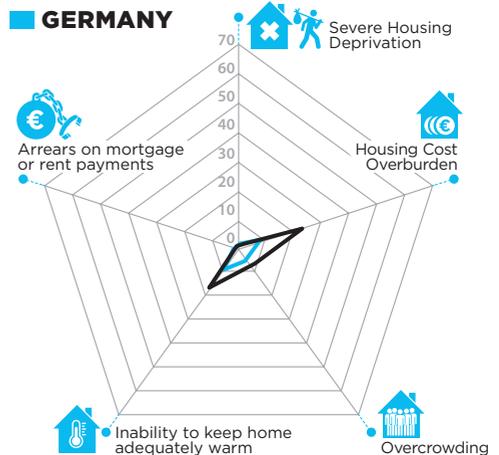
## CONTEXT

Price-to-income ratio reached a peak during the 2008 financial crisis, then fell dramatically until 2012 before returning almost to the long-term trend in 2015 (97.5).  
December 2010 - December 2013:  
Austerity measures imposed by the Troika (Memorandum of Understanding).

In July of 2016, the government launched an action plan for housing and homelessness (Rebuilding Ireland - An Action Plan for Housing and Homelessness) proposing a cross-cutting and pragmatic approach with quantifiable objectives regarding the provision of rental, social and private housing.<sup>4</sup>

## Housing Exclusion indicators in 2014 (%)

— Total population — Poor people (below 60% of median equalised income)



<sup>1</sup> See FEANTSA and the Foundation Abbé Pierre.

<sup>2</sup> European Index of Housing Exclusion: <http://www.feantsa.org/en/report/2016/09/17/an-overview-of-housing-exclusion-in-europe>.

<sup>3</sup> People spending more than 40% of their disposable income on housing.

<sup>4</sup> Irish associations note possible underestimation; a revision of housing allowance that was established in Ireland was not really taken into account by the Eurostat data.

<sup>5</sup> A mortgage restructuring policy was implemented in Ireland. But these numbers seem to have been increasing in recent years (2015-2016) according to national data.

<sup>6</sup> See [http://rebuildingireland.ie/Rebuilding%20Ireland\\_Action%20Plan.pdf](http://rebuildingireland.ie/Rebuilding%20Ireland_Action%20Plan.pdf)