



# Living with Covid: Generation Rent and the Experience of Housing Precarity During a Global Pandemic

Dr Richard Waldron, Queen's University Belfast



# Introduction

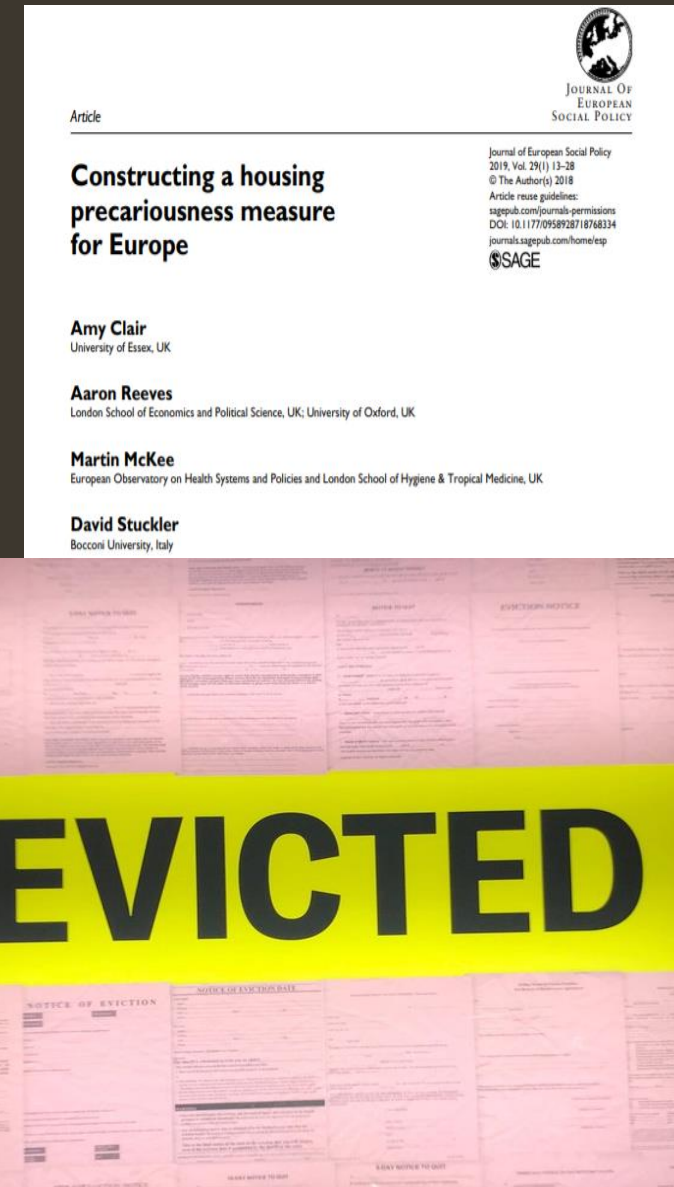
- Pandemic: Economic & Emotional Importance of home
- Pre-existing inequalities have been exacerbated
  - Rent Arrears; Evictions; Poor Quality; Loss of Social Networks; Homemaking
- PRS most precarious of tenures
  - Power imbalance, weaker regulation, temporary nature
- Less focus on psycho-social dimensions of precarity
- Examine renters' experiences of precarity during Covid
  - Affordability, Security, Quality, Accessibility





# Generation Rent: From Precariousness to the Pandemic

- Precariousness & labour research - job insecurity, limited benefits, shift in risk
- Housing precarity a “*state of uncertainty which increases a person’s real or perceived likelihood of experiencing an adverse event, caused (in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home and access to essential services*” (Clair et al, 2019, 16)
- PRS - Exceptional growth since GFC but precarious tenure
- Wider inequalities related to employment, lower incomes & gig economy



# Generation Rent: From Precariousness to the Pandemic

- Precarity – low incomes, lone parents, unemployed, students
- Affordability burdens – overcrowding, evictions
- Weak protections, limited duration
- Poorer quality
- Landlord discrimination
- Covid amplified inequalities
- Job loss & income cuts lead to arrears
- Temporary eviction moratoria & rent relief
- Premium placed on internal quality, privacy & space
- Significant impacts on physical & mental health

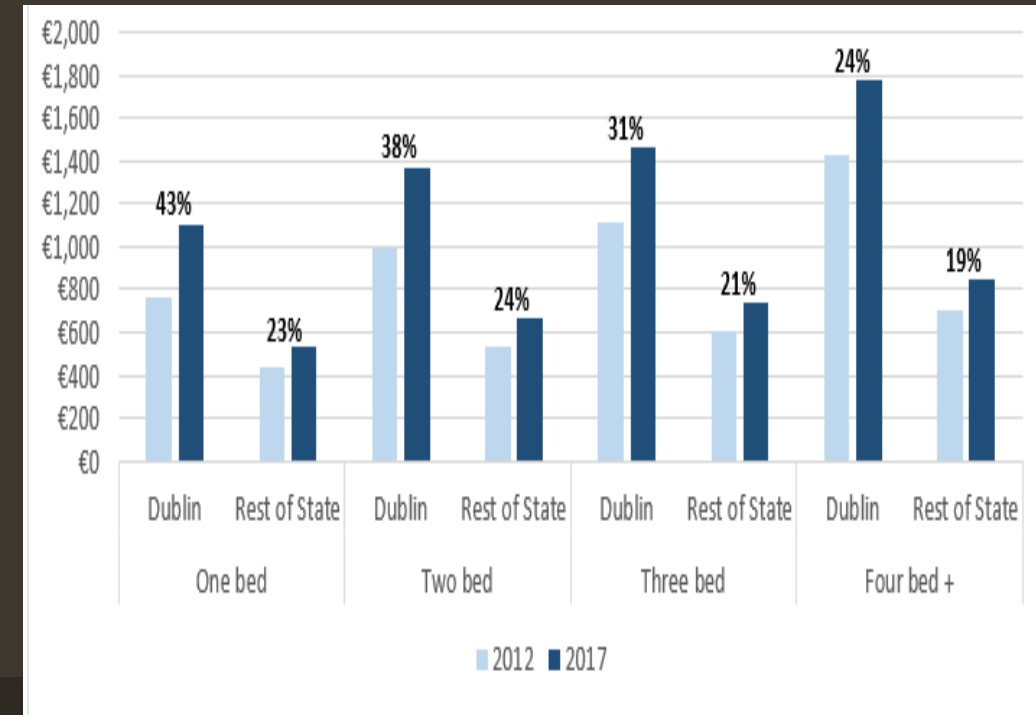
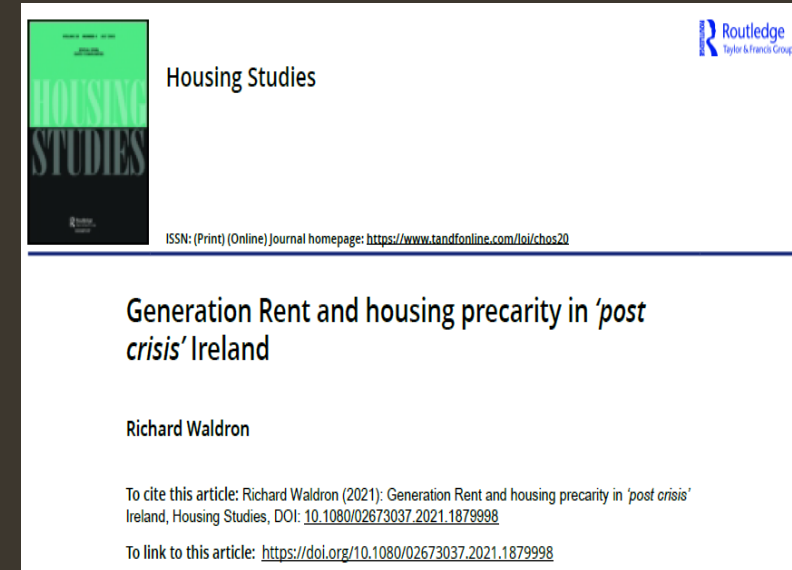


# Methodology

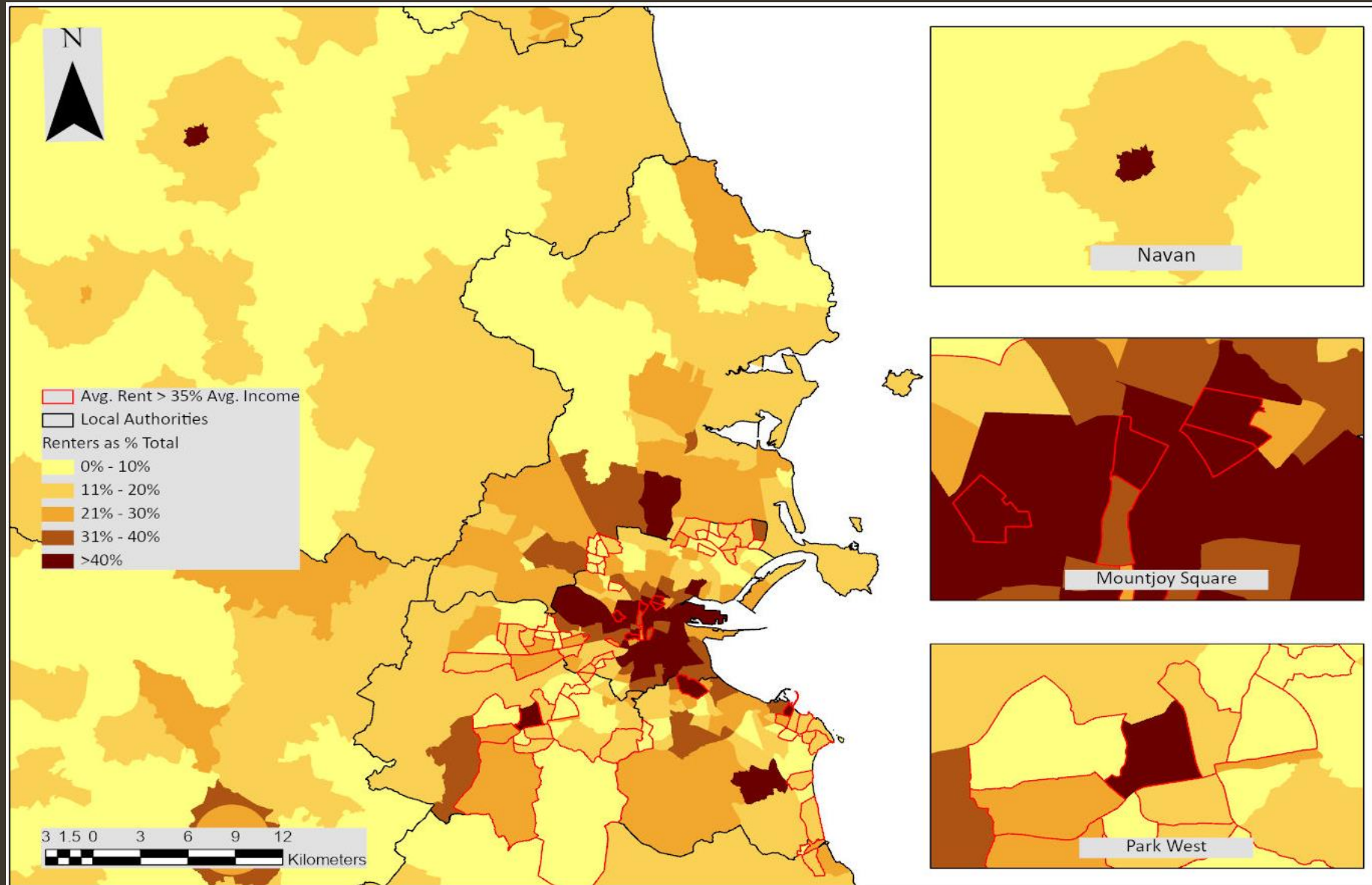
- Ireland post-GFC (mortgage, rebounding values)
- Retraction in State support for Social Housing
- Rising demand for PRS as asset class

- **Generation Rent in Dublin**

- Ownership rate (60%) but just 22% among >35 years
- 60% of >35 years are renters
- 2014 – 2020: Rents +49% Wages +9%
- 36% renters experience difficulty making ends meet
- 62% unable meet unexpected expenses



# Total Private Renters as a Share of Total Households (2016)



# Profile of interview participants

Characteristic	Values	n	%	National Comparison
<b>Nationality</b>	Irish	14	50%	58%
	Non-Irish	14	50%	42%
<b>Gender</b>	Male	13	46%	-
	Female	15	54%	-
<b>Household Type</b>	Single	7	25%	21%
	Lone Parent	2	7%	11%
	Couple	6	21%	18%
	Couple with Children	1	4%	28%
	Couple with non-related Persons	4	14%	5%
	Household non-related Persons	8	29%	15%
<b>Property Type</b>	Apartment	20	71%	43%
	House	8	29%	56%
<b>Landlord Type</b>	Individual	16	57%	-
	Corporate	3	11%	-
	Agency	9	32%	-
<b>Number Bedrooms</b>	1 Bed	8	29%	-
	2 Bed	11	39%	-
	≥ 3 Bed	9	32%	-
<b>Time in Current</b>	< 1 Year	7	25%	-
	1– 3 Years	9	32%	-
	> 3 Years	12	43%	-
<b>Average Monthly Rent (Compared to Average for Neighbourhood)</b>	Inner-City	€1,717		€1,786
	Suburban	€1,386		€1,346
	Commuter Belt	€1,169		€1,028



# The Experience of Housing Precarity

## Access Barriers

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



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

*"...the queues to viewings are just horrible... Nobody even remembers your face... people are trying desperate things" (Milena, Inner-City, Couple)*

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



## Access Barriers

- Dejection from rejection
- Manipulation of asking rents during Covid
- Experiences shaped by Landlord's agency



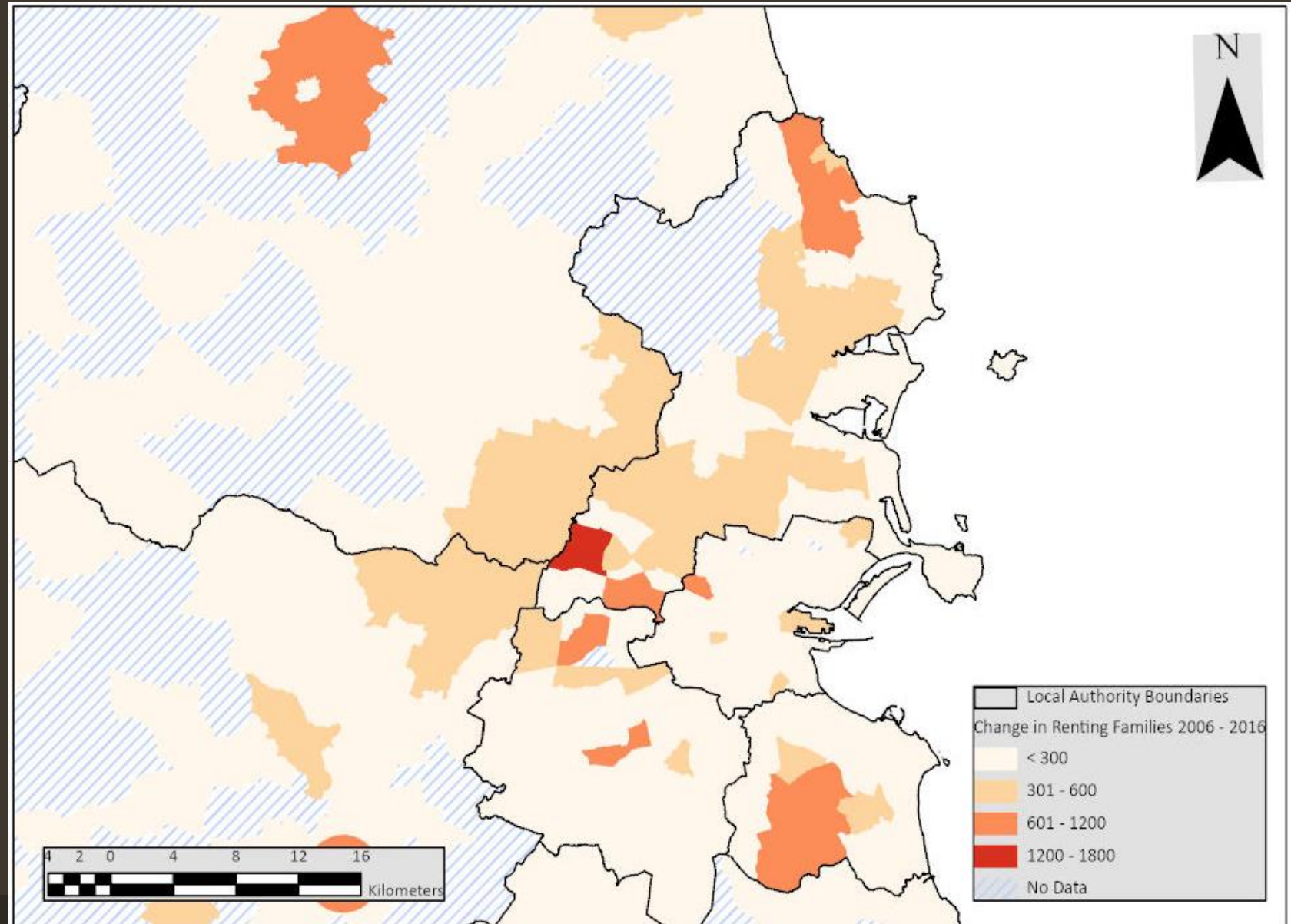
*“... you're doing this performance to be like I'm the ideal tenant... to be appealing to landlords and estate agents, which is ridiculous. (Emma, Inner-City, House Share)”*

*“... ethnicity is also a problem... Will not prefer Polish people, will not prefer Indians, will not prefer different peoples...” (Danesh, Suburban, House Share)”*

*“...we look at the market prices and we feel that it's manipulated... here in [building name] you pay €1500-ish and there's one advertisement which went for €1900 for 2 bedrooms and it's up for three months!” (Tobias, Suburban, Couple)”*

# Pervasive Affordability Problems

- 39% >1/3 income on rent
- 36% 1/3 income on rent
- 25% rent a 'Heavy Burden'
- 43% 'Something of Burden'
- Burdens higher among Suburban Renters/ Families
- Spatial deflection



# Pervasive Affordability Problems

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



*“...in May we got a letter from them that the lease is up for renewal and the rate you pay will be €1600 effective from the end of October and sign it now!” (Tobias, Suburban, Couple)*

*“...if something happens, I have no money for like emergency expenses...I would be able to ask my partner or my parents for help” (Michal, Inner-City, Couple)*

*“... we had a room that was free for two months and we honestly couldn't actually fill it... they didn't need to be in the city anymore” (Margaret, Inner City, House Share)*



## Poor Service/ Low Standards

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



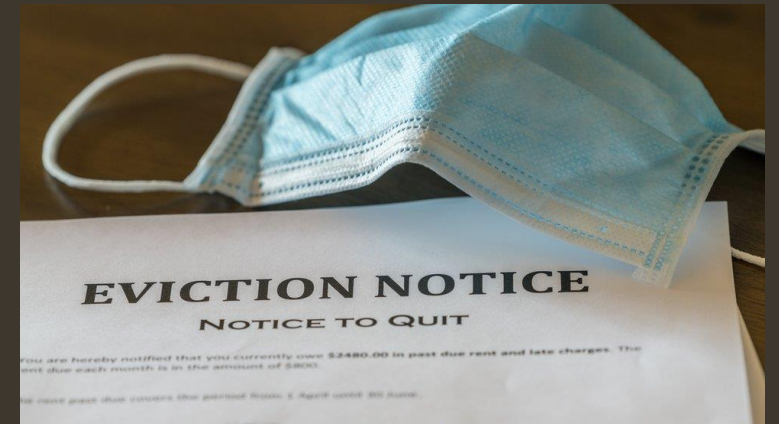
*“...if you find something over €1,000, it’s always a studio...They’re very small and I don’t know how people live in it.” (Alicija, Suburbs, Couple)*

*“...a rat the size of my hand came running across the room and I went like a lunatic... You’d nearly put up with it because you’re afraid of the landlord putting up your rent or putting you out...” (Elaine, Commuter, Single)*

*“...I’m kind of an introvert so there will be times I would like to be alone... it’s not comfortable... I’m not used to online classes...” (Debare, Suburban, House Share)*

# Power Imbalance

- Ease of termination of tenancies
- Anxiety, & finding alternatives, children
- Residential Tenancies Board – Non compliance
- Temporary nature of renting



*"...there was no indication that there was any problems... I was left in such a predicament, because all of a sudden, you know, my daughter, my dog and I've nowhere to go...my daughter had made a lot of friends and she was at that age where friendships are really important...a very difficult, stressful time."*  
(Grace, Suburban, Lone Parent)

*"I don't think that €300 corresponds to what the damages were... having to communicate in a language that is not my native language, with people that are professional... I felt like they were way more powerful than I was..."* (Ravi, Inner-City, Single)

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

# Conclusions

- Precarity captures multiple dimensions of renters' experiences under single framework
- Shaped by tenants' lack of agency over housing situations & economic security – dependency on landlords and their lack of options
- Precarious housing often poor quality; endured because of power asymmetry
- Renting rarely viewed as long term option; fears of financial & housing security
- Covid-19 amplified existing inequalities, particularly for vulnerable
- Longer-term policy responses required
  - Rent freeze, tax credit & linking rents to CPI
  - Inspections, penalties for non-compliance
  - Closing loopholes to end 'no fault evictions'