



WOMEN AND THE HOUSING CRISIS

Leah Speight

Women and the Housing Crisis

Leah Speight

The image of Ireland as an equal society for women has changed many times over the past few decades. The country remembered for locking away the fallen women who got pregnant outside marriage in the infamous laundry homes no longer exists. A marriage bar that once excluded women from working once they married was abolished almost fifty years ago in 1973. We were headline news around the world in May 2018 when after many decades of campaigning Ireland repealed the eighth amendment, a restrictive abortion legislation barrier, overturned by an overwhelming majority in a democratic vote. All significant changes for Ireland, and all these achievements against church and state control were won with hard-fought campaigns by Irish women.

Many would rightly feel proud of the progressive image of Ireland, but can we celebrate so long as inequality still exists? Inequality does still exist, and nowhere is it more exposed than in our housing crisis, a crisis that has seen family homelessness increase threefold in Ireland since 2014. Ireland has higher rate of female homelessness than any other EU country, and this puts a dark cloud over the image of a progressive, ‘feminist’ Ireland.

Ireland’s housing crisis has deepened since 2012, with average house prices and rent increases from 2012 to 2021 up 90 per cent for Dublin and 80 per cent for the rest of the country. The average wage increase in the same nine years is 18 per cent, and according to a recent DAFT report, rents nationally are up 5.6 per cent this year. Homeless figures are once again over the 8000 mark, and 61,880 adults and families qualify to be on local authority waiting lists. It is a crisis that this government has no political will to end, while they continue to allow vulture funds to dictate the rental and housing market. Families will be more than

twelve years on local authority waiting lists, and the low threshold to qualify excludes thousands of families from even getting on the list.

The housing crisis is a crisis that effects all in society: our young, old, families, and men, but the number of women and in particular lone-parent families affected has risen at an alarming rate over the past few years.

The traditional image of homelessness was of a single man with addiction or mental health problems. This image was presented as depicting a situation the homeless brought on themselves, so it made it comfortable to hide the problem away. In truth, the homeless were the people failed by our system; often they had trauma and were in desperate need of wrap-around services that were never provided. The failure to offer wrap-around services and assistance for persons suffering with addiction, trauma, and mental health problems is still present and an important factor in our homeless figures. However, the picture of homelessness has changed in Ireland. Now it is families affected, and with that comes a realisation this can happen to anyone. It is at crisis level, and not something that can be hidden.

At the time of writing, the current homelessness figure in Ireland stands at 8212—this number excludes people sleeping rough, couch surfing, or those not engaged with services. The recent publication of a study by the Irish Human Rights and Equality Commission (IHREC) and the Economic and Social Research Institute (ESRI) revealed that 53.4 per cent of all homeless families are lone-parent families. Lone-parent families only make up 20 per cent of families in Ireland, but make up a majority of our homeless families. We know this affects mainly women, as 86.4 per cent of lone-parent families are headed by a woman. It is in these statistics that we can see why Ireland has the highest female homelessness out of all the EU countries.

How and why has this happened?

The last laundry home on Sean McDermott St in Dublin finally closed its doors in 1996. Shortly after, on January 2nd 1997, the Irish government introduced the One-Parent Family Payment (OPFP). This was to be the move that finally gave Irish women the freedom to parent alone. But the stigma associated with single mothers did not go away, and it was in 2011 that those

voices got loud. Ireland was in recession, and a proposal for the upcoming Budget 2012 was to see harsh cuts inflicted on lone parents.

The evidence prior to Budget 2012 and Ireland's economic recession showed that consistent poverty and at-risk poverty rates were four times higher for lone-parent families than for two-parent families. This information was available to the government and minister for social protection Joan Burton. They had many reports to fall back on, including the EU Statistics on Income and Living Conditions reports that had been publishing stats for Ireland since 2003. Despite pleas from organisations such as Barnardos, St Vincent de Paul, OPEN, Focus Ireland, and the newly formed campaign group SPARK, the cuts were implemented under the guise that it was to activate lone-parents to work.

A report published by St Vincent de Paul in 2019 showed that between 2012 and 2017, poverty had doubled for working lone parents: the cuts in Budget 2012, in the form of reductions to the OPFP, proved a disastrous, failed policy. The truth was that in 2012, over 60 per cent of lone parents were in employment—they did not need to be activated. There was no gravy-train ride as insinuated; childcare costs and rents were the big barriers. The changes made to the OPFP in Budget 2012, with the start of the housing crisis and after many years of no social housing building, could have only one outcome: homelessness for single mothers and their children. The government was warned in 2012 by SPARK and other NGOs that Budget 2012 would cause poverty for working lone-parent families and that homelessness for one-parent families was a likely outcome of the cuts implemented in rent allowance and supplementary mortgage support. Both predictions have come to fruition and all of it was avoidable.

The housing crisis in Ireland can only be tackled by building public, local authority homes on public land and allowing access for more families to qualify for social housing. Although any and all families are vulnerable in the housing crisis, it is the patriarchy and failed policies creating poverty that make lone-parent families most at risk of becoming homeless in our crisis. We know a patriarchal society still exists in Ireland. The pattern of land ownership in Ireland tells us this, with 90 per cent of Irish land owned by men. Moreover, in a country reliant on agriculture, only 12

per cent of farm owners are women. The gender pay gap within any work organisation is an average 14.4 per cent according to the WorkEqual campaign. Research funded by the Low Pay Commission found women are twice as likely as men to be on a minimum wage. The same research showed women are more likely to work part time to accommodate family requirements, and due to lack of affordable childcare, 70 per cent of part-time workers are female. According to the Think-tank for Action on Social Change (TASC), lone parents are less likely to own a home as they have an average net worth seven times smaller than that of the typical household. Childcare costs in Ireland are the third highest in Europe, with an average cost of €771 per month. The burden of childcare costs continues to be disproportionately inflicted on women. The National Childcare Scheme introduced by minister Katherine Zappone removed the cap that the lowest-income families must pay. Once again, the government ignored a warning that the new childcare scheme will lock the lowest-income families out of childcare and have a detrimental effect on community childcare schemes. SPARK representatives met with the Department of Children and Youth Affairs to raise these concerns, but pleas were ignored, and another failed policy has been introduced that will mostly affect single mothers.

When a relationship or marriage breaks up and a woman finds herself parenting alone, low-income, unaffordable childcare and high rents make it an impossibility for women to be financially independent. Even in a circumstance where the woman stays in the family home, any payment received for the mortgage, despite the ex-partner retaining a beneficial interest in the property, is deducted from social welfare payments. A recent High Court case in August 2020 taken by a lone parent against the Department of Social Protection ruled in favour of the Department of Social Protection being allowed to means test full mortgage payments against any social welfare payment. It was always the case prior to this that the department had discretion when means testing mortgage payments, but this new ruling will force many women out of the family home as they won't qualify for a payment and cannot pay their part of the mortgage. Ironically, it will cost the state more money with homeless accommodation and housing assistance payments, but without legislation, and with the government failing to introduce legislation, women

will be forced out of their family homes in situations where there is an agreement between both parents to retain the mother and children in the home.

In general, women are unable to stay in their family homes after a breakup, as they are often not the main earners in the home. Not being able to keep up with the mortgage or rent on their single income in the home they once shared, the process to find new accommodation meets with many barriers. They are competing in a rent market in which two-income households struggle to find accommodation, and the demand to pay a month's rent up front is often an impossible task. In many cases, women seek employment or additional employment hours to improve the family income, but childcare providers also request money up front to secure a childcare place. Changes in Budget 2012 reduced the net income of working lone parents, and these changes created a poverty trap, as often extra hours worked result in less income. If you combine the average childcare cost for just one child and the average rent cost, it is in excess of €2000 per month, and even a woman on the average industrial wage would not be able to afford this. Childcare and rent are the two main reasons that lone-parent families are stuck in a poverty trap.

A worrying concern is the number of women who find themselves homeless as a result of domestic violence. There is no recorded data in Ireland to show how many women are parenting alone as a result of domestic violence. However, information from organisations like SAFE Ireland record that domestic violence is the leading cause of homelessness for lone parents, and housing instability is four times more likely for women who experienced domestic violence. A submission by Focus Ireland to the Joint Committee on Social Protection in 2017 said that a telephone survey of seventy women showed eleven of them were entering mainstream homeless accommodation because of domestic violence. Focus explained that their telephone survey did not include specialist services responding to domestic violence funded by TUSLA. Out of the eleven women, five of them had been impacted by housing instability in the past, as they were in a circle of instability. Focus called on the Government to gather more research on domestic violence and homelessness, as specific actions needed to be directed on the high volumes of lone-parent families making up homeless figures. We know that

during the COVID-19 pandemic, 1315 women were denied a place of refuge as no places were available. The cuts to services like Women's Aid and SAFE Ireland during the austerity years have never been restored, and with the housing crisis it is becoming harder for women to escape domestic violence.

Housing instability is not recorded in our homeless figures, as those in accommodation, although it is not stable or possibly unsuitable, are not classed as homeless by the state. The recent IHREC and ESRI report showed not only that Ireland had a problem with female homelessness but also that lone parents were four times more likely to have problems of affordability and more likely to live in substandard accommodation that is damp and has a lack of heating. These figures, like homeless figures, exclude sofa surfing, overcrowded family homes, and those not engaged with any services. This housing instability for lone parents is not new, both Focus and SAFE Ireland have recorded the same problem in their housing reports.

The government have been brass necked in their denial of the housing crisis, and when it comes to lone parents there is more denial in relation to the poverty the cuts from Budget 2012 created. Facts don't lie, and the most recent survey on income and living conditions (EU SILC Report 2019) showed lone parents in Ireland to have the second-highest rates of income poverty, persistent poverty, and severe deprivation among all EU 15 countries. The same survey showed lone parents to have the lowest disposable income of all households in the state, and revealed that they are 2.5 times more likely to be living in enforced deprivation than two-parent households. It is this enforced deprivation and poverty that is the reason Ireland has the highest female homelessness in the EU.

Unless the poverty rates for lone-parent families are addressed, lone-parent family numbers will continue to rise in our homeless figures. If the housing crisis is not addressed, homelessness will continue to escalate. Without the basics of a roof over the head, it is impossible for lone parents to escape poverty, and this is a vicious circle with no end.

Ireland is topping the charts in the EU for lone-parent poverty and female homelessness. If poverty and housing instability is institutionalised as normal, have

we really progressed for single mothers from the days of the laundry homes? We celebrated a woman's right to choose, but is there really choice if poverty and homelessness is an outcome?

Next year Ireland will celebrate 100 years of independence, and we should remember that Irish women played a key and significant role in that fight for Irish independence. If we did a *Reeling in the Years* for the past century, Ireland would be shown to have been dominated by Catholic control, and Irish women have had to campaign and fight over many decades to break the shackles of religious control.

One thing is for sure as we look to the next 100 years of Ireland, the fight and campaign to end our housing crisis will be a fight from women.

Links to Sources

[Lone parents and children account for more than half of homeless families \(irishtimes.com\)](#)

[Focus Ireland expresses deep concern that lone parents account for over half of families who are homeless according to a new report \(Focus Ireland\)](#)

[Facts & Figures – One Family Ireland](#)

[Gender Pay Gap Information Act 2021 | Factsheets | CIPD](#)

[A history of women's land rights in Ireland \(rte.ie\)](#)

[Ireland's housing crisis in five revealing graphs \(irishtimes.com\)](#)

[Facts and Figures - Peter McVerry Trust \(pmvtrust.ie\)](#)

[Poverty has doubled among working parents over five-year period, SVP report finds \(thejournal.ie\)](#)

[Social Welfare Appeal G0112 - Community Law \(communitylawandmediation.ie\)](#)

[Ireland has third highest childcare costs, study shows \(irishexaminer.com\)](#)

<https://ec.europa.eu/eurostat/web/microdata/european-union-statistics-on-income-and-living-conditions>