



Home

RENTING DURING THE PANDEMIC: THE IMPACT OF THE COVID-19 PANDEMIC ON TENANTS IN THE IRISH PRIVATE RENTAL SECTOR

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COVID-19 AND THE PRS: A 'PERFECT STORM'

Affordability: widespread affordability issues across many countries (OECD, 2020); in Ireland 16% of households have high housing costs, but figure is double for PRS (O'Toole et al., 2020)

Insecurity: Liberal/Anglophone regimes persistent insecurity due to weak legislative protections; volatile markets; and cultures of homeownership (Hulse and Milligan, 2014)

C19 impact on economy: In Ireland 44% of households in worst effected sectors are PRS households (Byrne et al., 2020)

But also unprecedented policy measures: eviction bans, rent freezes, income supports (Byrne; 2021; Soaita, 2021)

RESEARCH AIMS AND METHODOLOGY

Analyse the impact of Covid-19 on tenants: income, employment rent; insecurity; and experience of 'home'

Analyse impact of emergency policy measures, especially 'eviction ban'

35 in-depth qualitative interviews carried out in Spring 2021

Three cohorts: Wicklow geographical area; Lone parents; Brazilian community

Draws on literature on 'home' and the PRS (Bate, 2020; Easthope, 2014; Soaita and McKee, 2019); Covid-19 and PRS (Soaita, 2021; Brown et al., 2020; Horne et al., 2020)

RESEARCH FINDINGS

1. Impact of Covid-19 on income, employment, rent
2. Impact of Covid-19 on tenants' experiences of 'home'
3. Impact of the emergency 'eviction ban' on tenants' experiences of 'home' and 'secure occupancy'



RENT, INCOME, EMPLOYMENT

65% of sample experienced impact on employment/income (2 participants were unemployed at outset)

37% experienced decline in income

For the remainder income loss was offset by income/housing supports (and declining expenditure): 49% applied for PUP; 20% applied for HAP/RS (20% in receipt of housing support before C-19)

Participants coped via loans from family, dipping into savings, foregoing expenditure (e.g. pension contributions, holidays)

RENT, INCOME, EMPLOYMENT

Only one tenant entered rent arrears

However, participants very reluctant to miss rent payments:

‘Never... I have to pay my rent, that’s my priority... If I don’t pay my rent, I could be homeless ... It’s my number 1 priority ... I don’t want to get in trouble with my landlord.’

‘It’s the first bill that I pay every week. It’s the first one ... it’s like a security blanket for me. I feel better. I feel like my footing is more secure if the rent is just paid and dealt with and at least I have a roof over my head...’



EXPERIENCES OF HOME

Many tenants described property 'feeling like home' (60%), but many did not - 'lucky dip' (Soaita, 2021)

Felt explicitly that property was not a home (23%), didn't feel secure (40%), experienced significant minimum standards issues (37%), bad relationship with their landlord (20%).

Main factors undermining tenants' experiences of home:

1. Insecurity
2. Minimum standards/dwelling quality
3. Lack of control/inability to personalise the dwelling

(see Byrne and Sassi, 2021)



INSECURE OCCUPANCY

Rathnew1 (40, F, Wicklow): 'I've learned not to think of anywhere as home... I tend not to get attached to places... it's not worth the heartache. I don't ever feel secure in a rental property... you can't make somewhere your home... I've learned to travel light, I've thrown out a lot of possessions over the years'.



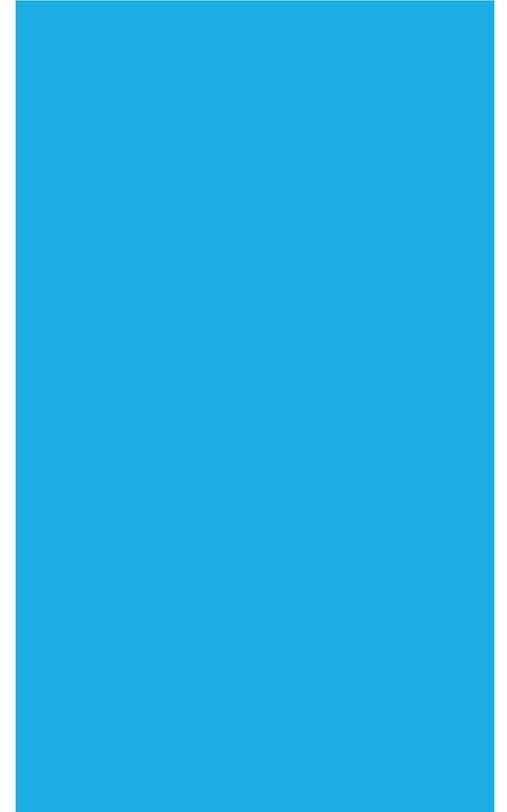
MINIMUM STANDARDS

LPWaterford1's: 'I actually view this place more negatively [since pandemic]. You're spending more time here and you're very aware of all the problems that would grate on you and drive you crazy... It's a more constant feeling of entrapment almost...There was a real pressure on me, I have to somehow get out of this house. I don't want my daughter to grow up here... It really put a real onus on me to try and better her life, to find a better home for her, that we're not living this all the time. It [COVID] really compounded it.'



PERSONALISATION AND HOME

GS1 (46, F, Wicklow): 'It doesn't feel like a home, and in the back of my head I'd always like to have a home where, you know, you could paint your own walls and you can feel more relaxed in, and you can do things to. And I guess it's always in the back of your head with rentals, especially if the landlord is very... Like my landlord has a 20-page itinerary of things you can and cannot do. You can't even hang pictures on the wall... It has affected more negatively the way I would feel about my home'.



THE EVICTION BAN

86% aware of the eviction ban, no tenants evicted
(several received NoTs in early 2021)

Some reported positive impact (20%)

Large majority reported eviction ban did not enhance
security, because:

1. Temporary nature
2. Non-compliance of landlords
3. Relationship with landlord



**EVICTION
NOTICE**

CONCLUSION

1. Income/housing supports crucial in mitigating economic impact
2. Tenants who are affected very reluctant re rent arrears – hidden poverty
3. Eviction ban successful in some respects but failed to provide security
4. Many tenants endured pandemic without access to home – potential long-term effects
5. Tenure inequality