

Paper Three



HOME TRUTHS



SINGLE ADULTS LIVING WITH THEIR PARENTS

March 2024

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1. INTRODUCTION

Cork Simon's Home Truths series aims to offer insights into different aspects and experiences of homelessness in the Southwest, drawing on publicly available data and supported by the personal experiences of Cork Simon service users.

This third paper examines the increase in single adults living with parents, their alternative housing options and risk of homelessness.

The data is supported by case studies of adults staying in our emergency shelter who have experienced relationship breakdown with a parent and the challenges of trying to secure independent accommodation.

2. METHODOLOGY NOTES

- On account of population changes in each Census report, comparisons across age groups and across years are made on the basis of proportion.
- The most local level of data available is used in this report. Therefore, some data is presented on a national level, some on a regional level (Southwest) and some on the local level (Cork).

3. EXECUTIVE SUMMARY

Increase in younger single adults living with parents and the risk of homelessness:

“Me and my mum, we had a fallout. I’d been in the family home since God knows how long, but I was tossing and turning with social services and social workers and stuff like that, so that kinda played a big factor in my life really.”

Almost one in ten (9.3%) single adults new to emergency accommodation in the Southwest became homeless due to a relationship breakdown with a parent.

This is concerning when an increasing proportion of younger single adults are living with parents. The largest proportional increase in single adults living with parents has been among 25-29 year olds. One third of all 25-29 year olds were living with parents in 2022, compared to less than a quarter in 2011. Broadening the age group, almost one-quarter (23%) of 25-34 year olds lived with their parents in 2022, compared to 17% in 2011.

While not all adults living with parents are at risk of homelessness, adults who have experienced significant life events, particularly adverse events, are at greater risk¹. This cohort, living with parents, may be at increased risk of homelessness.

Given the lack of options in the housing market, relationship breakdown when reliant on potentially insecure 'doubled-up' housing, may be a driver of homelessness, particularly among at-risk groups.

¹ Bairead and Norris (2023) identify 'contributory events' to homelessness among single adult emergency accommodation service users in Dublin. These 'contributory events' include prior homeless events, health events (including experiences of mental health or addiction issues, time spent in rehabilitation facilities or hospital), life events (including having children, having a partner in emergency accommodation, moving to Ireland from abroad) and institutional events (including time spent in prison, foster or residential care during childhood). Younger adults were most likely to report having experienced contributory events prior to entering emergency accommodation.

Increase in younger adults living with parents – a symptom of a dysfunctional housing system:

“There was no options for me to get private renting, so I stayed at home”.

In past decades, a higher proportion of younger adults lived independent of their parents in private and social rented housing and as owner occupiers in their own homes. However, since 2011 there has been a decrease in headship rates² across all age groups, bar the over 65s. Corresponding to the increase in younger adults living with parents, the fall in headship has been greatest among younger adults, especially 25-34 year olds.

This decrease or delay in establishing independent housing points to dysfunction in our housing system likely impacting younger adults' ability to set up independent homes, extending their time living in their parents' homes and effectively putting their lives on hold.

Just one example of this dysfunction is the rate of increase in rents, especially rents for new tenancies. According to the latest Rent Index report (Q3, 2023) from the Residential Tenancies Board (RTB), rents for new tenancies in Cork city increased 7.4% in 12 months, growing more than twice as fast as rents for existing tenancies and bringing the average rent for a new tenancy to €1,497 per month.

This dysfunction is amplified by the rate of employment among younger single adults living with parents. The majority of single adults over 20 years and living with parents are in full time employment, yet they potentially cannot afford independent housing. This is reiterated in a CSO Pulse Survey which found that more than six in ten (62%) single adult respondents in full time employment and living with parents do so for mostly financial reasons while almost all (94%) would prefer to live independently.

The growing proportion of households approved for and awaiting social housing in Cork who are living with parents while they wait further reflects this likely inability to afford housing. In 2022, almost one quarter of households on social housing waiting lists in Cork were living with parents, double the 12% figure less than ten years earlier in 2013.

What are younger adults housing options other than living with parents?

“Trying to find a place – I looked – and it's just not there like.”

With all-time low supply and high prices characterising the Irish housing market, securing affordable, reliable, independent accommodation has become extremely difficult.

A trend of decreasing home ownership and increasing reliance on the private rental market is evident from 2011 to 2022 across all age groups over 25 years, especially in the 30-39 year old category. Among 25-29 year olds (the cohort which experienced the largest proportional increase in single adults living with parents), home-ownership fell to 20% in 2022 from 25% in 2011, while the proportion renting privately in this age group increased to 66% in 2022 from 62% in 2011.

The proportion of households in social rental accommodation increased modestly from 2011 to 2022 (but to a lesser extent than the increased reliance on the private rental sector) while social rental among the 25-29 age group decreased to 9% in 2022, from 11% in 2011.

Overall, younger adults are increasingly reliant on a precarious private rental market from which over 40% of new presentations in emergency accommodation in the Southwest come.

Until more housing, especially secure and affordable social housing, becomes available, the trends of an increasing proportion of younger adults living with parents and an increasing proportion of younger adults reliant on a precarious private rented market, are likely to continue, along with their associated risks of homelessness.

² The headship rate is the percentage of the population who list themselves as 'head of the household' in owner occupied and rented households in the Census. Where no person in the household identifies as 'head of the household', the first usually resident person is used as the head of household.

4. HOUSING CONTEXT

Private rental market – low supply

The latest Daft.ie rental report from Q4 2023 found there were just over 320 homes listed to rent in all of Munster on 01 February 2024 – a slight increase (6%) on the same date a year ago but only one third of the 2015-2019 average of 975 homes.

HAP properties within private rental market – low supply

Simon Communities of Ireland Locked Out of the Market reports highlight the gap between market rents and Housing Assistance Payment (HAP). The latest Locked Out report (December 2023) found just 33 properties available nationwide within standard or discretionary HAP limits, representing just 4% of properties examined in the three-day snap shot study. There were only two homes available in Cork city and none in Cork city suburbs in any household category within the standard or discretionary HAP rates.

Private rental market – high rents

The latest Rent Index report (Q3, 2023) from the Residential Tenancies Board (RTB) highlights the continuous rise in rents and the particularly high increase in rents for new tenancies. In Cork (city and county), average existing rents were €1,170 in Q3, 2023, up 4.5% in 12 months, while new rents grew almost twice as fast with average rent for a new tenancy at €1,386, 8.8% higher than 12 months previous. When narrowed to Cork city, rents and their annual growth are even higher. Average existing rents in Cork city were €1,294 in Q3, 2023, up 3.5% in 12 months, while new rents grew more than twice as fast with average rent for a new tenancy in Cork city at €1,497, 7.4% higher than 12 months previous.

Housing market – low supply

According to Daft.ie's latest House Price Report (Q4 2023), on 01 December 2023, there were just over 11,100 homes for sale in the country - 27% lower than on the same date a year previously and less than half the average available between 2015 and 2019. According to the report, it is a very low figure compared to almost any point over the past 15 years.

Housing market – high prices

Daft.ie's Q4, 2023 House Price Report also notes that over the course of 2023, the average listed price increased by 3.4%. Apart from 2019, when prices fell by 1.2% due to increasing supply, the 2023 increase in prices is the smallest increase since 2013. However, the report notes, "housing prices are stabilising not because supply has increased to meet demand, but instead because demand has fallen to meet it." That demand has fallen because asking prices are out of reach for so many.



5. HOMELESSNESS CONTEXT

- Notice of termination from the private rented sector is the most common reason for new single adult presentations in emergency accommodation in the Southwest, accounting for 43% of single adult new presentations in Q4, 2023.
- Over 1 in 10 (11%) new single adult presentations in emergency accommodation in the Southwest are due to relationship breakdown with a parent.
- 25-44 year olds represent the largest age cohort (58%) in emergency accommodation in the Southwest. This age group is significantly over represented in emergency accommodation in comparison to the general population in this age group (38%).
- Recent data analysis among single adults in emergency accommodation identifies 'contributory events' associated with increased risk of homelessness. Younger adults are more likely to have experienced one or more 'contributory events' prior to homelessness. Such events include prior homeless, health, life and/or institutional events.

5.1. Reasons for new presentations in emergency accommodation in the Southwest

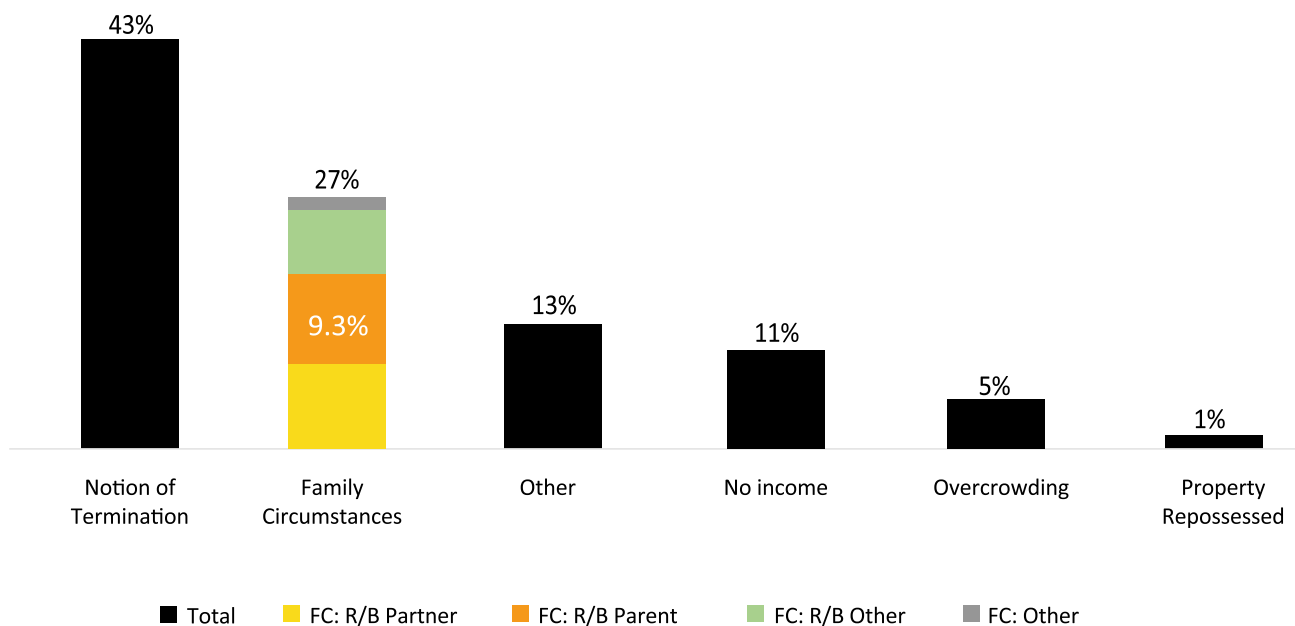
Source: Department of Housing, Local Government and Heritage 'Performance Report' Q4, 2023.

Since Q2, 2023, Department of Housing Performance Reports have detailed 'reasons for presentations' among adults presenting for the first time in emergency accommodation. The data is presented according to region and household type (i.e. single / family) but not by age group.

Most recently available data (Q4, 2023) shows that among known reasons, the most common reason for new single adult presentations in emergency accommodation in the Southwest (Cork and Kerry) is a notice of termination from a private landlord, accounting for 43% of presentations. This is of concern given increasing reliance on the private rented sector (see section 9.2).

In the Southwest, relationship breakdown with a parent accounted for 9.3% of new single adult presentations.

Figure 1: Reasons for new presentations in emergency accommodation among single adults in the Southwest (Cork & Kerry), Q4 2023



5.2. Composition of emergency accommodation population in the Southwest

Source: Department of Housing, Local Government and Heritage 'Homeless Reports' December 2014 - December 2023 and CSO Census 2022.

5.2.1 Household type – single adults over represented

The significant majority of adults in emergency accommodation in the Southwest present as single adults. According to most recent data (December 2023), 73% of adults in emergency accommodation in the Southwest are single. The number of single adults has followed a consistent upward trajectory, close to doubling in nine years, from 221 in December 2014 to 425 in December 2023.³

5.2.2 Age groups – 25-45 year olds over represented

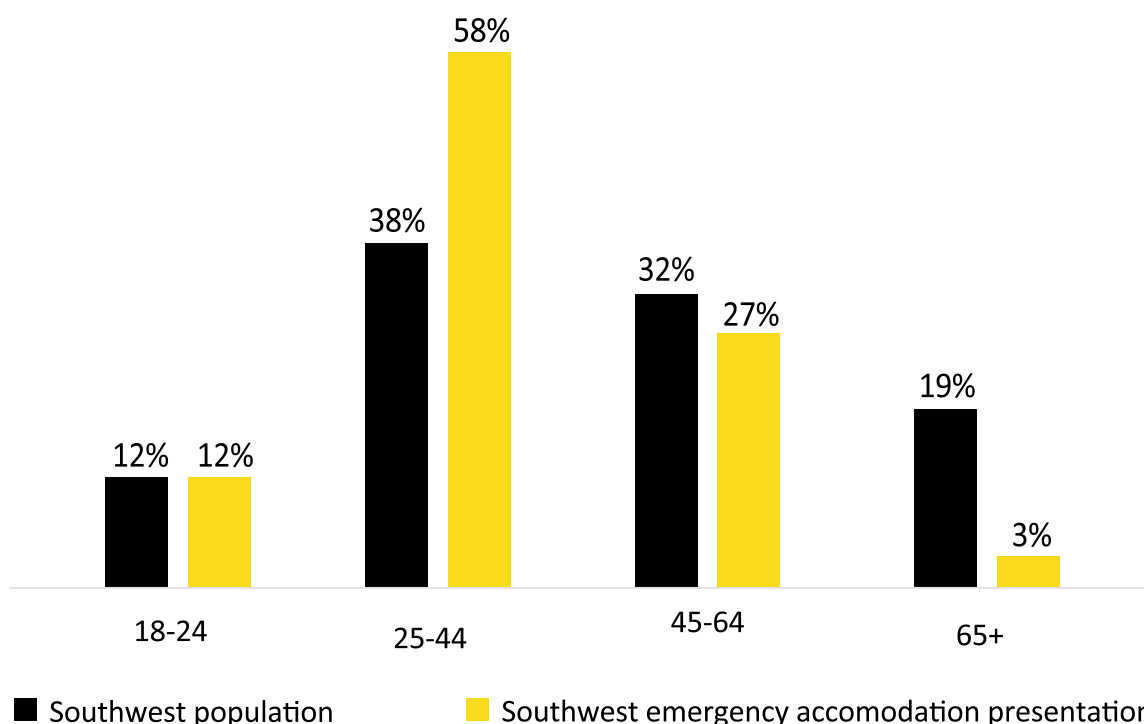
The Department of Housing present data on the number of adults in homeless emergency accommodation according to four age categories, as Figure 2 shows. Age breakdown is presented on the basis of all adults – it is not subdivided by household type (i.e. single adult / adult in family).

The number of adults in the middle age groups, 25-45 and 45-64, in emergency accommodation in the Southwest has close to trebled in the eight years between the end of 2015 and the end of 2023, while the number of 18-24 year olds has more than doubled and the number of over 65 year olds has doubled during this time.

While numbers have increased across all age groups at different rates, the percentage shares for the four age groups in the Southwest have remained quite steady, with just some fluctuation, over the last nine years. According to latest figures (December 2023), adults in the youngest age group (18-24) account for 12% of adults in emergency accommodation in the Southwest; 25-44 year olds account for 58% and thus represent the largest group; 45-64 year olds represent 27% and adults over 65 years account for 3%. Nationally, the breakdown among the age groups is very similar.

However, as Figure 2 shows, 25-44 year olds are significantly over-represented in homeless emergency accommodation in the Southwest. While 25-44 year olds account for 38% of the adult population in the Southwest, they account for 58% of adults in emergency accommodation.

Figure 2: The adult population in the Southwest by age group (Census 2022) compared to adult presentations in emergency accommodation in the Southwest by age group (Department of Housing Homeless Report December 2023).



³ See Cork Simon Home Truths Paper 1: Single Homelessness in the Southwest (<https://www.corksmon.ie/single-homelessness>) for further reference.

“Landlord came to me said ‘your contracts up; I’m not gonna give you another one’. It was hard to find somewhere. Nobody wants to take HAP (Housing Assistance Payment), that’s the problem. Trying to find a place - I looked – and it’s just not there like.

My mother said I could move home, so I said grand. But it just went downhill from there. I was 30 / 31. Fighting with my family. It was getting worse and worse and worse. Things got out of control.

Things just fell apart after that. I was out on the streets for one night. Ended up in here (Cork Simon emergency shelter). I’d never been in the homeless services before – I’ve worked for myself all my life. These kinda things, they soul destroy ya, they really do.”

Brendan*

*Name changed to protect privacy

5.3 Homelessness Risk factors

Source: Bairéad, C. and Norris, M. (2023). Designing strategies to prevent homelessness among single adults in Dublin: what the data tells us. Dublin: Geary Institute, UCD.

Not all adults living with parents are at risk of homelessness. However those who have experienced certain adversities may be at increased risk. Adding to the evidence on the factors associated with increased risk of becoming homeless, recent research on homelessness in Ireland by Bairéad and Norris s examines the significant life history events that single emergency accommodation users experienced prior to becoming homeless and presents them in four categories termed 'contributory events'.

- Homeless Events - prior experiences of homelessness;
- Health Events – experiences of mental health or addiction issues, time spent in rehabilitation facilities or hospital;
- Life Events - having children, having a partner also living in emergency accommodation, moving to Ireland from abroad;
- Institutional Events – including time spent in prison, foster or residential care during childhood.

Bairéad and Norris found that 71% experienced one or more 'contributory events' before entering homeless emergency accommodation. Younger adults (18-34 years) experienced the highest proportion (74%). Their data analysis also revealed that family circumstances or breakdown of relationship with family are more common drivers of youth homelessness. In terms of youth homeless prevention measures, they recommend family support and mediation services, temporary accommodation and stronger pathways into social housing.



6. INCREASE IN PROPORTION OF YOUNGER SINGLE ADULTS LIVING WITH PARENTS

Source: CSO Census reports 2011, 2016 and 2022 'Population Aged 18 Years and Over Still Living with Parents'.⁴

Age breakdown for adults living with parents is available on a national level only

- Adults under 40 years recorded the greatest proportional increase in living with parents from 2011 to 2022. The 25-29 year old age group recorded the largest increase, with the proportion of adults in this age cohort living with their parents increasing from 24% in 2011 to 33% in 2022.
- The majority of 20-64 year olds living with parents are in employment. Among 25-29 year olds, 78% are in employment - the same proportion as for the general population in this age group.
- Educational attainment is slightly lower but comparable among adults under 35 years and living with parents compared to the general population, and is more significantly lower among adults over 35 years and living with parents, compared to the general public.

6.1 Increase in proportion of younger single adults living with parents

Census 2022 recorded 522,486 adults living with parents, including 60,694 in Cork city and county. These figures represent single adults living with parents only. They do not include married or co-habiting adults living with a parent / parent-in-law, or adults with children living with parents. The true number therefore of adults living with parents is higher.

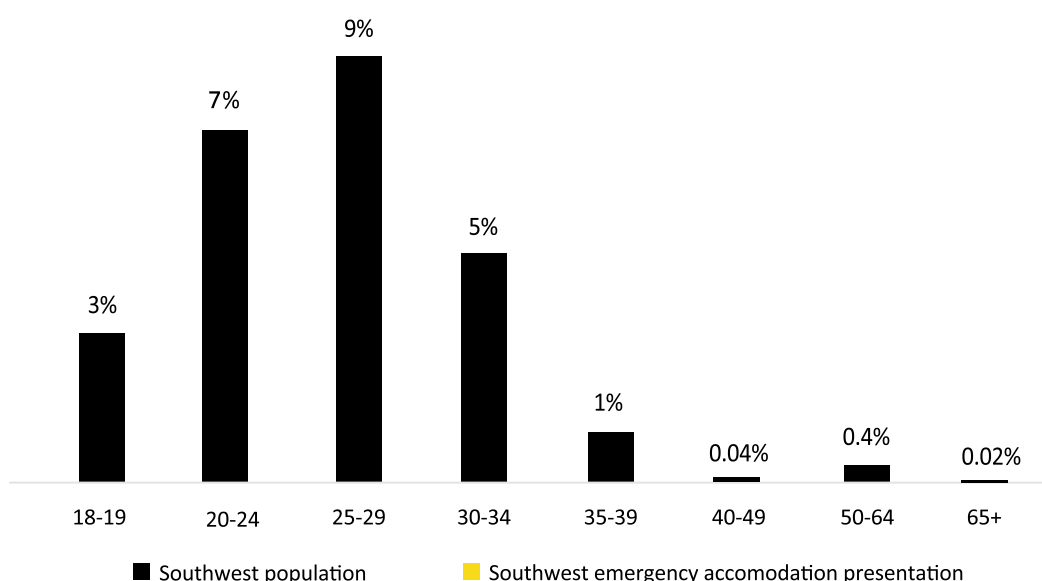
While the number of adults living with parents increased by 19% nationally and by 17% in Cork (city and county) in 2022 compared to 2011, the proportion of the adult population (18 years and over) living with parents remained at 13% in 2022, as it was in 2011, both nationally and in Cork.

When examined by age group however, the proportion of adults in younger age groups living with their parents has noticeably increased.

The 25-29 age group recorded the largest increase, with the proportion of adults in this age cohort living with their parents increasing from almost one in four (24%) in 2011 to one in three (33%) in 2022.

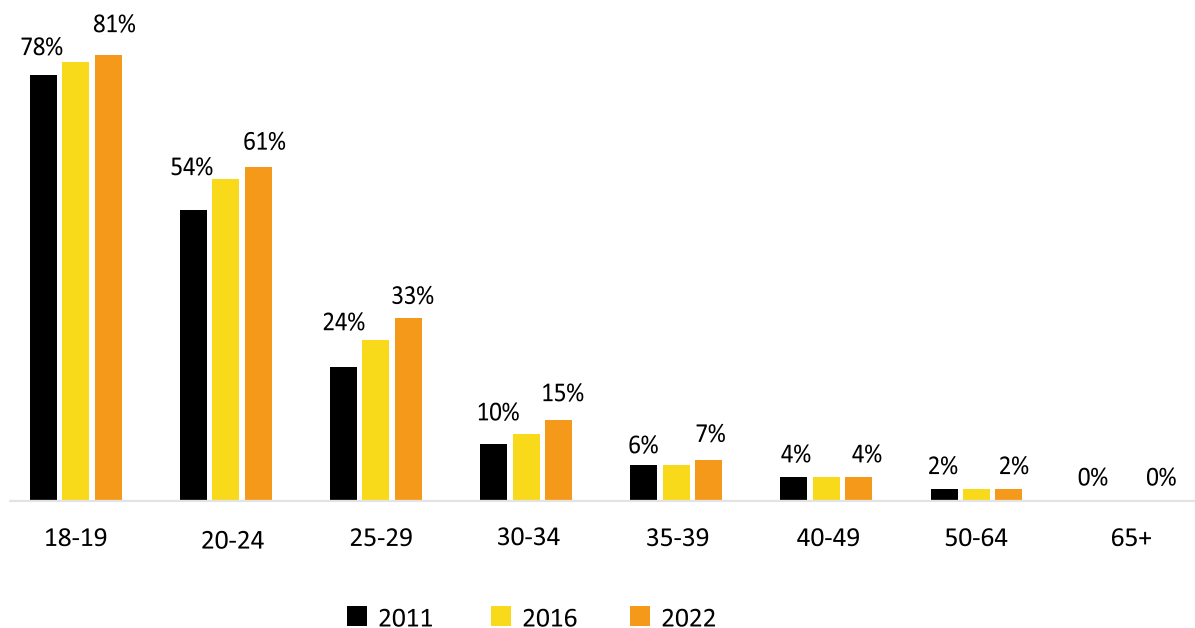
Broadening the age group, almost one-quarter (23%) of all 25-34 year olds lived with their parents in 2022, compared to 17% in 2011.

Figure 3: Percentage point increase in adults living with parents from 2011 to 2022 by age group (national)



⁴ CSO defines an adult living with their parents as a person aged 18 years or over who usually lived with their parents at the time of the census, meaning they were either a son or a daughter of the head of the household. The definition omits adults who may be living with their parents but who themselves are head of a second or third family unit within the same dwelling. For example, an adult daughter living with her parents, but also with her own partner and child in the same home is not included in this category.

Figure 4: Adults living with their parents as a percentage of all adults by age group, 2011 to 2022 (national)



6.2 Economic profile of younger single adults living with parents

As Table 1 shows, while the majority of 18-19 year olds living with parents in 2022 were in education, the majority aged 20 - 64 years were in employment. Among 25-29 year olds (the age group which recorded the largest proportional increase between 2011 and 2022 in adults living with parents), 78% were in employment in 2022 (the same proportion as for the general population in this age group). Broadening the age group, 77% of 25-34 year olds were in employment in 2022 (similar to the general population in this age group - 78%).

As Table 1 also shows, the rate of employment among adults living with parents is the same as for the general population up to age 29, while from age 30 on it is lower. It is marginally lower among 30-34 year olds and more significantly lower among older age groups.

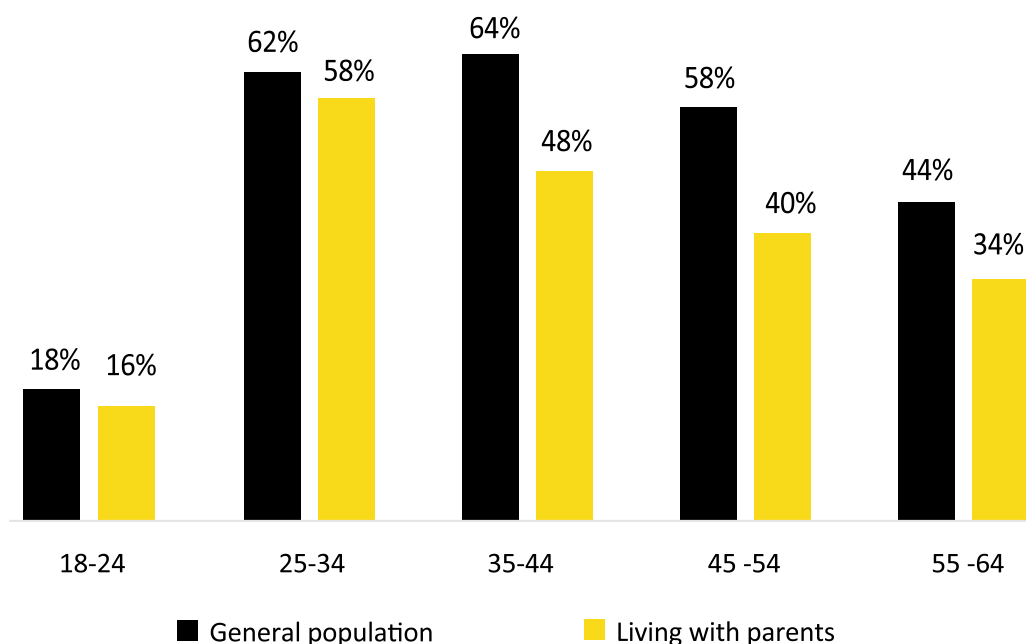
Table 1: Economic profile of adults living with parents, 2022 (national)

2022	At work %	Unemployed %	Student %	Unable to work due to disability / illness %	Other / Retired / Looking after family %	General Population at Work %
18 - 19 years	19%	5%	74%	2%	1%	19%
20 - 24 years	48%	8%	42%	3%	1%	48%
25 - 29 years	78%	10%	7%	4%	1%	78%
30 - 34 years	76%	12%	3%	7%	2%	80%
35 - 39 years	71%	14%	2%	11%	3%	80%
40 - 49 years	63%	14%	1%	15%	6%	80%
50 - 64 years	55%	11%	1%	17%	17%	68%

6.3 Educational profile of younger single adults living with parents

Table 2 shows educational attainment to be slightly lower among adults under 35 years and living with parents compared to the general population and to be more significantly lower among adults over 35 years and living with parents, compared to the general public.

Figure 5: Post Leaving Certificate qualification completed among the general population and among adults living with parents, by age group, 2022 (national)



6.4 Insights into single adults living with parents

Source: CSO Pulse Survey – Life at Home 2021⁵

- More than six in ten (62%) full-time employed respondents said the reason they live with their parent/s is mostly financial, while 84% said their reason was a little bit or mostly to do with finances. More than two-thirds (67%) of respondents aged 21-30 years and living with parents do so for mostly financial reasons while 90% said their reason for living with parents was a little bit or mostly to do with finances.
- 94% of respondents in full time employment and living with parents would prefer to live independent from parents.
- There is a higher level of disagreement in households where adults are living with parents compared to households with unrelated adults living in shared accommodation. For example, just over one third (34%) of respondents who share rented accommodation with unrelated housemates said they sometimes or often disagree with others in the household about using shared household facilities compared to almost half (49%) of respondents who live with a parent, and just under half (49%) of respondents in shared rented accommodation sometimes or often disagree with others in the household about sharing household chores compared with six in ten (60%) respondents who live with a parent.

⁵ The Life at Home Pulse Survey was a CSO online electronic questionnaire opted in to by 10,454 respondents aged 18 and over and living in private households from May 24 to June 07, 2021.

“I left the family home just before Christmas. I’m 32. Me and my mum, we had a fallout. And then all my family were making me out to be toxic and stuff like that. And so, here I am.

I’d been in the family home since God knows how long, but I was tossing and turning with social services and social workers and stuff like that, so that kinda played a big factor in my life really. When my dad died that played a big factor of it.

There was no options there for me to get private renting, so I stayed at home. That was the only place I could think of – stick at home. It was just me and my mum. (But) I was tangling with the Simons and Vincents.

And then when my son was born, I thought that would be a bit of a game changer, but two families kinda like collided and it didn’t end up well for me at all. I was just then told, you have to go, she has to go. It got too much for my mum.

There was no other alternative. And so, here I am. It kinda felt like my family didn’t want me around the place.

I’m on CBL⁶ so I’m bidding every Wednesday from 12 o’clock. That’s for like one bedroom cottages, two bedroom apartments. I click the link every time. I have no luck with it yet. I didn’t give up on looking anyway.”

Martin*

*Name changed to protect privacy

⁶ Choice Based Letting (CBL) is Cork City Council’s online system for people registered on the Social Housing Support waiting list to express an interest in renting a suitable council property.

7. DECREASE IN PROPORTION OF YOUNGER ADULTS IN INDEPENDENT ACCOMMODATION

Source: CSO Census reports 2011, 2016 and 2022 (permanent private households⁷).

Data in this section is presented for Cork (city and county). The pattern in Cork is similar to the pattern nationally.

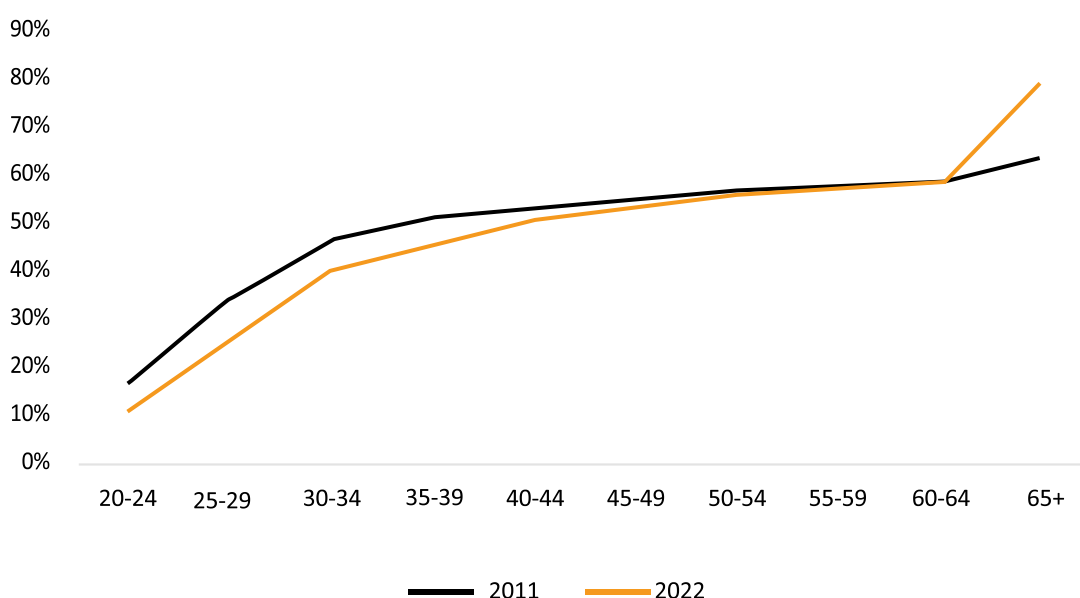
- Adults under 40 years recorded the greatest proportional decrease in headship rate from 2011 to 2022 with the 25-29 and 30-34 age cohorts recording the largest decreases.
- Among 25-29 year olds headship fell to just over one quarter (26%) in 2022, compared to just over one third (34%) in 2011, while among 30-34 year olds it fell to 40% in 2022, compared to 46% in 2011.
- The fall in headship is consistent with the increase in individuals in these younger age groups living with parents.

The headship rate is the percentage of the population who list themselves as 'head of the household'⁸ in owner occupied and rented households in the Census.

Headship declined for all age groups from 2011 to 2022, except for the 65 and over age group where there was a significant 15 percentage point increase. The decline in headship from 2011 to 2022 was greatest among age groups under 40 years. The 25-29 cohort, followed by the 30-34 cohort, recorded the largest decreases. The headship rate among 25-29 year olds fell to just over one quarter (26%) in 2022, compared to just over one third (34%) in 2011. Among 30-34 year olds it fell to 40% in 2022, compared to 46% in 2011. Combining these age group, among 25-34 year olds, the headship rate fell to 34% in 2022 from 41% in 2011.

This decline in headship reverses a previous upward trend in headship up to 2011 among younger adults⁹ and indicates decline or delay in household formation among younger age groups. The fall in headship is consistent with the increase in individuals in younger age groups living with parents.

Figure 6: Comparison in headship rates 2011 and 2022 by age group (Cork)



⁷ A private household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping arrangements - that is, sharing at least one meal a day or sharing a living room or sitting room. A permanent private household is a private household occupying a permanent dwelling such as a house, flat or bed-sit. Permanent private households represent 99.8% of all households in Ireland. A temporary private household is a private household occupying a caravan, mobile home or other temporary dwelling.

⁸ 'Head of household' is used by the Central Statistics Office to designate the first person in the household identified as a parent, spouse, cohabiting partner or head of a non-family household containing related persons. Where no person in the household satisfies these criteria, the first usually resident person is used as the head of household.

⁹ Malone, P. (2019). Housing in Ireland: changing trends in headship rates and tenure by age group. https://publicpolicy.ie/downloads/papers/2019/Housing_headship.pdf

Figure 7: Percentage point change in headship rate from 2011 to 2022 by age group (Cork)

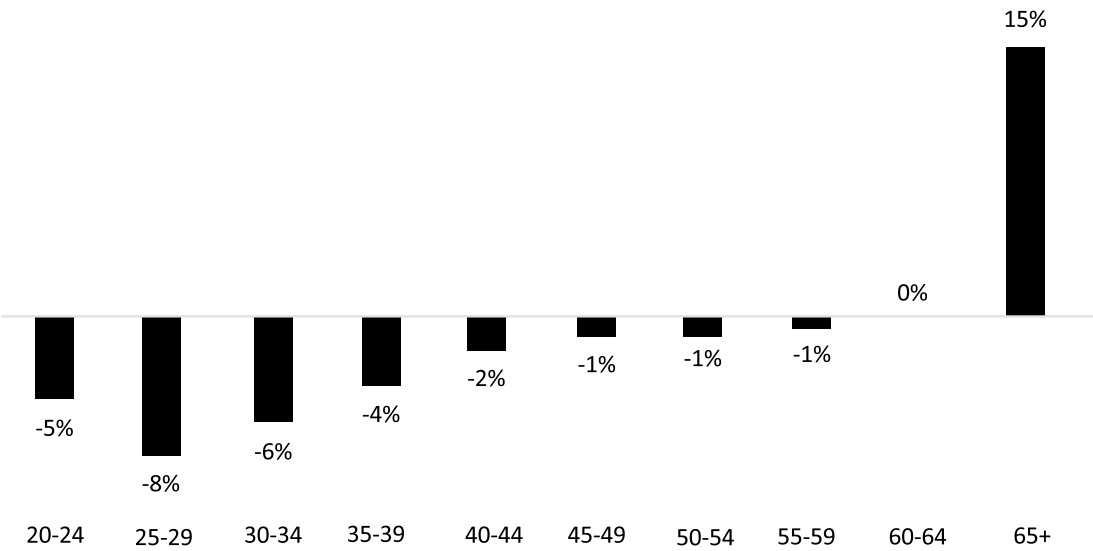
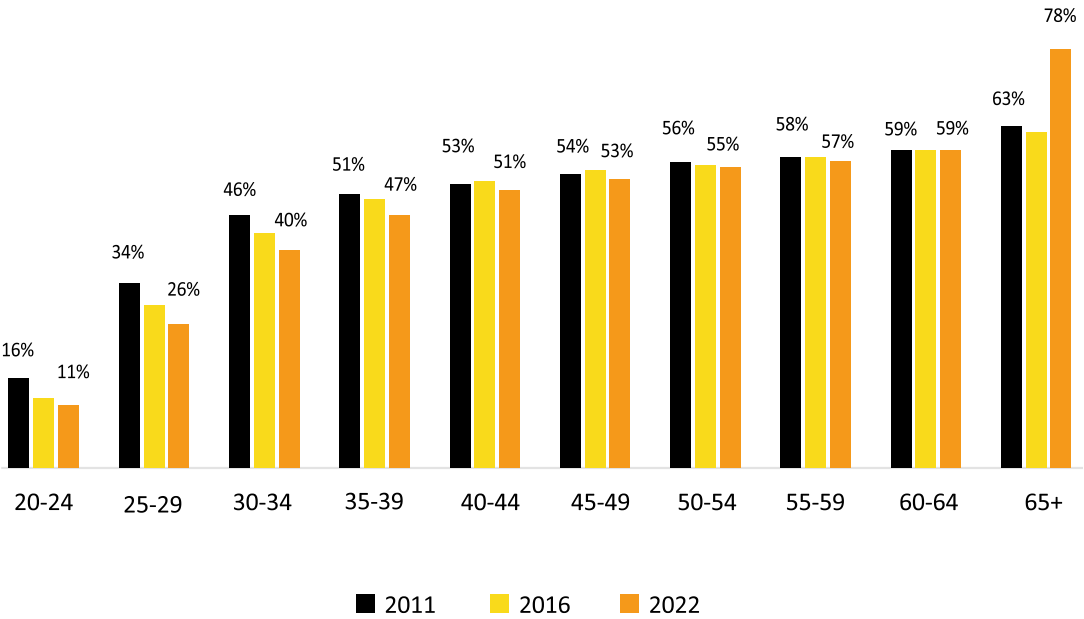


Figure 8: Percentage change in headship rate from 2011 to 2022 by age group (Cork)



8. INCREASE IN PROPORTION OF ADULTS LIVING WITH PARENTS AND IN NEED OF SOCIAL HOUSING SUPPORT

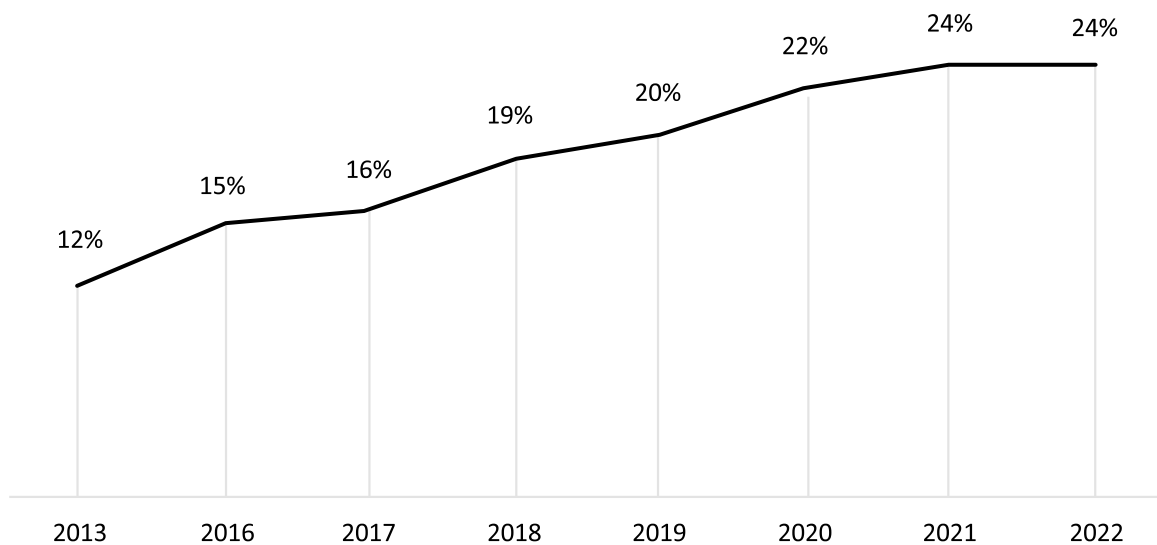
Source: The Housing Agency 'Summary of Social Housing Assessments' 2013-2022.¹⁰
Data in this section is presented for Cork (city and county).

- The proportion of adults qualified for social housing support and who are living with parents has doubled over nine years in Cork, from 12% in 2013 to 24% in 2022.
- Mirroring this, requiring separate accommodation as the basis for social housing support has more than doubled among households on social housing waiting lists in Cork, growing from 9% in 2011 to 24% in 2022.

8.1 Social housing support need

The percentage of households approved for and awaiting allocation of social housing in Cork and who are living with parents while they wait has doubled in nine years, increasing from 12% in 2013 to 24% in 2022. An age breakdown is not available for this data.

Figure 9: Households on social housing waiting lists and living with parents, by year of report (Cork)



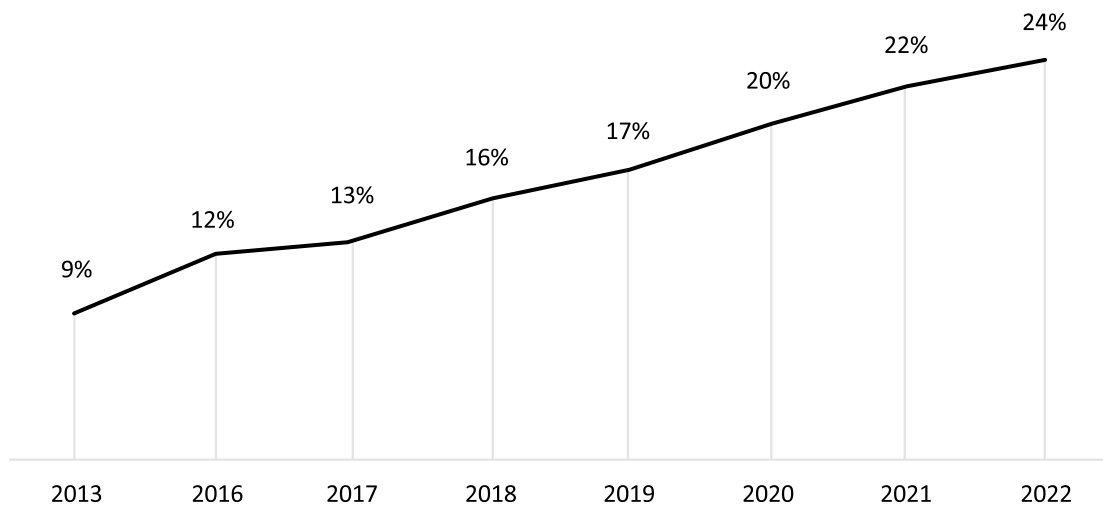
The increase in Cork city is higher than in Cork county with figures in Cork city rising from 12% in 2013 to 27% in 2022, whereas in Cork county they increased from 11% in 2013 to 18% in 2022.

¹⁰ The Summary of Social Housing Assessments bring together information provided by local authorities on households in their functional area that are qualified for social housing support but whose social housing need is not currently being met. It is a point-in-time assessment of the identified need for social housing support across the country.

8.2 Separate accommodation need

Mirroring the increase in applicants living with parents, the percentage of households in Cork approved for and awaiting allocation of social housing support and citing a need for separate accommodation as the basis for their social housing support, has more than double from 9% to 24% in the nine years to 2022.

Figure 10: Households on social housing waiting lists requiring separate accommodation, by year of report (Cork)



The proportion of applicants citing a need for separate accommodation is significantly higher in Cork city compared to Cork county. Figures for Cork city increased from 14% in 2013 to 31% in 2022 while in the county they have increased from 2% to 11%.



“I was in college there for a couple of years and out living in student accommodation. That was a couple of year ago now. In the summer times, after college, there would be spells I’d stay with my mother.

Then I was renting. Not long, it was only a few months like, because that’s all that the landlady was able to offer. I had to leave it.

There wouldn’t be a lot of choices there (in the private rented market) for a reasonable price, so I went back to my mother’s. She said it would be grand if I went with her. So that was alright, for a while.

I was just after finishing work with a company. I was with them for a year. Back there with my mother about six weeks, and breakdown, as you’d call it, was building. I wasn’t really sure - I didn’t really know what options were there like. I was on the streets for a while. It was rough enough like.”

Padraig*

*Name changed to protect privacy

9. CHANGING HOUSING TENURE AMONG YOUNGER ADULTS

Source: CSO Census reports 2011, 2016 and 2022 Permanent Private Households.¹¹

Data is presented in this section for Cork (city and county). The pattern in Cork is similar to the pattern nationally.

- Over recent decades there has been a fall across the population in the proportion of owner occupied households and an increase in the proportion of rented households, particularly private rented, but also social rented.
- Among 25-29 year olds, the proportion who were head of an owner-occupied household fell to 20% in 2022 compared to 26% in 2011, while the proportion who were head of a private rented household increased to 66% in 2022 from 62% in 2011.
- The changing pattern is most stark proportionally among older young adults with 30-39 year olds recording the greatest proportional changes in owner-occupied and private rented households. Among 30-34 year old head of households for example, 40% owned their home and 47% rented privately in 2022, whereas in 2011 a greater proportion owned their homes (52%) and a smaller proportion were in private rented housing (37%).
- Rates of social rental (from local authorities and voluntary bodies) increased across all age groups from 2011 to 2016, but decreased among 25-29 and 30-34 year olds from 2016 to 2022, while they continued to increase among all other age groups.

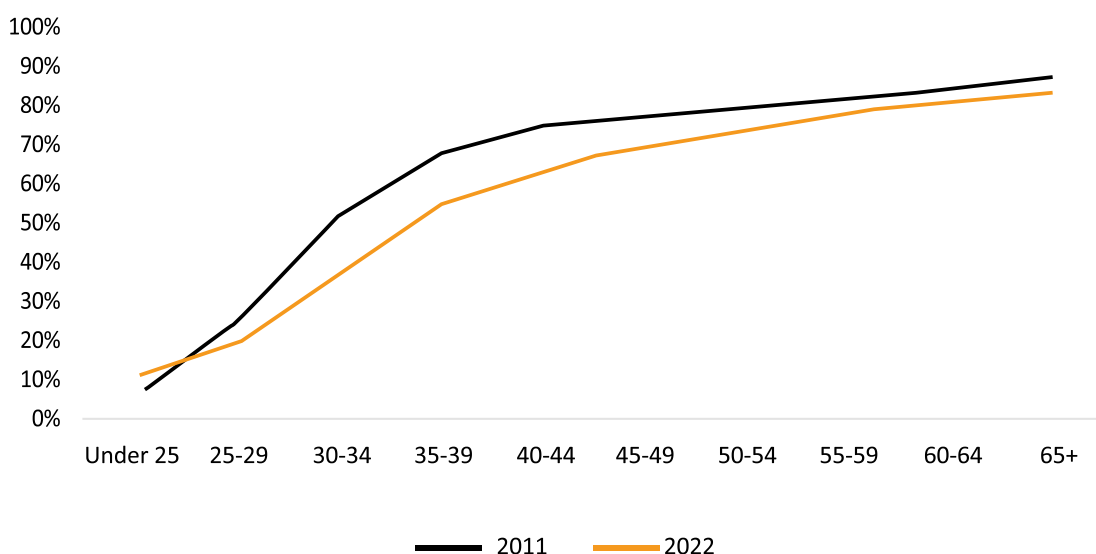
9.1 General decline in owner-occupied households

The proportion of owner-occupied households (with and without loans or mortgages) fell among all age groups in Cork in 2022 compared to 2011, bar the youngest 'under 25' age group.

The decrease was most significant among the 30-34 and 35-39 age groups where owner-occupation among head of households fell by 13 percentage points in 2022 compared to 2011. The proportion of owner-occupied households headed by 30-34 year olds fell to 38% in 2022 from 52% in 2011, while among 35-39 years, it fell to just over half (52%) in 2022, from two-thirds (66%) in 2011.

Among 25-29 year olds (the age groups which recorded the largest proportional increase between 2011 and 2022 in single adults living with parents), 20% were head of owner-occupiers households in 2022, down from 25% in 2011.

Figure 11: Proportion of owner-occupied households among all private permanent households, by age group of head of household, in 2011 and 2022 (Cork)



¹¹ All private permanent households' includes owner-occupied, private rented, social rented (from a local authority or voluntary body) and occupied free of rent households. 'All private permanent households' Census data is presented including a 'not stated' category. The data in these tables is calculated excluding 'not stated' data.

Figure 12: Percentage point change in proportion of owner-occupied households, by age group of head of household, from 2011 to 2022 (Cork)

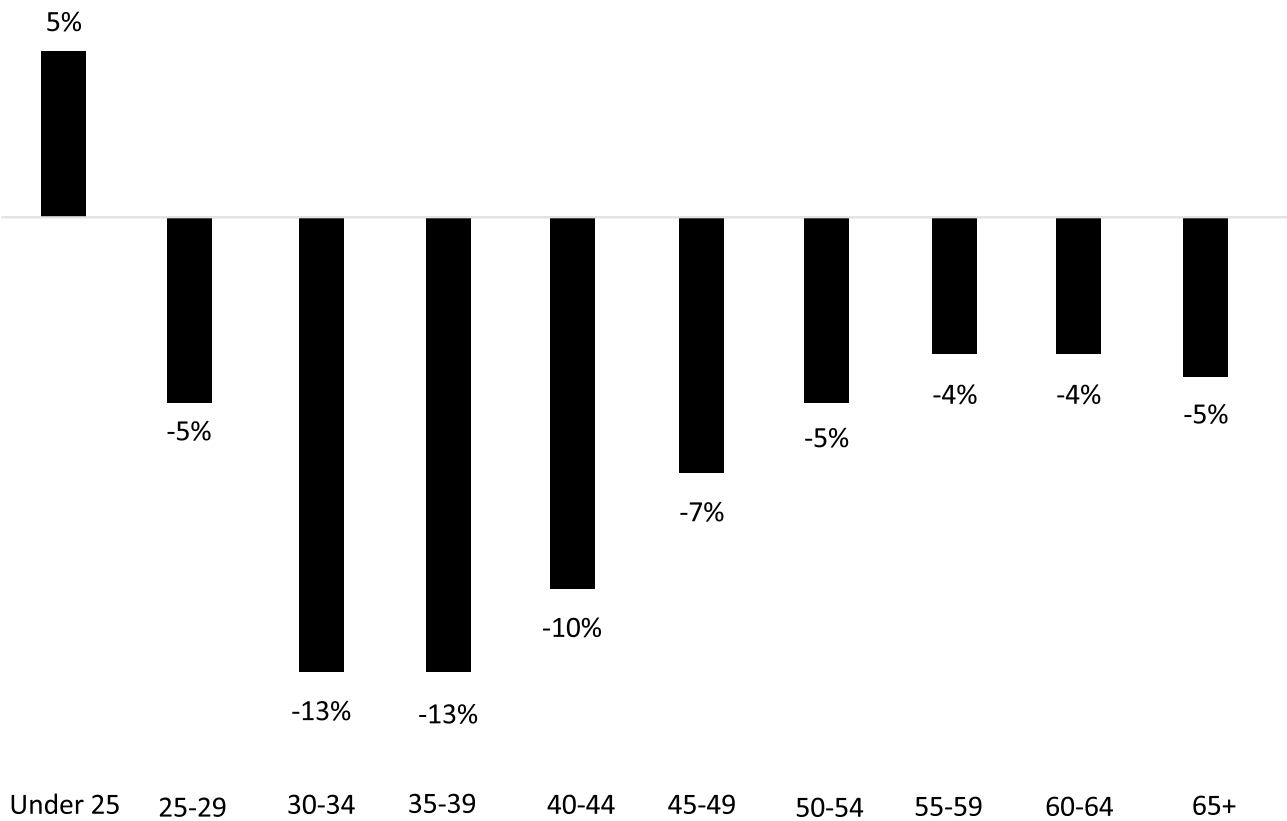
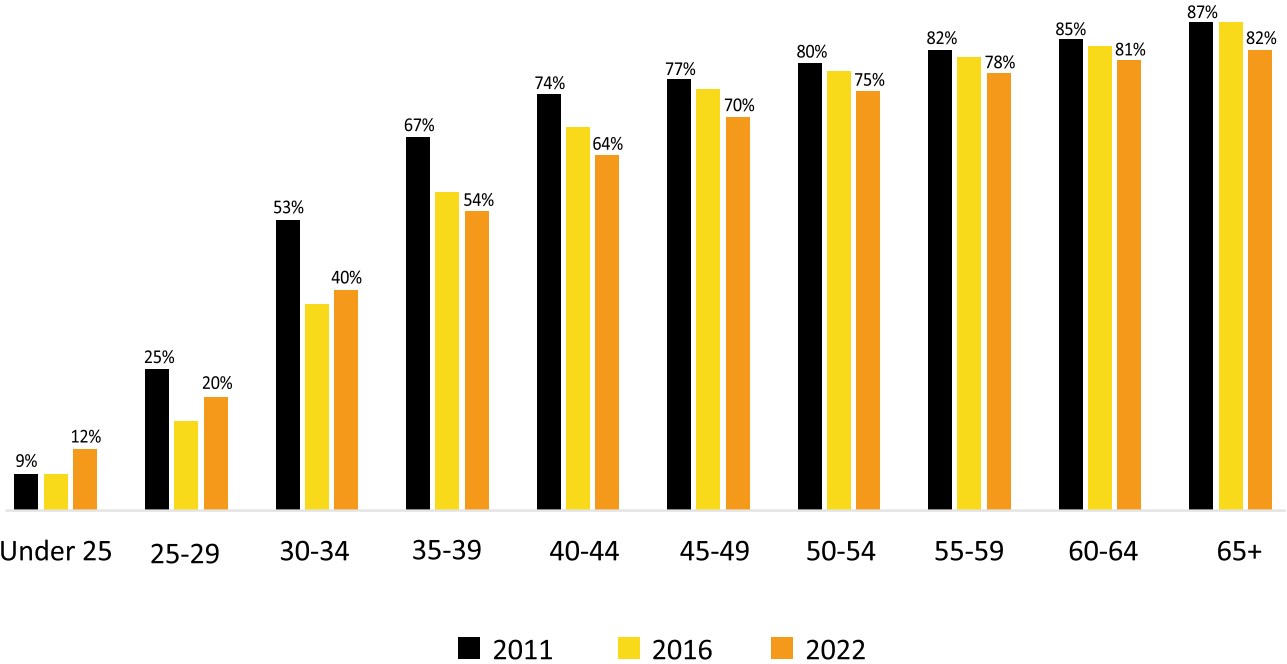


Figure 13: Proportion of owner-occupied households among all private permanent households, by age group of head of household, 2011, 2016 & 2022 (Cork)



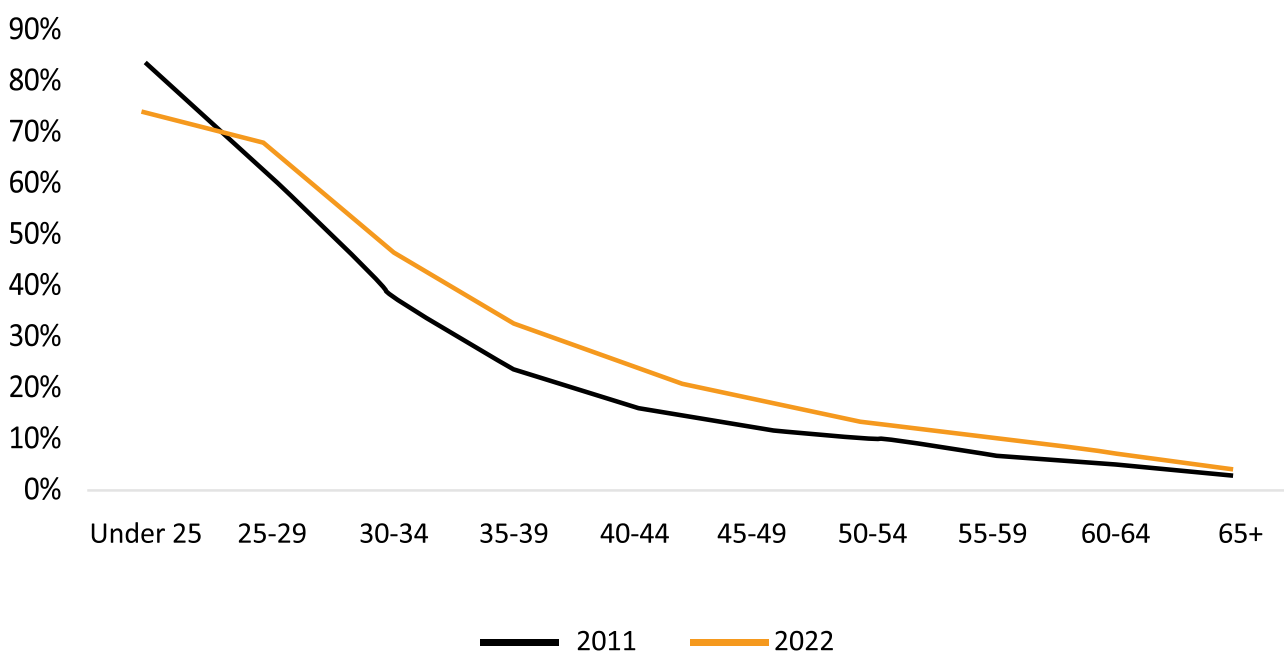
9.2 General increase in private rented households

The proportion of households in private rented accommodation increased across all age groups in Cork in 2022 compared to 2011, bar the youngest 'under 25' age group.

The increase was largest among the 30-34 age group, closely followed by the 35-39 age group. In 2022, close to half (47%) of 30-34 year old head of households were in private rented accommodation compared to 37% in 2011. While among 35-39 year olds, the proportion rose to almost one third (32%) in 2022 compared to just under one quarter (23%) in 2011.

Among 25-29 year olds (the age groups which recorded the largest proportional increase between 2011 and 2022 in single adults living with parents), in 2022 two-thirds (66%) of heads of households were in private rented accommodation, up from 62% in 2011.

Figure 14: Proportion of private-rented households among all private permanent households, by age group of head of household, in 2011 and 2022 (Cork)



¹¹ All private permanent households' includes owner-occupied, private rented, social rented (from a local authority or voluntary body) and occupied free of rent households. 'All private permanent households' Census data is presented including a 'not stated' category. The data in these tables is calculated excluding 'not stated' data.

Figure 15: Percentage point change in proportion of private-rented households, by age group of head of household, from 2011 to 2022 (Cork)

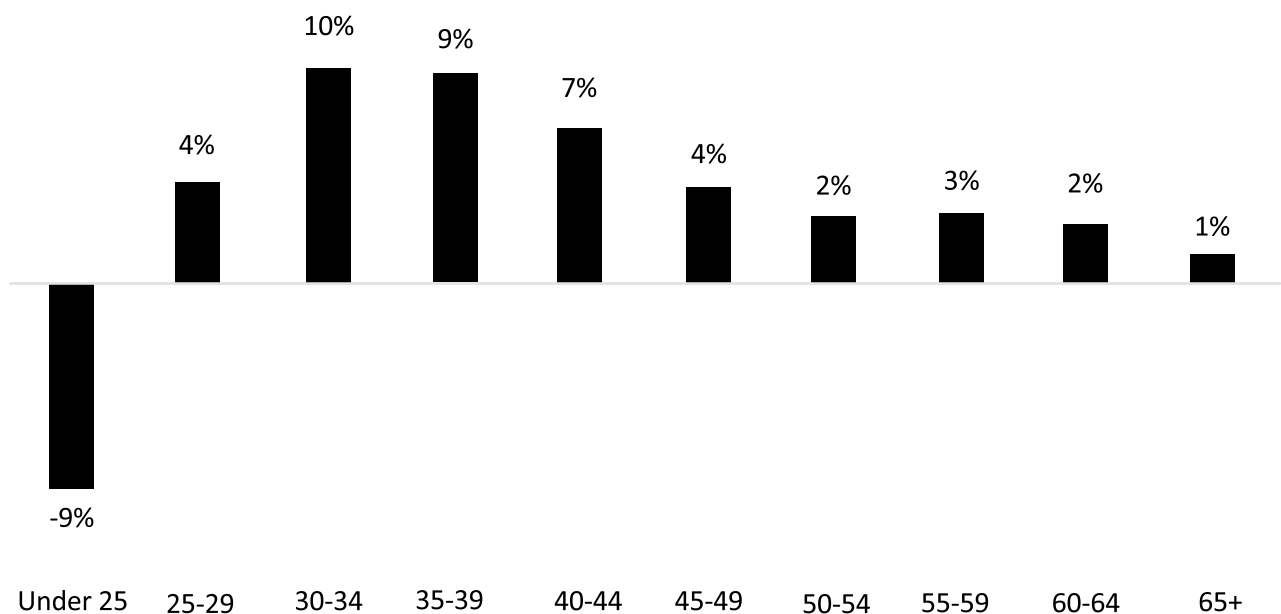
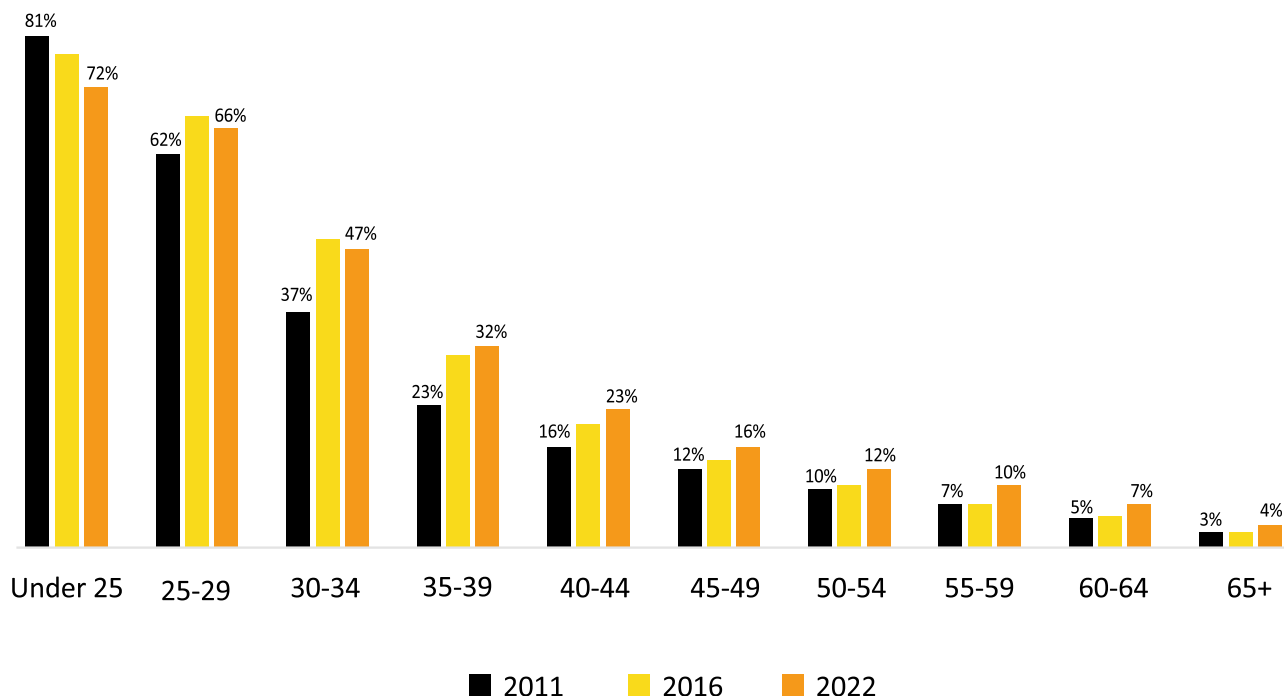


Figure 16: Proportion of private-rented households among all private permanent households, by age group of head of household, 2011, 2016 & 2022 (Cork)



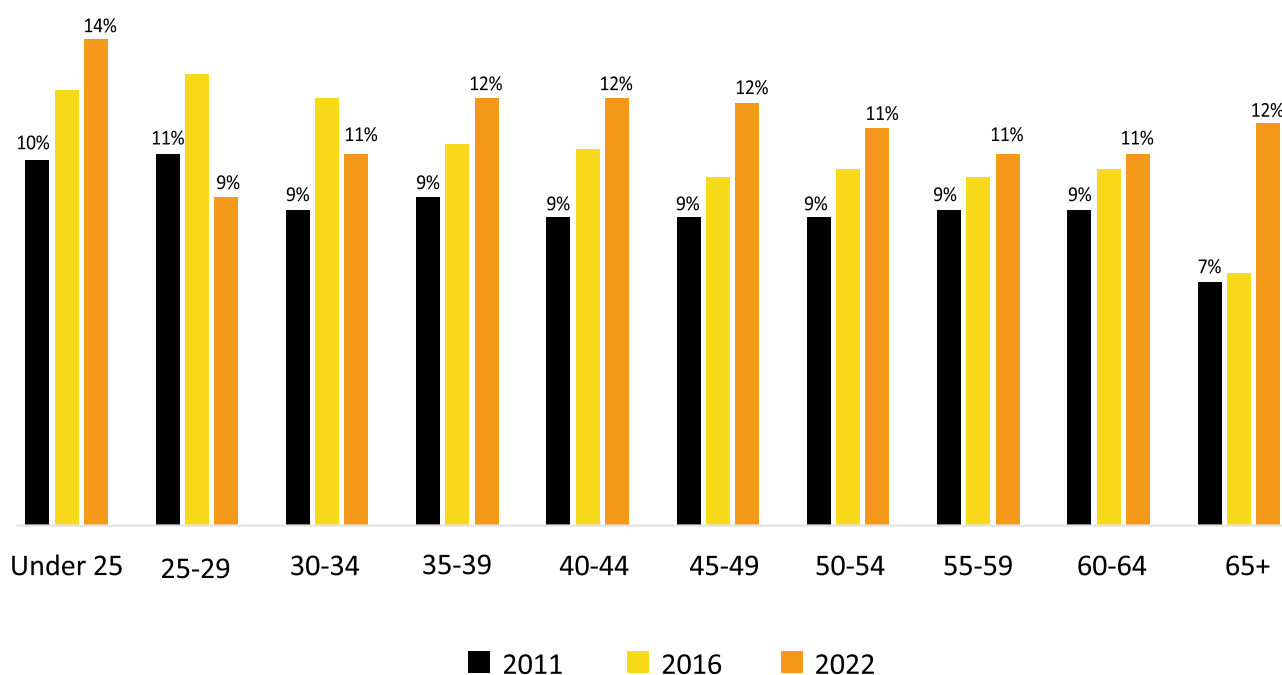
9.3 General increases in social rented households

The proportion of social rented households¹² increased across all age groups from 2011 to 2016, but decreased among 25-29 and 30-34 year olds between 2016 and 2022, while it continued to increase across all other age groups, as Figure 17 below shows.

The proportion of social rented households headed by 25-29 year olds increased from 11% in 2011 to 13% in 2016, then decreased to 9% in 2022 – two percentage points lower than in 2011.

Among 30-34 year olds, social rental increased from 9% in 2011 to 12% in 2016, before falling to 11% in 2022 – but remaining higher than the 2011 figure.

Figure 17: Proportion of social-rented households among all private permanent households, by age group of head of household, 2011, 2016 & 2022 (Cork)



¹² Social rented households combine Census data for 'rented from a local authority' and 'rented from a voluntary body'.

Overall, from 2011 to 2022, the proportion of social rented households among the 25-29 age group was lower, while across all other age groups the proportion was higher as Figures 18 and 19 below show.

Figure 18: Proportion of social-rented households among all private permanent households, by age group of head of household, in 2011 and 2022 (Cork)

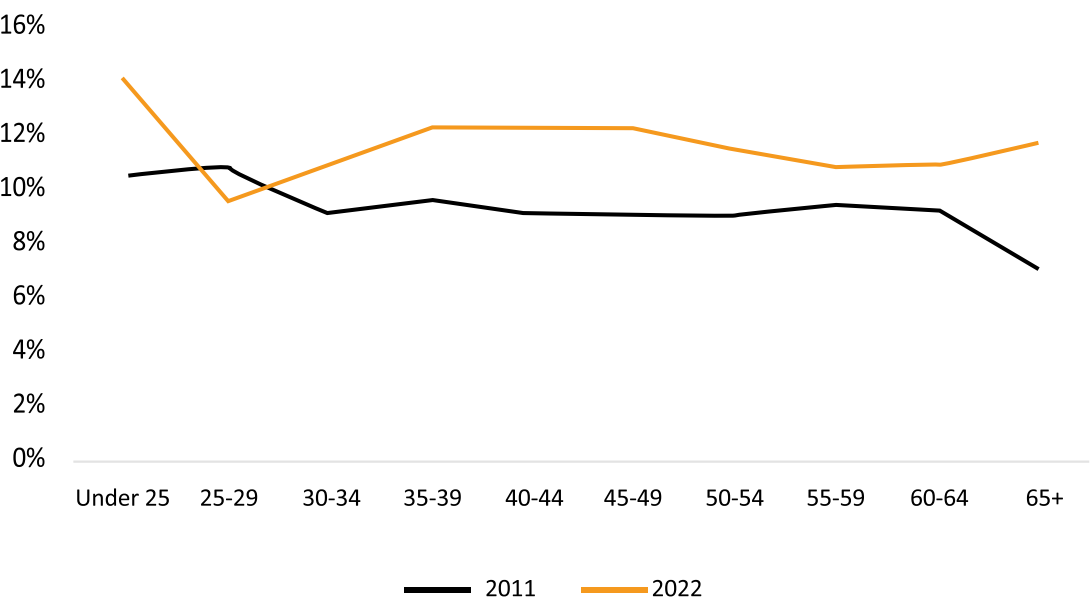


Figure 19: Percentage point change in proportion of social-rented households, by age group of head of household, from 2011 to 2022 (Cork)

