

HOME TRUTHS



THE HOME-STRETCH:

The risk of poverty after rent

November 2025

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1. INTRODUCTION

Cork Simon Community'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. The series began in June 2023.

This sixth paper examines housing unaffordability by detailing the rise in social housing need and homelessness among the employed and by examining the heightened risk of poverty after rent is paid, with a particular focus on the Cork region.

Real names are not used to respect and protect the privacy of the participants.

Barry: "I just had to leave, kind of into nothingness..."

"I was privately renting for six months at a sublet. So, it was a friend of a friend.

I had been renting hostels, whatever, working, couldn't find anything. So, I took that six-month sublet and then lost my job while I was there.

So, I couldn't really find anything else after that. So, I just had to leave, kind of into nothingness, because the person whose room it was, was moving back. So, kind of, no other option.

The rent wasn't too bad, but it was an old house. And so we went through so much gas and so much electricity trying to heat that place. The bills were f***** extortion.

I was working 40-something hours a week. After expenses and billables and all the rent and all of that, just about kind of able to scrape... it was so hard. It started to really, like, wear down on me, the stress of my living situation.

I was living... not even pay-check to pay-check, I was living, like, day to day. Like, even seeing could I borrow money off someone, like, until I got paid on Friday; could I go over to my friend's house, and, like, they'd maybe cook me dinner instead of me having to and, like, all these things.

It definitely started to leech over into my work life, and then caused me to not be 100% in it all the time at work,

In this day and age, to be working full-time, to be doing your best, and to still not be able to live, like, that's ridiculous.'

2. SUMMARY

An increasing proportion of people in employment are seeking social housing support and experiencing homelessness.

The percentage of households on social housing waiting lists where the main applicant is in employment has been steadily rising. 42% of households on Cork City's social housing waiting list in 2024 were in employment - higher than the national rate and a marked increase compared to 28% in 2016.

The percentage of new tenants entering HAP (Housing Assistance Payment)¹ and in employment has also increased in recent years. Just over three-quarters of new HAP tenants in Cork City in 2022 were in employment - higher than the national rate and representing a significant increase compared to 2015 when just over half of new HAP tenants were in employment.

According to Census 2022, nationally, one in four people who are homeless are in employment, representing a significant increase compared to Census 2011 when less than one in 10 were working.

Renters in receipt of social housing supports such as HAP are consistently hardest hit by housing costs.

According to the CSO's Survey on Income and Living Conditions (SILC) 2024, renters are at greater risk-of-poverty compared to owner-occupiers after rent / mortgage interest is paid. Among renters, those in receipt of social housing supports such as HAP are hardest hit. CSO SILC 2024 calculates that 18% of households across all housing types are at-risk-of-poverty after their housing costs (rent / mortgage interest) are taken into account. This rises to 41% of households in rental accommodation and rises further to 57% of households renting with housing subsidies such as HAP.

In keeping with this, CSO analysis also finds that households in private rented accommodation are at greater risk of running into arrears on bills. Renters are four times more likely than owner-occupiers to be unable to make a rent / mortgage payment and 3.5 times more likely to experience arrears on utility bills. According to CSO SILC 2024, 14% of renters, or one in seven, were unable to make one or more rent payment on time in a 12-month period.

Partly explaining the high risk-of-poverty among tenants renting with housing supports such as HAP, a 2025 report from the Office of the Ombudsman² found approximately 60% of HAP tenants make 'top-up' payments directly to their landlords, in addition to their differential rent, due to the frequent shortfall between HAP caps and market rents. The average top-up payment was just under €200 but top-ups exceeding €1,000 were recorded.

Applying CSO SILC 2024 at-risk-of-poverty percentages to Cork (city and county), over 37,754 of the 210,754 households in Cork are at risk of poverty after rent / mortgage interest is paid - that's almost one in every five households. As noted, tenants renting with housing subsidies such as HAP are at the highest risk-of-poverty. Among the 37,618 households renting from a private landlord in Cork, one in five, or just over 7,500 rent their homes through HAP.

¹ Housing Assistance Payment (HAP) is a social housing support for people who have a long-term housing need. Local authorities make monthly rent payments directly to a landlord on behalf of a tenant, who in turn pays a weekly contribution to the local authority based on their income.

² Data was provided by the HAP Shared Services Centre in 2023 and published by the Office of the Ombudsman in their 2025 report, Investigation of the HAP Scheme.

Bernard: “There’s no way to have a house and on top of it, think about the future.”

“Even as a single, if you want to rent a room, it’s like 600 / 700 Euro for a good room in a normal area... not in the middle of nowhere. That’s only a room. It is like half of your salary already.

And if you want to get your own apartment, you will spend all you earn, you spend to pay the rent, to pay the bills.

So on a minimum wage, there’s no way to have a house and on top of it, think about the future. And I don’t even mention having kids or something like that. Gross, gross what’s happening.

It’s no wonder that we have a crisis of demography as well. Because young people can’t afford it. Especially when you’re young, you basically work for the s*** money.”

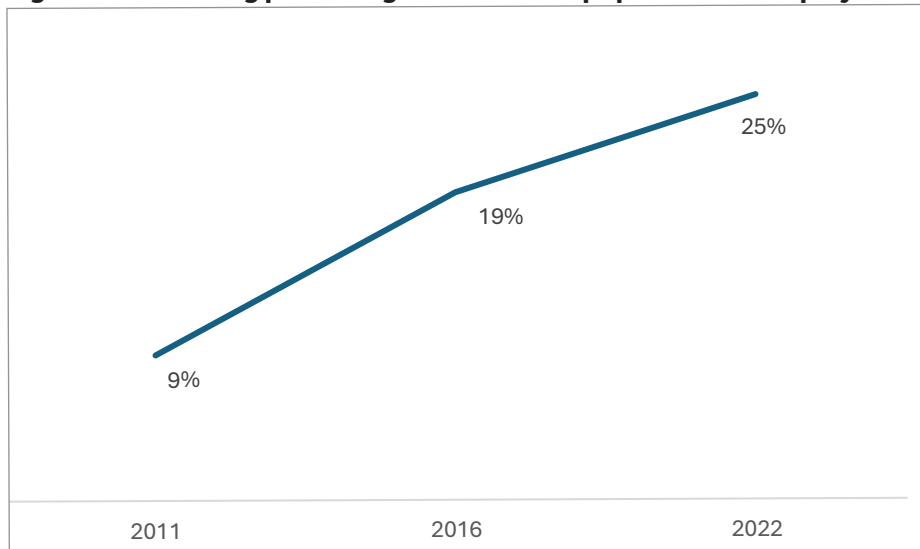
3. EMPLOYMENT

3.1 Homeless and working

25% of the national homeless population aged 15 and over (where principle economic status was stated) were in employment in 2022, compared to 19% in 2016 and 9% in 2011, according to CSO Census data.

56% of the general population aged 15 and over were in employment in 2022.

Figure 1: Increasing percentage of homeless population in employment (nationally)



Source: Central Statistics Office

Theon: "Hidden stress"

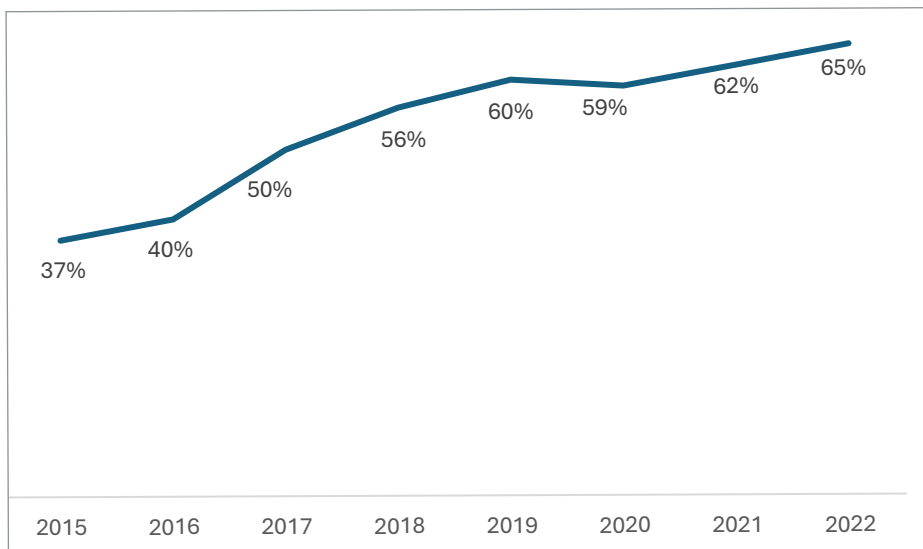
"I was working in [restaurant name] when I became homeless. Landlord found reason ask to leave; said he's selling. We were supposed to find a new place. Some moved to family members. I was struggling. What we found out, they raised rent. That's when everything started... 2017 / 2016. At that time, I was like, Jesus, what am I going to do. Hidden stress. I tried to stay in friends' places. But couldn't stay long time.

I did construction, worked in [shop name], fast food, when homeless. When I start working and getting up on feet, the shelter (Cork Simon's emergency shelter) supported in all ways. A single room and support with travel and food, and clothes wise. Washing was an issue. And sleep. In the day, take a nap on a bench."

3.2 HAP and working

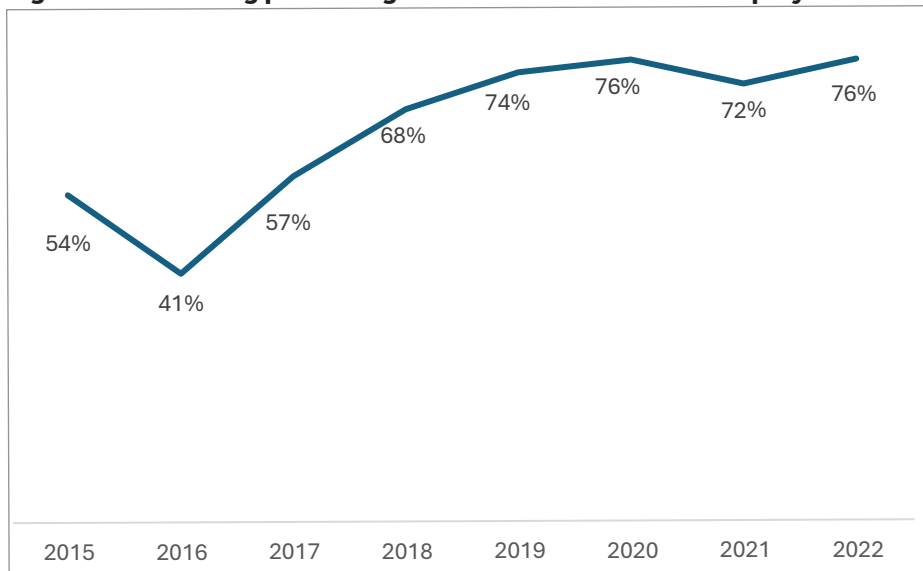
Nationally, close to two-thirds of new tenants entering HAP (Housing Assistance Payment scheme) were in employment in 2022, compared to just over one-third in 2015. Rates in Cork County mirror the national pattern while figures are higher in Cork City where over half of new HAP tenants were in employment in 2015, rising to over three-quarters in 2022.

Figure 2: Increasing percentage of new HAP tenants in employment - National



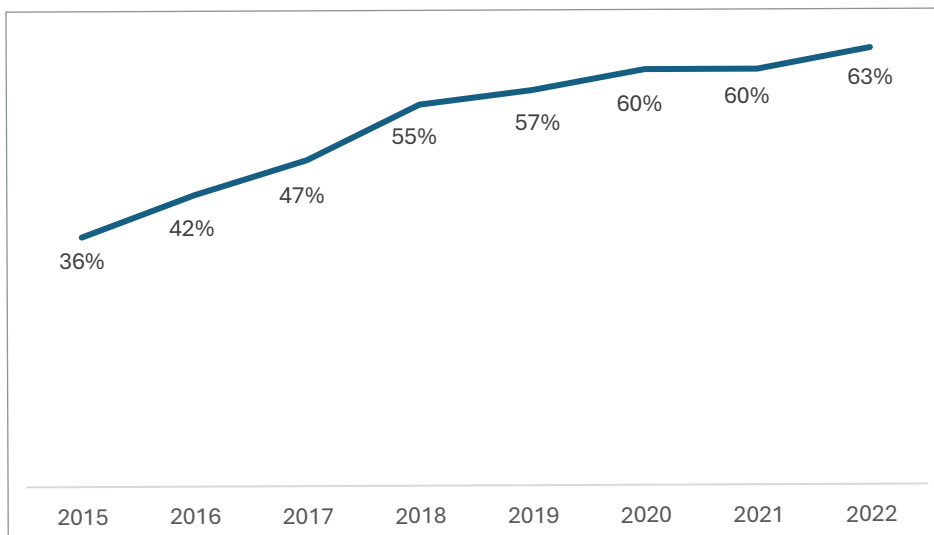
Source: Central Statistics Office (HAP17)

Figure 3: Increasing percentage of new HAP tenants in employment – Cork City



Source: Central Statistics Office (HAP17)

Figure 4: Increasing percentage of new HAP tenants in employment – Cork County

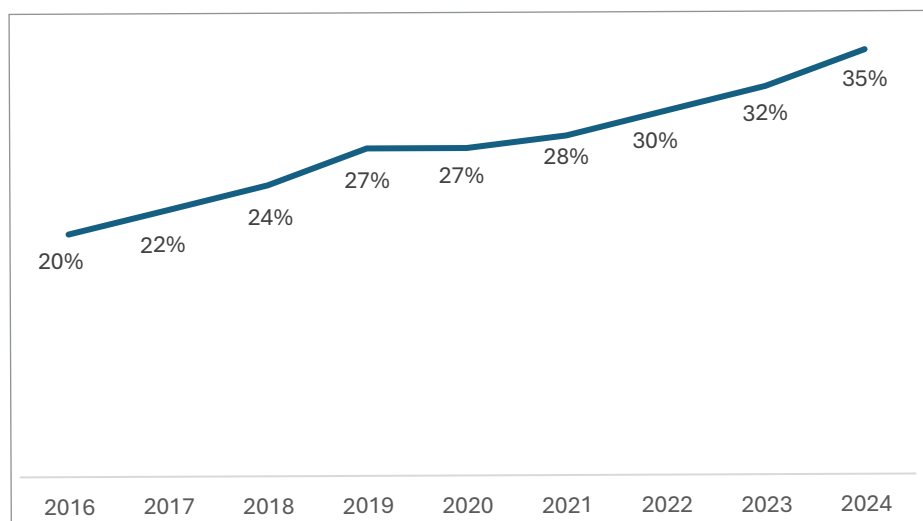


Source: Central Statistics Office (HAP17)

3.3 Social Housing Waiting List and working

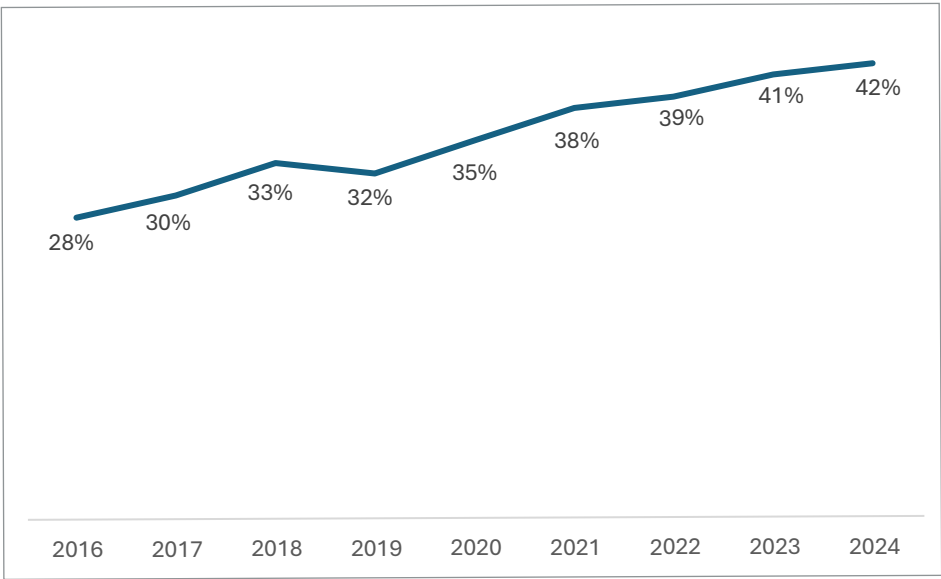
The percentage of households on the 'social housing waiting list' (households qualified for social housing support) and where the main household applicant is in employment has also increased. Nationally, 35% of main applicants were in employment in 2024, compared to 20% in 2016. Rates in Cork County reflect the national pattern while rates in Cork City are higher with 42% of main applicants in employment in 2024, compared to 28% in 2016.

Figure 5: Increasing percentage of households on social housing waiting list and in employment – National



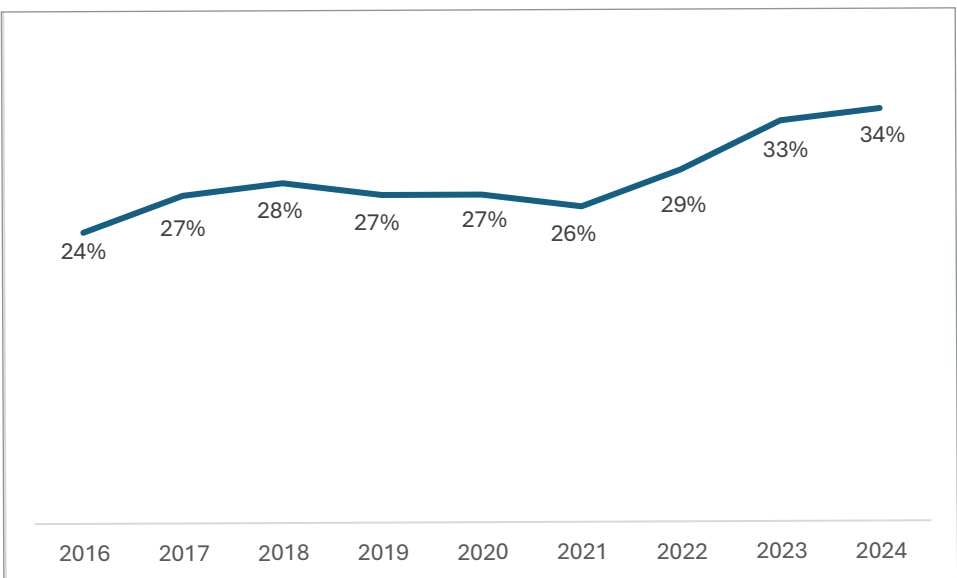
Source: The Housing Agency, Summary of Social Housing Assessments, 2019 – 2024

Figure 6: Increasing percentage of households on social housing waiting list and in employment – Cork City



Source: The Housing Agency, Summary of Social Housing Assessments, 2019 – 2024

Figure 7: Increasing percentage of households on social housing waiting list and in employment – Cork County



Source: The Housing Agency, Summary of Social Housing Assessments, 2019 – 2024

Olivia: "I had to genuinely choose - either eat or sit in the dark."

"There was days I didn't eat because I had to keep topping up my ESB, which was the worst because it was the one and two euros; it was the meter box that you had to put coins in. There's days I didn't have any ESB at all because I chose to eat.

I had to genuinely choose - either eat or sit in the dark. What are you supposed to do? You're going to sit in the dark if you're starving but then you've no ESB to cook. So you have to keep your ESB going to even have any type of food, proper food at least.

And then especially with how far I did live out, it was 20 euros a time just to go into the nearest village. 20 in and 20 out. So I'd only make one run into town and I'd have to bulk buy and then I'd have to make sure I had enough for the taxi.

There's the prices of the rent and then there's prices of the bills and then there's trying to feed yourself, trying to feed your family. And then there's all other expenses that you can't afford because of how high the rent is.

Rent was always first. Then I'd have to make sure I had the ESB. Obviously you'd write down a list, and I'd actually have the calculator up and I'd add up everything and I'd have to get the cheapest just to keep me... there's time I fed off noodles. Like 20 cent noodles. One pot of noodles a day. Just so I could get everything else under control. Even at that I struggled."

4. RISK-OF-POVERTY

At-risk-of-poverty definition: CSO defines an individual as at-risk-of-poverty if their equivalized disposable income³ is below 60% of the national median income. This threshold is calculated by ranking individuals by their income and finding the middle point (median), then taking 60% of that value. Those with incomes below this threshold are considered at risk of poverty.

4.1 Risk-of-poverty – the impact of housing costs

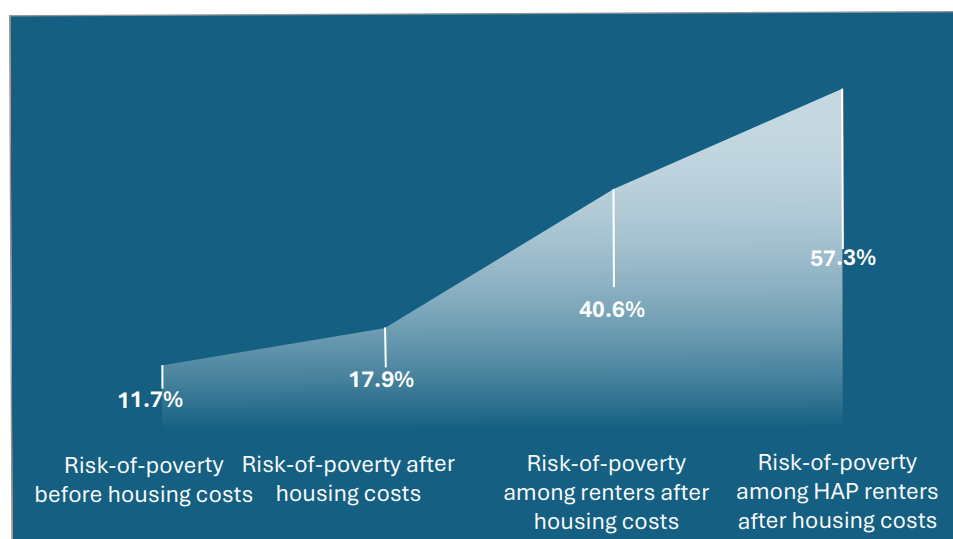
According to CSO SILC 2024, the national at-risk-of-poverty rate is 11.7% (compared to 10.6% in 2023), meaning 11.7% of the population are at-risk-of-poverty.

When housing costs in the form of rent and mortgage interest are included, the at-risk-of-poverty rate for 2024 increases to 17.9%.

However, the rate differs depending on tenure type, with renters hit harder than homeowners. When separated by tenure type, the at-risk-of-poverty rate for those in rental accommodation becomes 40.6%, after rent is paid. Whereas the at-risk-of-poverty rate for homeowners becomes 7.9%, after mortgage-interest is accounted for. It should be noted that homeowners' housing costs relate to mortgage-interest only.

Those renting and in receipt of social housing supports such as HAP are hit hardest. The at-risk-of-poverty rate for households renting with social housing supports such as HAP, RAS (Rental Accommodation Scheme) and RS (Rent Supplement) is 57.3% after rent is paid.

Figure 8: Risk -of-poverty after housing costs (rent / mortgage interest) 2024



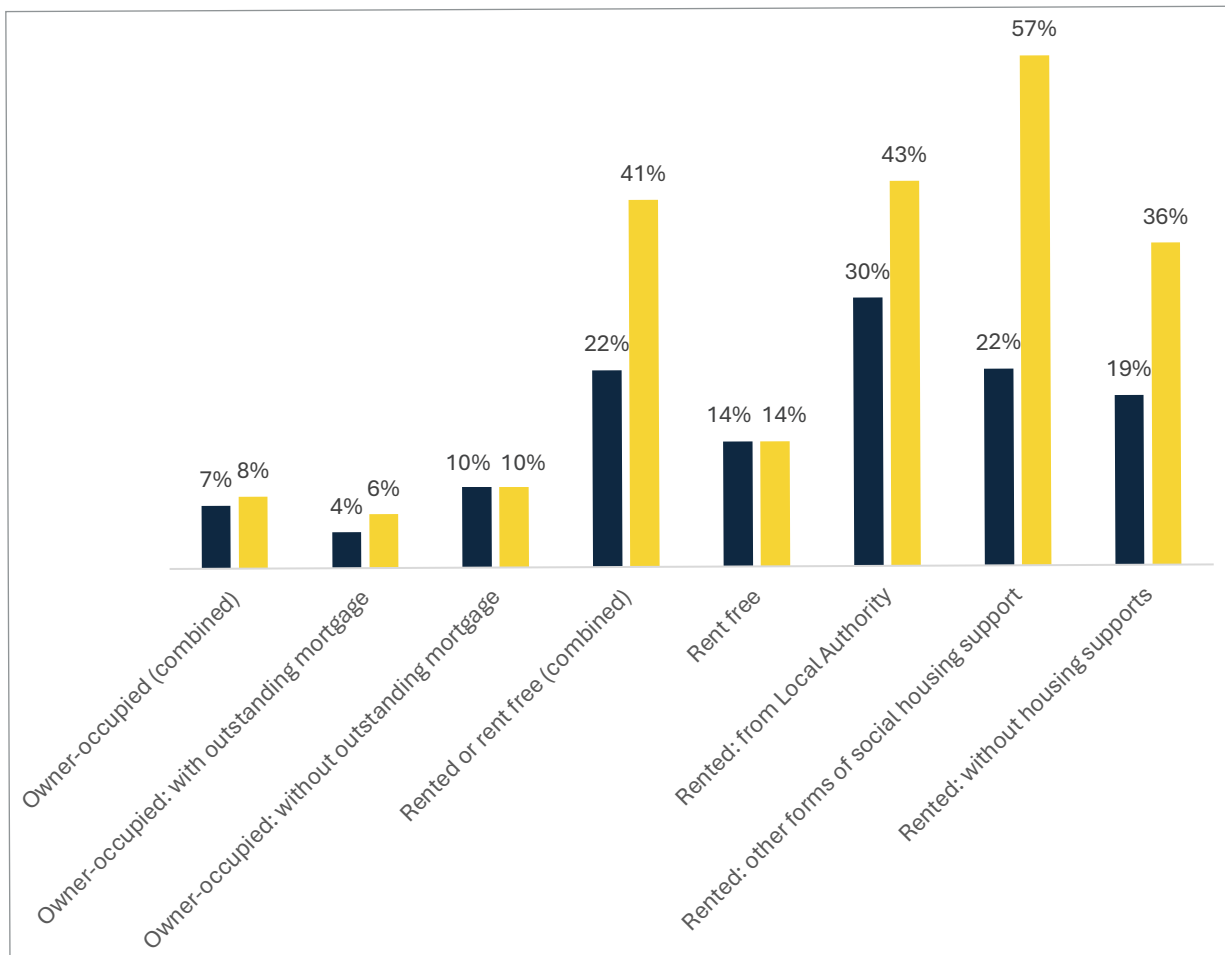
Source: Central Statistics Office

³ Disposable income, according to CSO calculations, is the amount of money remaining with households after taxes, social insurance, and pension contributions, and after paying inter-household transfers. CSO equivalised disposable income is the household's disposable income adjusted by an equivalent scale to account for household size and composition.

4.2 Risk-of-poverty – the jump from before to after housing costs by housing type

Those in receipt of social housing supports such as HAP also experience the largest jump in their risk-of-poverty from 'before housing costs' to 'after housing costs', with their risk of poverty more than doubling after rent is paid, as figure 9 shows.

Figure 9: Risk of poverty before and after housing costs (rent / mortgage interest) 2024



Source: Central Statistics Office

Vincent: “All the time, make choices.”

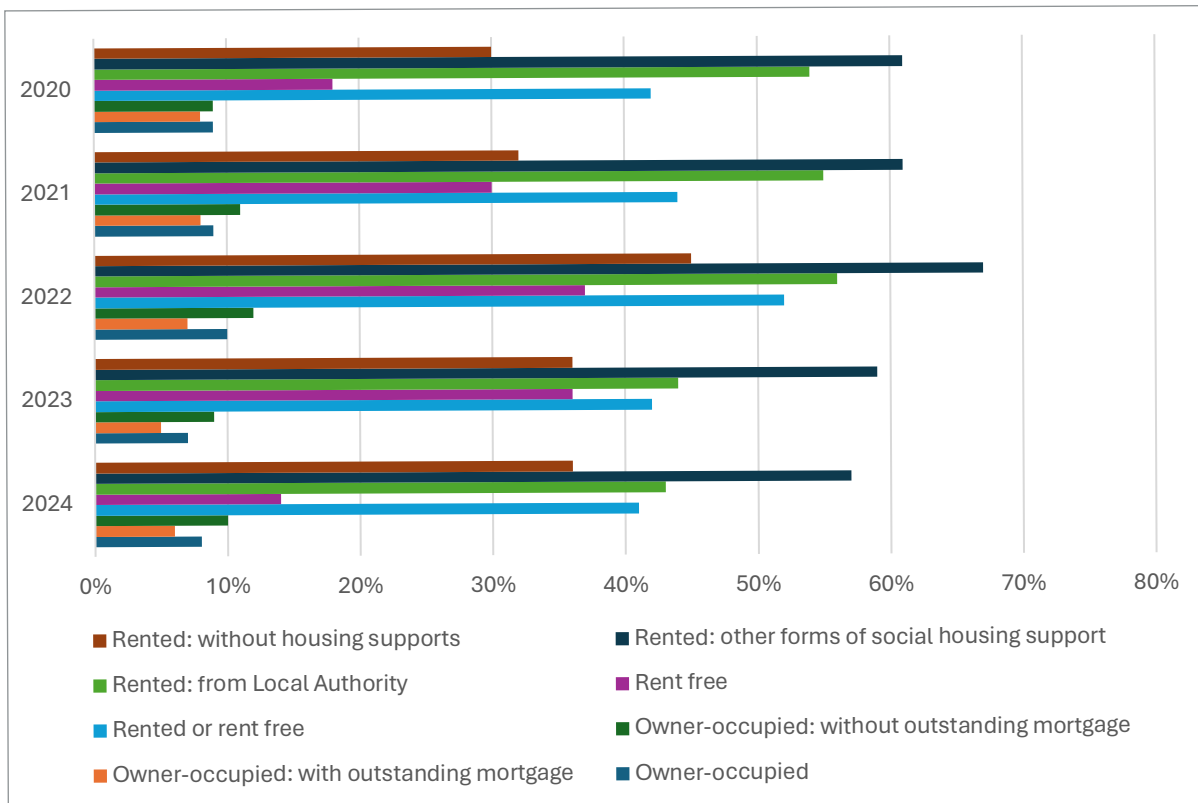
“It’s difficult. It’s a long story. I had rent before. I had to pay €1,600 for a one-bedroom apartment. Like, we had mould on the walls. Can you imagine how unhealthy it is? But they didn’t care about it. It’s a landlord’s country. Ridiculously over-priced.

All the time, make choices. If you pay your rent, you have nothing left. Underpaid. Overpriced. It’s impossible to rent nowadays. I don’t look now. It’s impossible.”

4.3 Risk-of-poverty after housing costs by housing type – the last five years

Among tenure types, tenants renting with social housing support such as HAP are consistently the most at-risk-of-poverty after housing costs, followed by tenants renting from a local authority.

Figure 10: Risk-of-poverty after housing costs (rent / mortgage interest) by tenure and year

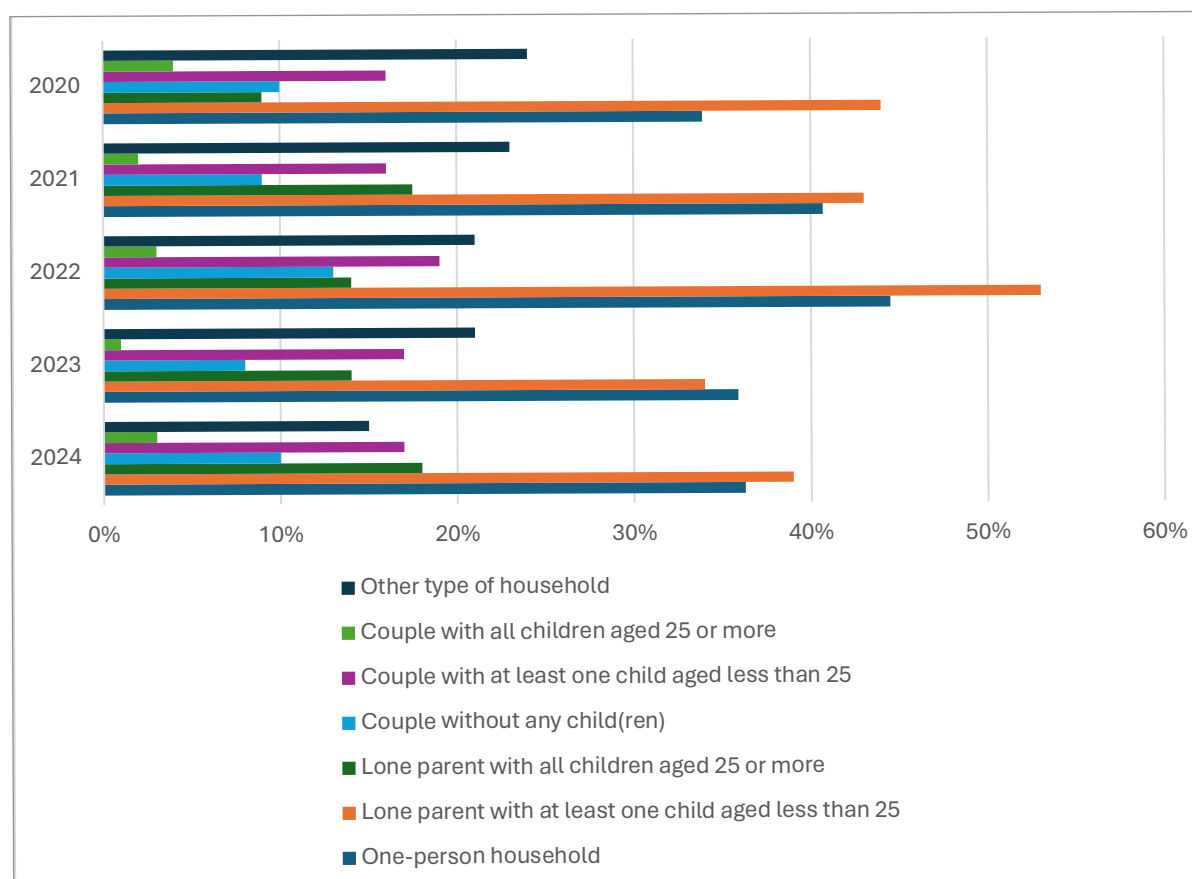


Source: Central Statistics Office

4.4 Risk-of-poverty after housing costs by household type – the last five years

Among households, single parent families with children under 25 years are the most at risk of poverty after housing costs (39% in 2024), followed by single adult households (36% in 2024).

Figure 11: Risk-of-poverty after housing costs (rent / mortgage interest) by household and year



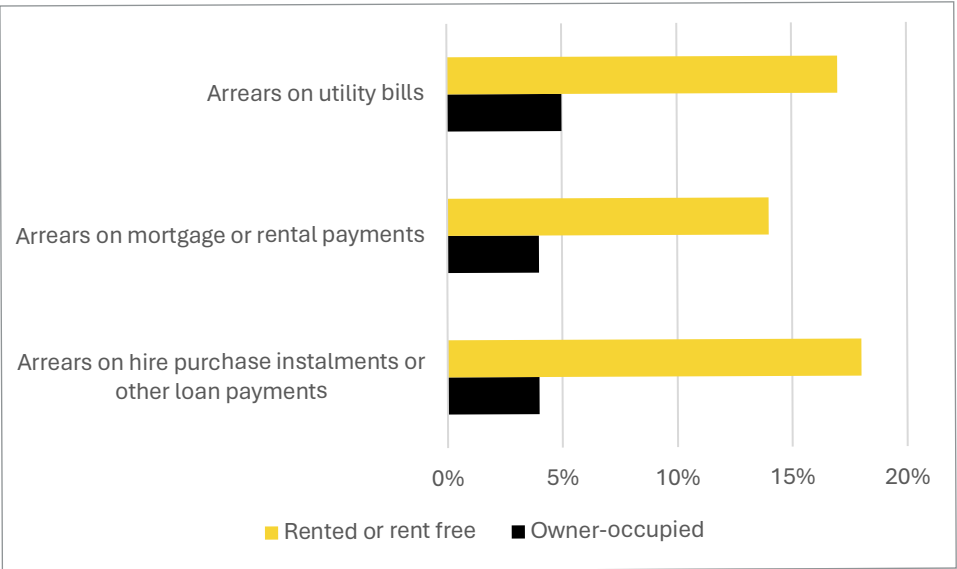
Source: Central Statistics Office

4.5 Risk-of-poverty by housing type - experience of arrears

CSO SILC 2024 analysis shows households in rental accommodation are more likely to experience arrears. The analysis found 14.2% of households that pay rent were unable to make one or more rent payment on time within a 12-month period. By contrast, 3.5% of owner-occupied households with an outstanding mortgage, failed to make one or more mortgage payment on time.

Households in rental accommodation were also more likely to experience arrears on bills. 17% of rented households recorded arrears on utility bills within a 12-month period compared to 5% of owner-occupied households. 18% of rented households had arrears on hire purchase instalments or other loan payment compared to 4% of owner-occupied households.

Figure 12: Percentage of renters and home-owners in arrears in 2024



Source: Central Statistics Office, SILC 2024

4.6 Risk-of-poverty – HAP top-ups

Under the Housing Assistance Payment (HAP) scheme, a local authority will pay a certain level of rent (the HAP limit) to a private landlord on behalf of a household assessed as having a social housing need. The tenant pays a differential rent contribution⁴ to the local authority. If the rent for a property is more than a household's HAP limit, a 'top-up' by the tenant direct to the landlord is permitted if, in the local authority's assessment, the household can afford it.

Where HAP tenants are paying top-ups, the total amount which the tenant is paying between the top-up and the weekly rent contribution should be no more than 35% of the household's monthly income where members of the household are in employment or, no more than 30% of monthly income where the household relies on social welfare⁵.

According to a 2025 report from the Office of the Ombudsman⁶ around 60% of HAP tenants make additional top-up payments directly to their landlords due to the shortfall between HAP and actual rent. The average top-up payment is just under €200. Top-up payments recorded in the report ranged from under €100 to over €1,000 per month.

The report states: "Despite being considered as socially housed, these households are paying substantial rent directly to landlords, on top of paying the same differential rent to the local authority as an equivalent tenant living in a council-owned property. As a result, households in the HAP scheme generally spend a higher proportion of their income on rent than households in other forms of social housing."

These figures have risen since 2019 when a report by Threshold and Saint Vincent de Paul⁷ found that 48% of respondents in receipt of HAP paid a top-up directly to their landlord. Top-ups then ranged from €20 to €575 a month. The average top-up was €177. These top-up payments are in addition to differential rent paid directly to local authorities. The survey also found that almost half (45%) of those paying top-ups reported struggling to pay other bills, as a result of the top-up.

Successive findings from Simon Communities 'Locked Out of the Market' snapshot surveys highlight the inadequacy of HAP limits to meet market rents. The latest report, from September 2025, found zero rental properties in Cork city and Cork suburbs within HAP limits, indicating the necessity of top-ups to secure housing.

⁴ HAP tenants, like their counterparts in standard social housing, pay differential rent, which links rent to the income of the household.

⁵ <https://mercylaw.ie/right/ras-hap/>

⁶ Data was provided by the HAP Shared Services Centre in 2023 and published by the Office of the Ombudsman in their 2025 report, *Investigation of the HAP Scheme*.

⁷ Threshold and Society of Saint Vincent de Paul. (2019). *The Housing Assistance Programme (HAP): making the right impact?* <https://threshold.ie/publications/?publication-year=2019>

Leanne: “How am I going to get out of the homelessness?”

“I was renting a HAP property. I was paying nearly €100 extra on top-up, directly to the landlord every week. That wasn’t including my actual rent. I was left with about €25 to live.

I’ve went days without eating. I’ve went more than days without eating. I’m on medication. It costs me €15 a month. You know, I have to have them, have to. And there was one month I was trying to eat, one month afford my medication. It was just... it’s not right. It was crazy.

They don’t have places now for HAP. The cap thing doesn’t match the rents. Say if I found a property in the morning, and let’s just say the rent is €2,000 a month. And you go back to the HAP and the HAP say no, because it’s too expensive. But they won’t increase the tariff for it, so we don’t have any chance.

And a lot of landlords aren’t taking HAP anymore. They’re just refusing straight out. So, what hope have we? What chance do I have?

You know, I have a very good history of renting. I want to go back to work. But how am I going to rent? How am I going to get out of the homelessness?

It worked perfect years ago when the rent tariffs were low. They need to look at the HAP again. Rents were a lot lower. So like, go back to 2007 - three-bedroom house, you could rent that for €650 a month.

I was in private rented since I was about 19. And like to see the difference in it. Like I remember even just seven years ago, eight years ago... there was houses everywhere. There was apartments everywhere. You could decide in the morning, I want to move. And you’d find somewhere. Whereas now, you’re going nowhere.

I’ve lost hope. I genuinely have. My mental health has just gone downhill. Part of me has kind of given up. Because when you try and you try, and you think you’re getting so far and then there’s another blocker. I’d love to be able to say, God, in six months’ time I’ll have an apartment or a bedsit. But realistically...

I’ve actually got to the point that it’s actually getting me depressed. It’s getting me down. It’s getting disheartening now. You know, you’re applying, you’re applying, you’re hearing nothing back. So, you give up.

It’s not that you... you don’t want to become lazy or anything, but you’ve put so much time, so much effort... like, there was one day there I applied for 15 places and I got one email back saying it was gone. And the post had only been up 40 minutes.

It’s frightening.”

5. RISK-OF-POVERTY IN CORK

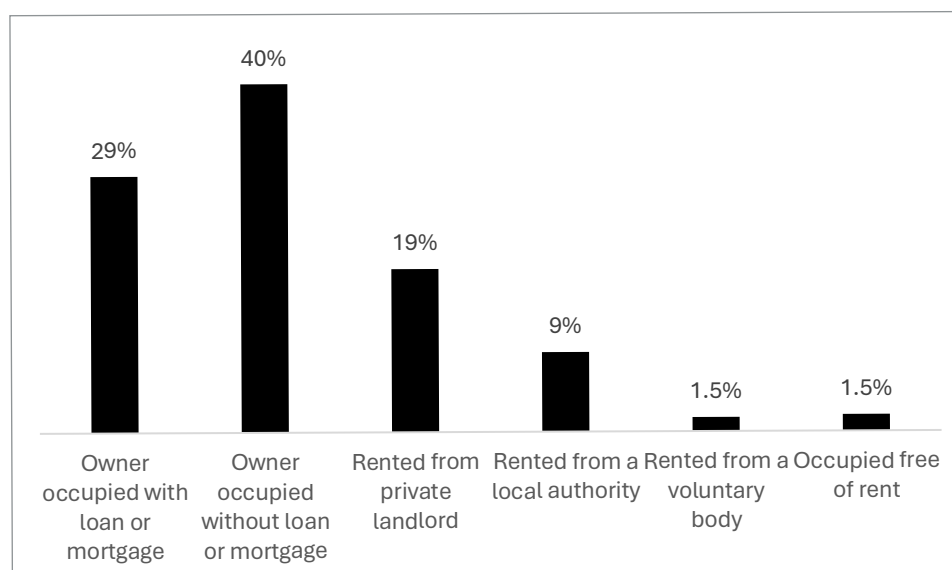
Applying SILC 2024 at-risk-of-poverty rates⁸ to the 210,918⁹ households in Cork (city and county), 24,677 are at risk of poverty, rising to 37,754 after rent or mortgage interest is paid.

As noted, the at-risk-of-poverty rate differs by tenure type with households in rented accommodation, especially those in receipt of housing supports such as HAP, disproportionately disadvantaged.

Of the 202,526 households in Cork that recorded their tenure type in Census 2022 (96% response rate), close to one-third (31%) live in rental accommodation. Most rent from a private landlord (19%), some rent from a local authority (9%) and a small number rent from voluntary bodies (1.5%) or live rent-free (1.5%).

Among households that recorded their tenure type, 37,618 rent from a private landlord. Among them, 7,530, or one-in-five, rent through social housing supports such as HAP. The at-risk-of-poverty rate for households in private rented accommodation is 35.5%. This rises to 57.3% among the sub-set of households renting privately through social housing supports such as HAP.

Figure 13: Nature of occupancy among households across Cork city and county, 2022. (Households that recorded their tenure type in Census 2022).



⁸ According to CSO SILC 2024, 11.7% of households in Ireland are at-risk-of-poverty before rent / mortgage interest relief, rising to 17.9% after deducting rent / mortgage interest.

⁹ CSO Census 2022

Bernard: "... if you're on your own, it's impossible."

"The first gaff ... end of 2014, we moved in. We lived there for four years. It was easier. It was Rent Allowance back then. And it was kind of manageable.

Then in [location], we had to pay 100 euro, cash-in-hand. That was more difficult. We had, like, a bed-sit for ourselves. And I was helping with the maintenance of the gaff, like.

The housing was below the standard for the Rent Allowance; he couldn't get a Rent Allowance on the gaff. I was painting it twice a year and the damp was coming out.

Until 2018 it was manageable. 2019, maybe. But then everything got worse and worse. The prices are going rocket high. But salaries are... it's difficult to find a good job.

And even though you can work full-time and that's going to pay for your accommodation and bills, what about the rest of the things?

So one person has to pay for everything and you can live off the other person's salary. But if you're on your own, it's impossible. Impossible.

I would need at least two, three grand to start talk to the landlords. That's how it is these days, you know.

We did a couple of interviews at the beginning, like two years ago, two and a half years ago, and it was always cash-in-hand. There was, like, castings for seven people on the same hour, coming just to look at the gaff, and who put the biggest f***ing envelope on the table will get the gaff."



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