

REPORT 2
**IRISH RESIDENTIAL
SATISFACTION**



Acknowledgements

In 2017 the Housing Agency appointed Amárach Research to conduct research for this project. Séin Healy and Dr. Robert Mooney were the principal investigators from Amárach. The Housing Agency would like to thank Amárach, and also acknowledge and thank all the focus group participants and survey participants who took part in this research. This research study has been led by Roslyn Molloy of the Housing Agency.

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For more information and publications see: www.housingagency.ie

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Key Findings

Housing satisfaction

People were for the most part satisfied with their homes. Nationally, 92% of people are either 'very satisfied' (49%) or 'satisfied' (43%) with their homes. Satisfaction levels were higher for homeowners, with 57% being 'very satisfied' compared to 30% of renters being 'very satisfied' with their home.

Homeowners were more likely than renters to 'strongly agree' that they enjoy living in their home.

The main housing issues that were seen to be a problem were shortage of space (20%), cost of upkeep (16%) and difficulty keeping their home warm (16%).

Renters were more likely than homeowners to experience issues with their housing; particularly shortage of space, difficulties keeping the home warm, problems with damp or leaks and noise.

Neighbourhood satisfaction

Neighbourhood satisfaction levels are high, with 91% of people reporting that they are 'very satisfied' (48%) or 'satisfied' (43%) with their neighbourhood.

There are similar overall levels of neighbourhood satisfaction between owners and renters, although there are differences evident between tenure types within the highest levels of satisfaction, with 24% more homeowners being 'very

satisfied' in their neighbourhood than renters.

Nationally, 43% said that they thought their neighbourhood was changing for the better, while 12% thought their neighbourhood was getting worse. People in Dublin were more likely than other regions to perceive their neighbourhood as changing for the better (57%).

62% of people 'strongly agree' that they feel safe in their neighbourhoods, while 59% 'strongly agreed' that they would access recreational parks or green areas. Less than half 'strongly agreed' (43%) that they had good public transport in their area.

There were differences seen in neighbourhood experiences and proximity to amenities and services when examining the highest point of the scale across tenure type and regions (i.e. those that strongly agree). Homeowners are more likely to have the highest levels of agreement and have positive experiences of neighbourhood tangibles (good public transport, 46%) and intangibles ('I feel safe', 67%) than renters (37% and 53% respectively). Those living in regional cities are the most positive about their neighbourhoods. People are happy, on the whole,

with their neighbourhoods, with 87% of people saying they would like to stay living in their neighbourhood long-term (92% owners and 77% renters), 93% saying they would recommend their neighbourhood to friends as a place to live (97% owners and 86% renters) and 91% (95% owners and 83% renters) saying that where they live would be a good place to raise children.

Tenure perceptions

Owning a property is seen as being a good long-term investment (84% agree), it gives more control over where one lives (76%) and is seen as being much more secure (83%).

Renting was seen as suitable for family living by just under half of people (46%).

While 44% of people thought now was a good time to buy a property, 69% of people thought that now was a good time to sell a property, and just 32% of people agreed that now was a good time to be renting as opposed to owning.

Renters were more likely than homeowners to experience issues with their housing; particularly shortage of space, difficulties keeping the home warm, problems with damp or leaks and noise

Affordability

The survey looked at how people were coping financially through a number of questions. The first was about the ability to pay mortgages or rents each month, the second was about whether people were living comfortably on their present incomes, and the final question was about the ability of people to pay their household bills each month.

Mortgage and rental affordability

The majority (63%) of mortgage holders in Ireland said they experienced 'no difficulty' in meeting their monthly repayments. However, there is a significant cohort of homeowners, 34%, who experience 'some difficulty' and 2% who experience 'a lot of difficulty' each month in making their mortgage repayments.

Some expected differences emerge when looking at mortgage affordability across regions. Most notably, just over half of those living in Dublin have 'some difficulty' with their mortgage each month compared to just over a quarter of the rest of the country.

There was a high proportion of renters experiencing 'some difficulty' in meeting their monthly rental costs at 62% and a further 6% experiencing 'a lot of difficulty'

There was a high proportion of renters experiencing 'some difficulty' in meeting their monthly rental costs at 62% and a further 6% experiencing 'a lot of difficulty'. Just 32% said they did not have any difficulties paying the rent each month.

Living comfortably on present income

Exactly 50% of renters and homeowners said they were living comfortably on their present income, while there were 11% of people finding it difficult or very difficult to live on their incomes. Renters are more likely than homeowners to find it difficult or very difficult, 21% as compared to 7% of homeowners.

Ability to pay monthly bills

Again similar to living comfortably exactly 50% said they never have difficulties paying their bills each

month, with a further 24% 'almost never' having difficulties paying their monthly bills. However, there is a significant group of people who struggle with their bills with 21% having difficulties 'from time to time' and 5% 'most of the time'.

In terms of ability to pay bills, it is renters who are most likely to struggle 'from time to time', with 33% of renters stating this compared to only 15% of homeowners. Overall, 42% of renters struggled (either 'most of the time', or 'from time to time') compared with 17% of homeowners. Those aged over 55 years of age were less likely to experience difficulties paying their bills compared to those aged under 55 years of age.

Findings overview



48% 'very satisfied'
in their neighbourhood
(32% renters and 56% homeowners)

49%



'very satisfied' in
their home (30% renters
and 57% homeowners)

43%

said their neighbourhood
was changing for the better,
while 12% thought their
neighbourhood was getting worse. People in Dublin
were more likely than other regions to perceive their
neighbourhood as changing for the better (57%)



62%
of renters
experience
'some
difficulty'
in meeting
their monthly
rental costs

34% of
mortgage holders
experience 'some
difficulty' each
month in
affording
their
mortgage



44% agree
that now is a good
time to buy, whilst
almost 70% think
that now is a good
time to sell. In
Dublin, only 32%
agree that
now is
a good
time
to buy



84% agree
that owning a property
is a good investment
longterm



1 Overview of the Study

1.1 Introduction

This research study, launched in 2018 by the Housing Agency, aims to better understand current housing experiences and attitudes in Ireland, and how different factors; tenure, family size, age, housing type, housing quality, social class and region, impact on satisfaction levels. The research also looks at people's future aspirations for their housing. This research will be used to provide data on trends in residential and neighbourhood satisfaction over time, and will be carried out at regular intervals.

A review of the literature was undertaken and main themes emerging informed the development of a framework to explore the factors impacting residential satisfaction and aspirations in Ireland. This review can be found in Report 1.

This report is the second in a series of reports to be published from the research carried out in 2018. The focus of this report is on national housing and neighbourhood satisfaction; examining levels of satisfaction with homes (residential satisfaction) and levels of satisfaction with the neighbourhoods that people live in. Report 2 also looks at dwelling characteristics, neighbourhood characteristics, attitudes to different tenure and housing affordability.

An overview of the series of reports emanating from this research is detailed below.

- Report 1 – Drivers of Residential Satisfaction and Aspirations in Ireland
- Report 2 – Irish Residential Satisfaction
- Report 3 – Renting in Ireland: Experiences and Attitudes
- Report 4 – Homeownership in Ireland: Experiences and Attitudes
- Report 5 – Future Housing Aspirations

1.2 Rationale and background for the study

The 2016 *Action Plan for Housing and Homelessness – Rebuilding Ireland* stated that housing is a basic human and social requirement, and went on to state that: **“Good housing anchors strong communities, a performing economy and an environment of quality.”**¹

Through the International Covenant on Economic, Social and Cultural Rights (Article 11.1) the Irish State recognises the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.

The Housing Agency was set up in May 2010 with a vision to enable everyone to live in good quality, affordable homes in sustainable communities; one of the ways of making a difference is through the Agency's objective to be a knowledge centre for housing policy and practice.

The Housing Agency hopes that, by providing a comprehensive national housing study with the aim of understanding Irish people's housing situation and aspirations, it will provide input to the development of sustainable communities and help inform policy. It is planned that data collected for

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¹ DHPLG “Action Plan for Housing and Homelessness – Rebuilding Ireland” pg.8 (2016) (accessed: www.rebuildingireland.ie)

The Housing Agency hopes that, by providing a comprehensive national housing study with the aim of understanding Irish people's housing situation and aspirations, it will provide input to the development of sustainable communities and help inform policy

this research will be made available to researchers via the Irish Social Science Data Archive in University College Dublin.

1.3 Research questions, aims and objectives

There are two broad research questions. The first is, what are the current levels of residential satisfaction in Ireland? The second question relates to what Irish householders' aspirations for their future housing needs are.

This research aims to provide descriptive data on housing in Ireland, which will be used to inform current housing policy and provide information to help develop policies into the future.

The research objectives are to:

- Provide data on trends in residential satisfaction over time
- Provide data on residential aspirations among Irish householders
- Provide information on housing costs, affordability, housing quality, barriers to different tenures, location, residential features, etc.
- Provide information which will input to national and regional housing policy
- Track expectations and aspirations, by age groups over time and understand shifts in population needs
- Collect information to help with assessing future housing requirements

1.4 Report structure

Sections 1 and 2 of this report provide detail about the overall study's rationale, research questions and the methodology used for each of the three phases of the research. Section 3 of this report provides the results from the nationally representative face-to-face survey, focusing on the themes of **housing satisfaction, neighbourhood satisfaction, tenure perception and affordability**. Where appropriate, findings and quotes from the focus groups are used to emphasise results in the national survey in Section 3. Section 4 outlines the planned publications based on this research study.

2 Research Methodology

This study has been designed as a mixed mode (qualitative and quantitative) research methods cross-sectional design and consists of:

- A literature review and exploratory focus groups (see Report 1)
- A nationally representative sample survey of 1,200 householders aged 18+ years, with a booster sample of 200 householders living in the rented sector
- Focus groups exploring key themes of affordability and experiences moving home

2.1 Phase 1 – Literature review and exploratory focus groups

The initial phase of the research consisted of a desk-based literature review and exploratory focus groups. The objective of these focus groups was to explore themes around residential satisfaction and housing aspirations, emerging from the literature review, which would guide the quantitative survey design. The focus groups took place in Dublin. Each group lasted 90 minutes and

consisted of eight respondents. The groups focused on two cohorts; renters and homeowners.

2.2 Phase 2 – Nationally representative face-to-face survey

The second phase of the research was a nationally representative face-to-face survey of 1,200 adults aged 18+ years. The sample achieved a nationally representative sample by placing quotas on gender, location and social class. Central Statistics Office (CSO) Census 2016 figures were used to ensure that the findings would be generalisable to the national population. A sample of 1,200 is statistically robust, with a plus or minus margin of error of 2.83 at a 95% confidence interval. The total sample achieved was 1,173. A booster sample of 200 renters was also achieved. The total sample achieved across both surveys was 1,369 after data cleaning and quality control. Appendix I presents the weighted demographics of survey respondents. Table 2.1 below details the breakdown of all renters and

homeowners achieved within the 1,200 sample.

The sampling frame used was the Geodirectory and the sampling methodology was a 2-stage probability sample design, including quotas – 1) the selection of 120 sample clusters from across the 2,700 electoral districts and 2) the selection of houses within the clusters. Interviewers visited every fifth house and the ‘next birthday rule’ was used to select the house and the adult interviewed within the house.

The questionnaire used to collect information for this section of the study was created by the Housing Agency, using, where relevant, validated questions from other nationally representative surveys, Amárach Research finalised and scripted the questionnaire for computer-assisted personal interviewing (CAPI).

Regional analyses have been carried out as following:

- Dublin which covers all of Dublin City and County
- Regional Cities which are Cork, Galway, Waterford and Limerick

Table 2.1: Breakdown of sample participants

Renters		Homeowners	
Private rental sector	Social rental sector	Outright ownership	Owned with a mortgage
230	152	474	308
Total = 382 renters		Total = 782 homeowners	

- Urban towns which are towns of 1,500 population and over
- Rural which are all areas with a population of less than 1,500

2.3 Phase 3 – Focus groups

The third phase of the research was qualitative, with four focus

groups conducted by Amárach Research. The objective was to explore themes that emerged from the national quantitative survey. The themes chosen to explore in more detail were affordability and the experiences of people who had recently moved home (within the last 1-3 years). The focus groups took place in Dublin and in Cork in September 2018. Each group lasted

90 minutes and there were eight participants in each. The groups focused on two cohorts; renters and homeowners. A breakdown of the group structure is detailed below.

Table 2.2: Phase 3 focus group structure

Group	Gender	Location	Age	Profile
1	Mixed	Dublin	Mixed	Renters – affordability issues
2	Mixed	Dublin	Mixed	Homeowners – affordability issues
3	Mixed	Cork	Mixed	Renters – recently moved
4	Mixed	Cork	Mixed	Homeowners – recently moved

3 Nationally Representative Survey Results

This section of the report presents the findings from the nationally representative face-to-face survey. The key themes covered in the analysis include: satisfaction with the home, satisfaction with the neighbourhood, tenure perceptions and affordability.

3.1 Housing satisfaction

The survey captures levels of housing satisfaction amongst all homeowners (those with mortgages and without) and renters. It examines overall satisfaction levels with their homes, whether people's homes are suited to their needs, if they have chosen to live there and if they enjoy living where they are. It also gathered information on any problems residents perceived they have with their home; such

as damp, difficulties in keeping the home warm and shortage of space.

Housing satisfaction for Irish people is seen to be high, with 92% being satisfied with their current home. Breaking this down between 'satisfied' and 'very satisfied', 49% are at the highest point of the scale in terms of their satisfaction with their current home. However, some interesting differences emerge across tenure types. Those who own their home outright have the highest levels of being 'very satisfied' at 62%, compared to 49% for those with a mortgage and 30% for renters. Those living in rural areas are the most likely to be 'very satisfied', at 52%.

Overall, whilst renters have high residential satisfaction levels at 85%, this is 10% less when compared to homeowners (95%).

Those living in apartments or flats also expressed high levels of satisfaction with their homes (85%); which is only slightly lower than the satisfaction levels amongst those living in houses (91%)².

See Table 3.1.

The survey found most people 'strongly agreeing' that they enjoy living in their home (71%), it is suited to their needs (69%), it is easy to live in (71%) and most people had chosen to live in their home (72%).

See Table 3.2.

Key Insight

Housing satisfaction in Ireland is high, with **almost half (49%) saying they are 'very satisfied' in their homes and another 43% saying they are 'satisfied'**.

Although, differences across tenure types are evident, with 57% of homeowners compared to 30% of renters being 'very satisfied'.

Some interesting differences emerge across tenure types. Those who own their home outright have the highest levels of being 'very satisfied' at 62%, compared to 49% for those with a mortgage and 30% for renters.

² The data for this includes the booster sample of 200 due to the number of respondents living in apartment/flats in the main sample. Therefore, the analysis of dwelling satisfaction by house type is not representative of the population as a whole.

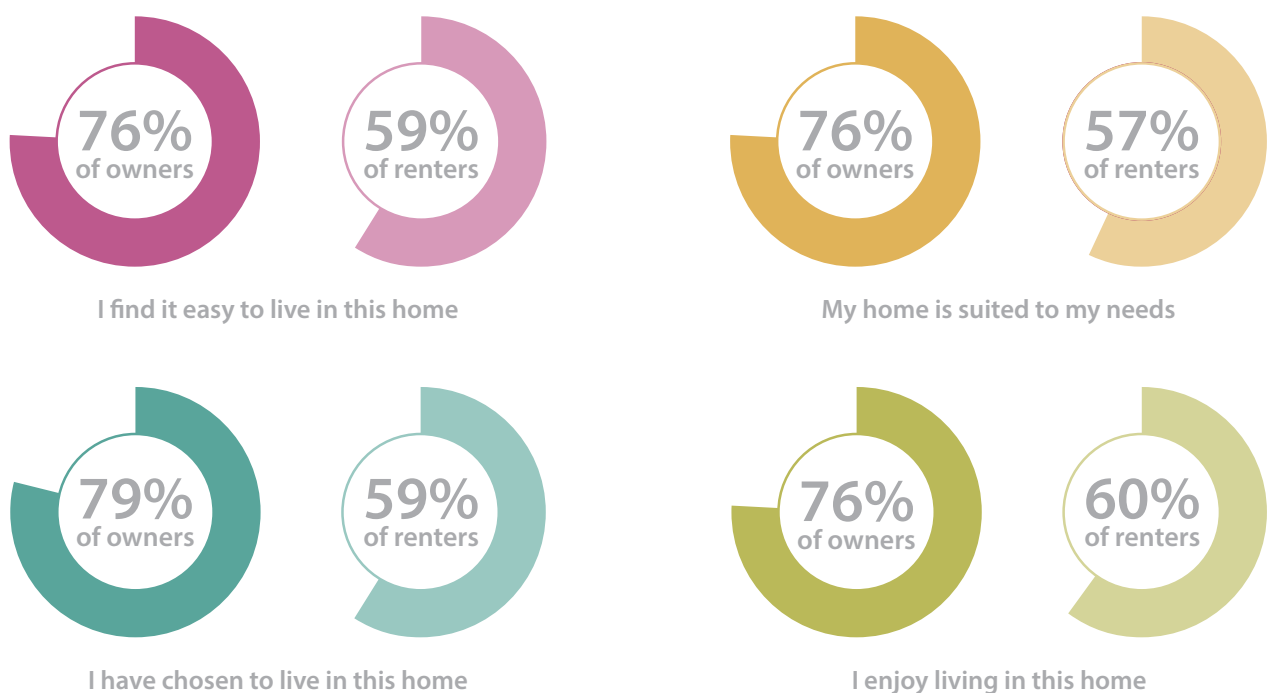
Table 3.1: Housing satisfaction by region and tenure type

	Total	Renters	Owners	Dublin	Regional cities	Urban towns	Rural
Very dissatisfied	1%	1%	1%	0%	1%	1%	1%
Dissatisfied	2%	3%	1%	1%	0%	3%	2%
Neutral	6%	11%	3%	7%	4%	5%	6%
Satisfied	43%	55%	38%	43%	52%	46%	39%
Very satisfied	49%	30%	57%	49%	43%	45%	52%

Table 3.2: Housing satisfaction statements (n=1200)

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I find it easy to live in this home	3%	1%	4%	20%	71%
My home is suited to my needs	1%	2%	3%	24%	69%
I have chosen to live in this home	1%	1%	4%	22%	72%
I enjoy living in this home	1%	2%	5%	22%	71%

Figure 3.1: Housing satisfaction statements – renters vs. owners (% strongly agree)



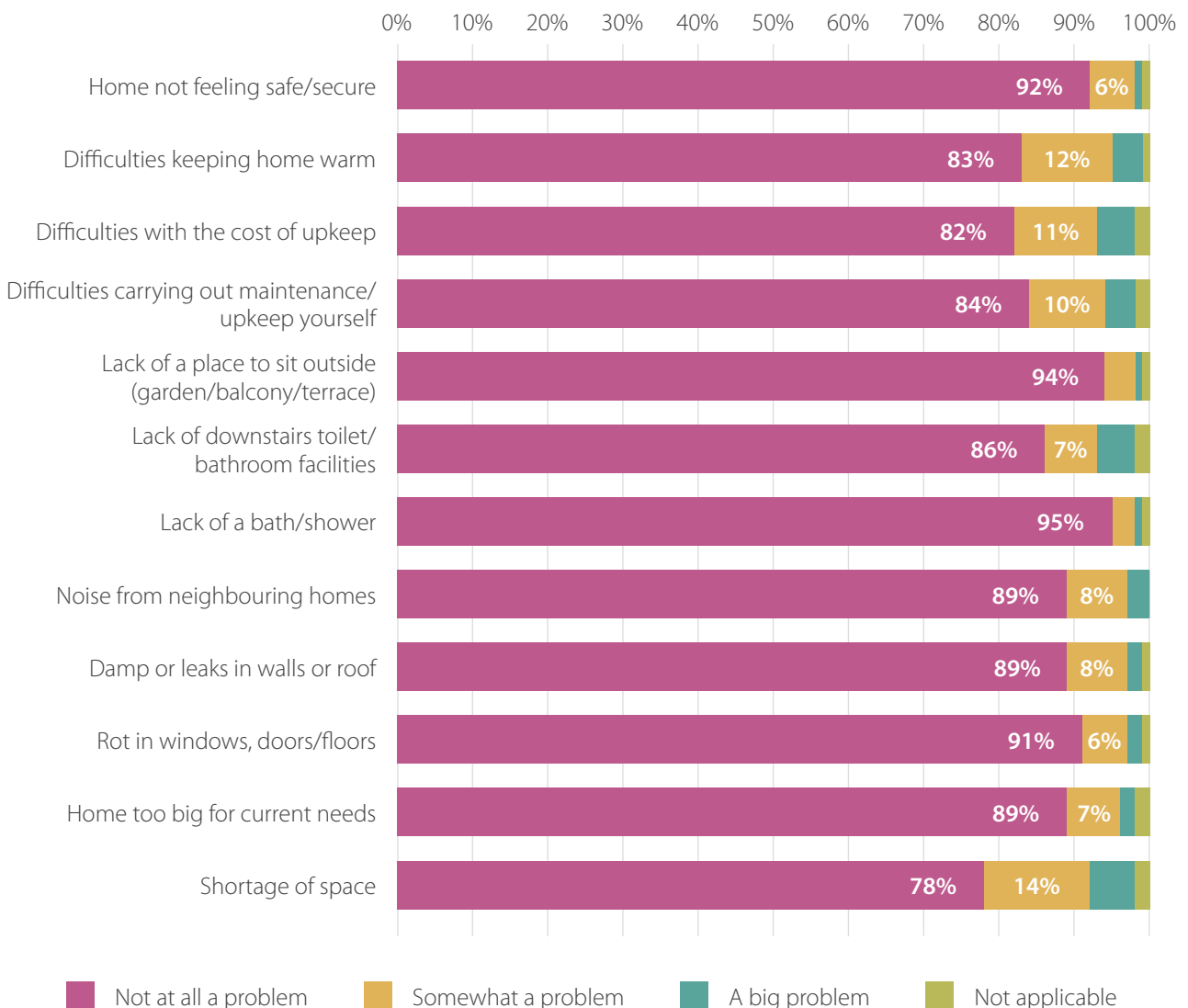
While renters and homeowners both enjoy high levels of enjoyment and comfort within their homes, there are significant differences in terms of 'strongly agreeing' with the satisfaction metrics. Whilst roughly three quarters of homeowners 'strongly agree' with these statements, this falls to between 57-60% for renters. This indicates that, while for many renting may be desirable and enjoyable, the highest levels of satisfaction are more likely to be found amongst homeowners. See Figure 3.1.

While renters and homeowners both enjoy high levels of enjoyment and comfort within their homes, there are significant differences in terms of 'strongly agreeing' with the satisfaction metrics

Nationally, a high proportion of all households do not have any issues with a range of dwelling-related problems. A shortage of space was found to be the most

common problem, with one-fifth of people reporting an issue with shortage of space. Other issues that people have difficulties with include: keeping their home warm (16%),

Figure 3.2: Incidence of housing problems (n=1200)



difficulties with the cost of upkeep of their home (16%) and issues with carrying out maintenance (14%). See Figure 3.2.

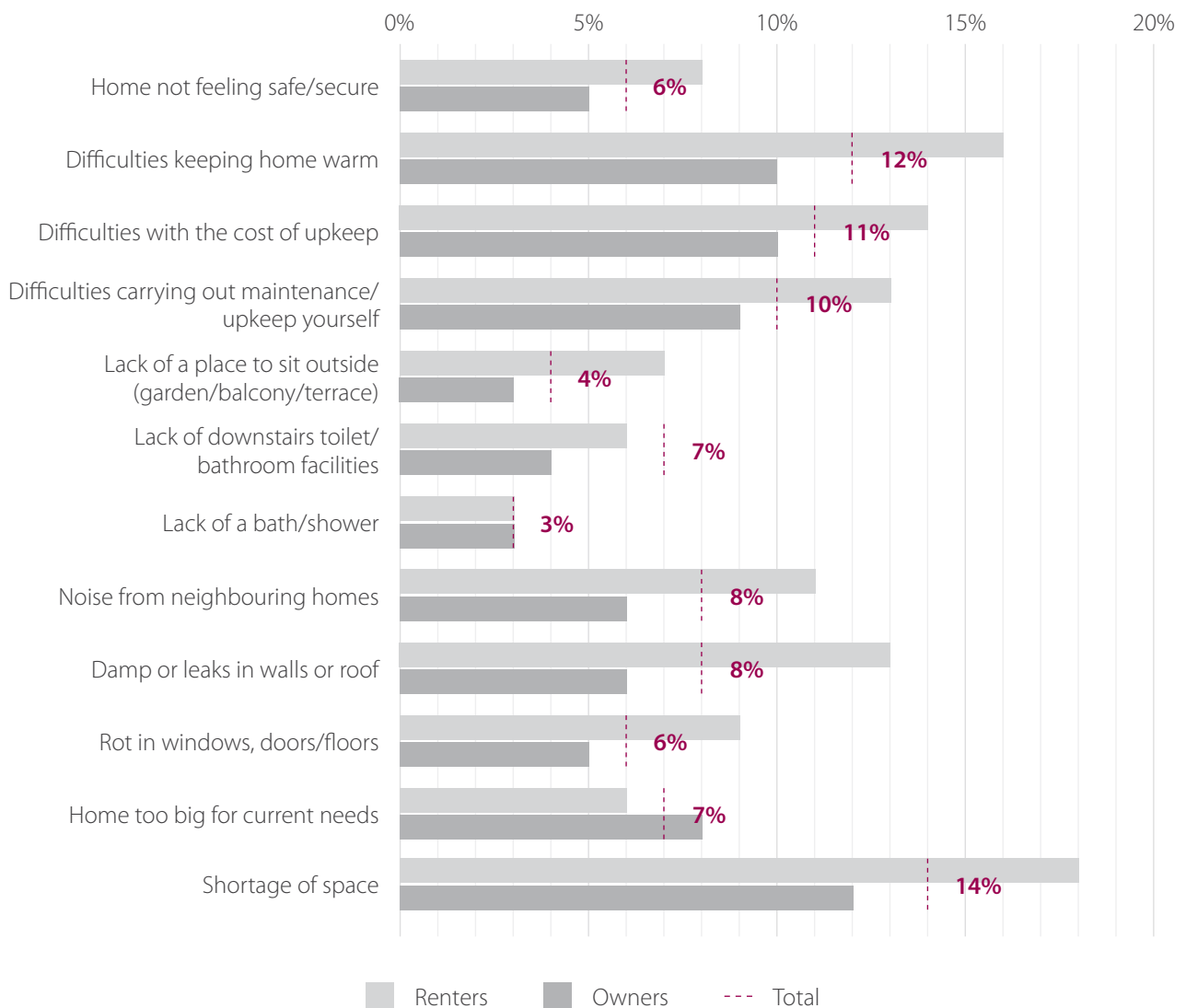
However, as seen in Figure 3.3, the prevalence of these issues being 'somewhat of a problem' does differ between those renting and homeowners; shortage of space and difficulties in keeping the home warm being the two areas with the highest proportion of renters having issues. Problems with dampness, leaks and noise are also twice as high

for renters. These findings suggest that, while the total housing stock in Ireland is seen to be of good quality, at least in terms of its inhabitants' perceptions, some differences exist between the perceived conditions of rental accommodation compared to owner-occupier dwellings.

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between the perceived conditions of rental accommodation compared to owner-occupier dwellings.

Figure 3.3: Incidence of dwelling issues – renters versus owners (% somewhat a problem)



3.2 Neighbourhood satisfaction

Overall neighbourhood satisfaction levels in Ireland are high, with 91% of those surveyed being either ‘very satisfied’ or ‘satisfied’. There are similar overall levels of neighbourhood satisfaction between owners and renters, with 92% of owners are either ‘satisfied’ or ‘very satisfied’, whilst 85% of renters are either ‘satisfied’ or ‘very satisfied’. There are differences evident between tenure types within the highest levels of satisfaction however, with 24% more homeowners being ‘very satisfied’ in their neighbourhood. Across regions, the highest levels of satisfaction are similar – rural dwellers being most satisfied (52% ‘very satisfied’).

Those living in apartments or flats also have high levels of satisfaction with their neighbourhood (86%); only slightly lower than the satisfaction levels amongst those

living in houses/bungalows (91%)³. See Figure 3.4 and Table 3.3.

Overall, Irish people are ‘well settled’ in their neighbourhoods, having lived there long-term. Those living in the regional cities have, on average, lived in their neighbourhood for just under 27 years – the longest across all regions. Those in the rental sector are also well settled in their neighbourhoods, having lived there for, on average, just over nine years. However, this is distorted by those renting in the social sector who have been in their neighbourhood for just under 14 years on average, compared to just under six years for those in the private rental sector. See Table 3.4.

The high incidence of people staying in their neighbourhood close to 20 years, on average, was reflected in the focus groups, with participants speaking of seeking their “forever homes”.

“We want to get our forever home where you are there forever. That your grandchildren will come visit there and so on, like a proper home. That’s the difference for me.” (Focus Group Participant)

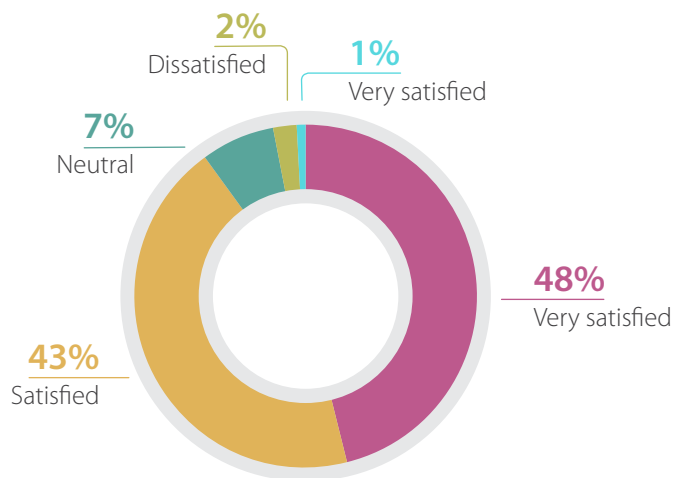
It also indicates good neighbourhood satisfaction levels nationally and confidence in their neighbourhood into the future, as 43% perceive their area to be changing for the better. Perceptions of areas changing for the better is higher for homeowners. However, the most significant differences are between regions, with 57% of Dublin residents feeling positive about how their area is changing, compared to only 26% of those living in the regional cities. See Figure 3.5.

Satisfaction levels are high across a range of neighbourhood aspects, such as proximity to amenities, services and green spaces, as well as the overall neighbourhood environment.

Key Insight

Neighbourhood satisfaction levels are high across all regions and tenure types, and overall, **91% of people asked said that they are ‘very satisfied’ (48%) or ‘satisfied’ (43%)**. Homeowners have the highest satisfaction levels, are more likely to live where they grew up and have family living close by.

Figure 3.4: Overall neighbourhood satisfaction (n=1200)



3 The data for this includes the booster sample of 200 due to the number of respondents living in apartment/flats in the main sample. Therefore, the analysis of dwelling satisfaction by house type is not representative of the population as a whole.

The highest of these is safety, where 95% of those surveyed 'agree' or 'strongly agree' they feel safe in their neighbourhood. 77% of Irish

people ('agree' or 'strongly agree') feel their area is served with good public transport. While this can be considered high, especially given

that 36% of the sample are rural dwellers, it is the lowest scoring neighbourhood criteria. See Figure 3.6.

Table 3.3: Overall neighbourhood satisfaction by tenure and region (n=1200)

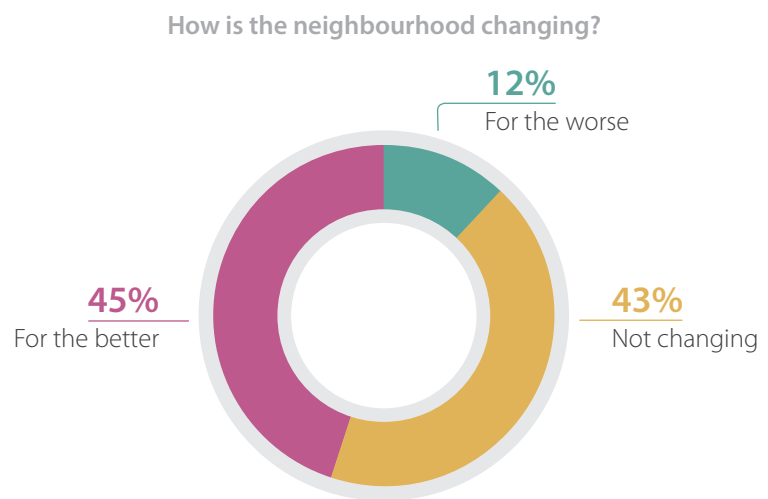
	Total	Renters	Owners	Dublin	Regional cities	Urban towns	Rural
Very dissatisfied	1%	1%	1%	*	1%	1%	1%
Dissatisfied	2%	4%	1%	*	0	4%	1%
Neutral	7%	11%	5%	7%	8%	5%	7%
Satisfied	43%	53%	38%	45%	44%	45%	39%
Very satisfied	48%	32%	56%	47%	48%	45%	52%

Table 3.4: Average years in current home by tenure and region (n=1200)

	Total	Renters	Owners	Dublin	Regional cities	Urban towns	Rural
Avg. Years	18.9	9.1	23.7	21.6	26.4	18.3	18.4

Figure 3.5: Perceptions of neighbourhoods changing by tenure and region (n=1200)

	Changing for the better
Renters	35%
Owners	47%
Dublin	57%
Regional cities	26%
Urban towns	37%
Rural	41%

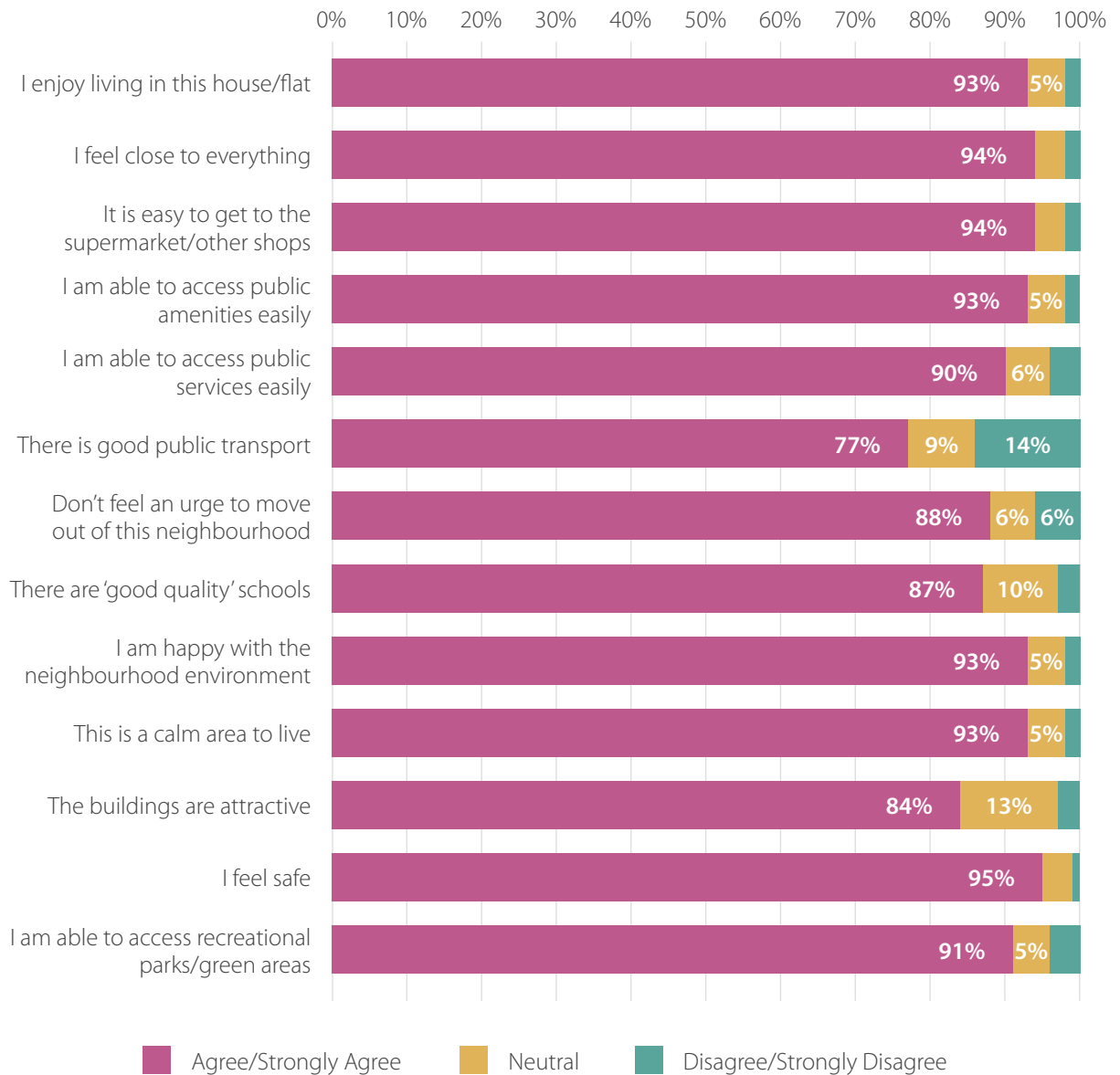


Homeowners are more likely to have the highest levels of agreement and have positive experiences of neighbourhood tangibles

The majority of respondents have positive views on their neighbourhood experiences and proximity to amenities and services (see Table 3.5). Taking the highest point on the scale (i.e. those that strongly agree) 62% feel safe and 59% are able to access recreational parks/green areas. Good public transport scored the lowest on this indicator, with 43% of those surveyed “strongly agreeing” that they have good public transport in their neighbourhood.

Differences emerge in neighbourhood experiences and proximity to amenities and services when examining the highest point of the scale across tenure type and regions (i.e. those that strongly agree). Similar to dwelling experiences, homeowners are more likely to have the highest levels of agreement and have positive experiences of neighbourhood tangibles (good public transport) and intangibles (‘I feel safe’). Those living in the regional

Figure 3.6: Neighbourhood attitudes (n=1200)



cities are the most positive about their neighbourhoods and, given the compact nature of Ireland’s regional cities of Galway, Cork, Waterford and Limerick, this is perhaps not surprising in terms of access and proximity to amenities and services.

Those living in the regional cities are the most positive about their neighbourhoods and, given the compact nature of Ireland’s regional cities of Galway, Cork, Waterford and Limerick, this is perhaps not surprising

Nationally, the survey found that 38% of people currently live in the area where they grew up and 60% have family members living close

by. Living in the area they grew up and having family close by is most common amongst rural dwellers.

Dublin residents are most likely to have left their childhood area, as only 25% are living in that area currently.

Table 3.5: Neighbourhood attitudes by tenure and region (% strongly agree) (n=1200)

	Total	Renters	Owners	Dublin	Regional cities	Urban towns	Rural
I enjoy living in this house/flat	55%	45%	60%	45%	86%	51%	57%
I feel close to everything	53%	44%	57%	47%	81%	51%	51%
It is easy to get to supermarkets/other shops	53%	46%	58%	47%	82%	51%	53%
I am able to access public amenities easily	49%	40%	54%	47%	78%	47%	44%
I am able to access public services easily	48%	38%	54%	45%	83%	49%	41%
There is good public transport	43%	37%	46%	48%	79%	37%	34%
Don't feel an urge to move out of this neighbourhood	53%	42%	58%	40%	80%	47%	60%
There are 'good quality' schools	50%	38%	55%	48%	79%	44%	50%
I am happy with the neighbourhood environment	56%	46%	61%	45%	79%	48%	63%
This is a calm area to live	55%	44%	60%	45%	72%	48%	62%
The buildings are attractive	47%	34%	53%	45%	68%	44%	46%
I feel safe	62%	53%	67%	49%	82%	61%	69%
I am able to access recreational parks/green areas	59%	49%	62%	57%	84%	56%	55%

Having family close by and being familiar with an area, especially having grown up there, were found to be important drivers of housing choice

From the qualitative research, having family close by and being familiar with an area, especially having grown up there, were found to be important drivers of housing choice.

“That’s a big part for Irish people, they like to go with what they know well - what they’re familiar with. Now obviously there’s people that don’t mind moving out of there. But I suppose a lot of people that I talked to have wanted to settle where they grew up.” (Focus Group Participant)

Neighbourhood experiences and attitudes also seem to be closely correlated, especially in terms of a desire to stay there long-term (87% agree) and the importance of having family close by (79% agree). Additionally, the positive experiences of proximity of services and amenities and ‘good quality schools’ is reflected, with over 90% happy to recommend their neighbourhood, believing it a ‘good place to raise children’; the latter being a key driver of location choice.

“For us it was very important where we choose with kids in mind. We were looking for a place where it was off the main road and where there might be the chance of them kind of growing up with other kids around.” (Focus Group Participant)

There is a gap in experiences and attitudes for some, with higher proportions agreeing with the attitudinal statements than the observed instances (i.e. 79% believe it is important to live close to other family members, compared to 60% who actually do). This suggests that some housing aspirations are not being fulfilled for many, especially in terms of location.

Figure 3.7: Incidence of those living where they grew up and having family close by, by tenure and region (n=1200)

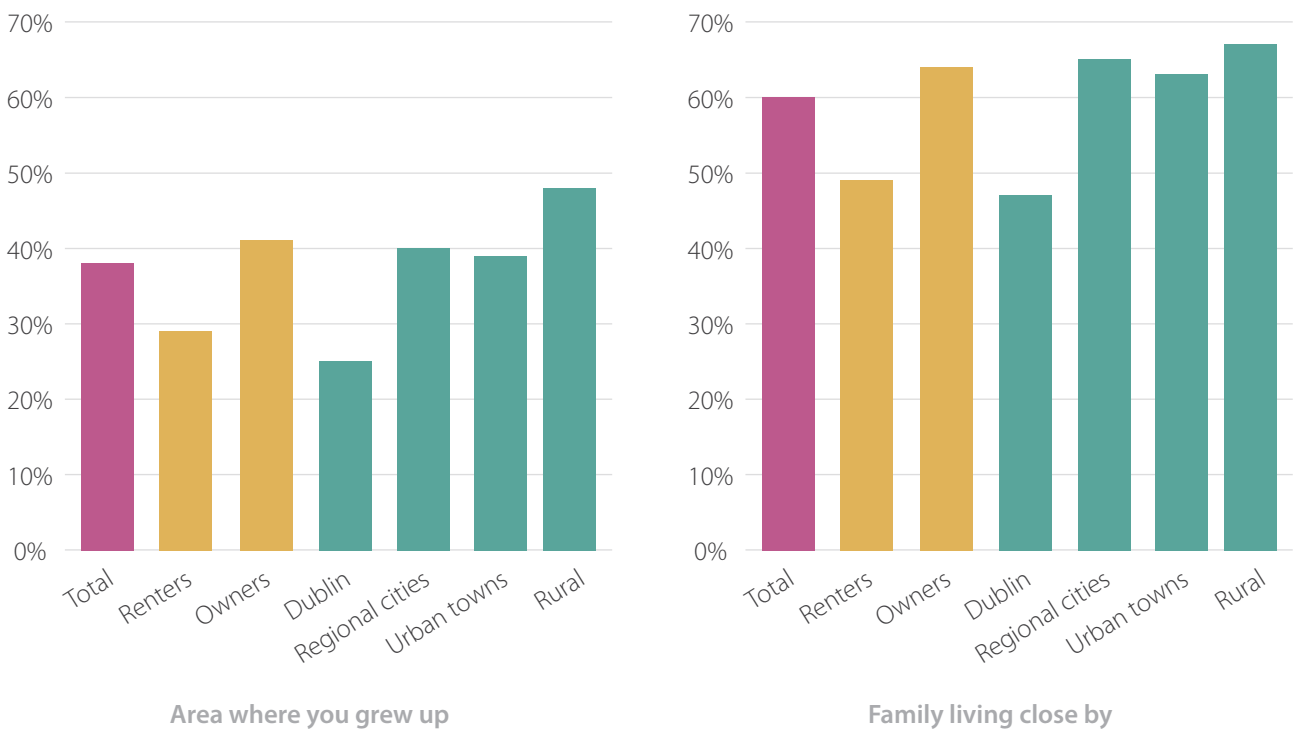


Figure 3.8: Neighbourhood satisfaction metrics (n=1200)

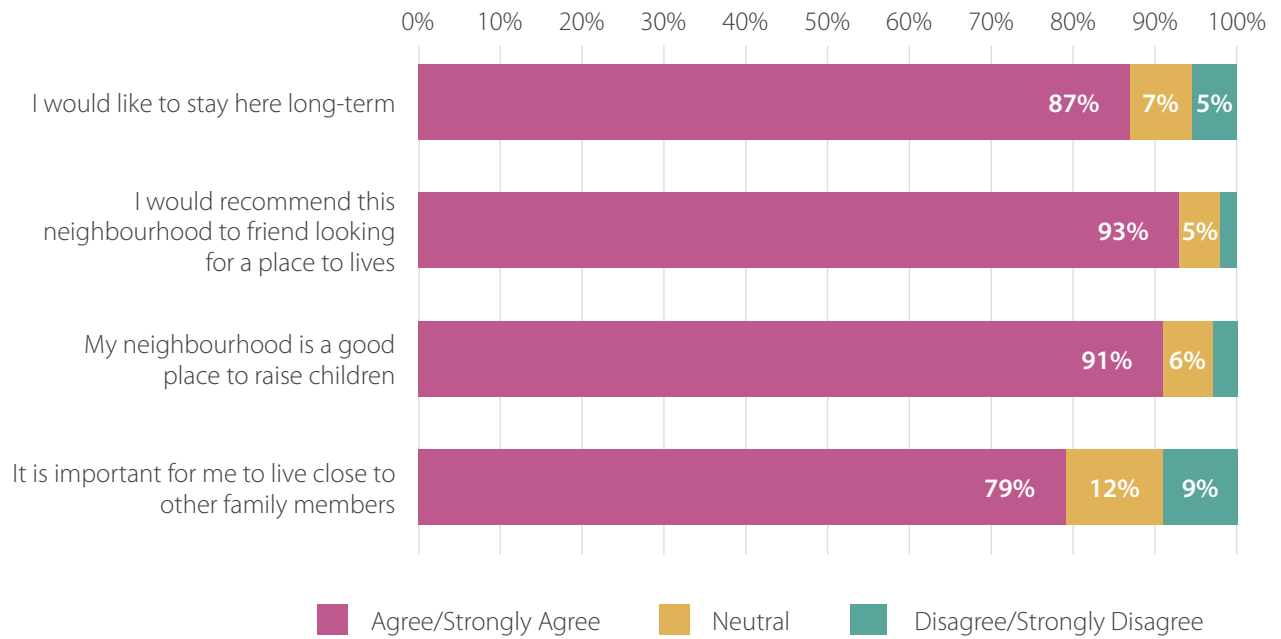
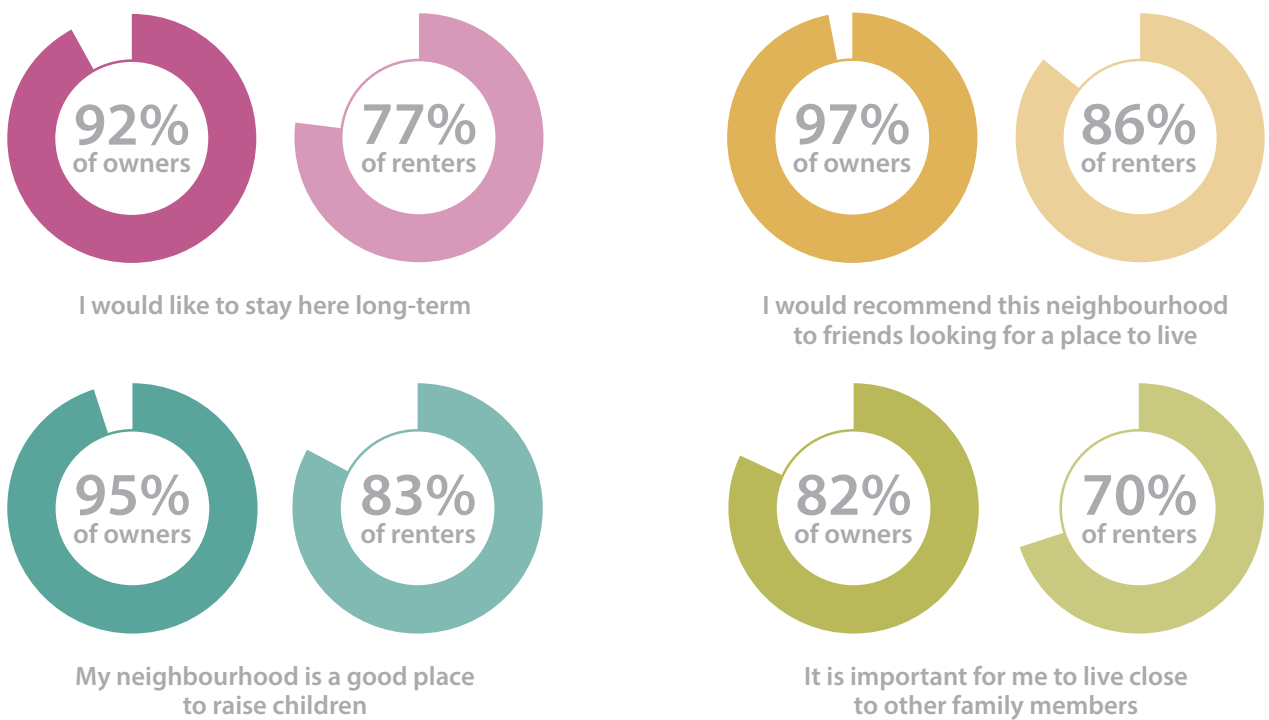


Figure 3.9: Neighbourhood satisfaction metrics by tenure (% agree) (n=1200)



3.3 Tenure perceptions and experiences

The survey found a strong view that homeownership is seen as the best housing option long-term – in both a financial sense and for tenure security. Over 80% of people agree that owning ‘is a good long-term investment’ and ‘provided better tenure security’. Tenure security was seen to be a driver of residential satisfaction and a key benefit of ownership over renting.

Key Insight

Homeownership is seen as a good long-term investment by the majority and while most believe now is a good time to sell a property, there are mixed views as to whether now is a good time to buy.

“The sense of security in having your own home I think is really important. You probably don’t realise it until you are renting for a significant amount of time. You have that opportunity to buy and have that security I think not having the grim reaper hanging over you every November or October”. (Focus Group Participant)

Slightly less than half of those surveyed agree that renting is ‘suitable for family living’, with minimal difference on whether the private sector (44%) or social housing (46%) is more suitable. See Table 3.6.

The survey found mixed perceptions on advantages and disadvantages of different tenure options. 32% agreed that now is a better time to be renting a property as opposed to owning, with 40% disagreeing. In terms of the overall housing market conditions, significantly more people believed it to be a good time to sell a property (69%) than they

did to buy one (44%). This view is particularly strong in Dublin, where only 32% – the lowest across the four regions – agree it is a good time to buy. Conversely, 75% in Dublin agree it is a good time to sell, the highest across the four regions. It is worth noting that those surveyed were not asked about their area specifically, however, the variance of the results between Dublin and the rest of the country do indicate local conditions were considered.

There is a common theme when looking at tenure and market perceptions across renters and homeowners, with experiences shaping attitudes. Each group is more positive about their tenure type compared to the other, highlighting how experiences shape attitudes. For example, significantly more homeowners than renters believe owning a property is a good long-term investment, gives more control over where you live and provides better tenure security. See Figure 3.10.

Table 3.6: Tenure and housing market perceptions (n=1200)

	Strongly disagree/ Disagree	Neutral	Agree/ Strongly agree
Renting a property protects you against house price declines	32%	30%	39%
Renting a property gives you more flexibility	33%	23%	45%
Owning a property is a good investment long-term	5%	11%	84%
Owning a property gives you more control over where you live	10%	13%	76%
Owning a property provides better tenure security	6%	11%	83%
Renting a property in the private sector is suitable for family living	29%	27%	44%
Renting a property in social housing is suitable for family living	25%	30%	46%
Now is a good time to buy a property	31%	26%	44%
Now is a good time to sell a property	12%	20%	69%
Now is a good time to be renting a property as opposed to owning	40%	29%	32%

Similarly, renters were more positive about the rental sector, not just currently, but also when looking to the future and were significantly more likely to see renting as 'suitable for family living'. Even in terms of areas such as tenure security, 21% more homeowners believed ownership offered better tenure security. These differences in

views point to two themes, which were supported by the qualitative findings. Firstly, homeownership offers intangible benefits which may not be fully appreciated unless the ownership aspiration is realised.

"I suppose when you buy you want somewhere you can say 'this is mine,' once you turn that key you know I

can close that door and do whatever I want to the house within certain reason." (Focus Group Participant)

Secondly, homeownership may bring with it a 'halo effect' whereby any possible negative aspects of owning a property are forgotten about. See Figure 3.11.

Figure 3.10: Tenure and housing market perceptions (% agree) (n=1200)

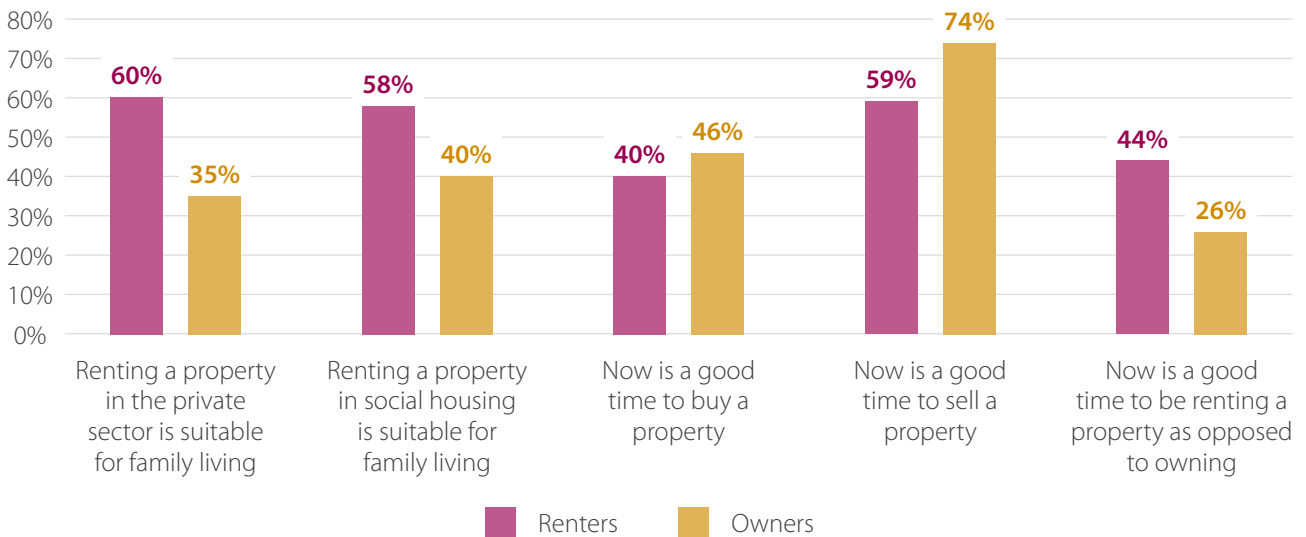
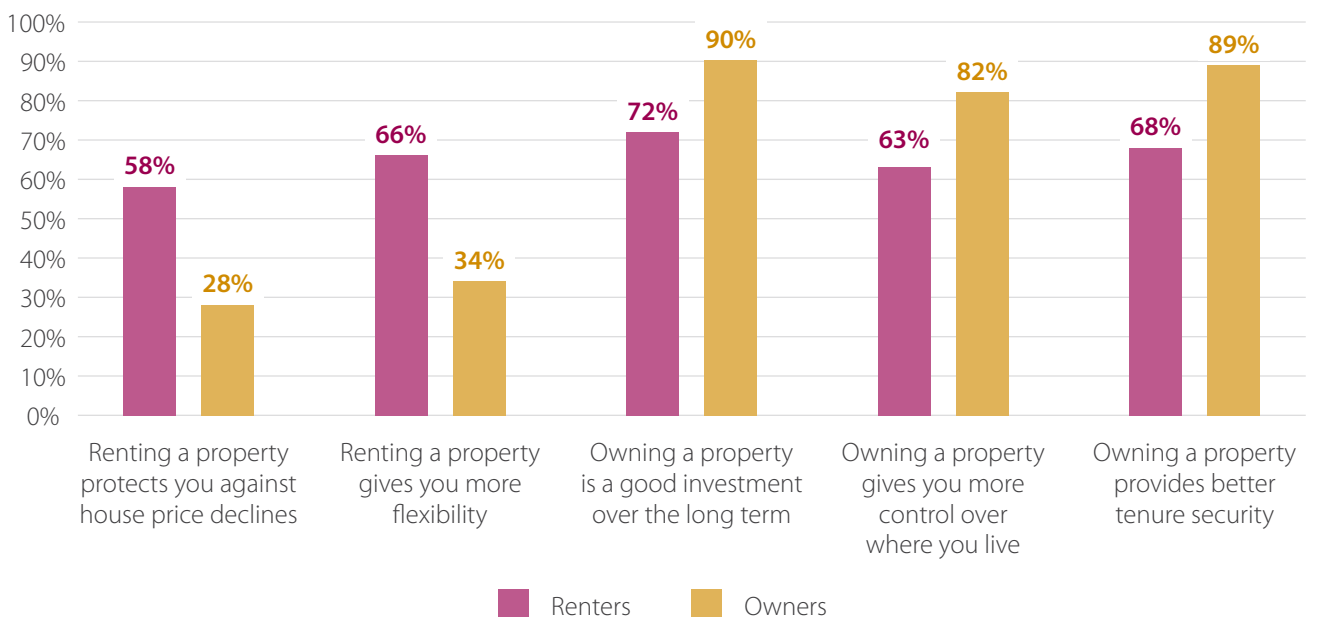


Figure 3.11: Tenure and housing market perceptions (% agree) (n=1200)



3.4 Housing affordability

This section of the report examines affordability issues for homeowners and renters in Ireland. It details to what degree, if any, people have difficulty in meeting monthly mortgage or rental costs, as well as any difficulties in paying monthly bills.

3.4.1 Mortgage and rental affordability

The majority (63%) of mortgage holders captured in the survey

claimed to have 'no difficulty' in meeting their monthly repayments. Conversely, only 2% claimed they experienced 'lots of difficulty' in trying to pay their mortgage each month. However, there is a significant cohort of homeowners (34% of those surveyed) who do experience 'some difficulty' each month in affording their mortgage and 2% experience 'lots of difficulty'. See Figure 3.12.

"I ask 'will I have anything left in my wages after I pay my mortgage,

what will I have left by the time I pay everything?' Nowadays it is not much." (Focus Group Participant)

Some expected differences emerge when looking at mortgage affordability across regions. Most notably, just over half of those living in Dublin have 'some difficulty' with their mortgage each month compared to just over a quarter of the rest of the country. See Figure 3.13.

Figure 3.12: Level of difficulty in meeting monthly mortgage repayment (n=308)

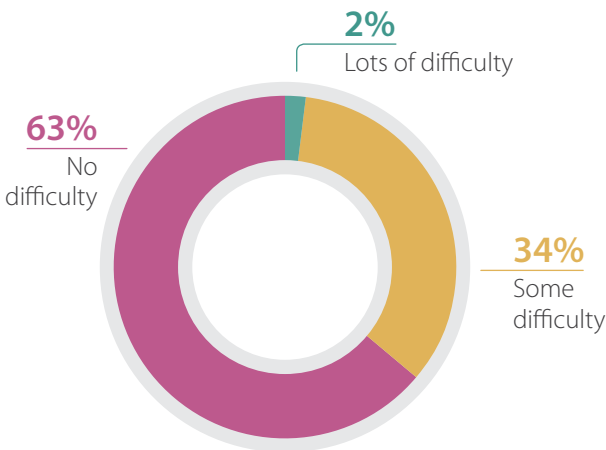


Figure 3.13: Level of difficulty in meeting monthly mortgage repayments by region (n=308)

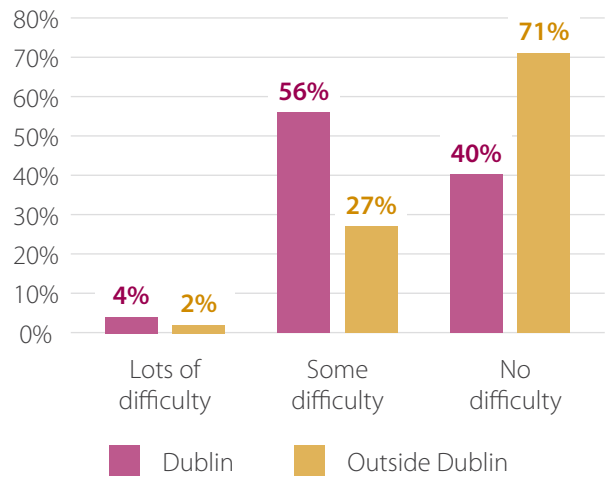


Figure 3.14: Level of difficulty in meeting monthly rental costs (n=382)

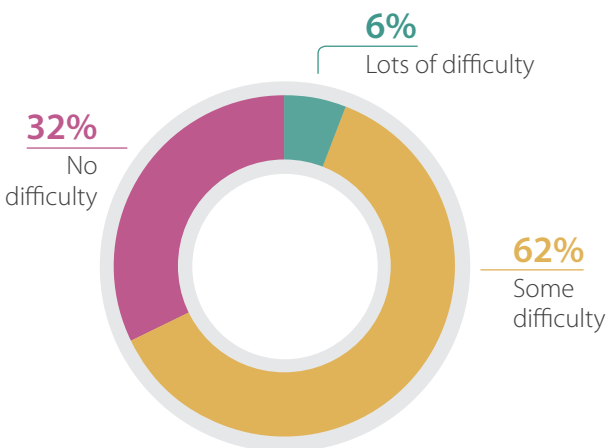
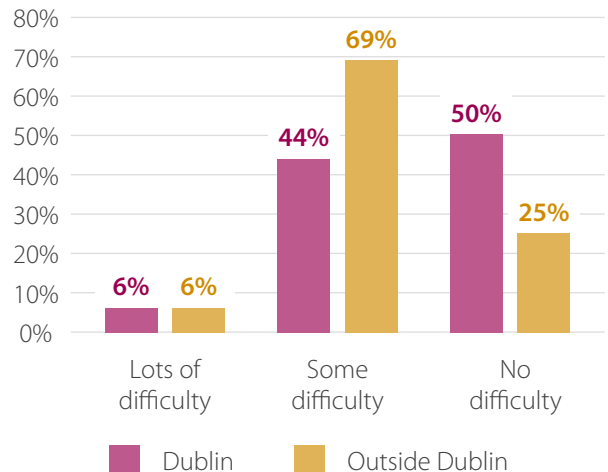


Figure 3.15: Level of difficulty in meeting monthly rental costs by region (n=382)



As seen in Figure 3.14, the survey found that a high proportion of renters experience 'some difficulty' in meeting their monthly rental costs (62%). Interestingly, it is those living outside Dublin that are seen to be having the most difficulty with meeting their rental costs, with 69% of those living outside Dublin having 'some difficulty' in paying their monthly rent, compared to 44% in Dublin. See Figure 3.15.

3.4.2 Living cost affordability

Half of those surveyed felt they were 'living comfortably on present income', with 11% claiming to be having difficulties on their present income. However, there is a large cohort in the middle of 38% saying they are 'getting by' on present incomes. The qualitative research found that this cohort, while not struggling, are living month-to-month in terms of their salary.

There is a large cohort in the middle of 38% saying they are 'getting by' on present incomes. The qualitative research found that this cohort, while not struggling, are living month-to-month

"We would get by, but it's month-to-month sometimes. You pay for everything and then see whatever you have left." (Focus Group Participant)

"It's better now. I won't say it's a lot better, but something like an interest rate increase on a €1,600 mortgage would hit us hard." (Focus Group Participant)

They are very susceptible to unexpected one-off expenses, such as a home appliance that needs replacing, and looking further down the line, there is a feeling that interest rate increases would have a negative impact on their finances. See Figure 3.16.

Homeowners are more likely (58%) than renters (34%) to be living comfortably on their present income. Indeed, one-fifth of renters are finding it either difficult or very difficult to get by on their present income. See Figure 3.17 on page 24.

Figure 3.16: Household views on present income (n=1200)

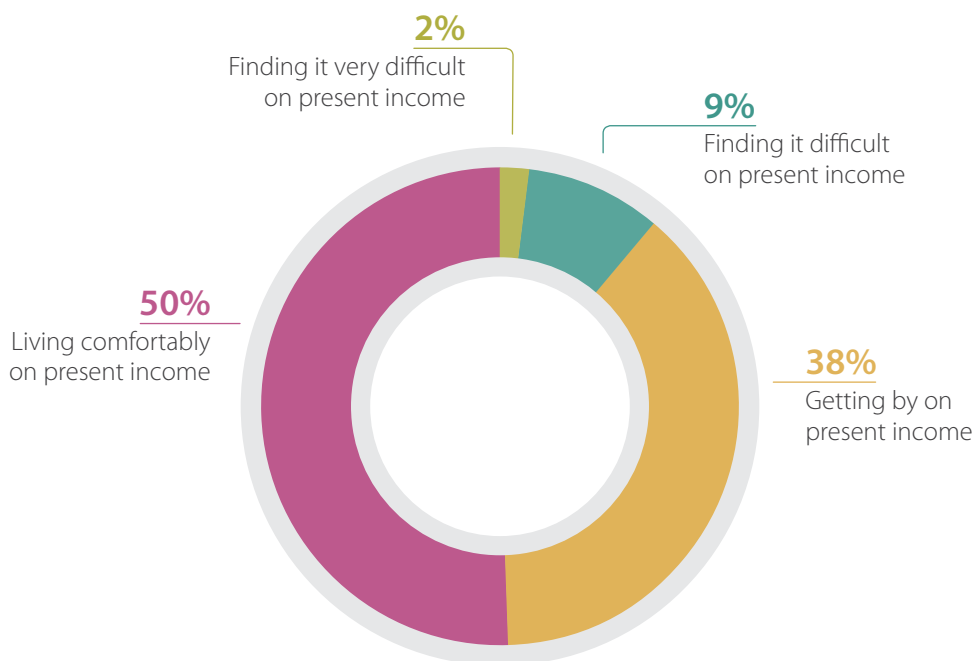


Figure 3.17: Level of difficulty getting by on present income (n=1200)

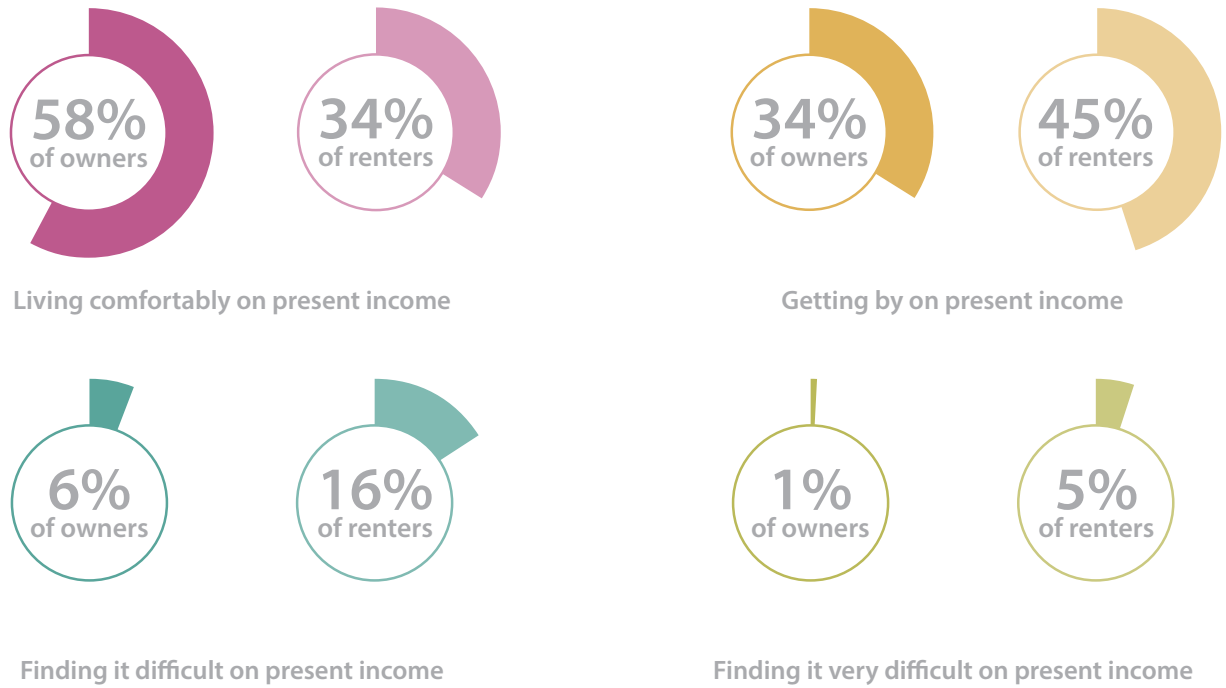
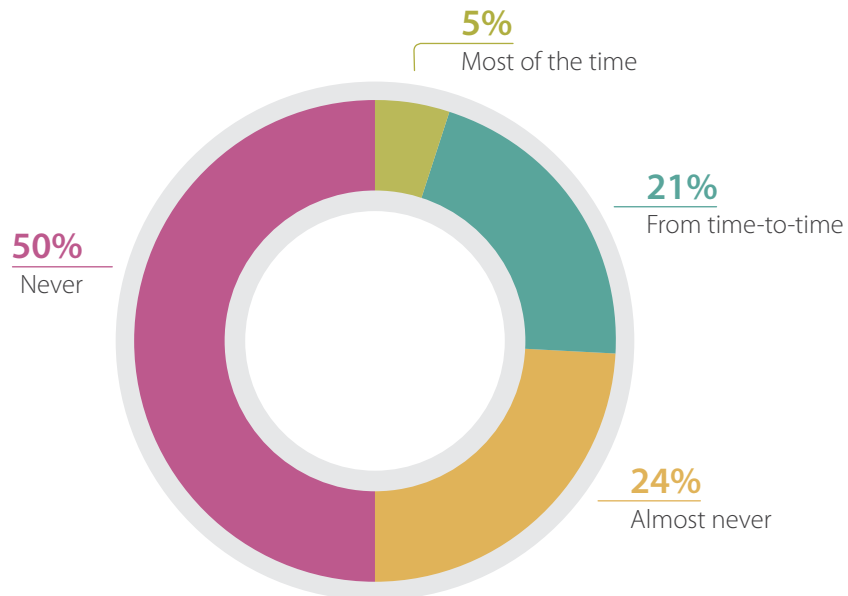


Figure 3.18: Have difficulty paying household bills each month (n=1200)



People were asked about their ability to pay household bills each month. Exactly half (50%) never have difficulties paying their bills each month, with a further 24% 'almost never' struggling with their monthly bills. Again though, there is a significant group of people who struggle with their bills, with 21% having difficulties 'from time to time' And 5% 'most of the time'. See Figure 3.18.

“Electricity and gas would be what I would push out, I would leave that, the following two months then the bills come again, and it will be double. So that’s what we do”. (Focus Group Participant)

In terms of ability to pay bills, it is renters who are most likely to struggle 'from time-to-time' with 33% claiming such compared to only 15% of homeowners. Overall, 42% of

renters struggled (either most of the time or from time-to-time) compared with 17% of homeowners.

“You just become conditioned to it because that’s the way it has always been. You pay your rent first and everything else comes after that.” (Focus Group Participant)

Table 3.7: Have difficulty paying household bills each month by tenure type, region and age (years)

	Most of the time	From time-to-time	Almost never	Never
Renters	9%	33%	27%	32%
Owners	2%	15%	23%	59%
Dublin	2%	16%	18%	65%
Regional Cities	1%	18%	36%	45%
Urban towns	7%	25%	24%	44%
Rural	7%	23%	26%	45%
18-24	4%	25%	26%	44%
25-34	8%	20%	17%	56%
35-44	4%	26%	28%	42%
45-54	6%	27%	24%	44%
55-64	6%	13%	25%	56%
65+	2%	17%	23%	58%

3.5 Dwelling characteristics

This section of the report focuses on the dwelling characteristics. The survey captured a range of data, such as home size in terms of the number of bedrooms and living rooms, and the presence of features such as gardens and parking.

Just over one quarter (26%) of respondents' homes were built post 2001. The highest proportion of homes, at 15%, were built between 1991-2001. While the survey captured only 3% of homes built post 2012, this is reflective of the significant decrease in construction activity during this time. The average build year of properties captured in the survey was 1976. Properties in rural locations were most likely

to have been built after 2001 when compared with other regions. Conversely, respondents in Dublin were most likely to be living in older stock built before 1919.

See Figure 3.20.

Nationally, the survey found that the average Irish property had 3.3 bedrooms and 1.8 living rooms⁴. Homeowners live in larger homes than renters, having on average 0.4 more bedrooms and 0.4 more living rooms. Regional city dwellers have the most bedrooms, with those living in Urban Towns having the least bedrooms. The number of living rooms is highest in Dublin, at 1.9.

See Table 3.8.

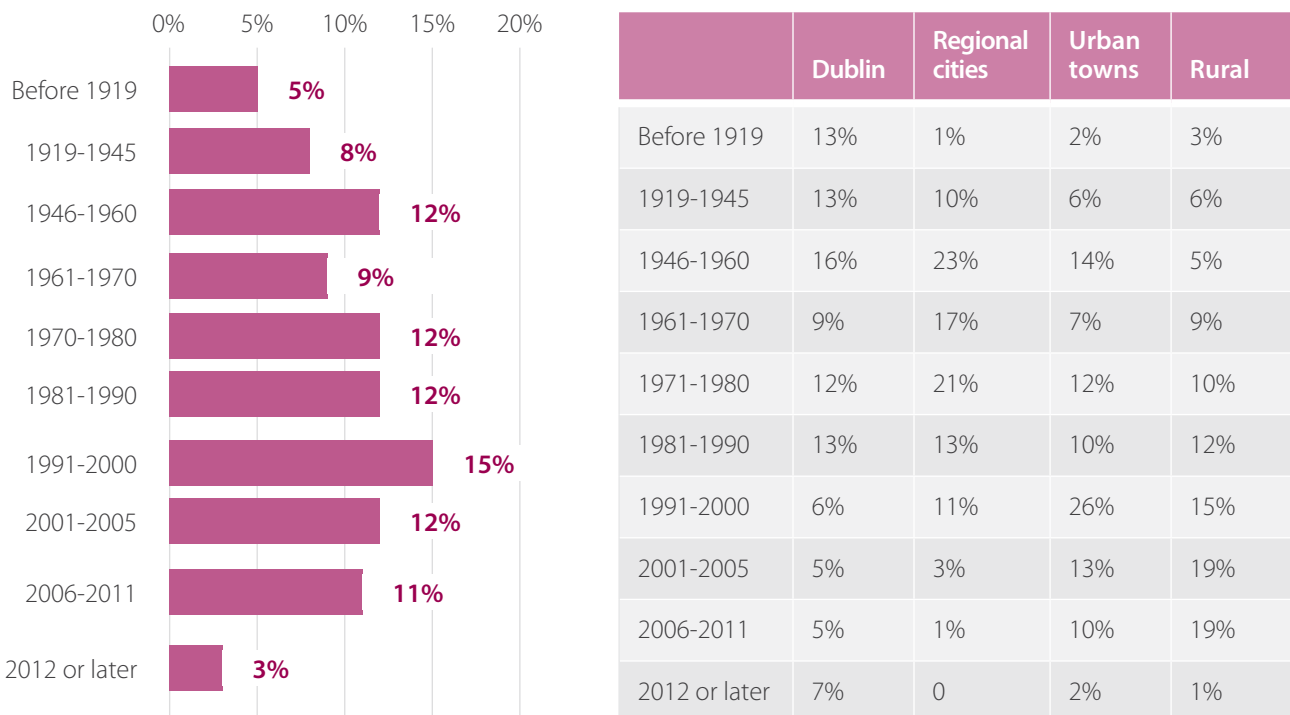
Reflective of the high proportion of houses (83%) and bungalows

(13%) captured in the sample, it is unsurprising that there are high incidences of homes having a private garden, own parking space and own front garden. These factors were found to contribute to dwelling satisfaction in the qualitative research.

"I think parking and green spaces influence area choice. Definitely parking, because parking is a big issue, and I know apartments only have parking for one car". (Focus Group Participant)

While a high proportion of renters do have these key features, their presence in rental accommodation is significantly lower when compared to homeowners. See Figure 3.21.

Figure 3.20: National and regional sample distribution on building year (n=1200)

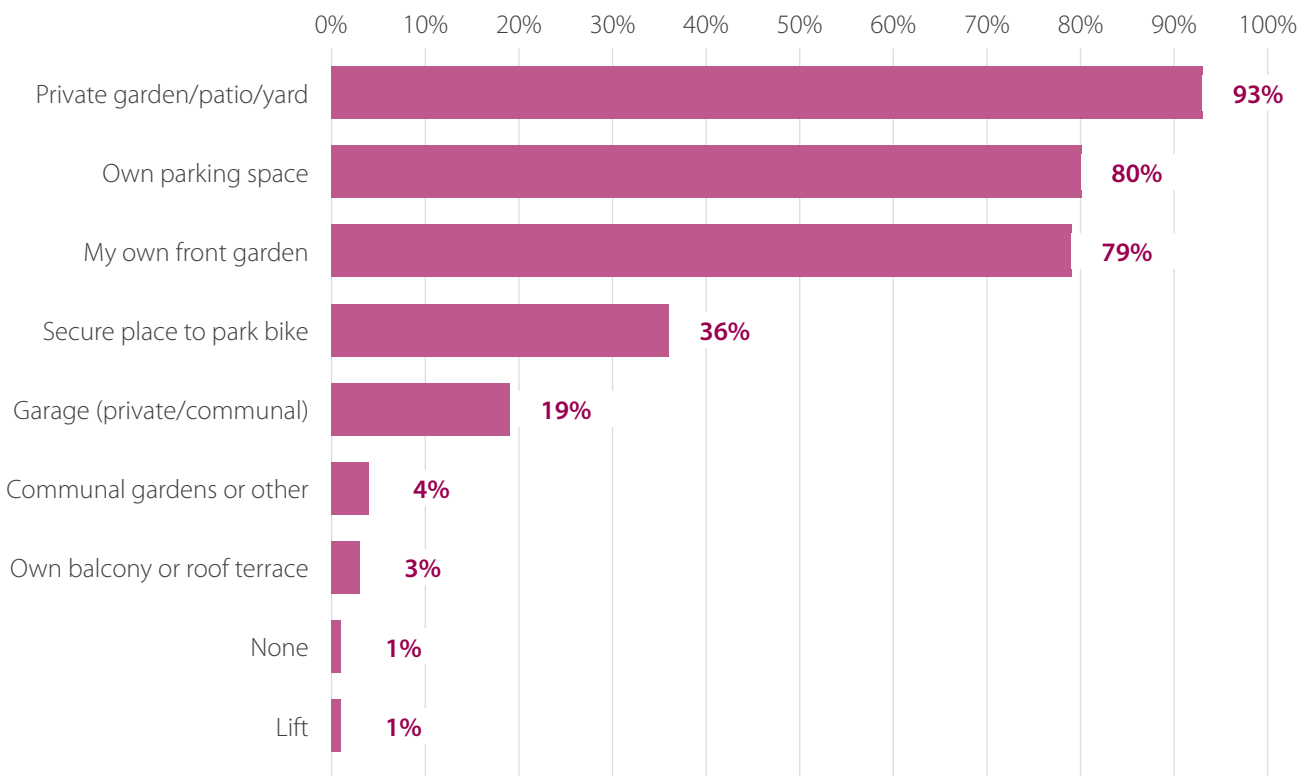


4 This does not include kitchenette, utility room, bathroom, toilet, garage, consulting rooms, office or shop.

Table 3.8: Number of bedrooms and living rooms per dwelling (n=1200)

	Total	Renters	Owners	Dublin	Regional cities	Urban towns	Rural
No. bedrooms	3.3	3.0	3.4	3.3	3.4	3.2	3.3
No. living rooms	1.8	1.5	1.9	1.9	1.8	1.7	1.8

Figure 3.21: Presence of dwelling features (n=1200)



	Renters	Owners
Private garden	86%	96%
Own parking space	72%	84%
Own front garden	69%	84%



4 Future Publications

This is an overview of the series of reports planned as part of this research, all of which will be made available on the Housing Agency website: www.housingagency.ie

Report 1
Drivers of Residential Satisfaction and Aspirations in Ireland

This report provides a literature review on residential satisfaction and aspirations, and includes findings from exploratory focus groups.

Report 2
Irish Residential Satisfaction

This report presents the results of a nationally representative face-to-face survey, focusing on the themes of housing satisfaction, neighbourhood satisfaction, tenure perception and affordability.

Report 3
Renting in Ireland: Experiences and Attitudes

This report examines the experiences and attitudes of renters in Ireland, covering both those in the social rented sector and the private rented sector.

Report 4
Homeownership in Ireland: Experiences and Attitudes

This report focuses on the experiences and attitudes of homeowners in Ireland.

Report 5
Future Housing Aspirations

This report examines national housing aspirations and future expectations.

5 Appendix

Sample profile

In total, a sample of 1,173 were surveyed. Weighting on province, social class and gender was applied to the final sample to produce a weighted sample of 1,200, that was

nationally representative based on those demographics. The table below presents the weighted demographics of survey respondents.

Sample demographic profile

		%
Age group	18-24	4%
	25-34	15%
	35-44	24%
	45-54	17%
	55-64	17%
	65+	23%
Gender	Male	49%
	Female	51%
Province	Dublin	29%
	Leinster (excluding Dublin)	26%
	Munster	27%
	Connaught or Ulster	18%
Region	Dublin	29%
	Regional cities (Cork, Galway, Waterford, Limerick)	9%
	Urban towns (population > 1500)	25%
	Rural	36%
Employment status	Full-time employed	42%
	Part-time employed	11%
	Self-employed or working family business	5%
	Unemployed in receipt of social or community welfare benefit	5%
	Third level education (incl. vocational training or retraining)	3%
	Unable to work – sickness or disability	3%
	Retired	21%
	Looking after family home	11%

		%
Social class	AB	13%
	C1	29%
	C2	21%
	DE	31%
	F	6%
Marital status	Married or civil partnership	56%
	Cohabiting	6%
	Single – never married	21%
	Divorced	3%
	Widowed	8%
	Separated	5%
	Refused	1%
Country of birth	Ireland (including Northern Ireland)	86%
	Outside Ireland	14%

Sample tenure and housing profile

		%
Tenure type	I own this home with a mortgage or loan	26%
	I own this home outright	39%
	I rent here privately	18%
	I rent here from Local Authority	12%
	I live here rent free (can also include living in the family home and paying no rent)	3%
	I rent a room under the rent a room scheme	0%
	I rent as part of a house share with friends or house mates	1%
	I live in a family home and pay rent	1%
	I rent here from an Approved Housing Body or Voluntary or Cooperative Housing Body	0%
Type of dwelling	Bungalow	13%
	House (two or more floors)	83%
	Apartment (within an apartment complex)	3%
	A flat (converted floor within a house)	1%
Housing support	Rent Supplement	16%
	Rental Accommodation Scheme (RAS)	2%
	Housing Assistance Payment (HAP)	4%
	Don't know	7%
	None of these	72%
Dwelling type	Your main residence	99%
	A holiday home owned by yourself or family	1%
	A residence used in connection with work but not main residence	1%
Household composition	One person	20%
	Couple without children	23%
	Couple with children	36%
	Couple without children but with other persons	2%
	Couple with children and other persons	2%
	One parent with children	9%
	One parent with children and other persons	1%
	Two or more family units	2%
	Non-family household	6%
	Living with others (sharing)	7%
	Living in the family home (with parents)	3%
	Other – Please specify	0%
	Refused	1%





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