



Cork Simon
Community

Paper Three Addendum

HOME TRUTHS



“AFFECTING A WHOLE GENERATION”

SINGLE ADULTS LIVING WITH THEIR PARENTS - THE HOME TRUTHS PANEL

June 2024

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INTRODUCTION

This paper details insights from our Home Truths Panel discussion. The findings compliment and build upon Cork Simon's Home Truths paper, 'Single Adults Living with their Parents'.

While that paper incorporated the experiences of adults staying at our Emergency Shelter for whom relationship breakdown with a parent had contributed to their experience of becoming homeless, this paper explores the experiences of adults currently living with their parents.

Three adults in their mid 20s, in full time employment and living with their parents participated in our Home Truths Panel discussion in April 2024. The participants, two women and one man, were based in three different counties. It was conducted and recorded via Zoom, transcribed and analysed for themes. Participants were assured anonymity.



CONTEXT

As illustrated in *Home Truths: Single Adults Living with their Parents*¹, an increasing proportion of younger single adults are living with their parents. The largest proportional increase has been among 25–29-year-olds. According to Census 2022, one third of 25–29-year-olds are living with their parents, compared to less than a quarter in Census 2011. Census 2022 also shows that the majority of adults living with their parents are working, with 78% of 25–29-year-olds in employment.

New research from the National Youth Council of Ireland (NYCI)² finds one in four adults aged 27 to 29 years who are currently living with their parents 'moved back' within the last two years, highlighting an emerging 'boomerang' trend.

Corresponding to the increase in younger adults living with their parents, there has been a decrease in the proportion of younger adults living independent of their parents in rented and owner-occupied homes³. This decrease or delay in establishing independent housing, when the majority are in employment, points to dysfunction in our housing system likely impacting younger adults' ability to set up homes of their own, extending their time living in their parents' homes and effectively putting lives on hold.

This is borne out in the data on housing supply and cost. The latest Daft.ie Rental Report Q1 2024 highlights a dearth of supply, recording just 240 homes to rent across all of Munster. This figure represents a 4% decrease compared to 12 months previous, and it is only roughly one quarter of the 2015–2019 average of 975 homes, and even then, the market was very tight. According to the same report, average rent in Cork City stands at €1,870, an 8% year-on-year increase. Monthly rent for a one-bed home in Cork City stands at €1,239, while Daft.ie's report calculates monthly mortgage repayments on the same size property to be €611, illustrating a significant difference between rent and mortgage repayments.

While mortgages may offer better value than renting, Daft.ie also produce a House Price Report and their latest, Q1 2024, states the market is "characterised by a chronic, and worsening, lack of supply". It reports fewer than 2,850 properties available to buy in Munster, down 27% year-on-year and a new low in a series stretching back to 2007. The average house sale asking price in Cork City stands at €347,409 – up 7% year-on-year.

The growing proportion of households approved for and awaiting social housing in Cork, and living with parents while they wait, further reflects 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.

Concern has been noted about the social and psychological impact on young adults stuck living at home due to the lack of alternative affordable housing⁴. Further concern stems from the precarious nature of their housing, which is dependent on goodwill and good relationships. In the final quarter of 2023, almost one in ten single adults new to emergency accommodation in the Southwest became homeless due to a relationship breakdown with a parent⁵. With lack of housing and a growing proportion of young adults living with parents, relationship breakdown with a parent when reliant on their accommodation, poses a real and potentially growing risk of homelessness.

¹ Cork Simon Community. (2024). *Home Truths: Single Adults Living with their Parents*. Cork.

² National Youth Council of Ireland. (2024). *State of our young nation: A report into the lives of Irish 18–29-year-olds*. Dublin.

³ The headship rate among 25–29-year-olds fell to just over one quarter in Census 2022, compared to just over one third in Census 2011, corresponding to the increase in the proportion of 25–29-year-olds living with parents.

⁴ RTE. (2023, August 22). *How is living at home as adults impacting young Irish people?* <https://www.rte.ie/brainstorm/2023/0822/1400798-ireland-young-adults-living-at-home-housing-crisis/>

⁵ Department of Housing, Local Government and Heritage. (2024). *Homeless Performance Report Q1 2024*. Dublin.

SUMMARY

Home Truths Panel participants, living at home with their parents, are doing what they can to live and work and maximise their opportunities in a compromised housing market.

The discussion shines a light on how the private rental market in Ireland is not fit for purpose. The participants note prohibitively high rents, scarcity, competition, and unfair rental conditions and restrictions. Participants convey the sense that they haven't a hope of finding rental accommodation, and even if they could, it's not viable; it's too high a price to pay, literally, and in terms of restrictions on living conditions, disposable income and ability to save for future security.

However, having to live at home with parents can also significantly restrict life. Participants speak to important areas of their lives being compromised, such as autonomy - in feeling they can't have friends over; sanctuary - in not having a peaceful space to themselves; connection - feeling they're at a different stage in life to those they live with; and quality of life - in not living a reasonable distance from work.

Difficulties are noted where living at home with parents and employment intersect. Some participants report how working from home adds pressure to the household in terms of limited workspaces, extra use of resources and increased bills while another participant endures lengthy and expensive commutes to work while living at home, due to lack of affordable accommodation near his place of employment.

Two of the three participants, able to neither find nor afford rental accommodation, and concluding it's a poor investment, are living at home with a view to saving for a mortgage. While acknowledging the scarcity also present in the house sale market, they see this as their only route to future security.

In terms of adult children's ability to live at home, good relations naturally support and help to sustain the living arrangement. Participants also note the crucial importance of parents understanding the housing crisis and how their generation is facing a different housing situation to previous generations.

Emigration emerged organically as a prevalent theme. Many of the participants' friends have emigrated. Participants identify the search for a more fulfilling life experience - compared to what they describe as the experience in Ireland of working solely to pay rent and bills, or having to live with parents - as the motivation for emigrating.

Participants, of their own accord, summed up the options facing their generation in the current housing crisis:

1. live at home - *"there is a lack of freedom there entirely"*
2. rent - *"and struggle with bills"*
3. buy - *"if you can"*
4. emigrate - *"and that comes with a lot of difficulties as well with leaving your family behind and leaving your home country".*

The situation is described as extremely difficult.

In terms of addressing the housing crisis, vested interests among policy makers were noted as a barrier to change. The number of vacant properties across the country and allocation of funding towards their reuse were also commented on.

THEMES

1. The private rental market: “...that just wouldn't be feasible for me...”

The three participants are living at home due to the scarcity and high cost of rental properties:

“Rent is just unaffordable where I am.”

“I'm living at home at the moment because I can't afford to live out. I've a family of seven and there's still a good few of us at home because we can't afford the rent as well.”

One participant describes the competition for rental properties, in addition to high rents:

“The amount of emails I have sent and I had two viewings and like it was €750 for a double bedroom excluding bills. I mean, excluding bills, that's nearly my whole wages. So that just wouldn't be feasible for me ... you can send email after email and you're not gonna get a reply and if you ever are so lucky to get a reply, you'd be lucky if you even get a viewing.”

Another participant noted rental conditions and restrictions which they felt were unfair given high asking rents:

“I have tried getting accommodation for I'd say six months before my role started and there was nothing viable for me here. The rent was astronomical for what I would be paying to live in and even though you're paying the guts of minimum of one thousand euro, upwards of nearly two grand to rent, there were many places where I wasn't even allowed stay in the apartment or room from Friday to Saturday. I was only allowed stay there Monday morning into Friday evenings, which I didn't think was fair at all.”

Two participants previously lived in rental accommodation for short spells. One was only able to rent for a brief time following a dip in demand for accommodation during the Covid pandemic:

“After Covid I lived out for a while 'cause rent was really cheap, there was no students so I lived in student accommodation for a while that summer. Other than that, rent is just unaffordable where I am.”

Another participant rented in the most economical way and still noted the impact of high rent:

“I was sharing a room with my partner and like I still struggled, and we had good jobs.”



2. Drawbacks to living at home: *“It’s hard because you’re trying to carve out a life for yourself while still being stuck at home”.*

Participants referred to pressure on the household, generated by the number of adults living in the house, and resulting in rising bills and a lack of adequate space for work and leisure.

“... very lucky to have a good relationship with my parents and my family, but don’t get me wrong, seven people in the house can be a lot sometimes... not having enough space, only having your bedroom to go to would be an issue.”

“I was working from home most of time and that didn’t really suit me because it also included my dad working from home, my brother working from home. It’s a lot of people and you mightn’t have enough space to have all these different office spaces for these different members, so it was kinda hard to juggle that. And also, if everybody is at home all the time, bills are cranking up as well.”

Along with reiterating the lack of personal space, the following quote illustrates a sense of stalled development, a sense of feeling out of step with family members and a preference for living with peers who are at the same stage developmentally:

“It’s hard because you’re trying to carve out a life for yourself while still being stuck at home. Like even just things like having friends over and stuff. You have to make sure that it suits everyone else, like if everyone’s in bed at a certain time. So you know, just having space for yourself, in a house full of other people, is very difficult and I’m sure everyone understands, as you get older it gets more and more important for people to be able to have that space and I mean when you’re living at home in a house full of other people there’s always people to take into consideration versus if you were living out with other young people – they’ll have their friends over and you’re all kinda going through the same thing. So yeah, it can be very difficult.”

This sense of stalled development is further illustrated by the following quote:

“There are people who are wanting to start families and they’re stuck living with their parents, which is a massive, massive, impact on people’s lives.”

Participants report how having to live at home has resulted in lengthy commutes. One participant explained how he works in Dublin but lives on the other side of the country. He doesn’t just commute, he traverses the country. Unable to secure affordable accommodation in Dublin, he stays with family in a neighbouring county to Dublin two nights a week and commutes to an office in Dublin the following two days. For the remaining three workdays, he works remotely from home on the other side of the country. Such a commute is not just costly financially, but also in time and energy. He says he is not the only one in such a situation.

“Currently I’m living at home but I’m also working in Dublin, so I commute up and down to the office about two / three times a week. On a regular week I spend €180 on travel to the office. That’s not including food or anything else I need to get during that week. It’s a lot of money to spend on travel but it’s the cheaper option than paying €1,100 for a room. I have people that I work with and they travel to and from Dublin two and three times, two times a week mostly, and they have been here six plus years and they’ll never try to get places up here in Dublin because it’s just not worth their time.”

3. Relationships with parents: “We’re lucky...”

Despite drawbacks to living at home, participants clearly appreciate having the option to live with their parents and are grateful for the good relationships they enjoy with their parents, which support and help to sustain their living situations. Participants also express awareness that not everyone is in such a position. In addition, they highlight that parents understanding the housing crisis is fundamental to adult children’s ability to live at home. They note that the housing situation their generation faces is different to previous generations.

“We’re lucky enough that we have that opportunity to live at home because not everyone has that opportunity. Some people mightn’t even have family, mightn’t have relations to go to. There’s a lot of people out there mightn’t have the same dynamic or the parents mightn’t understand as much. Obviously different generations would have different experiences in terms of the housing. Opportunities are not there for us as they were for their generation.”

“The conversation never came up, asking us when were we [participant and sibling] leaving. My parents are very much aware of the situation that’s happening in Ireland with the housing crisis and there’s no pressure whatsoever when it comes to leaving. I just think that a good relationship in the family, or even a family that has an understanding of what’s going on in the world, they need to have that, because if they don’t see that and you’re trying to explain to them that it’s not feasible for you to live on your own or even with other people, it won’t work with you living in the house cause either way you don’t feel like you’re wanted in the house, even though you’ve tried to explain the situation to your parents.”



4. Emigration: *“For the future, I don’t know if I’ll be in Ireland.”*

The topic of emigration in response to lack of housing and high cost of living was frequently raised by participants. Many of the participants’ friends have emigrated. Participants identify the search for a more fulfilling life experience - compared to what they describe as the experience in Ireland of working solely to pay rent and bills or having to live with parents - as the motivation for emigrating.

“A lot of my friends now have emigrated. I’ve like two people left in my friend group. It’s a very difficult situation for anyone and I can understand why so many young people are moving away because they don’t want to be living there, in their twenties, stuck at home with their parents. Because there is a lack of freedom there entirely. It is a very difficult situation.”

“A lot of my friends as well have emigrated to Australia and England as well because they can’t afford the rent, or they don’t want to spend all their money on rent. Current cost of living is just crazy at the moment. It’s probably similar enough to Canada I’d say but just the lifestyle is probably better over there. In Australia as well, there’s just better opportunities over there at the moment.”

“For the future, I don’t know if I’ll be in Ireland. I have a good few friends of mine who emigrated to Australia, Canada, America, London, parts of Asia so I have thought about it but I want to make sure that my career is set before I decide to. But I’d prefer to stay here because all my family are in Ireland and most of my friends are here as well.”

One participant points out that emigration is not an easy choice:

“You have a whole generation now of young people that are in that predicament where you either stay and you’re lucky enough to rent somewhere and a lot of your money is going to it so that brings a whole lot of other circumstances that are difficult, or else kinda immigrate and that comes with a lot of difficulties as well with leaving your family behind and leaving your home country.”



5. Drawbacks to renting: “It’s just dead money really.”

There is a perception among participants that renting in Ireland is too high a price to pay. As already noted, high rent combined with high cost of living, equates to working to survive for the participants and their peers. This point is reiterated below along with the consideration that renting restricts ability to save, impeding security.

“...rent is just unaffordable where I am. It’s just dead money really. There’s no point in living out, like, if all my money’s going to go on rent, you know?”

“It’s just not worth it – half my pay cheque going to paying rent and there’s not much money going into my savings so there’s no plan for the future there.”

In response to a question about future aspirations to rent, two of the three participants said they are no longer looking to rent; they now hope to secure mortgages. While aware that the housing crisis will also impact this plan, owning a home offers security.

“I’m currently saving for a mortgage so that’s what I’m hoping to do. It’s obviously very difficult with the cost of houses at the moment.”

“I think it’s [a mortgage is] the best option because renting – there’s no real freedom in it, especially when you’re paying the guts of maybe thirteen hundred euro which could go towards a mortgage for, not a nice house, but just your house, but you’re paying just for a room. So I just don’t think that’s feasible at all. So I definitely would be looking to, at least hope to, have savings towards a mortgage, to build or buy a house, in a few years’ time. I’ll be paying a monthly mortgage that is going to be mine. I feel as though my money would be going back into my ownership of the house and the property.”

For many people, the ability to save for a mortgage is only possible if living at home⁶. For those who cannot live at home, it can be challenging and lengthy to save and rent, as the following quote illustrates:

“My friend calculated the rent she was paying over the last two years, and she’d have a deposit for a house by now. So if you’re renting you may as well be paying your own mortgage. At least your money is going into something that you own. And not everyone is able to do that, so I think it’s really hard.”

⁶ Begley, I. (2024, May 20). ‘Impossible’ to buy a house in Ireland as shocking rent ratio revealed. Extra.ie. <https://extra.ie/2024/05/20/news/irish-news/rents-average-salaries>.



6. Options: *“It’s a very difficult situation...”*

Participants organically formulated conclusions about the options facing their generation:

“So I think it’s really hard because it’s either, you either have three options: live at home, pay rent if you can, buy a house if you can. Or just leave I think is the last...”

“I’ve a lot of friends, who, many of them [have] really good jobs, degrees, masters degrees, worked very hard, they done everything right, and their only situation when it comes to their freedom would be either, rent and struggle with bills, or emigrate. It’s a very difficult situation for people. At the end of the day it’s a huge issue deeply affecting a whole generation of people.”



7. Policy

In terms of addressing the housing crisis, vested interests as a barrier to change were noted:

“There’s a lot of people in the Dáil that are also landlords and they’re making the rules when it comes to landlords. So when you have the people in government, the people who are making the rules when it comes to housing, and they are also directly profiting because of the lack of housing, it’s a huge conflict of interest and a very difficult situation to resolve when there are people profiting from it.”

The number of vacant properties across the country and allocation of funding towards their reuse was also commented on:

“There’s a lot of like, vacant properties, thousands of vacant properties all over Ireland that are just sitting idle whilst there are homeless people and people living in emergency accommodation and in hotels and if you’re able to utilise hotels for accommodation we should be doing more when it comes to these vacant properties because I don’t think its necessarily 100% lack of resources, I think a lot of it is allocation of where money goes.”





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