

Families

THE EXPERIENCES OF NEWLY HOMELESS FAMILIES ACCOMMODATED BY DUBLIN'S HOMELESS SERVICES IN AUGUST 2015

Stuart Stamp
December 2017

Acknowledgements

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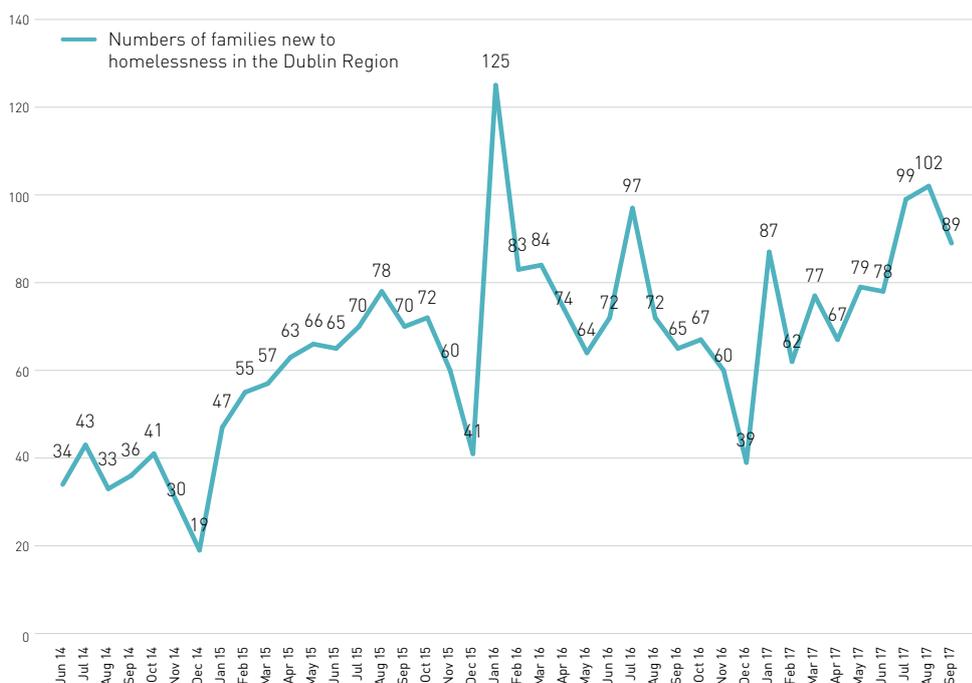
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Foreword

The initial assessments completed by families when they present to their local authority captures a primary reason for homelessness. The DRHE's Research Unit have compiled and published the statistics for 2016 and the first six months of 2017¹. However, this research, carried out by Dr. Stuart Stamp, looks beyond any single reason for homelessness to explore the combination of factors that can contribute to family homelessness. The research was undertaken at the end of 2015. It involved interviewing families who, for a number of different reasons, had presented to local authorities because they had to leave their homes and access emergency accommodation for the first time in August 2015. Seventy eight families had presented during that month, the highest number of families since recording began in September 2014. The monthly rate of presentation fell for the remaining months of 2015 but during 2016 and 2017 the numbers increased steadily.

As can be seen in Figure 1, there are some seasonal patterns of presentation that can be identified that appear to coincide with school terms. For instance, the number of families presenting drops each December and this is followed by a peak in activity in January, once the Christmas period is over. Similarly, a second peak of activity appears to be evident during the summer months of July and/or August, during school holidays. This would indicate that where possible families may try to manage their entry to homeless services in order to minimise disruption for children, i.e., not over the Christmas period and during summer holidays. In other cases, particularly those who do not have the support of extended family or friends, families will present as soon as it is no longer tenable to remain in their current home.

Figure 1: Number of families new to homelessness each month in the Dublin Region



1. DRHE (2017) Reported reasons for family homelessness in the Dublin Region. Dublin: DRHE <http://www.homelessdublin.ie/publications>

2. <http://www.homelessdublin.ie/publications?tags=23,24,22,29,30,21,25,31,32,26,33,34,28,35,27,37,36,38&text=Quarterly%20Report>

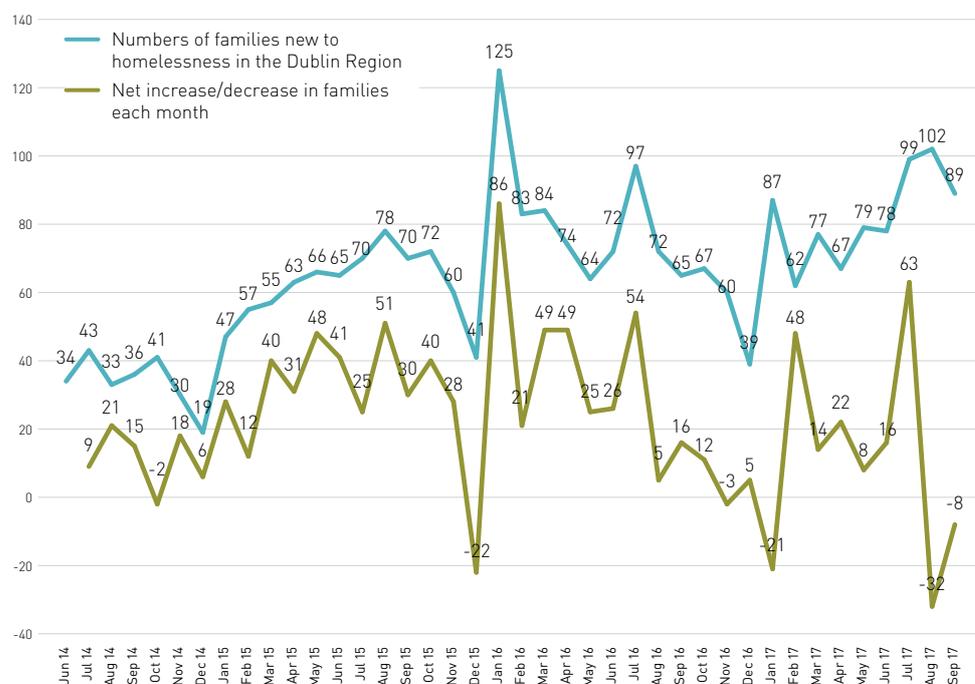
Foreword

(cont.)

While families were presenting on a daily basis, there were also families and single persons who were moving out of emergency accommodation and back into some form of housing. The figures available do not distinguish between those with or without accompanying children but between July 2015 and September 2017, 5,695 adults have been recorded as moving to tenancies in the Dublin Region².

The difference between new families accessing emergency accommodation and families departing emergency accommodation is a net increase or decrease in families accessing emergency accommodation each month. Figure 2 illustrates some level of correlation between new families presenting and the net increases or decreases in families in emergency accommodation each month.

Figure 2: Families entering and exiting homeless accommodation each month in the Dublin Region



What is noticeable is that the difference between the figures is widening as time progresses. This reflects an increase in the number of families departing relative to new families entering emergency accommodation. There have only been six occasions in which departures exceeded entries (October 2014, December 2015, November 2016, January 2017,

August 2017 and September 2017) but three of these have been during the first nine months of 2017. This indicates that some progress is being made in reducing the number of families in emergency accommodation in the Dublin Region.

Figure 3: Total number of families in emergency accommodation in the Dublin Region

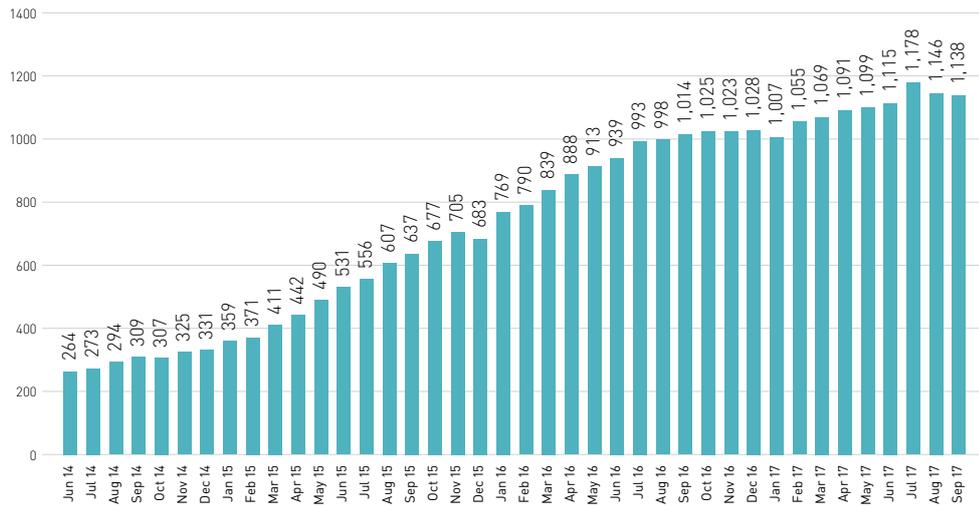


Figure 3 illustrates that the rate of increase in family homelessness began to accelerate in the summer of 2015 and did not even off until summer of 2016 when moves to tenancies began to increase. It was during this period that significant numbers of families moved to Housing Assistant Payment (HAP) tenancies under the homeless HAP initiative.

As detailed in Figure 4, only 97 adults had moved to HAP tenancies in 2015. This increases to 974 adults in 2016 and 1,371 for the first three quarters of 2017. There has also been an increase in the number of people moving to local authority and approved housing body housing in 2017. This is evidence that access to housing is needed to reduce the number of families using emergency accommodation.

Figure 4: Number of adults moving to tenancies each quarter in the Dublin Region



This research details many issues that families in emergency accommodation were struggling to address. The DRHE have taken these issues on board and through a range of developments sought to address many of them.

Issues relating to the design and standard of emergency accommodation, such as: lack of privacy, cramped living conditions, lack of play space, inadequate food storage and preparation space and a lack of laundry facilities; have each been addressed in the design of family hubs in the Dublin Region. The National Quality Standards Framework for Homeless Services in Ireland proposal

identifies minimum standards relating to each of these issues. These standards are being rolled out across the Dublin Region with the full support of the funded community and voluntary organisations working with families. The standards were used to inform the DRHE's Quality Assessment and Improvements Workbook which details the need for services to ensure that there are adequate cooking, play and laundry facilities in place for families, and their privacy is respected. All new services have complied with these standards. The cost of transport was also identified as an issue as many families were travelling a distance to and from schools. LEAP cards

have been issued to all children attending any educational services, from crèche to college, and to parents of children. In addition, help with childcare costs has been made available to homeless families under the Community Childcare Subvention programme. Under the scheme, parents are entitled to five hours free childcare a day and a daily meal for all children aged 0 to 5.

Similarly, many of the flaws in the design of the Rent Supplement referred to in the report had been addressed in the design of the Dublin Region Pilot Homeless HAP, although the changes were not in place in time to assist the families who are the subject of this research. A particular problem identified was that rent caps were too low for the high rents being charged in the region. Under the homeless HAP initiative, the rent caps can be exceeded and deposits can be paid to secure tenancies. These adjustments may have contributed to the high take up of HAP since 2016.

In the DRHE's published statistics, relationship breakdown or overcrowding, and departures from private rented accommodation are identified as the primary reasons for families experiencing homelessness. However, this research has identified that five of the 16 families who reported family breakdown or overcrowding as their primary reason for homelessness had been accessing private rented accommodation prior to returning to share with friends or family. Their move back in with family or friends was frequently meant to be a temporary arrangement but relationships broke down after families

failed to secure alternative private rented accommodation. On foot of this finding, the DRHE now qualify the data published on reasons for family homelessness by pointing out that the number of persons leaving private rented accommodation may be understated as their move to family and friends may have been as a result of a forced departure from their private rented accommodation.

Finally, a review of the accommodation status of the 48 families that participated in this research in September 2015, was undertaken in late 2017, just over two years after their initial presentation, and it revealed that 41 of the 48 families have left homeless accommodation while seven families remained in homeless accommodation. Of the 41 families that departed emergency accommodation, nine had been in homeless accommodation for less than six months before they left, 12 had been in homeless accommodation for between six and 12 months before leaving and the remaining 20 families had been in emergency accommodation for in excess of 12 months before leaving to take up tenancies. For some families exiting homelessness is a relatively quick process but for others, it can clearly be a much lengthier one.

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1. Introduction

In August 2015, a total of 78 newly homeless families presented to Dublin's Pathway to Home Services, the largest monthly figure in 2015. Although initial 'administrative' assessment of household circumstances provides some data on the families (mainly in terms of the reasons for presentation), little is known about the factors or events which lie behind the reasons given, subsequent experiences after becoming homeless, the associated costs and impacts upon the family members, and what those directly affected see as the resolution to their problem³.

Research Objectives

Four specific objectives were set for the research:

1. To identify the factors which led to families newly presenting as homeless in Dublin during August 2015;
2. To estimate the financial costs of homelessness on those newly presenting as homeless in Dublin during August 2015;
3. To identify particular impacts of homelessness on the individuals and families concerned;
4. To ascertain preferred options for, and barriers to, an effective resolution to homelessness from the perspective of the families' concerned.

Methodology

The enquiry was carried out by way of a number of semi-structured, confidential, anonymised telephone interviews conducted by an Independent Social Researcher during November and December 2015. An attempt was made to contact each of the families (n=78) who had newly presented as homeless in August 2015, however, no contact could be made in 18 cases. As such, a total of 60 potential respondents were contacted and of these, 48 (over 60% of the study population) subsequently completed a lengthy telephone interview (25-30 minutes on average). Prior to the commencement of each interview, its primary purpose was explained to each potential respondent. Repeated assurances of confidentiality and anonymity were given to respondents, and each interview – together with informed consent – was recorded with the respondent's permission. The N-Vivo software package was used to code and analyse the data gathered from the interviews.

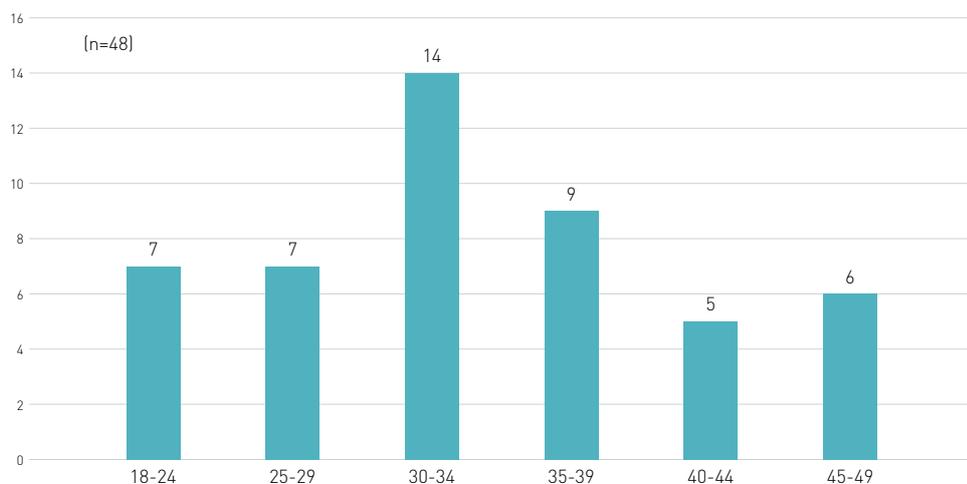
3. This study thereby both draws and builds on earlier research conducted for the Housing Agency, namely: Walsh, K. and Harvey, B. (2015). Family Experiences of Pathways into Homelessness: The Families' Perspective. Dublin: The Housing Agency.

2. Sample Profile

Gender and Age

The majority (n=37 or 77%) of respondents are female; just 11 respondents (23%) are male. As shown in Figure 1, the average age of respondents (median) is 31, with an age range from 18 to 49 years.

Figure 5: Age Profile



Nationality

The majority of respondents described their nationality as solely "Irish" (n=29 or 60.4%). A further 10 (21%) describe themselves as "Irish" in conjunction with another nationality or in one case, with reference to religion. Thus, the majority (n=39 or 81%) cited "Irish" when asked about their nationality. A total of 13 out of the 48 respondents (27%) made reference to African nationality with the majority of these respondents (n=7) doing so in addition to Irishness. Many respondents for whom Ireland was not their country of origin, referred to their children being Irish, and sometimes to their own citizenship.

Table 1: Nationality

Nationality	No. of Respondents
Irish	29
Irish in conjunction with another nationality	10
African	6
Other (Polish, Kosovan, Indonesian)	3
TOTAL	48

Family Composition

A majority of the sample families (n=29 or 60.4%) are composed of Lone Parents with children. Around 40% (n=19) had three or more children, which is an important finding given the 'cramped' living conditions of emergency accommodation.

Table 2: Family Composition

No. Of Children	Lone Parents (LP)	Couples (CP)	TOTAL
1	11	3	14
2	8	7	15
3	8	3	11
4	2	3	5
5+	0	3	3
TOTAL	29	19	48

2. Sample Profile

(cont.)

Children

There are 108 children within the 48 families, with 69% (n=75) aged nine years or under. The majority of children (n=81 or 75%) are of school going age, a feature which is particularly important in the context of increased travel distances and times to school faced by many residents in emergency accommodation located some distance away from their previous 'locale.'

Table 3: Age of Children

Age of Children	No. of Children
<1	13
1-4	24
5-9	38
10-14	19
15+	10
Not stated	4
TOTAL	108

Labour Force Status

Just less than half (n=22 or 46%) of respondents are not in the labour force: most of these are on parenting/family duties, whilst a small number are either unable to work through ill-health or in full-time education as a student. Of those who are in the labour force (n=26 or 54%), the majority (n=18) are unemployed. Only eight respondents (16.7%) are employed, the majority of these on a Part-Time basis.

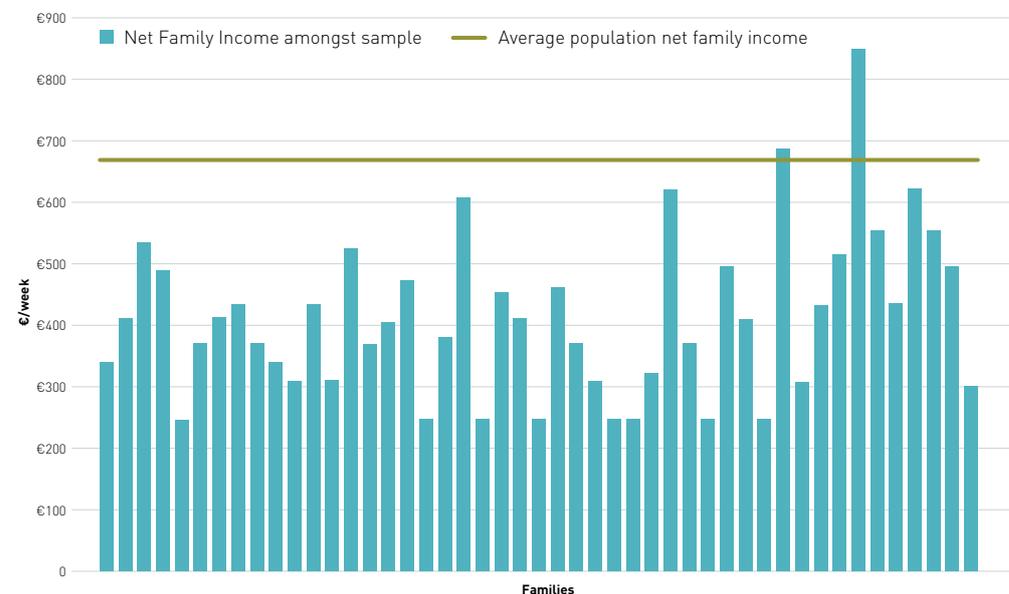
Main Family Income Source

Social welfare reliance is a key theme of the interviews. Those in receipt of either the One Parent Family Payment (n=22) or Jobseekers' Allowance (n=14) make up the vast majority (75%) of the sample. In only 6 families (12.5%) is a wage or Community Employment scheme payment the main source of income.

Net Weekly Family Income

Respondents are in receipt of significantly lower levels of income than the population as a whole. The average net family weekly income among respondents (median) is €411.00. This compares to a (2014) population average of €669.15 per week⁴.

Figure 6: Net Household Income Comparison



4. Central Statistics Office (2015). Survey on Income and Living Conditions 2014. Cork: CSO.

The average individualised or equivalised net family weekly income among the families interviewed (median) is €186.50⁵. By way of comparison, the population average (again for 2014) was €350.19 per week⁶. Both family and equivalised incomes are, therefore, significantly below average, by 38% and 47% respectively. This is illustrated in Figure 6 and 7.

Poverty Risk

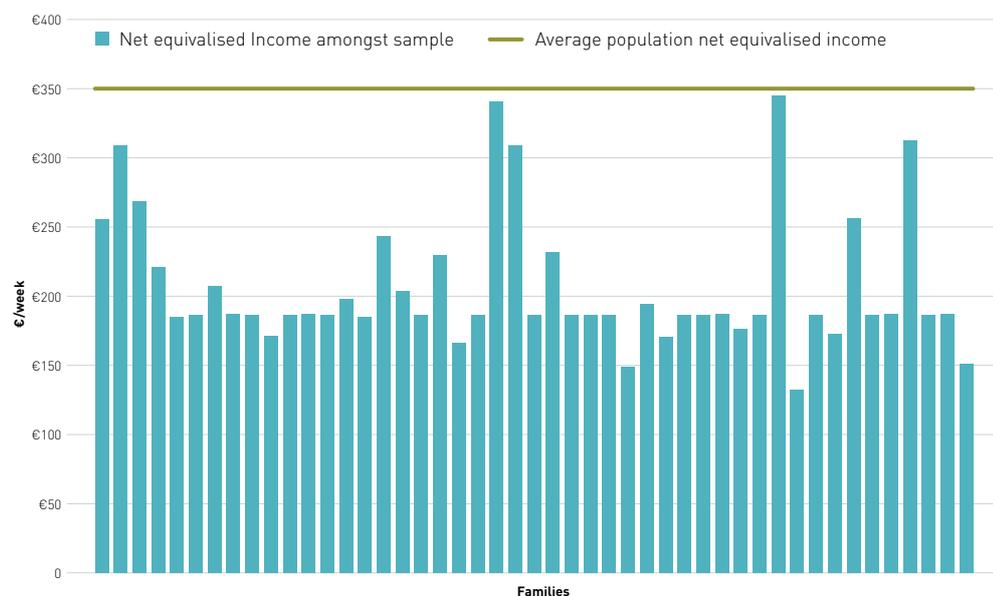
There was a significantly higher poverty risk among respondents' families when compared to the population as a whole. When compared to the (60% median) 2014 poverty line for example – of €207.42 per week – 36 of the sampled families (75%) are at risk of poverty. Only 12 respondents out of 48 (25%) are not at risk of poverty i.e. their equivalised incomes are above the poverty line⁷.

Summary

There are a number of notable features of this particular cohort of homeless families. The majority are headed by a parent or parents in their 30s and 40s, with most citing "Irish" as their nationality either solely or in part (with a notably significant minority of African origin). The majority of respondents' children are of school going age, and over 60% are aged 8 and below. Around four in ten families contain three or more children.

Only a minority of respondents are employed with the vast majority either not in the labour force or unemployed. As a result, families are mostly reliant on a social welfare payment as their primary source of income, and are consequently in receipt of significantly lower levels of income, and at higher risks of poverty, in comparison to the population at large.

Figure 7: Equivalised Net Income Comparison



5. The equivalised net income is the total income of a household, after tax and other deductions, that is available for spending or saving, divided by the number of household members converted into equalised adults.

6. Central Statistics Office (2015). Survey on Income and Living Conditions 2014. Cork:CSO.

7. Note four of these families are above the poverty line only because they are now in receipt of Rent Supplement (which is included in net income) and have exited homelessness through securing rented accommodation in the private sector.

3. Factors Contributing to Homelessness

This section focuses on both the origins of homelessness among the families interviewed, and the ancillary and compounding factors which combined to bring about such a situation for each family, and thereby led to each newly presenting as homeless in August 2015.

In the case of two thirds of respondents (n=32 or 66%), the problem originated in the private rented sector, with various contributory factors highlighted below. For most of the remainder (n=16 or 33%), homelessness had its origins in relationship breakdown, family conflict and/or lack of space within the family home.

Origins in the Private Rented Sector

It should be noted that in many instances there were multiple factors contributing to the experience of homelessness, however, for 32 or 66% of the respondents who participated in this study, the problem originated in the private rented sector.

Table 4: Length of Time in Private Rented Sector (Years)

No. of Years	No. of Respondents
1	3
2	4
3	8
4	2
5	5
6	1
7	4
8	2
9	1
TOTAL	30

As demonstrated in Table 4, the sample consisted largely of a cohort of prior tenants [n=30] who had been privately renting, for the most part, for a number of years.

Key Reasons for Presenting as Homeless:

1. Sale of Property

In 17 of the narratives, there was reference to the impending sale of a property that was being rented privately, thereby giving rise to notice to leave.

Notably, sale of the property was cited as a factor in 13 of the 19 interviews with those who gave an additional or alternative nationality to "Irish".

Yeah well we were in a rented property... and then the landlord gave us six weeks notice, she was going to sell the house. That was this time last year and we were to be out at the end of November. (LP+3)

There is also some evidence within the sample that the mortgage arrears crisis is contributing to homelessness to a significant extent. In seven of these cases there was explicit reference to bank repossession of the rented property.

2. Property Required for Landlord Use

In five instances respondents were informed they would have to leave on account of the property being needed for the use of the landlord or family member. An additional three respondents, where sale of property was ostensibly the root cause of homelessness, also made reference to landlord family use being a contributing factor.

The summer, it happened then, he sent me a letter in July saying he was upping the rent and I was saying I couldn't match that... and then I got a letter saying he was moving his son in, and I've since heard that his son isn't even living there. (LP+1)

3. Affordability Issues and the Cost of Rent Relative to Rent Supplement Limits

Six respondents made sole reference to rent arrears and rent increases as the root cause of their homelessness. However, in almost half of the cases where problems originated in the private rented sector (n=15) there was some reference to rent payment difficulties, often linked to rent increases and Rent Supplement limits, being an additional factor in forced departures from the family home.

Of these respondents, nine reported cases of arrears arising and/or associated late payments⁸. In two further cases, there were reports of landlords deciding not to accept rent allowance any more, presumably in the belief that higher rents could be charged to those with the means to pay these.

*Well, I was in that house for five years and the rent was €950 and then the landlord, well the agency came out and said the landlord is looking for €1,250... I was getting rent allowance, but I was only getting seven something in rent allowance and there was no way I could make up the rest of the money, I just couldn't get it...I couldn't keep on top of it ... I got into arrears and that is how I lost the house.
(LP+3)*

Even where arrears were not mentioned, a combination of low (generally social welfare) income, high rents, set rent supplement limits and in some cases rent "top-ups" led to some experiencing difficulties in just getting by when they were renting privately.

Unfitness of the property for habitation (n=1) and expiry of lease (n=1) were also cited as reasons for having to vacate a rented property

Family or 'Force Majeure' Factors

With regards to those who had not resided in the private rented sector prior to experiencing homelessness (n=16 or 33%), relationship breakdown, family conflict and overcrowding were cited as the main reasons for presenting to homeless services in the Dublin Region.

Table 5: Reasons for Presenting as Homeless

Main Reason for Presenting as Homeless	Reason For Presenting as Homeless	No. of Respondents
Origins in the Private Rented Sector	Not specifically identifiable	2
	Sale of Property	17
	Property Required for Landlord Use	5
	Tenant Rent Arrears/ Rent Increase	6
	Unfitness of the Property for Habitation	1
	Expiry of Lease	1
		32
Family or 'Force Majeure' Factors	Family Conflict or Overcrowding	9
	Relationship breakdown or domestic violence	5
	Anti-social behaviour	1
	Return to Ireland from abroad	1
		16
TOTAL		48

8. Rent increases were mentioned in around a third of the private sector-related narratives (10 out of 32 or 31%).

3. Factors Contributing to Homelessness

(cont.)

Inability to Access Alternative Accommodation

Once served with a notice to leave, or having had to leave the family home, a number of respondents made reference to being unable to access alternative accommodation in the private rented sector. Three major barriers were cited:

1. Unaffordable Rent Costs

Inability to secure alternative, affordable accommodation was an issue for many of the respondents.

I started out, I rang everywhere and the price of accommodation it's mad, it was €1,300 for two bedrooms, €1,250 and nobody would accept rent allowance, that's the problem, you know. (CP+2)

2. Landlord's Reluctance to Accept Rent Supplement Recipients.

The issue of non-acceptance of rent supplement was also cited by other respondents who saw this as the main barrier to accessing alternative rented accommodation in the private sector.

We had to try and find another place that would accept rent allowance which was impossible, we couldn't, nobody wants us, nobody wants the rent allowance. (CP+2)

3. Perceived Racism

Notably, a total of 12 of the 19 respondents who gave an additional or alternative nationality to "Irish" made unprompted references to difficulties accessing accommodation. Two such respondents made specific reference to what they perceived to be a racial dimension, which they believed had added to their difficulties in finding alternative accommodation.

I spoke with one of the landlords, I don't know if he is an agent or a landlord but I saw the house on the internet and I called the number and he was asking me, 'Where are you from?' and I said, 'I am from Dublin' and he said, 'No, you are

not from Dublin'. No he said, 'Where are you originally from?' and I said, 'I am from Dublin' and he said, 'No, you are not an Irish.' that is my experience, that was my own experience... and when I was looking on Daft.ie and searching for houses before I became homeless, I saw a lot of racist comments. (CP+4)

There were also isolated – though important – reports of other issues, namely competition for rented properties and the difficulty of securing suitable alternative accommodation in cases of larger families, or where there are family members with a disability.

Families' Initial Reaction to Homelessness

Although several families presented as homeless upon forced departure from rented accommodation, there were a number of reports (n=9 or in 19% of cases) of "sofa surfing" with friends or family once such respondents had become homeless. Periods of "sofa surfing" ranged from a few days to several months and even (in two cases) a whole year. There were also four reports of respondents sleeping in their vehicle for up to five nights upon becoming homeless.

Initially, many of the families appeared to be largely unaware of services that may have been available to help them.

You know, I was very, very clueless of anything when it came to being homeless, I didn't know anything. (LP+1)

Although the majority of respondents have been in contact with voluntary sector supports in different contexts and to varying degrees, in the main such contacts appear to have taken place after becoming homeless. In instances where support was sought pre-homelessness, this seems to have been mainly in relation to tenants' rights/tenancy protection.

Summary

Taken together, the picture that emerges in terms of causality involves a combination of factors, mainly relating to experiences within the private rented sector, that resulted in these families presenting as homeless during August 2015. The findings point towards underlying factors affecting both tenants and landlords.

Several landlords were clearly in financial difficulty themselves, and the mortgage arrears crisis was having an impact on many, as evidenced by ostensible property sales, rent increases and refusals to accept (and effectively evict) those without the means to pay higher rents.

Dependency on the private rented sector, coupled with the prevalence of significantly lower than average incomes among these families and an associated reliance on the social welfare system resulted in limited control over housing situations and subsequently experiences of homelessness.

Whatever the cause, inability to secure alternative, affordable accommodation, compounded the problem, and led to some sofa-surfing for varying periods of time and on occasion, sleeping in cars, although the majority appear to have presented as homeless once such a situation was triggered.

4. Experiences of Emergency Accommodation

This section explores the types of accommodation within which the families (n=48) were residing three to four months after presentation to homeless services, how such accommodation was accessed and the various issues associated with this. The living conditions of the families concerned are also explored, particularly in terms of facilities, conditions and location.

Accommodation Status

Most families who participated in the study were still in emergency accommodation, some three to four months after having newly presented in August 2015 (n=41 or 85%), with a minority having exited or about to exit homelessness (n=5). A further two were roofless at the time of interview.

Table 6: Living Arrangements of Respondents 4 Months after Presentation to Homeless Services

Type of emergency accommodation	No. of respondents
Hotel (funded by the local authority)	19
B&B (funded by the local authority)	15
Supported Temporary Accommodation/Hostel	7
Roofless	2
Exited Homelessness	5
TOTAL	48

Of the 48 families, 33 indicated that accessing emergency accommodation was an issue. Most had remained in the same establishment since presentation (21 out of 33 or 64%), but a significant minority had moved from place to place – sometimes frequently – for various reasons (n=12 or 36%).

Self-Accommodation and Associated Transience

Of the 33 families who indicated accessing emergency accommodation as an issue, 10 were placed into emergency accommodation by the local authorities. The remaining families (n=23 or 70%) were directed towards self accommodation, whereby the family is assigned the option or responsibility to find suitable emergency accommodation for themselves and then notifies the local authority which covers the associated costs within reason.

With regards to self-accommodation two key issues arose:

1. The availability of accommodation (particularly at certain times and where family size was an issue).
2. Reluctance on the part of some providers to accept local authority payment.

No... [the] Council told us it's up to us to find a place so I'd just get the yellow pages and go through all the different hotels and it was just such a nightmare because most of the hotels were saying 'no we don't take bookings from [names council]', it was just a really horrible time for us. [LP+3]

Ringling around different hotels and B&B's could also be time-consuming, costly and lead to having to take whatever was on offer irrespective of location or size.

€20 a day I was putting into my phone because the council won't give you the names or lists of places that will accept, my task then was every day to ring every B&B and hotel and everywhere so the thing is if they have availability they don't

accept (names Council) payment and if they accept (names Council) payment they don't have availability because there are so many families. [CP+2]

Another key theme to emerge among those who were self-accommodating was concern over lack of availability for longer term stays and associated transience. As a consequence, sometimes people found themselves having to move fairly regularly and in some cases, considerable distances between locations. Sofa-surfing could also be used as a “stop-gap” between periods in different emergency accommodation.

Oh God, I was all over the place to be honest...yes, it was all B&Bs and two hotels, four or five. [LP+1]

The hotels are all full, I knocked at every door, I called everywhere but it was full... I went to stay for I think one week with a family... and my kids would stay with another family... it was too small but, you know, we managed it for one week....[LP+2]

Positives of Emergency Accommodation

A number of respondents (n=18, or around four in ten of those in emergency accommodation at the time of interview) made at least one positive reference to their emergency accommodation.

There was a sense among many of the interviewees who had moved around quite a bit since presenting as homeless, that their current accommodation at least met some basic needs such as:

- Healthy environment (apartment)
- Cooking facilities (apartment or hostel)
- Freedom of movement (hotel)
- Laundry facilities (hostel)
- Physical access (B&B)
- Play area or garden (hotel)

The thread linking these various positives was that these basic needs had not been met by previous places in which they had stayed.

This hotel I can leave or I can walk in at any time, you know. There's other hotels maybe that they have time limits... And you weren't allowed to bring food into or something. With the B&B I wasn't allowed to bring food in... I had to eat, ring them and ask them would I be allowed eat in their kitchen, there's been so many horrible moments. [LP+1]

Negatives of Emergency Accommodation

However, on balance, the negatives of emergency accommodation far outweighed the positives, and the downsides related to two main aspects of such accommodation.

1. Infrastructure
2. Social Aspects

1. Infrastructure

Confined living space: A common theme of the interviews was lack of living space. A substantial majority (n=34 or 83% of respondents living in emergency accommodation) reported that their family was living in just one room. Adjectives used to describe this situation included “claustrophobic”, “confined”, “cramped”, “stuck” and “cell-like.”

Yeah, it's hard, it's like you're in a cell, you can't move out of your room with the baby, do you know what I mean, because when he goes to sleep that's it. But the people up there are really nice and it's not the worst. I could be in a worse place. But it is hard, it is, it's testing like. [LP+1]

Lack of play space: This was a theme evident in many of the interviews, and is particularly relevant given the numbers and ages of the children involved. There were two key issues here, namely lack of play-space both inside and outside the accommodation and the unsuitability of some establishments for families with young children.

The children need somewhere to live their lives, there's no playground, so we drive about 5 or 6km away to find somewhere to play, here there's no room. [CP+3]

4. Experiences of Emergency Accommodation

(cont.)

And my two-year-old, the hotel's not really designed for children to be in, you know, they're lovely to look at and everything but everything has sharp edges and he's only two, he wants to climb on everything. He's after falling, I don't know how many times, and smacking his head off things. (CP+2)

Access and related issues: Respondents also highlighted access issues and explained how having to go up and down flights of stairs in hostel or B&B type settings posed major difficulties with young children.

I'm up at the top of the third floor and I have to go down, right down into the basement to get to the kitchen with a three year old behind me going up and down the stairs. She fell all the way down the stairs one day actually, tumbled like the whole way down. I couldn't catch her. She was black and blue head to toe. She is used to the stairs now but...(LP+1)

Food storage, preparation, cooking and eating: Lack of facilities in terms of being able to store, prepare, cook and eat food arose as a major issue for many respondents. Some families had tried to address these issues to some degree by bringing into their rooms (whether permitted or not) such things as microwaves, toasters and portable grills.

I have a toaster under my bed and I have bought a mini fridge so I can fit butter, ham, cheese and milk in that, that's all I can fit in that. (CP+2)

Lack of facilities to store, cook, prepare and eat food led to widespread reports of respondents and their families living largely on diets of fast-food, snacks and convenience foods which could prove costly and have health and wellbeing implications.

We are living in one room, it has no kitchen, no fridge, no anything, so we use takeaways... sometimes we get a delivery and sometimes take away food... sometimes they (the children) can't eat it, it's very tough sometimes. (CP+2)

Some respondents had access to cooking facilities within hostel or apartment type settings. However, access to such facilities within hostels was often compounded by the number of people using the limited facilities.

Yes, there is a little kitchen upstairs, there is only one kitchen in it but there is about 30 people sharing the kitchen. So sometimes when you come back from the school you still could be waiting two or three hours before you get to cook anything...(CP+6)

Clothing and Laundry: Difficulties around washing and drying clothes in confined spaces also emerged as a major theme of the interviews, particularly for those families living in accommodation with no on-site laundry facilities. Trying to dry clothes in their room impacted on the health of this interviewee for example:

That's actually how I ended up in hospital because I was washing the clothes in the hotel and the air conditioning as well. So I was washing the clothes and I was leaving them to hang in the bathroom, and the damp got in on my lungs. (LP+1)

Some respondents welcomed the opportunity to do their laundry onsite. There could also be a negative dimension here, however, in that sometimes access to such facilities could be problematic where there was a particular 'slot' assigned for this purpose, or where there were queues. As a result, many families opted to do their laundry elsewhere, mainly in laundrettes but sometimes using the facilities of friends and family where possible.

2. Social Aspects

Lack of privacy: Lack of privacy was a major theme emerging from the interviews. The respondents frequently mentioned a lack of privacy in terms of both an inability to find 'personal space' and having unwanted people 'around.'

The kids are all in the one room... I have 4 boys... they are big, there is no privacy, and the baby, if I have to take my shower you know what I mean so. (LP+4)

Lack of freedom: Another common theme to emerge related to a lack of freedom, including, not being free to do simple things (such as prepare food or to let children 'play'), having to obey the rules of the establishment in question (as opposed to laying down one's own family 'ground-rules') and being unable to receive visitors (whether by dint of regulations or being unable or unwilling to invite people 'round').

The type of establishment was often a factor in the latter two instances; some in emergency hostel accommodation for example made specific reference to certain rules, and one went as far as describing the experience as akin to confinement.

In emergency accommodation, I still have to live by all the rules and stuff, like be in at twelve and just stuff like that... [...] It's just kind of like, if you do step out of line once, make a mistake, you could be out on your ear and you'll have nowhere to go. (LP+1)

Anti-social behaviour: Although anti-social behaviour emerged as a theme, it was confined to a minority of respondents, residing mainly in emergency apartment/hostel or B&B type settings. Such behaviour could range from the making of noise at unsocial hours, to theft of food from communal fridges and on to behaviour which apparently related to addiction. Fear of exposing children to such issues was evident in this respondent's narrative:

They talk about their drugs in front of the kids, they don't care what they say in front of the kids. I don't see why my child has to listen to that. (LP+1)

Location of Emergency Accommodation

The issue of location, either in a negative or positive sense, arose in a majority of the narratives (n=33 or 69%), and among such respondents, there was a 2:1 split between those who referred to location negatively (n=22) and those who referred to it positively (n=11).

Among the negatives are the issue of location and associated disconnection from locale, family and friends and distance from school. In fact, only a minority of those in emergency accommodation (n=11 or 27% of such families) had managed to secure accommodation within reach of their children's school or family/friends. References to onerous school commutes were frequent within the narratives, for example:

It is just very difficult for me because my kids are in school in (North Dublin) so it is just, it is a journey every day (from South Dublin), I have to get up at 6 in the morning and we have to get the kids ready and we have to be out the door by 7 to get them to school, it takes an hour on the bus... it would cost me nearly €60 a week. (LP+2)

For the minority who had been able – whether initially or eventually – to access accommodation within reach of their former locale, location took on a more positive dimension in terms of both maintaining connections and a sense of normality.

The hotel now at the minute and well it's as fine as, it's the best that we can be in I suppose at the minute... the people out here are lovely and the hotel itself is nice and it's close to the school. (CP+1)

4. Experiences of Emergency Accommodation

(cont.)

Summary

This section has explored the families' experiences of living in emergency accommodation some three to four months after having newly presented in August 2015. The majority of families had self-accommodated but many encountered significant difficulties around the availability of accommodation and in some cases the reluctance to accommodate homeless families. As a result, many were living some distance from their locale and thereby family supports, friends and schools. For the minority who were still within reach of their former locales, many referred to positives of their present emergency accommodation, particularly in terms of facilities that were an improvement on previous establishments in which they had stayed. Indeed, both location and the appropriateness of the accommodation for families arose as significant indicators for more positive experiences within emergency accommodation. However, more frequently referenced were the negatives, issues related to limited infrastructure and adverse social experiences for those respondents residing in accommodation not specifically designed for families to live in.

5. Impacts of Homelessness

Experiences of homelessness in emergency accommodation, often away from schools and family/friends, had certain impacts on the respondents themselves, but most notably, on their children. This section explores these impacts and the experiences, processes and support needs associated with them.

Impacts on Respondents

There were several references within the narratives which suggested that changed circumstances were impacting upon the interviewees themselves, mainly in relation to:

- Employment (n=14)
- Wellbeing (n=13)
- Social Interactions (n=13)
- Physical and Mental Health (n=5)

Employment: Four major barriers emerged to entering the labour force. The first was the perceived impossibility of doing so whilst in uncertain, insecure accommodation with no permanent address.

For others, the issue was more that of wanting to feel more secure in terms of accommodation and the future overall before applying for employment, or increasing the hours currently worked.

I'm not able, yeah. I'd love to be able to go out and feel as if I'm OK till I get work again. I want to become a nurse to be honest with you. But I've got to go to college for that and I've got to get my son into a crèche and school and where I'm standing now, I don't feel I'm OK to do that yet. (LP+1)

The third barrier relates to current family responsibilities, making it impossible for some to seek paid employment at the present time.

I actually have no time for work, all day the kids. (CP+4)

The fourth and final obstacle to employment highlighted by a small minority was a financial one, in that the costs associated with going to work would be prohibitive in the current circumstances.

No, I am not working and I can't because I wouldn't have anyone to mind the kids... and I can't afford to pay anyone to take them or anything like that. (LP+2)

Wellbeing: Negative impacts on wellbeing were also frequently mentioned with references to stress, fear, uncertainty, guilt and blame being particularly identifiable.

Stress: Many respondents referred to increased stress levels which could relate to feeling 'trapped', seeing (or being embarrassed about) their children in such conditions, or to the totality of their situation. Such stress could result in inability to think clearly, loss of patience with children, and even necessitate medical assistance.

It's very stressful, because I am stuck in one room... her father is also giving me a hard time because he doesn't like the circumstances I'm in... and I'm getting threatened with court and everything is just building up ... I'm stressed out over the whole situation... I won't even go down for breakfast in the morning because I'm so embarrassed. (LP+1)

Fear and Uncertainty: Being scared of – or just not knowing – what may or may not happen in terms of accommodation emerged as a theme in many of the interviews. Uncertainty could also lead to frustration (and in some cases anger), particularly where people reported being unable to ascertain with any certainty how, when or even if they would be supported in terms of being re-housed.

It's hard to even put it into words. I'm afraid that there is going to be one day that I'm not going to have a roof over my kids heads. (CP+3)

5. Impacts of Homelessness

(cont.)

Guilt and Blame: Feelings of guilt and self-blame about the situations people found themselves in, were also alluded to in some of the narratives. Such feelings could also have consequences, for example in terms of parenting, worry and being unable to sleep at night.

I'm afraid of what might happen, sometimes I never sleep you know, I have tablets you know, I'm not feeling well believe me... I hope for my health, for everyone who is homeless, having teenagers who are homeless is awful for anybody in that situation, I'm worried about my son, 'he blames me', why are they in this situation, he keeps asking why, he cries, he makes me cry. [LP+3]

Killing Time: A recurring theme of the interviews was that of "killing time", primarily in terms of waiting for children to finish school so that they could be collected. This issue was often linked to increased travel distances and times to and from school and associated costs, which meant that some chose to wait around rather than spend their days travelling backwards and forwards. However, killing time on limited resources was not always easy, and many respondents reflected upon how their lives seemed in effect to be on hold given their present circumstances.

I basically have to hang around until they finish so I'm basically walking around with nothing but my thoughts... I have actually nothing to do. I'm hanging around waiting on the kids now [...] it's limbo. You don't know whether you are coming or going, you can't see the end of it, you are just stuck in limbo. [CP+2]

Social Interactions: The social impact on respondents was also alluded to in several interviews, with loss of social interaction a notable feature of many narratives. Many respondents felt 'disconnected' from family and friends due to the distance between them, hence social media became the only means of regular contact in many cases. Social isolation was particularly apparent for young lone parents.

Socially yeah because I am just with the baby now every night on our own in that little room [...] I have been sitting in the room all day kind of because I can't go out over the bad weather and... Just like with the baby not being well and where I am and I can't go and make a cup of tea or I can't talk to anyone it is just, it is like isolation. [LP+1]

Health: Detrimental impacts on respondents' health – both physical and mental – were reported in a minority of cases. Examples were cited of depression and heart conditions being exacerbated by being homeless. There were also references to declining fitness and to poor diet.

I suffer from depression and I was working before that and my partner was working but he had to leave work to help me out because I don't know, sometimes I'm just really bad, you know. And it's after getting worse, since we're homeless. That doesn't help someone with depression. [CP+2]

I was very active before I was in the B&B, I was very active like, you know, in the gym, very active in boot camps and gyms and walks and now I just can't find the motivation I think its because I am mentally drained. [CP+2]

In addition, there was a sense of a growing inability to cope with family life in emergency accommodation and, startlingly, for three respondents suicidal ideation was identifiable.

I was actually onto the Samaritans and all the other day I felt that low. I had to get my mother to take the kids because I was feeling suicidal and I had to tell her, I said 'You need to take the kids' I said 'because I can't have them with me like this.' [CP+2]

Impacts on Children

Respondents (i.e. the parents) tended to focus more on concerns they had in relation to their children, and many noted changes, both as school and at 'home,' in relation to:

- Behaviour
- Health/welfare
- Development
- Social interactions

Behaviour: Changed behaviour, associated with changed circumstances, was identifiable in around a third of the interviews with respondents in emergency accommodation (n=13 out of 41). Such changes could involve not wanting to go to school or to return to emergency accommodation.

They're (children) like, 'oh I don't want to go home, I don't want to go home, why do I have to live in a hotel, I don't want to stay in a hotel, all my friends are here', you know. I'm like, you have to go now. [LP+3]

Respondents also sometimes referred to their children being more disruptive than before as a result of their changed circumstances and lack of former routine.

I'm having horrible behavioural problems with her at home. She is screaming and shouting and she is screaming in her sleep, doing things that she's never done before. [CP+1]

Health: A notable feature of the narratives was the number of respondents making health related observations relating to their children. A total of nine respondents made direct reference to health conditions such as asthma, low immunity, epilepsy, seizures, panic attacks and skin conditions. This is not to say that each of these was caused or compounded by homelessness, just that they were present.

Furthermore, a number of references were made to the seeking of professional help or medical assistance for children: there were such references in nine interviews, relating to assessment or investigation of need (n=3), hospital treatment for illness/injury (n=4), and counselling (n=2).

My daughter (aged 8) she has her own problems and like this is really messing her head up big time... we do have to kind of do things for her to try and keep her up because she is suffering from anxiety and panic attacks...the social worker had to get her into emergency counselling to try and help her deal with all this...[LP+3]

A further three respondents made reference to a noticeable deterioration in their child's physical condition. The first concerned perceived weight gain as a result of poor diet, the second involved loss of energy and physical fitness, and the third related to reduced sporting prowess, presumably for the same reason.

Development: Child development appeared to have been adversely affected in some cases, particularly where babies, toddlers and young children were concerned. Lack of play space, ruptured routines, confined living spaces and absence of cooking facilities were just some of the contributory factors highlighted by parents.

With the baby then, she is only starting to learn to crawl, she is only after learning to crawl and it's not like we have enough room for her to move about. Like they don't have the toys that they always had. It's only small, like small little kind of things that they have because there is literally no room whatsoever inside the hotel room. [CP+3]

I walk up to school every morning, I leave the hotel at eight o'clock, it'll take me about forty minutes to walk up... there's no buses or anything that go up that way, it's kind of on a back road, my baby's nearly three, I don't want him being stuck in a pram constantly, you know what I mean... he can't walk up that road because it's dangerous, it's a main road, like sort of motorway kind of. [LP+3]

Academic performance was a concern in the case of some older children. In some instances, references to tiredness and travel

5. Impacts of Homelessness

(cont.)

were made in the context of deteriorating academic performance. The far from ideal conditions within which some children were attempting to do their homework were also frequently referenced (n=7).

The teacher actually said she is very tired looking in the classroom, she said she is actually quite quiet... I didn't think she was having problems in school but the teacher said if anything she is more tired. She said she is finding it harder like to complete tasks in schools whereas before she would have done it no problem to her... (CP+1)

Social Interactions: A further theme of the interviews was the extent to which living in emergency accommodation had impacted on the social dimensions of children's lives. Maintaining social contacts with school friends was a reason cited by several interviewees for making – often considerable – efforts to ensure their children continued to attend the same school, despite it now being some distance away.

If she hadn't got school to go to, like I don't know what I'd do... at least she still has friends in school, you know, because she can't play at home. (CP+2)

However, changed location and distance could still have an impact, in terms of after-school activities. There were several reports of parents trying to address the social dimension to their children's lives. Examples include travelling considerable distances to visit 'play-zones', playgroups, families, and to maintain involvement with sports clubs.

I bring my son to the park nearby, if it's sunny, but if it's raining I have to go bring my son to indoor play which costs another €5 and plus €2.50 for the bus [...] because we can't stay in the room all the time, my son would be going mad and screaming because he needs to play. (CP+1)

School Support

A notable finding was the importance of support from schools, in a practical sense in some cases, but more commonly in terms of being understanding around attendance and lateness. A majority of respondents living in emergency accommodation with school going children (n=23 out of 34) made specific reference to having informed the relevant schools about their homeless situations.

In the overwhelming majority of these instances (n=19), respondents went on to describe how they had found the school to be supportive, sometimes in multi-dimensional ways.

I told the principal and like just to let her know, you know, our circumstances and that... they said if there is anything we can do let us know and there is a parents room there, she said to stay there as long as you want, if it's too bad out to go back home you can stay there... the school are great yeah. (LP+3)

References were also made to schools helping in other ways, such as by encouraging children to attend clubs, writing letters in support of housing applications and providing access to counselling where needed.

There were two reports of bullying which related directly to homeless situations. Furthermore, in a small number of cases (n=3) feeling ashamed or embarrassed about their situation was specifically cited as the reason why respondents had not informed the school about their changed living conditions. In two of these cases, it was the children that did not wish their parents to inform the school, whilst in the third, it was the respondent themselves.

Yeah I don't really want the school (to know) because they might, like tell the school because they might say something to the teachers and then they might say something to the students and I just don't want my children to feel like, you know. (LP+2)

Resilience

A striking theme in many of the interviews was the personal resilience that so many were displaying in such difficult circumstances. Overall, respondents were doing the best they could to maintain normality, and to feed and support their families given limited resources and cramped living conditions.

Parents were clearly making considerable efforts to get their children to school, and in the vast majority of cases, children were continuing to attend school. There were numerous reports of impeccable school attendance, and there was a sense that this was important to many in terms of maintaining some form of normality. In contrast, there was just one report of intermittent non-attendance, caused by a combination of distance and lack of access to public transport.

Specifically, there were frequent references to being or feeling “lucky” in certain respects such as: proximity to school; owning a car; having support from family nearby and having a roof over one’s head. The word “hope” was also mentioned in many of the narratives, with many expressing the hope – but notably not the expectation – that things would be better in the future, and that their housing situations would be resolved.

Summary

Living in emergency accommodation clearly had significant impacts on parents, children and the family unit as a whole. The totality of such is perhaps best encapsulated in the following reflection:

I need, my children need to settle down, they really have issues, this is affecting them... educationally, mentally and physically. (CP+4)

Respondents noted changes in relation to their children’s behaviour, health, development and social interactions. Although respondents were mainly concerned about the impacts of homelessness with respect to their children, there were several references within the narratives which suggested that changed circumstances were also impacting upon the interviewees themselves. The combination of such impacts was that many were clearly finding it difficult to cope with daily life, but despite such difficulties, respondents were by and large extraordinarily resilient in the face of such challenging circumstances. Support and understanding from schools was clearly contributing to helping parents maintain at least some sense of normality in their children’s lives, with the importance assigned to their children’s continued schooling being a notable feature of the interviews.

6. Financial Aspects: Costs and Money Management

Undoubtedly, life in emergency homeless accommodation had (sometimes quantifiable) financial implications for the families interviewed. These most commonly related to the costs of food, transport and laundry. The following section highlights these costs and the struggles experienced by the respondents in relation to money management.

Food Costs

The issue of food costs arose in a majority of the interviews (n=31). A considerable number of respondents (n=23) made specific reference to either partial or considerable reliance on takeaways within the context of lack of cooking and food storage facilities.

It is very hard, I have to be very wise in spending for food between three of us, the healthiest we can get, that's all I can do for now. I can get good food and everything but I cannot cook, no kitchen, I have to buy everyday ready made food. (CP+1)

In three instances there was reference to relying on (presumably microwaveable) ready meals. For at least six respondents food storage issues resulted in more frequent purchasing of food.

Reported food costs ranged from an average of €15 per day among lone parents with one child (n=9), to €20 per day among lone parents with two children (n=7), and again to €25 per day among lone parents with three children (n=4), and finally to €34 per day among lone parents with four children (n=2).

Food costs were most reliably estimated in the case of lone parents, as the respondent was in these instances totally responsible for money management (whereas in couples, responsibility was shared and data may not be as reliable). These costs should be treated with caution as being indicative only, given that money management was a somewhat chaotic task for most respondents given their circumstances⁹.

Transport Costs

Given increased distances from schools and wider family, travel costs were also much higher for many of the families than before. 25 families made specific reference to both the form of transport used and the associated costs.

Table 7: Main Forms of Transport Used by Respondents

Form of Transport	No. of Respondents
Public Transport	15
Public Transport & Car	2
Car	7
Taxis	1
TOTAL	25

Over half of such respondents (n=14) reported spending between €60 and €90 per week on average on weekly transport costs. Indeed, this accounted for a significant proportion of net family income. This was an issue that appeared to be particularly impacting upon lone parents¹⁰. It was notable how many interviewees became shocked as they added up the total cost of their various journeys, and also – perhaps for the first time – recounted the logistics of their various travel experiences.

I swear I have spent so much money on buses and the Luas, I never thought that that would actually be the main cost... I still have to travel to my post office (in north Dublin) from here (the city centre) so I get the bus and then I get the bus back [...] oh God it's €2.60 for me... everything is expensive. (LP+1)

9. See Appendix B for further details.

10. See Appendix C for further details.

Laundry Costs

In some cases, laundry costs were an issue. However, these costs proved a little more difficult to estimate as some respondents had use of laundry facilities on site, others were using the facilities of family and friends, whereas a number were having to use laundrettes and, sometimes, to travel to utilise these services. Reported average weekly laundry costs ranged from an average of €15 per week to €40 per week among lone parents¹¹.

Other Costs

The accrual of considerable call credit costs as a result of ringing round for hotels was highlighted as a potential exceptional cost. Storage costs for possessions did not arise as a major issue, a finding in line with previous research¹². Additionally, a significant minority of those in emergency accommodation made reference to paying towards the costs of such accommodation. Weekly amounts cited were €18, €22, and €29.

Money Management

Making ends meet: In light of changing expenses, money management was a dominant theme to emerge from the respondents' narratives. Indeed, there were frequent references within the narratives to difficulties in making ends meet and in many cases the respondents directly mentioned struggling to get through the week on limited incomes.

It's just hard, you know, as well. You just don't know what tomorrow is going to bring so you are just trying to get through it every day, struggle... we would be constantly borrowing, and then we pay it back so it would still leave us short, it's constantly going into like a conveyor belt of the money, borrowing money that goes back, it's not leaving you with your full amount. (CP+2)

In a few instances, it was only financial support from the Society of St Vincent de Paul that helped people get through the week; the Society had also helped with the costs of children's clothing and footwear.

St Vincent de Paul helps us a lot... probably once a week sometimes, like every second week, they drop up and just give us whatever they can, like, sometimes it's €50 sometimes it's 40. (CP+2)

Borrowing: Running out of money was a frequent occurrence in many cases and in such instances short-term 'survival borrowing' from family or friends was a necessity. Such borrowings could be intermittent or in certain cases, the norm.

Yeah, all the time, I mean like I'm ringing today looking for people to give me a lend... I get paid on Thursday and I do think like where does my money go.... (luckily) I have friends. (LP+3)

Two respondents specifically mentioned borrowing to buy food.

How do you manage in terms of food?

That is the most frustrating, I don't want to talk about that, I have to borrow money, the money's not enough, I have to call on people and say can I borrow three euros, five euros... (LP+4)

Sometimes we borrow 20 euros from another family staying here, until you get your benefit, just to buy food. (CP+2)

A vicious cycle could, however, result from regular borrowing, with the associated repayment leading to the depletion of funds for the coming week necessitating further borrowing on an ongoing basis.

We are borrowing constantly because I get paid and say three to four days later I haven't got a euro left to my name... I then have to borrow and then the following week I'm down again because I have to pay out what I borrowed. (CP+2)

11. See Table 11 in Appendix D for a further breakdown.

12. Walsh, K. and Harvey, B. (2015). Family Experiences of Pathways into Homelessness: The Families' Perspective. Dublin: The Housing Agency. p.31.

6. Financial Aspects: Costs and Money Management

(cont.)

Formal borrowing from credit unions, banks or moneylenders was rare, however, mainly due to widespread financial exclusion¹³ and resistance to taking on further commitments. There were two references to outstanding loans from the credit union (€600; €2,400), three reports of licensed moneylender loans (€300; €1,000 and for an unspecified amount) and one report of an outstanding bank loan (€2,000).

Further indications of such exclusion are evident in responses to the issue of future borrowing. For some, a moneylender is the only borrowing option, whilst others felt unable either to access or use mainstream sources.

Nobody would give us a loan. [CP+2]

Income issues: Another issue that arose in relation to money management related to receipt of income in the form of social welfare payments. In five instances, change of address had resulted in payment delays and as a result, acute financial difficulties. For some, difficulties arose as a result of a change in family composition necessitated by homelessness. In one case, frequent moving from place to place had caused problems whilst in another, it was the initial change of address upon first becoming homeless that had caused difficulty.

Yeah, I had a few problems changing address and then, like letters weren't enough to prove that I was staying in (names establishment), and it was just a bit kind of, they were stopping my money and sending it to different places... now I have it sorted, it is very hard because they just automatically stop your money without you knowing and then you have to ring and find out where it is and it is very complicated... I think they are after stopping me three times. [LP+1]

As a consequence of word of mouth, or more commonly for reasons of convenience, many respondents were still collecting their money from the post office they had used previously, for example when they had dropped their

children off at school. Many respondents did not want the post office currently designated for payment collection to be changed, or had found it had caused difficulty when there was such a change.

To be honest I heard stories myself about that, so I actually didn't go down and say anything to them, because I didn't want to end up stuck so I basically just kept going the way I was... I still collect it (the social welfare payment) from the same post office. [LP+1]

Summary

As demonstrated, life in emergency homeless accommodation had financial implications for the families interviewed. Although most families in such circumstances were not now incurring any housing costs as compared to before and only a minority of those in such accommodation were paying towards it, other costs were combining to leave many in ongoing difficulty, given their relatively low incomes. The main cost issues related to food, transport and laundry, all of which were proving to be more expensive than before. In terms of money management more generally, the main themes that arose here related to income (specifically its inadequacy, and issues around receipt in some instances), and difficulties in making ends meet. As regards the latter, getting through the week was a widespread problem, with many borrowing from family or friends often on a regular basis.

13. Financial exclusion is defined by the European Commission as "a process whereby people encounter difficulties accessing and/or using financial services or products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong". European Commission (2008). See: HYPERLINK "https://scanmail.trustwave.com/?c=6600&d=9d7U2g9tjv8qr5kSkbM xQSUrwcDGrvIDQ7vDzqdh_w&s=342&u=https%3a%2f%2fwww%2ebristol%2eac%2euk%2fmedia-library%2fsites%2fgeography%2fmigrated%2fdocuments%2fpfrc0807%2epdf" <https://www.bristol.ac.uk/media-library/sites/geography/migrated/documents/pfrc0807.pdf>, p9.

7. Resolution and Reflection

Despite the challenging circumstances experienced by these families, their narratives suggest that they were strongly focused on the future. This section explores their hopes for secure housing as well as their concerns over entering the private rented sector.

Four key themes emerged as to what effective resolution to homelessness might look like from the families' perspective.

1. Security
2. Stability
3. Affordability
4. Suitability

Notably, with the exception of affordability (most were not paying any accommodation costs at the time of interview), and exempting those (n=5) who had secured accommodation in the private rented sector or transition accommodation, none of the three remaining features (security, suitability and stability) were present in terms of current living arrangements for the vast majority of the sample, who were predominantly in emergency accommodation (n=41) or roofless (n=2) at the time of interview.

In some cases, these themes were identifiable in responses to what people would like to see happen to resolve their current situation; in others, they could be identified from reflections on past experiences; and, more commonly, such themes were identifiable in responses to new or proposed policy measures, particularly HAP, and in regard to social housing.

Social Housing

Around 1 in 3 (n=14) of those in emergency accommodation made specific reference to social or council housing being their preferred tenure of choice for providing security of tenure for the future. However, there was rarely any sense of people expecting or demanding such housing; the most often repeated term in this regard was 'hope.'

In cases where respondents were more ambivalent about the type of tenure, there was

nonetheless often an expressed preference for social housing, principally for affordability and stability reasons

So I'm hoping to be housed... I think with the social housing that's it, there's no landlords involved and you're back to square one. At least with the social housing it's sort of, in stone, it's yours. And that's it. You know you're not going to be homeless again. (LP+2)

In some instances where people described being focused on social housing, it seemed that on reflection what some were more concerned about was having a secure roof over their head rather than the nature of the associated tenure.

I'd just like to see myself in a house, a home for me and my children, that's all I want... I don't know, I'm really focusing on hopefully get just a corporation house that I can just go live in, you know... I'm just hoping to get a house, you know, but I haven't really thought about it, maybe if it (a private sector-based scheme) was right I probably would. (LP+3)

Privately Rented Housing

On the other hand, there was a considerable amount of negativity towards re-entering the private sector, which is understandable given previous experiences. Indeed, the broader issue of 'power imbalance' was significantly identifiable in the responses of (former) tenants, many felt that their fates would lie in their landlord's hands if they entered back into the private sector.

Many families were just not prepared to countenance the risk of being evicted again. Other families made reference to not wanting to return to a situation where rents could be

7. Resolution and Reflection

(cont.)

increased at the whim of their landlords, and two families, in particular viewed renting privately as living in someone else's home, and it was this feature that they saw as a barrier to longer-term stability.

I don't think I could ever go down that road again because it's an uncertainty, you know, but what we are going through I think I'd be living in fear more so of it happening again. I would be very restless if you know what I mean, because you just don't know with landlords you know, it is their home at the end of the day... there is no security blanket there with you. [CP+2]

Another reason for reluctance to engage with the private sector relates to Rent Supplement, particularly:

- The reluctance of landlords to accept those in receipt of such an allowance.
- Concerns over being unable to afford the rent balance payable.
- The impact on income when in employment.

Well, I have been looking for rent allowance and it is just, I must have sent emails to everybody and nobody is accepting rent allowance. [LP+2]

Previously I was on the rent allowance and it left me in a position where it left me no better off, at one stage I was actually worse off working... it wouldn't be something that would suit me. [LP+4]

Other barriers to privately renting highlighted by respondents (one in each instance) related to a concern of losing one's place on the housing list, accessing accommodation suitable for a large family, and being able to find housing which would be accessible for a person with a disability.

Despite the above concerns, there was a notable cohort of respondents overall (n=18) who were prepared to consider or re-consider the private rented sector if these sorts of concerns were adequately addressed. A common theme here was that given their

current circumstances, many felt they could not afford to be too choosy.

The situation I am in now I would take anything. [CP+2]

I've already applied for all them, for [names housing association], I've applied for HAP, I've applied ... everything, social housing, everything, you name it, my name's down for it. [LP+1]

In terms of the Housing Assistance Payment (HAP) specifically, many respondents appeared to be either unaware or wary about it. Some, however, were being assisted to apply for HAP at the time of interview, and seemed positive about the possibilities it offered, although to date had been unable to secure accommodation through the scheme.

I was speaking to the lady from Focus Ireland, I explained that I'd be happy with a rented accommodation, I'd just be happy with a home. Just somewhere to call home for Christmas for the kids... when I was speaking to the lady, she mentioned the scheme to me, so I've also been looking at that now I have, I've been onto a couple of properties, I've had no luck at the moment. [CP+3]

Indeed, the overwhelming sense from these narratives was that the respondents just wanted a normal type of family life centred around a secure place they could call home.

Summary

Social housing was frequently the preferred choice of tenure, as it was seen as providing security, stability, affordability, and suitability. However, few, if any, respondents appeared to expect this to happen and were more living in hope in this regard. As a consequence, many recognised their limited options, though expressing a preference for social housing, and were (albeit reluctantly) prepared to enter – or more commonly re-enter – the private rented sector providing certain safeguards were in place.

8. Summary

The number of families who presented to Dublin's Pathway to Home Services in August 2015 (n=78) was the largest monthly figure recorded that year. The findings of this study, based on interviews with 48 families, show that this particular cohort has many distinctive features. The majority are headed by a parent or parents in their 30s and 40s, with most citing "Irish" as their nationality either solely or in part (with a notable minority of African origin). Families are mostly reliant on a social welfare payment as their primary source of income and are consequently in receipt of significantly lower levels of income, and at higher risks of poverty, in comparison to the population at large. The majority of children within these families are of school going age, and over 69% are aged nine and below. Around four in ten families contain three or more children.

Homelessness was caused by a combination of factors, the majority of which emanated from within the private rented sector (n=32 or 66%). In around a third of cases (n=16 or 33%), homelessness came about as a consequence of changed circumstances within the family home, including separation, over-crowding and conflict.

Within the private rented sector, the prevalence of significantly lower than average incomes, combined with reliance on the social welfare system and dependence on the private rented sector for the supply of housing meant that the families were almost entirely at the whim of external actors, namely the private rental market and the welfare system. The lack of 'power' identifiable in the responses of (former) tenants contrasted starkly with that of the landlords. The latter effectively appeared to have the power to decide who they would and would not engage with as tenants as evidenced by rent increases and refusals to accept (or effectively evict) those without the means to pay higher rents.

Whatever the cause, inability to secure alternative, affordable accommodation, compounded the problem, and led to some sofa-surfing for varying periods of time and on occasion, sleeping in cars, although

the majority appear to have presented as homeless once such a situation was triggered.

Most families who participated in the study were still in emergency accommodation, some three to four months after having presented as homeless, with a minority having exited or about to exit homelessness. The majority had self-accommodated, but many had encountered issues around availability of accommodation, including reluctance to accommodate homeless families, which had resulted in most now living some distance from their locale, and thereby becoming "disconnected" from family supports, friends and schools.

A minority referred to the positives of emergency accommodation, particularly in terms of location, suitability for families and facilities that were an improvement on previous establishments within which they had stayed. However, positive reports tended to be sporadic, whereas the majority of respondents referred to the negative aspects of emergency accommodation. The downsides related to limited infrastructure (confined living and play space, lack of facilities for cooking and washing) and the social aspects of such accommodation (anti social behaviour, a lack of privacy and freedom, and distance from supports).

Living in emergency accommodation clearly had significant impacts on parents, children and the family unit as a whole. Many respondents noted changes in relation to their children's behaviour, health, development and social interactions. Parents were particularly concerned about the impact of confined living spaces on the development of young children, whereas academic performance and limited social interactions were more concerns in the case of some older children.

There were several references within the narratives which suggested that changed circumstances were also impacting upon the interviewees themselves. Reports related to impacts on employment, wellbeing, health and social interactions. Despite frequent references to stress, fear, uncertainty, guilt

8. Summary

(cont.)

and blame, the respondents were by and large extraordinarily resilient in the face of such difficult living circumstances. Overall, respondents were doing the best they could to feed and support their families and to maintain a sense of normality in their children's lives.

A notable finding was the importance of the support of schools, sometimes in a practical sense, but more commonly in terms of understanding around attendance and lateness. Such support was clearly contributing to helping parents maintain at least some sense of routine in their children's lives, with the importance assigned to their children's continued schooling being a notable feature of the interviews. Most respondents had informed the relevant schools about their changed circumstances, but a minority had not for fear of embarrassment or bullying.

A common theme – associated both with unsuitable living conditions and considerable travel – was increased costs of living, an issue that appeared to be particularly impacting upon those parenting alone. A lack of storage and cooking facilities combined to leave many families dependent on fast or convenience foods, frequent repurchasing of food and eating out. Travel costs were also much higher now than before for many, given increased distances from schools and wider family. Laundry costs could also be an issue where there was little or no family support to call upon in this regard. Indeed, these costs were combining to leave many in ongoing difficulty, given relatively low incomes. As demonstrated getting through the week was a widespread problem, with many having to borrow from family or friends often on a regular basis.

As regards potential resolution to homelessness, four key themes emerged as to what this might look like from the families' perspective. These themes may be categorised as follows: security; stability; affordability; and suitability. Many respondents expressed a preference for social housing but also recognised their limited options, and were (albeit reluctantly) prepared to enter – or more commonly re-enter – the private rented sector providing certain safeguards around these

four things were in place. Some, however, scarred by previous experience, were notably against making a move back to the private rented sector.

In conclusion, this cohort of families, though clearly unhappy with – and worried about – the impacts of their living circumstances, are also fearful of returning to a housing situation where they would again face the very real fear (and potential re-experience) of eviction and all that goes with it, and/or ongoing difficulties in affording housing and other essential costs on limited incomes. What unites respondents perhaps more than anything else is their wish to live a normal, family life in a place – and within a locale – that they can call 'home'.

9. Appendices

Appendix A: School Commutes

As previously discussed, the location of emergency type accommodation was a major issue for a majority of respondents in such accommodation. Increased distance from schools was a particular issue for the respondents given that the majority of children are of school going age. Table 8 details the onerous school commutes that were referenced by 10 respondents.

Table 8: Commutes from Emergency Accommodation to Children's Schools

Commute	Respondents (n=10)
Dublin 6 to North County Dublin	1
City Centre to Lucan	2
Dublin 6 to South County Dublin	1
Dublin 6 to Dublin 15	1
City Centre to Dublin 15	1
Dublin 18 to Dublin 9	1
Co. Kildare to Dublin 15	1
Co. Kildare to Dublin 1	1
County Wicklow to North County Dublin. (NB – this entails around four hours travel time per day).	1

9. Appendices

(cont.)

Appendix B: Food Costs

Average food costs rose from an average of €15 per day among lone parents with one child (n=9), to €20 per day among lone parents with two children (n=7), and again to €25 per day among lone parents with three children (n=4), and finally to €34 per day among lone parents with four children (n=2).

In each instance, these average costs match or exceed even the upper limits of the minimum essential (nutritional) budget comparator for each (urban) household type as calculated by the Vincentian Partnership for Social Justice (VPSJ)¹⁴. However, as previously mentioned, the foods that these amounts purchased in terms of these respondents were rarely healthy.

Table 9: Average Daily Food Costs – Lone Parents

Family Composition: No. of Children	Average Cost (per day)(n=22)	VPSJ Budget Standard (per day- urban)
1 Child	€15.00	Minimum – €8.20 Maximum – €11.70
2 Children	€20.00	Minimum – €11.50 Maximum – €18.50
3 Children	€25.00	Minimum – €15.80 Maximum – €25.40
4 Children	€34.00	Minimum – €20.10 Maximum – €32.20

14. The minimum VPSJ figure in the Table is based on the child/children being of pre-school age, whereas the maximum figure relates to the child/children being of secondary school age. See: <http://budgeting.ie/urban-budgets/urban-expenditure-budgets>

Appendix C: Transport Costs

The lowest Minimum Essential Standard of Living (MESL) weekly transport cost for a lone parent is €27.50¹⁵ (with one pre-school child), and the highest is €38.02 (with four children at secondary school). In comparison, travel costs among lone parents in the sample (n=17) ranged from €10 per week to €90 per week with an average (median) of €53 per week which is well beyond the MESL range.

In terms of couples with children, the lowest MESL weekly essential transport cost for a couple is €55.00 (with one pre-school child), and the highest is €65.52¹⁶ (with four children at secondary school). By way of comparison, reported travel costs among couples in the sample (n=10) ranged from €25 per week to €149.50 per week with an average (median) of €61.25 per week, which is in the middle of the MESL range. Taken together, these indicative costs suggest travel costs to be a particular issue for lone parent families in emergency homeless accommodation.

15. VPSJ (2015) Weekly MESL Expenditure Budgets <https://www.budgeting.ie/urban-budgets/2015/10/13/2015-weekly-mesl-expenditure-budgets/>

16. VPSJ (2015) (ibid)

9. Appendices

(cont.)

Appendix D: Laundry Costs

As with food costs, the data presented below relate solely to lone parents in the sample, as again these respondents (n=19) provided more reliable estimates. Reported average weekly laundry costs rose from an average of €15 per week among lone parents with one child (n=7) and two children (n=5), to €19.00 per week among lone parents with three children (n=6), and again to €40 per week for a lone parent with four children.

Table 10: Average Weekly Laundry Costs – Lone Parents

Family Composition: No. of Children	Average Laundry Costs (per week) (n=19)
1 Child	€15.00
2 Children	€15.00
3 Children	€19.00
4 Children	€40.00



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