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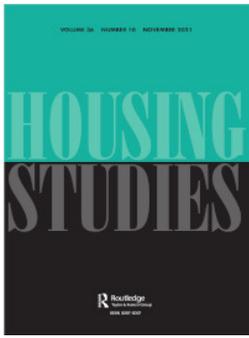
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Responding to housing precarity: the coping strategies of generation rent

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ABSTRACT

Across advanced economies, a new generation of renters are confronting a suite of social and economic precarities with respect to housing, employment and welfare. Unaffordable rents, insecure tenancies and poor-quality accommodation are emblematic of these contemporary insecurities. However, the experiences of such renters and their responses to housing hardships remain under-explored in the Generation Rent literature. Drawing on a qualitative study (n=28) of renters from Dublin (Ireland), this paper examines the ways people develop coping strategies to respond to their housing difficulties, or at least minimise their adverse effects. The analysis shows that young renters are far from passive victims. Even though they faced significant pressures regarding housing affordability, security, quality and access, they worked hard to maintain their homes. The findings illustrate how people respond to difficult housing circumstances by adopting a range of expenditure, employment and housing-related responses. It also shows how such experiences impact upon social identity, family relations and psycho-social health.

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Introduction

Following the 2008 financial crisis, homeownership rates have fallen across many advanced economies as younger households are increasingly pushed to the private rental sector (Kemp, 2015). This trend reflects the emergence of '*Generation Rent*', a term that captures a range of inequalities in housing, employment and welfare among renters. In Ireland, the focus of this paper, the share of private renters increased from 11% to 18% of households between 2006 and 2016 (CSO, 2017), with a marked increase in renting families whose needs are substantially different from traditional renting groups. A variety of political, economic and societal factors have contributed to this shift (Sirr, 2014). Restricted mortgage credit and weak housing supply have fuelled rebounding property values following the last economic crash. Austerity budgets and restricted capital spending have limited new social

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housing construction. Social housing need has been deflected into the private rental sector through subsidised rents; a major demand-side incentive for landlords. Changing investment practices have seen institutional investors acquire vast portfolios of property assets within rental markets, often at considerable return (Waldron, 2018). Such transformations have resulted in surging rental demand, rapidly inflating rents and new crises of rental affordability and accessibility.

Indeed, a considerable literature has emerged in the last decade on the changed housing aspirations and expectations of young people and their experiences of navigating the private rental sector (Soaita et al., 2020, Preece et al., 2020). Research has focused on the precarities experienced by low-income renters and their struggles with housing affordability, accessibility, quality and security (Smith et al., 2014). Such households often endure considerable cutbacks to their material comfort to prioritise rent payments, which can impact upon their well-being. The quality of rental accommodation is often poorer than other tenures, and renters regularly report poor maintenance, inadequate ventilation, damp and infestations, with predictable health consequences (Baker et al., 2016). The private rental sector is also defined by an inherent power imbalance between the rights of tenants and the interests of landlords (Byrne and McArdle, 2020). Weaker tenant protections, a culture of landlord non-compliance and a lack of enforcement of rent regulations shape this landscape of renting precariousness (Chisholm et al., 2020).

However, while the challenges faced by young people in the private rental sector are increasingly understood (Ronald, 2018, Preece et al., 2020), few have considered the resilience of such renters in navigating the private market, the coping strategies they develop to manage their circumstances, and the impacts of such strategies on their well-being (McKee et al., 2020, Cole et al., 2016). It remains quite unclear how such vulnerable renters might respond to experiences of rental unaffordability, insecurity and poor quality, or plan for their family's well-being in challenging housing circumstances. This is surprising considering how prevalent the concept of resilience has become within housing research, and urban studies more generally, and how it has been applied to understand how cities and individuals can adjust to cope with crisis (Scott and Gkartziros, 2014, Porter et al., 2018). Resilience thinking might provide an important framework for understanding how individuals respond to housing-induced precarities (McKee et al., 2017). Indeed, the concept of resilience has been considered as the *'flip-side'* of vulnerability, suggesting that notions of resilience and vulnerability can be viewed as opposite ends of a spectrum (Pendall et al., 2012). Yet, researchers should be cautious of viewing resilience in an overly positive light, as it may conceal the true costs of coping with crisis (Heltberg et al., 2013).

This paper's contribution is to address this knowledge deficit regarding the coping strategies of renters, how they manage their experiences of housing precarity and with what consequences for their lives. Using the case of Ireland, the paper develops a typology of coping strategies that renters have developed to address challenges regarding rental affordability, quality, accessibility and security. Five broad strategies are identified involving portraying oneself as the 'ideal tenant' to appeal to landlords; sharing accommodation with others to minimise costs and influence the choice of housemates; expenditure minimisation and income maximisation strategies; drawing

on the wider resources of friends, family and welfare benefits; and finally, strategies of agitation to assert tenants' rights and fair treatment. Each of these strategies will be discussed in turn.

Ireland is a revealing case for analysis, considering the rapid expansion in the rental market, the scale of the affordability crisis (Waldron, 2021) and the long-standing issues regarding tenure security, landlord relations and housing quality (Sirr, 2014). However, with the growth of the private rental sector internationally, and wider trends toward rental sector deregulation, the findings will have relevance in other international contexts. Indeed, improving understanding of renters' experiences of housing precarity, and how they respond, is an exceptionally important research and policy matter in many jurisdictions (Fuster et al., 2019, Hulse et al., 2019). The research is operationalised through 28 interviews with renters from Dublin's inner-city, suburbs and commuter belt. The next section situates the research within the relevant literature before the methodological approach is outlined. The results section is followed by some broad conclusions regarding the research findings and their implications for literature and policy.

Generation rent, housing precarity and coping with crisis

In the decade following the financial crisis, a shift has occurred in the tenure patterns of many advanced economies. Between 2008 and 2018, homeownership rates in the UK, US, Ireland, Spain, and Australia declined between -3.1% and -7.3% (EMF, 2020). In these countries, homeownership was traditionally equated with upward social mobility and was supported by political institutions as a source of economic growth and as a welfare pillar (Ronald et al., 2017). However, the 2008 financial crisis halted this asset-based model of welfare. Reckless mortgage lending fuelled an unsustainable house price bubble that pushed ownership beyond the reach of many, while innovations like 'buy-to-let' loans attracted a new wave of investors to the rental market (Aalbers et al., 2020). New lending restrictions introduced after the crash limited access to homeownership to all but those on the highest incomes. Young people were increasingly pushed to the rental sector, as they struggled with wider economic inequalities regarding employment and incomes (Fuster et al., 2019). New investment dynamics saw the aggressive entry of investors into rental housing (Waldron, 2018), who could acquire cheap portfolios of distressed property assets and redeploy these within the rental sector (Wijburg et al., 2018). Such investors were often incentivised by liberalised rent regulations and diminished investment in social housing (Scanlon, 2017). Indeed, public authorities have increasingly looked to subsidise private rents as a means of addressing social housing need, representing a massive demand-side subsidy to landlords (Housing Europe, 2017).

The term 'Generation Rent' was first coined in a report for the Halifax Building Society (UK) in 2011 to describe these changing market conditions for first-time buyers (Insley, 2011). It found that 35% of 20–45-year-olds could be defined as 'Generation Rent,' a group with little prospect of owning their home in five years. Since then, a considerable academic literature has examined the full range of housing, employment and welfare inequalities affecting renters (Cole et al., 2016, Soaita et al., 2020). While much of this work initially focused on the experiences of young

renters (McKee, 2012), more recently it has recognised that middle-aged and elderly renters also experience significant vulnerabilities (McKee et al., 2019, Morris, 2013). Furthermore, while the vulnerabilities of low-income renters have been extensively researched, increasingly middle-income groups are struggling in a new landscape of renting precariousness. Waldron (2021) demonstrates how the fastest growing renting sub-groups in Ireland are middle-income, professional workers and married couples with children, who are far from immune from difficulties with making rent payments and the uncertainty of short-term leases. Many contend with diminished aspirations for homeownership, particularly where inter-generational financial support may be unavailable (Morris et al., 2017).

Diminished access to ownership and social housing means that private renting is often the last housing option for many. However, accessing affordable, quality accommodation can be challenging, particularly in tight housing markets where landlords can ‘cherry pick’ the most desirable tenants. Research points to landlords’ discriminatory practices and opaque tenant selection processes, which particularly affect migrants and students (Lombard, 2021, Soaita et al., 2020). Aside from the stress of finding a property, tenants often must engage in performative ‘casting calls’, emphasising their desirability for landlords (McKee et al., 2020). Even once a property is secured, the affordability of rent is often a significant challenge. Market-led rent setting, inadequate rent controls and demand-supply imbalances have fuelled rapidly inflating rents, impacting lower income households in particular (Dewilde, 2018). Considerable research documents the impacts of unaffordable rents both financially and emotionally. This can entail dramatically reduced household consumption and restricted quality of life, or the use of additional borrowing to make rent payments (Smith et al., 2014). Affordability problems can lead to undesired sharing and overcrowding, resulting in a lack of personal space and privacy. At worst, unaffordable accommodation can result in economic evictions and homelessness, which is particularly devastating for families with children (Desmond et al., 2013).

Such insecure renting arrangements can profoundly impact people’s quality of life and mental health (Mason et al., 2013). In liberalised housing regimes, landlords typically enjoy few restrictions on rent setting, limited duration contracts and considerable property rights over their assets. For example, in the UK and Ireland landlords can avail of ‘no fault evictions’ where a tenancy may be ended without grounds in the first six months, or for reasons related to the sale of a property, refurbishment or if the property is required for personal use. Permissive rent regulations and weak enforcement reinforce a culture of non-compliance, sometimes resulting in illegal rent increases or evictions. Issues of poor quality are commonplace, particularly regarding infestations, damp and mould, broken appliances, poor insulation or inefficient heating (Fields, 2017). Landlords’ unwillingness to engage in maintenance is a particular grievance, with impacts on tenants’ physical and mental health (Baker et al., 2016). Tenants often fear making complaints due to rent reprisals, the termination of a tenancy and the stress of finding another home (Chisholm et al., 2020).

While renters’ experiences of housing precarity are increasingly understood, there has been less focus on how they have responded to such challenges and the coping

strategies they employ (Teixeira, 2014). This is a surprising omission, considering the rapid ascent of the concept of resilience in recent years, particularly regarding how cities and regions can manage adverse economic shocks (Davoudi, 2012, MacKinnon and Derickson, 2013). Broadly, resilience thinking examines dynamics of change within complex systems, organisations and communities to describe the ability of such entities to absorb or adapt to exogenous shocks. However, despite the increasing prevalence of the concept of resilience, it has been infrequently applied to personal financial management or individual economic circumstances (Wallace et al., 2014, Hall, 2016). Where resilience has been applied at the household level, it is generally conceived as the responses of individuals when faced with various risk factors associated with financial and social exclusion and how they manage to negotiate such conditions rather than being overcome by them (Batty and Cole, 2010).

As such, resilience has largely been viewed positively as an agency-centred and dynamic concept that captures an individual's ability to withstand repeated setbacks and the capacity to utilise problems as an impetus for positive change (Davidson, 2009, Canvin et al., 2009). However, critical interpretations emphasise that resilience often has concealed costs that can mask the true burden of coping with crisis, particularly for more vulnerable households with insufficient work, income, savings and assets (Harrison, 2013, Heltberg et al., 2013). MacKinnon and Derickson (2013) contend that overly positive considerations of resilience are often couched in neo-classical economic interpretations, which emphasise neoliberalising tendencies such as self-reliance, minimal social safety nets and the returning of systems to their equilibrium states. Over emphasis on resilience can mask the structural or systemic factors creating vulnerability, thereby depoliticising and normalising crisis. This can place the burden of adapting to crisis on individuals, while closing political debate on the wider causes of vulnerability and the desirability of change (Evans, 2011).

While the resilience of renters in managing their housing circumstances is under-examined, some recent work suggests a variety of potential coping strategies. McKee et al (2020) note how renters can rely on informal subletting to minimise rent costs, while others engage in sofa-surfing with friends and relatives. Such '*doubling up*' is a common strategy among migrants, who may be willing to trade quality and privacy for lower rental costs (Teixeira, 2014). Some renters rely on financial support from friends or family to help with rent payments during particularly difficult times. Others might play the role of the '*ideal tenant*,' emphasising their employment security or responsibility, to landlords or letting agents. While tenants may access rent subsidies or State benefits to manage their housing situation, landlords often discriminate against such renters, thereby perpetuating processes of economic and social marginalisation (Cole et al., 2016). Indeed, the coping strategies of renters are unlikely to be without negative consequences and may result in additional mental stress and anxiety, exhaustion from over-working, as well as tensions with family members regarding borrowings. Illegal subletting might expose tenants to sudden eviction, while the absence of a formal tenancy might exclude vulnerable tenants from accessing social benefits. Some tenants may only be able to keep paying rent by placing themselves under extreme financial and health pressures.

To explore these issues, this research adopts a qualitative approach to investigate renters' experiences of navigating the Irish rental market. Respondents were asked

to reflect on their experiences of affordability, quality, security and access, how they respond to such issues and plan for their well-being in challenging housing circumstances. The research captures the impacts of housing precarity in the rental sector in a more comprehensive way that corresponds more closely to households' lived experiences. The paper identifies a typology of renters' responses to manage their housing circumstances and more accurately identifies the sacrifices renters make to maintain their homes. The next section briefly elaborates on the methodological approach before the discussing its application in the results section.

Case selection and methodology

The policy context behind Generation Rent in Ireland, and the political-economic factors shaping its growth, have been comprehensively addressed elsewhere (Sirr, 2014, Waldron, 2021). Rather than repeat this analysis, this section discusses the growth of the rental sector in Dublin, with a view to justifying the selection of specific neighbourhoods for sampling prospective interviewees. According to Census 2016, there were 326,510 private renting households in Ireland and the geography of the rental sector is heavily skewed toward the major urban centres. Indeed, Dublin and its commuter belt account for 46% of all renting households in the State. While the national homeownership rate fell from 77% to 68% between 2002 and 2016, the rate of decline is much greater in Dublin (60%) and particularly amongst the under 35 age cohort, where just 22% own their homes (CSO, 2021b). Concomitantly, some 60% of under 35s in Dublin are renters and the proportion is rising. Even within the city region, there is a clear spatial pattern to the rental market, with distinct concentrations found within the historic inner core, the western suburbs and major commuter towns, where more than 40% of households are private renters (Figure 1). Waldron (2021) identifies that the growth in the rental sector is increasingly taking place in the western suburbs as families are displaced from the inner-city core by high rents and an absence of family sized rental units. The growth of Generation Rent is not only bound up in wider economic inequalities, but also in spatial processes of urban change and displacement (Hulse et al., 2019).

Dublin is in the grip of a severe housing crisis that has been driven by a demand-supply imbalance in the provision of affordable rental housing. Rental demand has remained strong owing to macro-economic growth, inward migration and declining household sizes. However, annual housing output has remained weak since the global financial crisis, declining from 93,000 units in 2006 to just 8,300 units in 2013 (Housing Agency, 2017). High construction costs and developer margins, development finance barriers and inflated land values have contributed to a viability problem in apartment development in particular (SCSI, 2017). This demand-supply imbalance has fuelled an affordability crisis which has seen average Dublin rents increase by 49% between 2014 and 2020 (€1,057 to €1,574) while average earnings have increased by just 9% (€44,829 to €48,946) (CSO, 2021a). Such increases have resulted in a pernicious affordability crisis where 36% of renters struggle to make ends meet and 38% find their rental costs to be a heavy burden (Waldron, 2021).

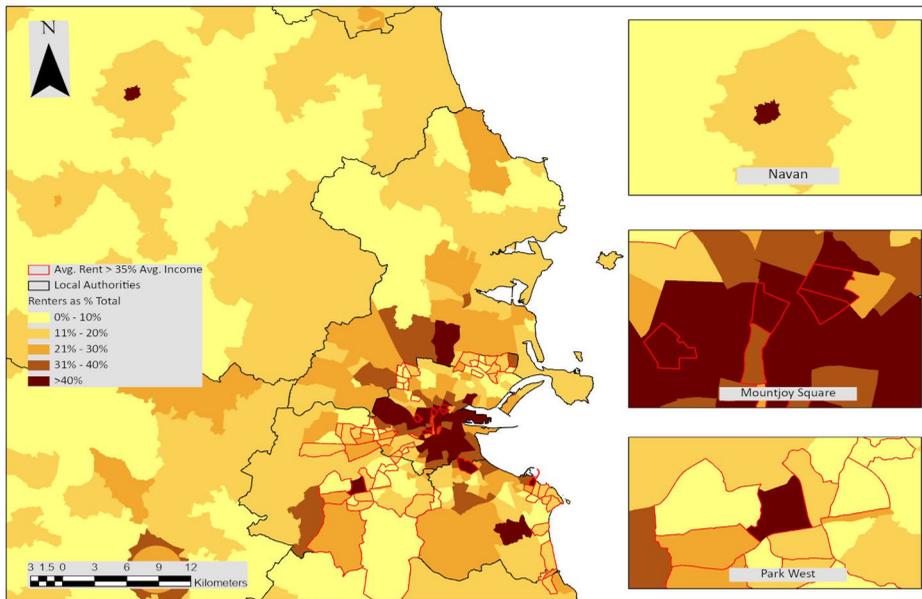


Figure 1. Total private renters as a share of total households, Dublin and case study locations (2016). Source: (CSO, 2017)

There is a clear geography to the affordability challenges within Dublin's rental market (Figure 1). Rents within gentrifying neighbourhoods in the city's traditional renting core, like the historic Mountjoy Square, have jumped by 71% between 2014 and 2020, largely driven by its proximity to the Irish Financial Services Centre in Dublin's docklands (RTB, 2020a). As the demand-supply imbalance has deflected population to the western suburbs and commuter belt, so have rents risen in these locations. Indeed, Park West is a western suburb composed of large modern apartment blocks and housing estates largely built during the building boom of the 2000s. The population is composed of middle-class households and a large proportion of families, and over 40% of households are renters. Average rents have risen by 46% since 2014. Even distant commuter towns, which traditionally would have been homeowner enclaves, have witnessed dramatic increases in their renting population. Navan is a commuter town 55km west of Dublin, where the number of renting households has increased by 164% between 2006 and 2016 (873 to 2,304). This demand spike has fuelled substantial rent inflation, where average rents have jumped by 70% since 2014.

Taken together, these three cases demonstrate high concentrations of renting households (*i.e.* >40% of total households) and have experienced exceptional rent inflation. To identify a target population of renters for interview, a number of steps were taken. Firstly, the locations of residential buildings in each neighbourhood were mapped using a shapefile provided by Ordnance Survey Ireland. Secondly, a random sample of 200 households was extracted from this shapefile for each area and residents were approached to participate in an interview regarding their renting experiences. Thirdly, participants were contacted through a letter drop to their household that explained how the interview data would be treated in the strictest

confidence. Fourthly, all interviews were conducted online and a transcript was subjected to detailed thematic analysis using NVIVO software. Respondents were asked questions about their renting history, their experiences of issues regarding rental affordability, accessibility, security and quality, as well as their reflections on how they managed such issues and with what consequences for their lives. Interviews were conducted between August 2020 and January 2021 and the duration ranged from 37 minutes to 1 hour and 38 minutes.

Responses were forthcoming from 28 interview participants: 10 from Mountjoy Square, 8 from Park West and 10 from Navan. Interviews were conducted until data saturation was reached and the sample size compares favourably to other qualitative studies of renters' experiences (Byrne and McArdle, 2020, Fuster et al., 2019). The dataset was evenly balanced both in terms of gender and nationality, with 50% of participants being non-Irish. By household type, 25% of respondents were singles, while 21% were couples without children. Eleven percent of respondents had children, while 29% were from households of non-related persons. Most respondents resided in apartments (71%) rather than houses, which reflects the composition of the inner-city and suburban neighbourhoods. Over half of respondents (57%) rented directly from their landlord, while 32% rented through a third-party agency, and 11% rented from an institutional landlord. Some 43% of respondents had lived at their current property for over three years, while just 25% were in the first year of their lease. The rents paid by participants ranged from €700 for a one-bedroom apartment in Navan to €2,600 for a four-bedroom house share in Mountjoy Square.

The coping strategies of generation rent

While many participants were satisfied with their current rental arrangements, all could reflect on negative experiences of housing precarity within the Irish rental sector. Affordability challenges were pervasive, as 75% of participants spent *'about'* or *'more than one-third'* of their income on rent, while 68% indicated their rent was a *'heavy burden'* or *'something of a burden.'* Many respondents expressed frustrations with poor landlord maintenance and pointed to issues of poor-quality, involving mould, insufficient heating and storage. Many felt that weak tenant protections encouraged a culture of landlord non-compliance with rent regulations, which negated their ability to enjoy their homes. However, reflecting research on the households' resilience in the face of financial adversity (Hall, 2016, Nettleton and Burrows, 2001), the data revealed that renters were far from passive victims and engaged five broad coping strategies to address their challenges. These are identified in [Table 1](#) and discussed in detail below.

Performance of the ideal tenant

Recognising the difficulty of securing affordable housing in Dublin, respondents discussed the need to perform as the *'Ideal Tenant'* and to align themselves to landlords' highly selective criteria. Echoing McKee et al's (2020) findings, this involved emphasising one's income and employment security to ensure rent payments

Table 1. Typology of coping strategies identified amongst generation rent.

Strategy	Mechanism
1) Performance of Ideal Tenant	a) Emphasise desirability. b) Minimise complaints. c) Negotiate reasonably.
2) Sharing Accommodation	d) Reduce costs. e) Control lease.
3) Expenditure & Income	f) Remain in place. g) Enhance income/ restrict consumption.
4) Draw on Wider Resources	h) Borrowing/ Parental support. i) State benefits.
5) Agitate	j) Complain to landlord. k) Document grievances. l) Regulatory agencies.

could be met, as well as projecting a ‘*responsible*’ nature to reassure landlords their assets would be maintained. Some allowed additional access to landlords to conduct spot checks, while others took responsibility for the property’s management. Tenants recognised that landlords favour middle-class, working professionals who could maintain long-leases and would minimise maintenance requests. Others recognised that landlords discriminated against certain groups, notably migrants, students and welfare recipients, which advantaged young working professionals. Some sought to enhance their sense of security in their tenancies by building personal relationships with landlords, thereby generating a sense of mutual trust which meant they felt more comfortable in broaching requests for maintenance or rent forbearance during periods of economic hardship. In developing such social relations, tenants sometimes remained with their landlords for long periods (*e.g. 11 years in one case*) which contributed to their overall sense of resilience and well-being.

“...(landlords) are only delighted to get me because (1) I’m a civil servant, (2) I come across as a respectable person, (3) I’ve excellent references, (4) I don’t have children.” (Elaine, Single, Commuter Belt)

“I’m Irish, I’m from Dublin. I have a certain kind of job....when I’m going into viewing that might be appealing to an estate agent and that’s so wrong!! (Emma, House Share, Inner City)

“I’ve known (landlord) for so many years. We give each other gifts at Christmas. He knows my mom....I can rely on him with anything...” (Milena, Couple, Inner City)

Similar to Byrne and McArdle (2020), some respondents performed the role of the ‘Ideal Tenant’ by minimising their complaints regarding rent or maintenance requests. For some, this response was borne out of a fear of landlord recrimination for raising complaints, which some feared could result in the end of their tenancy or higher rents, as landlords might seek to offset higher maintenance costs. Many participants stated they only contacted landlords regarding major repairs, like leaks or structural damage, which meant they often took on the responsibility and cost of regular maintenance. Others endured issues of poor quality, like inefficient heating or mould, to avoid raising the ire of landlords and potential rent reprisals. Elaine described her experience of a rat infestation in a previous apartment, which resulted from a degraded wall. While she informed her landlord on that occasion, she felt it was commonplace for renters to under-report maintenance issues over fear of

rent reprisals. Indeed, some participants had experienced eviction from raising maintenance requests. For example, when Tobias complained about a leak in his apartment, his letting agency firstly sought to raise his rent, and then ended his tenancy for the renovation work to take place. Tobias noted that when the property was re-let on the market, the rent had been raised by 50%. For some, part of the strategy to appear as the ‘ideal tenant’ was to maintain positive landlord relationships by minimising maintenance requests. However, for others, such non-reporting was clearly part of a more pragmatic concern to avoid landlord retaliation, which reveals the limited agency of renters in exercising control over their tenancies and their dependency on their landlord’s good will.

“...we don’t hassle him, we wouldn’t be ringing him saying you need to do this and that unless there’s something seriously wrong...we’re as good to him as he is good to us” (Deirdre, House Share, Commuter Belt)

“... it’s part and parcel of renting. You’d nearly put up with it (infestation) because you’re afraid of the landlord putting up your rent or putting you out...because he can get anybody in just as quick...” (Elaine, Single, Commuter Belt)

“A leak develops....it started to develop rot....we have to move out so they can renovate.... we were paying €1,050... we saw it advertised and it was €1,550” (Tobias, Couple, Suburban)

Certain respondents sought to take control of their housing situations and enhance their agency by negotiating with their landlords over rent commitments and home-making activities. While some discussed fears of how such requests might antagonise their landlord, potentially leading to the end of their tenancy, others discussed examples of successful negotiation. Contrary to recent work on renters’ vulnerabilities during the Covid-19 pandemic (Horne et al., 2020), Aaron outlined how he negotiated a three month rent free period with his landlord, after he and his housemates were impacted by temporary unemployment. Others pointed to their landlords’ understanding when they were faced with significant bills, for example high heating costs in winter, which sometimes necessitated temporary rent reductions. In some cases, landlords would accede to requests for rent deferrals, emphasising the importance of developing good social relations between lessor and lessee. Existing literature often reports tenants’ frustrations in engaging in homemaking activities and their ability to personalise space (Bate, 2021). While such frustrations were echoed among interviewees, there were also many examples of agreements between tenants and landlords to make alterations to paint rooms, to change furniture and other forms of decoration. While tenants sometimes paid for these alterations themselves, and changes had to be in keeping with the landlord’s tastes, such personalisation enhanced tenants’ sense of emotional resilience and feelings of security, as they felt they could enjoy the property as their home to a greater extent.

“...our landlord in fairness was very decent... May, June and July, given that her mortgage was being pulled that she would give us a rent-free period.” (Aaronn, House Share, Navan)

“I feel it’s my home.... Bought some bookshelves and then I kind of made some holes for flowers to hang, though we asked if we could and that wasn’t a problem.” (Karolina, Couple, Inner City).

Sharing accommodation

Sharing accommodation was a coping strategy for 13 of the 28 interviewees and was more prevalent among younger, working professionals, students and inner-city residents. All sharers were aged between their mid-20s and early 30’s, while 40% were migrants. Similar to Hulse et al (2019), sharing was valued as a means of accessing high-cost central locations, which otherwise would have been unaffordable. Indeed, sharing dramatically enhanced the financial resilience of many respondents, as 11 of the 13 sharers spent ‘*about one-third*’ or ‘*less than one-third*’ of their monthly income on rent. Only one sharer considered their rent a ‘*heavy burden*’; a migrant student who was not working due to educational commitments. However, all tenants recognised that sharing involved considerable risks and downsides (Cole et al., 2016). Where landlords sought to maximise rental income, they could subdivide rooms or inappropriately convert living spaces into additional bedrooms, resulting in overcrowding. Sharing bedrooms resulted in a lack of privacy that impacted upon mental health, particularly as respondents tried to work or study from home. Overcrowding placed additional demands on appliances and storage space, with some participants storing belongings outside of the home. Tensions arose regarding maintenance and the use of appliances in cramped conditions, which negatively impacted tenants’ well-being. As such, sharing was viewed as temporary arrangement rather than a long-term, proactive choice, and all respondents indicated a preference to rent individually or with their partner.

“... to change a living room into a bedroom for the sake of an extra €500 a month... Putting six people in and there’s just no way you have quality to live... We definitely struggled with storage ... I leave a lot of stuff in my car.” (Margaret, House Share, Inner City)

“...I’m kind of like I need my space... there will be times I would like to be alone, and I can’t do anything about it.” (Debare, House Share, Suburbs)

While literature discusses how sharing can be a choice for young people looking for sociability within ‘*lifestyle communities*’ (Heath and Kenyon, 2001), the data shows it was also viewed as a means of exerting control around whom they shared their properties with, thereby enhancing their sense of agency over their homes. Respondents distinguished between their experiences of the benefits of sharing with friends and other like-minded people, and the perceived negatives of forced sharing with strangers for reasons of financial necessity. Respondents valued the benefits of good group dynamics in sharing homes with friends and described how leases might be controlled by friends moving in and out through informal sub-leasing arrangements. Departing tenants might offer their room to friends looking for accommodation or informally recommend friends to the other sitting flatmates. As such, properties and rooms might be informally shared between wider groups of friends over many years, sometimes without the landlords being made aware of such changes.

This is also a way of mitigating the uncertainty of sharing with strangers, where one might have to adapt behaviours and schedules to facilitate others. Indeed, some found sharing with strangers to be an isolating experience, where group dynamics can lead to exclusion and non-communication between housemates. Some commented on the absurdity of the sharing process, where one must decide whether to live with a group of strangers and adapt to their routines after just a short viewing, highlighting the lack of options that many felt in the rental market.

“...It’s one of those houses that’s passed like word of mouth... like friends of friends... there’s been some connection between a similar group of people, probably since about 2015... if you go with [rental website] you might live with anyone...like with friends of friends, hopefully you’ll get along” (Emma, House Share, Inner City)

“...the fear when you’re moving in with people that you don’t know... You feel like you’re encroaching on their space... you’ve only met them for maybe 10 or 20 minutes and then you’re moving in your whole life with them.” (Aoife, House Share, Suburbs)

Literature points to the socialisation benefits from sharing accommodation for certain subgroups, like students and migrants. New migrants might share with others from their own community, helping them find their bearings in an unfamiliar city (Teixeira, 2014). Students and young people might find security in sharing with others transitioning into young adulthood and the responsibilities of living outside the parental home (Hoolachan et al., 2017). The ability to exert agency in choosing housemates contributes to renters’ sense of well-being and security. However, the interview data also highlights how the benefits of sharing were viewed as time limited. Sharing is an acceptable strategy when one is in their 20s and early 30s, but less desirable beyond this. All renters aspired to homeownership, but recognised the barriers of high house prices, restricted credit and weak supply. The sharing strategy led some participants to feeling ‘*stuck*,’ where they could not risk leaving their affordable house shares but also could not afford their own individual rentals, leading some to struggle with a sense of diminished independence.

“...it has a time limit... We started living together when we were 23... I’m 28 now... I don’t know if I want to live with friends for the next 10 years.” (Margaret, House Share, Inner City)

“I’ve been stuck. I would have gone either to move in with my girlfriend or put a down payment for a house... those options was pretty much discouraging.” (David, House Share, Inner City)

Expenditure minimisation and income maximisation

While feelings of being stuck was a negative experience for some, for others the decision to ‘*remain in place*’ was conscious strategy, particularly were tenants felt their rent was affordable. In the quote above, David reflected on his desire to access ownership, but also acknowledged his “*privileged position*” in his current house share with a favourable rent of €650 per month. However, for others the decision to remain in place was an expression of their lack of other options and their inability to find cheaper units in more favourable locations. Many who adopted to ‘*remain*

in place’ reported themselves as lucky to have their accommodation. However, some respondents acknowledged the ‘*remain in place*’ strategy had drawbacks, particularly where a sense of ‘*loss aversion*’ made them less willing to seek out better renting opportunities over the fear of losing their current tenancy. Michelle discussed her housemate’s reluctance to take a risk in changing careers due to fears it might destabilise her current rental situation if she struggled with payments.

“I can’t move at the moment anywhere else...I don’t mind that, but on the other hand I don’t want to stay in the city centre for another 10 years.” (Milena, Couple, Inner City)

“We’ve got one girl in the house who’s unhappy with her job, but she can’t take a leap of faith because who’s going to pay the rent?” (Margaret, House Share, Inner City)

Similar to the coping strategies of overly-indebted mortgagors (Nettleton and Burrows, 2001, Hall, 2016), the interviewees identified expenditure minimisation as the primary mechanism to enhance their financial resilience and ensure their rent was covered before other household needs. Respondents recognised the burden of expenses varied throughout the year (*e.g. winter heat bills*), while other months were difficult when multiple expenses arrived simultaneously, requiring tenants to juggle bills or ask landlords for a rent deferral. Some discussed the stresses of the constant mental accounting they engaged in to ensure immediate priorities, like rent, heat, electricity and food, were addressed. The first items cut from their budget were socialising and luxury spending, like holidays, which restricted renter’s participation in everyday social life. Economic interpretations of self-reliance often resulted in diminished material comfort and poorer quality of life, as respondents sought to cut incidental costs from their budgets. Some cutbacks resulted in even more penal sacrifices, where participants stopped saving or investing in pension plans, potentially exposing them to shortfalls in welfare cover. Pension provisioning among Generation Rent, and the costs of covering rent into old age, is an emerging concern in Ireland (Byrne, 2020), particularly when 90,000 renting households are aged in their 40s or 50s (CSO, 2017). The ability of older renters to pay high rents from modest State pensions is also questionable, and it is likely that many will experience future financial hardship.

“There definitely was months where funds were low and you had to ask the landlord maybe to give us a week on paying the rent because between buying food, trying to keep yourself going and putting diesel in the car...” (Barry, House Share, Commuter)

“I wasn’t putting money into my pension because it’s money I kinda need to be able to pay rent and bills.” (Aoife, House Share, Suburbs).

This research was undertaken in the midst of the Covid-19 pandemic when Ireland’s unemployment rate ranged from 19% to 26%. Renters are more heavily employed in sectors most exposed to job losses, such as hospitality and retail (O’Toole et al., 2020). However, only 4 interviewees (14%) were impacted by job loss during the pandemic and all except one had returned to their employment. The findings demonstrate how renters respond to difficult economic circumstances by trying to improve their income through additional work, securing higher paid work or by a partner (re-)entering the labour force. One migrant renter, working in retail, described how he would have to periodically work additional shifts to

meet his rental commitments. Another female renter was returning to work but was concerned by the additional costs of childcare, which was in excess of her monthly rent cost. However, developing strategies to enhance economic resilience is clearly dependent on wider labour market conditions, earnings rates, tax considerations, as well as an evaluation of the costs of taking additional work relative to the expense of losing welfare benefits.

“Sometimes I spend so much so that I don’t have enough money to make the rent. I have to work more or something like that.” (Bataar, House Share, Inner City)

“I’m doing nursing... so I was thinking ‘I’m going to have a baby. How am I going to pay for creche?... I need about €1,040, even more than our rent!’” (Lydia, Couple, Suburban)

Draw on wider resources

The Generation Rent literature points to the importance of mobilizing resources from within the family as a way of supporting young people in their housing careers through financial and non-financial means (Lennartz and Helbrecht, 2018). This support includes loans, help with rent payments or the costs of day-to-day living, but also in-kind benefits, like accommodation in the parental home when needed or childminding support. Some respondents reflected on the importance of such support for their financial well-being, particularly given their limited saving capacity while paying high rents in Dublin. Indeed, high rent costs sometimes necessitated borrowing from family members to meet emergency expenses or other living costs. Eabha, for example, was planning to return to college the following academic year but was unable to do so without significant financial support from her father. While none of the respondents reflected on the tensions such a strategy might bring, borrowing from family can be problematic, particularly where elderly parents are supporting adult children from savings or pension income (Kempson et al., 2004).

“...when I was studying...I had less money... went into like a little bit of like casual debt....getting a loan from like maybe my family or my partner...” (Emma, House Share, Inner City)

“I am going back to college in September and luckily my Dad is able to help... you’re paying such high rents... you would have to have a full-time job to be able to rent.” (Eabha, Single, Commuter)

Literature emphasises how the parental home is often used by young renters as a safety net during difficult economic periods (Wong, 2019). Some respondents had used their parents’ home as a ‘*launch pad*’ to securing their own tenancies, moving home for periods to build savings and reduce living costs. One respondent described how she and her partner were leaving their tenancy and returning home to save for their planned wedding and a mortgage deposit. For others, drawing on the family as a source of resilience was an emergency response to mitigate an immediate crisis. Grace described how she and her young daughter had to move into her parents’ home after her rental property was repossessed by her landlord’s bank. The move was intended to be short-term but resulted in a significantly

longer stay as Grace struggled to find housing near her daughter's school and a landlord willing to accept her rent subsidy. While grateful for their support, Grace reflected on how her reliance on her parents created complex emotions for her. She felt tension in parenting her child under her parents' roof, as her daughter's routines became interrupted and as she felt she had to tailor her parenting to reflect her parents' views. Grace felt her independence was constrained and her relationship with her parents regressed, as they questioned her movements and socialising. She felt frustration that her parents did not understand the economics of her difficulty in sustaining an independent home, even while working full time. Hence, while familial support can enhance resilience in the face of immediate need, such strategies can come with problematic emotional costs and trade-offs for young renters.

"...you're no longer feeling like an adult... I was so used to parenting my child a certain way. And then you have another two parents that you nearly have to coparent with... We've got a routine and we do things our way... that's not maybe how my parents would've been... it's not natural and normal for three adults to be living together."
(Grace, Lone Parent, Suburbs)

A further coping mechanism for respondents is to draw on State rent subsidies, such as the Housing Assistance Payment (HAP), where tenants secure their own private tenancy and pay a rent contribution linked to their income, while the remainder is subsidised by government and paid directly to the landlord. Four interviewees (14%) had utilised the HAP scheme, slightly below the national proportion receiving rent subsidies (19%) (CSO, 2016). Respondents valued how the subsidy dramatically addressed their affordability issues but criticised the scheme's complexity and access difficulties. For example, while HAP paid for €1,000 of Grace's €1,600 rent, she criticised the time and bureaucracy involved, as well as the discrimination that landlords exhibited toward HAP tenants; a practice similarly noted in the UK (Shelter, 2018). While the subsidy provided financial security, Elaine pointed to the difficulties posed by the prescribed maximum rent limits for different household types under HAP. As a single renter in Navan, the maximum rent allowable for Elaine was €900, yet she was unable to find a property below this threshold, meaning she could not avail of the scheme. Danesh pointed to the particular challenges for migrants, who often avoid accessing social benefits like HAP because of perceptions it would impede their applications for citizenship. While welfare supports can support struggling renters address the affordability dimension of housing precarity, considerable barriers exist in accessing and utilising such supports for vulnerable renters.

"...you need a lot of proof of payments and just the form themselves can be kind of quite complex.... having the landlord sign everything before you get accepted for HAP is a massive challenge... there was a stigma attached to it" (Grace, Lone Parent, Suburbs)

"...I was refused HAP on the basis that it was too expensive... I cannot find a one-bedroom apartment in Navan for €900... they said, "There's nothing we can do for you." (Elaine, Single, Commuter)

“It’s easier not to apply for rental supplement...because when you go for a citizenship... they check your finances last five years... your passport will be delayed.... and there’ll be no reasons” (Danesh, House Share, Suburbs)

Agitate

The final coping strategy identified by some renters was to agitate for their rights and fair treatment; albeit this was a strategy of ‘last resort’ and was only discussed by 6 of the 28 respondents. This response was followed when personal relationships between tenant and landlord had broken down and occurred over issues of rent setting, the return of security deposits and maintenance issues. To address such concerns, tenants had to become more assertive of their interests, even if this took an emotional toll. Some tenants had to complain to have landlords complete even minor maintenance issues, describing the stress of constant phone calls to request action and the frustration of being ignored or vague promises ‘*to do something about it.*’ Others discussed delays in maintenance completion, or shoddy ‘*patch jobs*’ as landlords sought to minimise costs. More serious issues arose regarding the reimbursing of security deposits, where landlords would withhold deposits over claims of property damage, sometimes on spurious grounds. Tenants typically rely on such refunds as the basis for the deposit on their next rental property and the sums involved, often equivalent to a month’s rent, can be considerable. Hostilities over refunding deposits bore an emotional toll on tenants, sometimes requiring them to report landlords to the police. The stress of having to fight for their interests, and the experience of precarious housing more generally, severely undermined the emotional resilience of tenants and exacerbated feelings of anxiety in what were already quite difficult living situations.

“... the previous landlord was kind of harsh... I lived two months without the hot water...she never changed anything (Bataar, House Share, Inner City)

“...I really had to put up a fight with the lady... she was trying to find excuse.... I’m not gonna pay you deposit... I don’t see a problem going to the Garda to report this. (Chifa, House Share, Inner City)

“We never got our deposit back... we were outside ringing him.... He wouldn’t answer the phone... we were like 19 at the time... so we were down €750.” (Jennifer, Single, Commuter)

Tenants increased their odds of success in such disputes by rigorously documenting their grievances and correspondence with landlords as a first step toward making a formal complaint to the Residential Tenancies Board (RTB), Ireland’s rental sector regulatory body. Tenants recognised they would need to demonstrate evidence of their issues, their attempts to ameliorate these and the unreasonableness of their landlord’s response. Some spent considerable effort detailing the precise nature of maintenance issues or lease disagreements in emails and letters, or through photographic evidence which could be used in a later arbitration process. Others were careful to assert their legal rights regarding tenancies. For example, Elaine’s landlord ended her tenancy when he sought to regain possession of his property for the use of his daughter. Elaine sought a legally sworn statement that these details were true and ensured she

had a legal right to return should the landlord's daughter vacate the property. However, such a strategy is not without its limitations, and required detailed knowledge of tenants' rights, the legal obligations of landlords and the complaints process, which is not straightforward. Some noted how more vulnerable renters, perhaps with lower education or facing language barriers, could easily struggle to negotiate the complex bureaucracy of making complaints in the Irish rental system.

"I had to send emails to the letting agency saying like 'this is not working,' 'this needs to be repaired'.... They use that as an excuse to grab some of the deposit money."
(Ravi, Single, Inner City)

"I'd heard stories of people lying about moving a relative in... they actually have to have a sworn statement by a solicitor to say it is true.... (if) his daughter moved out within the year, they are obliged by law to contact me to offer the property back."
(Elaine, Single, Commuter)

Respondents' final mechanism to agitate for their rights was to take a formal case to the RTB, where the Board can offer mediated resolutions to tenancy disagreements or adjudicated decisions, where it makes a legally binding determination. Some participants were unaware of the RTB, while others were unwilling to take disputes owing to fears of potential costs, their misunderstanding of the process or they were wary of engaging in a bureaucratic process. However, a small number of respondents had engaged the RTB to varying degrees of success. Danesh explained that by simply threatening to take a case to the RTB, his letting agency backed down on their attempt to raise his rent by 9%. Since 2016 it has been policy that a tenant's rent cannot be raised by more than 4% if the property is located within a designated Rent Pressure Zone (RPZ). RPZs now cover all major urban areas and 70% of tenancies are located in an RPZ (RTB, 2020b). Ravi took his landlord to the RTB after their failure to address a heating issue in his apartment for nine months. While the adjudicator ruled in his favour, he felt his compensation (€300) was paltry in comparison to his landlord's rental earnings over the period of his discomfort. He felt such derisory fines would not dissuade landlords from engaging in poor maintenance practices. As such, there were limits to the extent to which State arbitration could be relied upon to enhance renters' resilience. While some undoubtedly enjoyed success through these quasi-judicial mechanisms, others were prompted to greater reliance on their own resources and individual capacity to navigate their difficult housing circumstances.

"They try to increase it to €1,800, but I brought it down to €1,600... I gave them the laws...I want to speak to your manager because otherwise I'll have to file a complaint with RTB." (Danesh, House Share, Suburbs)

"We didn't have central heating and that that dragged for nine months...I got €300 for nine months. It was a better investment to not do what the law says." (Ravi, Single, Inner City)

Conclusions

The last decade has witnessed an extensive literature emerge on the private rental sector, with much focus placed on Generation Rent and their experiences of housing,

economic and welfare inequalities. This research demonstrates how the expansion of a market-led and lightly regulated model of renting in Ireland is generating significant vulnerabilities for young renters. Many tenants struggle with rent payments and associated financial burdens, while others must contend with insecure leases or poor-quality accommodation. Such negative experiences can have detrimental psycho-social impacts, including additional costs, anxiety and a lack of control, which limits renters' ability to enjoy their homes as places of comfort and refuge. This paper contributes to the international literature on 'Generation Rent' by exploring how tenants respond to such housing precarity, and the coping strategies they develop to enhance their resilience and agency. Indeed, the research finds that respondents were far from passive about their housing difficulties, and many adopted multiple responses to try and maximise employment and income, while minimising expenditure and tapping resources beyond the home. Recognising the power imbalance in the tenant-landlord relationship, many sought to develop good relations with landlords and presented themselves in ways that aligned with landlords' preferences. Sharing accommodation was a key, albeit temporary, means of addressing financial challenges and to enhance renters' control of lease arrangements. In more difficult cases, tenants could agitate for their rights, drawing on the State's regulatory agencies to press their grievances of poor treatment and identified mechanisms to enhance their likelihood of success in such arbitration.

Beyond this immediate contribution, the research also found that such coping strategies often only yield temporary benefits or result in more regressive cutbacks on renters' quality of life. Despite their inventiveness, struggling renters are constrained by the wider economic context of housing and labour markets and the institutional bureaucracy behind the regulation of the rental sector. Taking complaints against landlords for poor treatment is neither straightforward nor a guaranteed means of resolution. Drawing on the support and resources of family can bring emotional baggage, feelings of guilt and a dependence that can diminish one's sense of self-esteem. The findings demonstrate how renters' strategies often resulted in regressive and unanticipated costs of coping with crisis. Some renters were only managing to maintain their homes by implementing austere cutbacks to their quality of life. Conceptually, the findings point to the importance of understanding both resilience and vulnerability as opposite ends of a unilinear spectrum. Both the experience of vulnerability and resilience must be considered in tandem if one is to fully appreciate the complexity of social phenomena and the multifaceted ways that systems or units respond to disturbance (Faulkner et al., 2020). Put another way, by failing to understand how renters adapt to their experiences of precarity in the rental sector, we risk overlooking the complexity of the challenges they face and full costs of coping with crisis impacts.

Finally, it is clear that Ireland's approach to the rental sector is directed by a market-led system which has led to a systemic crisis of affordability and security, with a host of individual casualties and damaging societal consequences. Numerous reports have emphasised the need for policymakers to develop a more unitary housing system based on tenure neutral housing policies, a greater emphasis on housing need, affordability and security and the development of a cost-rental housing model (NESC, 2015, Hearne, 2017). Better regulation of rent setting would provide greater levels of

rent certainty for tenants, while stiffer penalties for landlords would help to address non-compliance with existing rent regulations. Proposals for a system of landlord certification to ensure minimum quality standards have yet to be given serious consideration, while expanded resources for Local Authorities to inspect suspect properties have not been forthcoming. Generalising beyond the Irish case, the findings have relevance for policy and practice in other jurisdictions undergoing waves of investment and deregulation within their private rental sectors. Understanding the key dimensions of housing precariousness (*affordability, security, quality and accessibility*) and how vulnerable households respond to such challenges is not only relevant to Ireland, but also to other liberal housing welfare regimes. Indeed, the coping strategies identified here are likely to be found in other jurisdictions, including the UK, Australia and Spain (Soaita et al., 2020). By elaborating on these experiences, this article broadens awareness of the resourcefulness of struggling to renters to maintain their homes, as well as the structural constraints they face in doing so.

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