



## April 2014 | Housing Supports

Every month we invite a response to our short, 3 question survey. Our survey for April 2014 was in relation to the practice of Rent Supplement recipients paying additional rent to their landlord where the rent is above the maximum rent limits set by the Department of Social Protection. The aim of the survey was to find out how prevalent this practice was amongst people parenting alone and to discuss the impact this is having on people's quality of life.

### The Questions

1. Have you had to top up your rent above the allowed Rent Supplement maximum rent limits? (this does not refer to the normal personal contribution which applies to all Rent Supplement recipients)
2. In order for One Family to gauge the level of impact this practice is having on people parenting alone, we would like to get an indication of the additional contributions people are making. By how much do you have to top up your rent per month?
3. To what extent has this impacted on your finances and quality of life?

### The Results

Figure 1

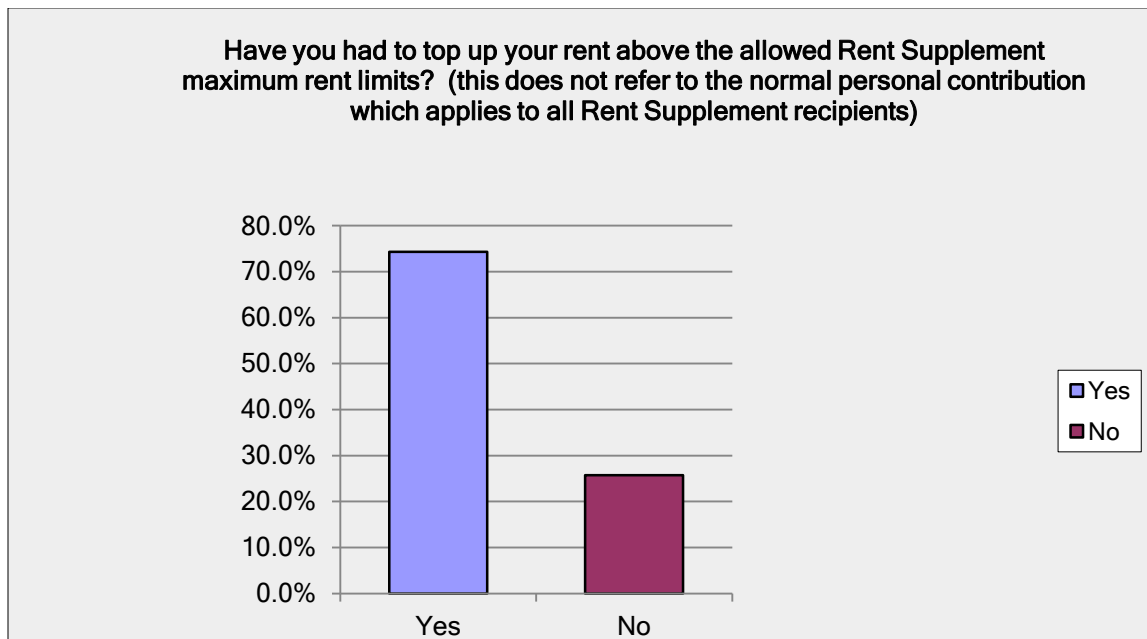




Figure one above shows that 75% of those surveyed have had to top up their rent above the allowed rent limits. The remaining 25% indicated that they have never done this. A number of respondents felt that they had no choice as they would lose their home if they did not top up their rent.

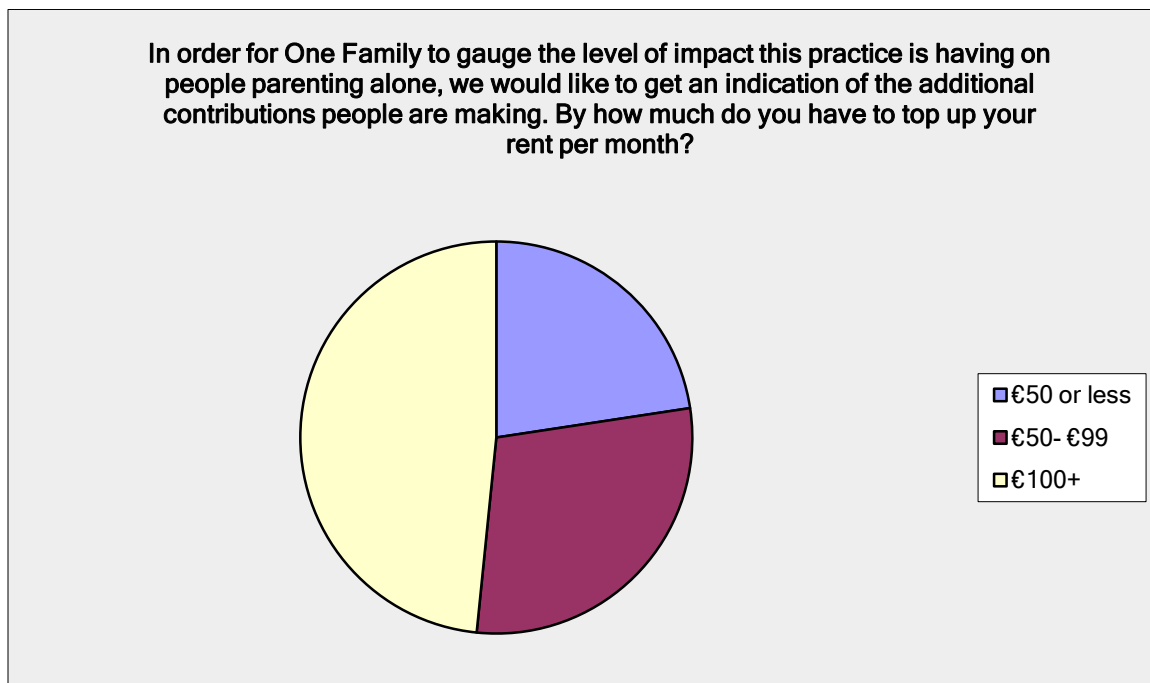
*“It is impossible to find 1 bedroom apartment for me and my daughter for 725e in Co Wicklow. Plus landlords are not keen to take person with rent supplement. It is so scary, that we can be on the street if we need to move out.”*

Some people have had to pay their rent without any support as they were unable to secure a rental property within the rent limits for their family size.

*“I don't claim rent supplement as I knew I couldn't get it on my current rent, which is just 9 euro over the max.”*

*“I am on the housing list and down as having a housing need, but the rent allowance limit open to me at the moment is 450 pm . The average house for rent is 650-700 pm, so I am struggling through and paying it without any help.”*

**Figure 2**





As shown in Figure two above, just under half of those surveyed have had to top up their rent by one hundred euro or more every month. The remainder have topped up between fifty and ninety nine euro per month. Many feel that this has become normal practice when renting in the private sector, with some people topping up their rent several hundred euros above the limits set by the Department.

*“Up to 100 euro seems to be normal these days.”*

*“Over the years I topped up between €25 and €225 per month.”*

The impact of topping up rents has been significant for many of the respondents. Several people are struggling financially and emotionally. Current rent limits are forcing people to lie to the Department in order to have secure housing for their families. The direct impact on children was also highlighted by many respondents.

*“It's impossible to make ends meet. Life is a continuous stress as I struggle to pay bills, keep warm & put food on the table. I know it impacts on my relationship with my five year old daughter. I'm stressed, not sleeping and struggling.”*

*“The fact I have to do it in secret and feel terrified of being caught out and cut off social welfare completely, as I am effectively breaking the rules. Also when looking for accommodation you are also asking a landlord to break the law, which makes finding accommodation even harder than it already is.”*

*“The money that should be going on the children goes into housing.”*

*“I can't envisage a time when I won't have to worry about finances on a daily basis. It is completely exhausting and soul destroying and the hardest thing for me about parenting alone. I sometimes spend more time worrying about finances than I do about my daughter and that for me is very distressing.”*

In conclusion, it is clear from this month's survey that many people parenting alone are paying additional rent to their landlord where the rent is above the maximum rent limits. This practice is having a significant negative impact on their finances and quality of life. The reality of this needs to be acknowledged by the Department of Social Protection and rent limits need to be revised nationwide, as a matter of urgency, to accurately reflect current rental costs.