

# AGENCY CLOSELY MONITORS HOUSING AND HOMELESS CRISIS

The Government's failure to respond to the housing crisis has been described as a national emergency by Social Justice Ireland. The justice advocacy organisation's National Social Monitor Autumn 2018 has revealed that mortgage arrears are again on the rise, up to 87,000 households remain on social housing waiting lists while 10,000 people are left homeless.

**T**he impact of homelessness and precarious housing on Ireland's children will be felt for generations to come, which is both unacceptable and unnecessary at a time when resources are available to make a real impact on the housing crisis, according to Social Justice Ireland.

And its director Dr Seán Healy said that of those 10,000 who are homeless, 3,600 are children, while over half of the 87,000 households on the social housing waiting lists are families, following the publication of his organisation's National Social Monitor for Autumn 2018.

"Mortgage arrears increased in the first quarter of this year," according to Colette Bennett, Research and Policy Analyst with Social Justice Ireland. "The majority of the €2.9 billion arrears is owed by households in late stage mortgage arrears. With further loan sales to vulture funds recently, the government needs to intervene to ensure that mortgage lenders are encouraged to offer a full suite of options, including Mortgage to Rent, and that local authorities and Approved Housing Bodies are properly resourced to support these offers."

A further issue highlighted in the latest edition of the National Social Monitor has been the increasing number on the waiting lists for treatment in Ireland's hospitals and care centres.

"In June 2018, over 700,000 people were waiting for treatment. Despite the Government's commitments to reduce the length of time on waiting lists, there are over 15,000 children under 16 and almost 18,000 older people, waiting for an outpatient's appointment for more than 18 months," Bennett claimed.

## LACK OF INVESTMENT

The lack of investment in primary care teams and community health centres means that hospitals are under extreme pressure.



*The government needs to intervene to ensure that mortgage lenders are encouraged to offer a full suite of options, says Colette Bennett, Research and Policy Analyst with Social Justice Ireland.*

Waiting lists disproportionately affect those on low incomes and those without health insurance. This is of particular concern because 41% of those waiting more than 18 months for an appointment are among the most vulnerable, children and the elderly," noted Eamon Murphy, Economic and Social Analyst at Social Justice Ireland.

His organisation's latest report also highlights Ireland's childcare crisis. "We have the most expensive childcare in Europe for lone parents, and the second most expensive for couples, as a proportion of family income. Lack of affordable childcare creates a barrier to

employment, particularly among young women with children," Murphy added.

Other issues highlighted in the monitor include the need to combat social isolation in rural communities; the rising number of people underemployed; the widening gap in income distribution; and the need to increase Ireland's tax take to resource the necessary investment.



*Dr Seán Healy says they will publish the first full and comprehensive analysis of Budget 2019 on the morning of Wednesday 10 October.*

*\* The National Social Monitor is published three times a year by Social Justice Ireland – a think tank and justice advocacy organisation provides independent social analysis and policy development. For more information visit [www.socialjustice.ie/](http://www.socialjustice.ie/)*