POLICY REVIEW

From Asset Based Welfare to Welfare Housing? The Changing Function of Social Housing in Ireland

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ABSTRACT  This paper examines a distinctive and significant aspect of social housing in Ireland—its change in function from an asset-based role in welfare support to a more standard model of welfare housing. It outlines the nationalist and agrarian drivers which expanded the initial role of social housing beyond the goal of improving housing conditions for the poor towards the goal of extending homeownership, and assesses whether this focus made it more similar to the ‘asset based welfare’ approach to housing found in South-East Asia than to social housing in Western Europe. From the mid-1980s, the role of Irish social housing changed as the sector contracted and evolved towards the model of welfare housing now found in many other Western countries. Policy makers have struggled to address the implications of this transition and vestiges of social housing’s traditional function are still evident, consequently the boundaries between social housing, private renting and homeownership in Ireland have grown increasingly nebulous.

KEY WORDS: Ireland, social housing, homeownership

Introduction

Compared to most other North-West European countries, the social housing sector in Ireland is small and arrangements for its provision and funding are atypical. In 2006 the sector accommodated 11 per cent of Irish households, 75 per cent of its dwellings were procured and managed directly by local authorities and practically all funding was derived from direct government grants (Central Statistics Office, 2006). However, the function of social housing in Ireland—what it is for—has gone through a particular trajectory since its early years, and this paper argues that this evolution of function is the most distinctive characteristic of the sector.

For much of its history, Irish social housing not only sought to improve housing conditions for those on lower incomes but also served as a stepping stone to owner occupation. In addition, it served as part of the state building project in the decades after
Ireland’s independence from the UK. These features meant that it had more in common with the ‘asset based welfare’ housing policies that are common in South-East Asia, where the subsidisation and development of owner-occupied housing have been key elements of socio-economic development and consolidation of the authority of the state (Groves et al., 2007). The contrast is with social housing in Western Europe which is generally underpinned by social democratic politics and labour movements (Pooley, 1992). From the mid-1980s, the role of social housing in Ireland changed and following radical cutbacks in funding and output, the sector contracted and evolved towards the model of welfare housing now common in other Western countries. However, policy makers have struggled to address the implications of this transition and vestiges of the traditional role of social housing are still evident, as a result of which the boundaries between social housing, private renting and homeownership in Ireland have become increasingly nebulous.

This paper first explores the historical emergence of social housing in Ireland as a form of asset-based welfare and then outlines the reforms of the 1980s which changed it into welfare housing. That is followed with an account of the policy experimentation which accompanied the latter role, as the housing authorities sought to cope with problems characteristic of the narrower welfare function of social housing. In order to illustrate the distinctiveness of these developments they are compared with the UK, the European country where the social housing system is most similar to Ireland’s. The conclusions reflect on the implications of the Irish case for the comparative study of housing systems.

1900–1980: Social Housing as Asset Based Welfare

The foundations of Irish social housing were laid under British rule in the late 19th and early 20th centuries. In the earliest years, there was little that was unusual about its form or function. As in Britain, the early social housing providers were charitable bodies that sought to provide the then standard responses to the then standard problems of housing for the poor, inspired by concerns about public health, social order and economic efficiency as well as shelter (Pooley, 1992). However, as state funding for the sector grew, local authorities took over as the main providers, spurred in part by their desire to expand their role and in part by the inability of the non-profit sector to provide sufficient output. While the main features of this model were also found in Britain, there were some differences of detail in the Irish case. The labour movement and socio-democratic values were a weaker influence in Ireland, while sectarian tensions played a stronger role, particularly in that the philanthropic housing providers were largely Protestant, but as the electoral franchise extended, local authorities became increasingly dominated by Catholics (Power, 1993).

Irish social housing began to diverge from the British model as it became entangled with the politics of land reform and nationalism from the early 1900s onwards. Some bias towards rural areas had been evident from the earliest manifestations of state involvement in housing in the 1860s, but as the century ended, agrarian politics moved to centre stage in Irish politics and in the process stamped an enduring character on social housing. This development first had the effect of boosting the size and rural orientation of Irish social housing, but eventually it also gave rise to the asset-based welfare role that was to be its distinguishing feature until the 1980s (Fahey, 2002).

The origins of these outcomes lay in the British government’s response to separatist politics in late-19th century Ireland and in particular to popular discontent with the rural landholding system from which separatism drew much of its energy (Bull, 1996). At the
top of this system was a small class of largely Protestant, British-oriented landlords, while the tenant farmers were Catholic and increasingly nationalist in outlook. Hoping to defuse the tensions arising from this cleavage, the British government sponsored a full-scale buy-out of land-holdings by the tenantry—and as an off-shoot, provided generous subsidies to rural county councils to house rural labourers. Social housing, in effect, was offered as a ‘consolation prize’ to the rural working class as it was excluded from the benefits of land reform but was politically significant enough not to be ignored entirely (Fahey, 2002). A body of rural social housing legislation (Labourer’s Acts) emerged in a lagged sequence following the land reform legislation (Land Acts) from the early 1900s to the 1930s, separate from that governing urban social housing (Housing of the Working Classes Acts). This segmentation between the rural and urban housing legislation was largely driven by the British government’s desire to isolate rural housing subsidies in Ireland and avoid having them interpreted as precedents which Irish and British municipalities could clamour to follow.

The impact of state support on the size and rural orientation of the social housing sector was evident by 1914. Local government in Ireland had by then provided almost 45 000 social dwellings, compared to 24 000 units provided by its counterparts in Britain. In Ireland, 82 per cent of social housing was in rural areas, compared to 2 per cent in Britain (Fraser, 1996; Malpass & Murie, 1999). Notably, the anti-urban bias in social housing provision continued for some time after the foundation of the independent Irish state in 1922. This bias, coupled with shortage of finance, meant that little progress was made in tackling urban housing problems until the 1932 Housing Act initiated an ambitious slum clearance programme (O’Connell, 2007). As Table 1 shows, between then and the late 1950s social housing output accounted annually for between a third and a half of total house building, and it was not until the 1970s that private sector building expanded to make up the larger share of the total.

The second major spin-off of land reform for social housing—its conversion into a route to homeownership—emerged in the 1930s, although it took a further three decades to fully mature and percolate the system. The land reform catalyst for this development occurred in 1933 when the government cut by half the outstanding annuities that farmers were obliged to pay arising from the Land Act settlements. Complaining of the lack of even-handedness that this concession represented, rural social housing tenants campaigned for a right to buy their dwellings on similar subsidised terms. A government commission set up to examine this issue concluded that ‘it is scarcely necessary to argue the advantages of ownership’ for rural social tenants ‘since the freedom and security that go with ownership ... we regard as basic and essential in any Christian state that bases social order on justice’ (Saorstát Éireann, 1933, p. 23). In accordance with this commission’s recommendations, the 1936 Labourers Act accorded rural social tenants the right-to-buy their dwellings, with purchase annuities discounted to 75 per cent of pre-purchase rents. Tenant purchase did not properly take off until annuities were reduced further to 50 per cent of rents in 1951, but by the mid-1960s 80 per cent of the dwellings built under the Labourers Acts were owner-occupied. The focus on asset ownership in this transition was amplified by the fact that these cottages typically came with gardens large enough to enable significant self-provisioning of food (Walsh, 1999).

O’Connell (2007) noted that over the next 20 years the assumption that dwellings would be bought by tenants was gradually factored into arrangements for social housing finance and management. For example, the traditional reliance on loans for capital funding was
Table 1. Social and private housing output and social housing sold to tenants, 1920s–2007

|                   | 1920s | 1930s | 1940s | 1950s | 1960s | 1970s | 1980s | 1990s | 2000-07 |
|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|---------|
| Social housing    | 6920  | 38,450| 20,768| 52,500| 29,124| 61,953| 42,893| 20,184| 46,926  |
| Private housing   | 10,910| 31,657| 37,164| 49,188| 64,835| 176,230| 182,203| 275,186| 468,318 |
| Social housing sold to tenants | 64,490 | 59,566 | 46,204 | 17,024 | 10,649 |

Notes: The 1920s refer to 1923–1929 only; private sector building figures from the 1920s to the 1950s only include dwellings built with state aid, but the available evidence indicates that this probably incorporates the vast majority of private sector dwellings built. Annual data on sales of social housing to tenants between the 1930s and 1960s are not available, but as the available evidence indicates that the vast majority of these sales took place after 1951, these figures are included in the data for the 1960s. Data on housing association social housing output is included from 1984, however, as no arrangements for the sale of these dwellings to tenants were in place during the period under review, they are not included in the data on social housing sold to tenants.

Source: Minister for Local Government (1964); Department of Local Government (various years); Department of the Environment, Heritage & Local Government (various years).
gradually scaled back and replaced by direct central government grant aid. This enabled local authorities to sell dwellings at a discount without having to service a loan on the associated losses. Furthermore, unusually in Western Europe, no system of social housing revenue subsidies (such as housing allowances) was put in place in Ireland. Instead, a ‘differential rents’ system, which progressively pegged rents to the incomes of tenants, gradually spread nationwide between the 1930s and 1960s. This system encouraged better-off tenants to purchase, as the rents paid by higher earners often exceed the costs of servicing mortgages under highly favourable purchase terms. It also encouraged local authorities to sell dwellings as soon as possible after construction, since differential rents consistently failed to generate adequate finance for housing management and maintenance costs, much less cover the capital costs of construction (Blackwell, 1988).

The full maturation of this system came with the 1966 Housing Act, which unified the urban and rural housing codes and in the process applied the right-to-buy provisions of the rural code to the urban social housing sector. The result was that Irish social tenants enjoyed a universal right to purchase their homes long before their counterparts in the UK. In urban areas, take-up of this right was limited at first, but it rose dramatically from the mid-1970s, when particularly generous discounts for purchasers were introduced. By the 1980s two-thirds of the dwellings built by local authorities had been sold to tenants and they accounted for a quarter of the owner-occupied stock. Tenant purchase not only raised the rate of homeownership in Ireland to one of the highest in Western Europe, but it also effected a relatively even distribution of homeownership and housing wealth across the social class spectrum. In 2000, 70 per cent of households with income in the bottom income quintile were homeowners and they owned 15 per cent of housing wealth—a not very large difference from the 90 per cent of households in the top income quintile who were homeowners and owned 25 per cent of housing wealth (Fahey et al., 2004).

Although the influence of the nationalist and agrarian ideologies which shaped the early history of social housing in Ireland had waned by the middle of the 20th century, the ideological drivers of the continuing high rates of output and sales of social housing during this period never acquired the associations with social democracy that underpinned social housing in many parts of Europe. Rather, social housing was supported by all parties and was seen by government not just as a central mechanism for meeting housing need but also as a means of stimulating employment, particularly in periods of economic decline (O’Connell, 2007). Similarly, at no time in its history was the push for tenant purchase driven by the neo-liberal ideology associated with the introduction of similar policies in other countries, particularly in Margaret Thatcher’s Britain (Malpass, 2005). In Ireland, rather, it was readily viewed by parties of both the centre-left and centre-right as a progressive form of wealth distribution which was quite compatible with welfare state principles. In fact the expansions of the sales schemes for rural county council cottages in the 1950s and for urban social housing in the 1970s were promoted by Labour Party ministers, based on the view that access to property ownership was a benefit that the urban working class should also be able to enjoy (Carey, 2005; O’Connell, 2007).

Although, the Irish tenant purchase scheme for social housing shares some of the key characteristics of South-East Asian housing systems, particularly in terms of its national building and economic development function, it is also important to acknowledge the limits of this comparison. Most significantly the Irish model did not go as far as its south-east Asian counterparts in substituting homeownership for other forms of social provision, particularly social security benefits (Groves et al., 2007). Rather, the steady expansion
of tenant purchase of social housing in Ireland from the 1950s to the 1980s and the development of other supports for home purchase went hand-in-hand with the expansion of means tested and insurance based benefits (McCashin, 2004). Although the Irish benefits were (until recent decades) less generous and less comprehensive in coverage than in the UK, the available evidence indicates that government supports for home purchase made only a limited contribution to this. Carey (2005) argued that property ownership among farmers and small business owners impeded the extension of social insurance to those categories of the population, however homeownership among employees had no similar effect, for example, in that in no instance was ownership of one’s own home taken into account in determining eligibility for either means-tested or insurance-based welfare entitlements (McCashin, 2004). Similarly, there may have been some element of trade-off between homeownership and pension provision, in the manner suggested by Castles (1998). The argument here is that home purchase front-loaded housing costs on the active stages of the life-course and diverted funds from pension provision, but with the compensating benefit for older people of having low housing costs in their inactive years. However, detailed analysis of the Irish case by Fahey (2003) concluded that the costs of home purchase in pre-retirement years and the benefits of low housing costs after retirement were not large enough to account for or counterbalance the relatively ungenerous nature of the Irish social security pension system. Neither is there clear evidence that home purchase was viewed as a means of building up a of a wealth reserve that could be drawn upon to release income in time of need, as products such as equity release only became available in Ireland in the late 1990s (Kelly & Everett, 2004). On a number of counts, therefore, it would be difficult to argue that state supports for homeownership acted as general alternatives other forms of social provision.

Nevertheless, there were important senses in which state promotion of homeownership complemented standard social provision and echoed some aspects of asset-based welfare as now normally understood. The key issue here is the sense in homeownership served as a guarantee of accommodation itself. Ownership of one’s own home was widely regarded as a means of protecting households from the vagaries and uncertainties of the rental housing market. What is distinctive in Ireland was how early in the history of extensive state intervention in housing that protective function came to be attached to homeownership rather than to social housing, as was the norm in many other Western European countries.

The 1980s: Redefinition

The mid-1980s were a critical juncture in the long-term evolution of social housing in Ireland. The expansionary state spending which had sustained social housing output over the preceding decades ran into difficulties as the economy stagnated, unemployment and emigration soared, and government expenditure ran out of control. The government sought to escape from this quagmire by turning towards a new low-tax, low-spend economic and social model, and contraction in social housing was one of the early steps towards this new approach (FitzGerald, 2000). Spending on this sector was cut back severely in the mid-1980s, and new build fell from 7002 units in 1984 to 768 in 1989. As private sector home building continued to grow, the reduction in social housing output was even more marked in relative terms (See Table 1).

The primary driver of this development was the practical imperative of resolving the fiscal crisis, which led to swingeing cuts in all public capital expenditure, not just on social
housing. Although policy shifted in a neo-liberal direction and some neo-liberal elements emerged in the political system, there was relatively little ideological debate about welfare state reform. Spending cuts were supported by a broad consensus, initially of all political parties and then of the social partners in the corporatist pay and policy determination system established during this period (Taylor, 2005). Furthermore, an ideological assault on public sector capacity to deliver good social services was also largely lacking. Although local authority management of social housing had been the subject of some criticism (e.g. Blackwell, 1988), the sector was far from ‘delegitimised’, as Dunleavy (1981) argued, its British counterpart had become by the 1980s. Thus housing policy developments in this period, as in the case of sales of social housing noted earlier, were ideologically ad hoc and showed no strong principled preference for market-based solutions to social problems.

No matter what the intent of the reforms of the 1980s, their effect was to redefine the role of social housing: it ceased to become available to workers on low-incomes and instead became welfare housing, increasingly targeted on a narrow range of long-term welfare dependent households. The association between poverty and social housing tenure had always been present to some degree, since a consequence of tenant purchase was that only the worst-off households continued as long-term renters (although this also meant that social housing neighbourhoods typically contained a mix of current social tenants and former social tenants who had bought their dwellings). However, from the mid-1980s, the association of social housing with poverty became more direct. The proportion of households living in this tenure fell from 15.7 per cent in 1971 to 6.9 per cent in 2002, while households with incomes below 60 per cent of the national median grew from 59 to 75 per cent of the social housing tenant population between 1987 and 1994. This occurred partly because of the impact of the recession on existing tenants and partly because the small volume of new social house building became more targeted on the poor (Central Statistics Office, various years; Nolan & Whelan, 1999). Table 1 reveals that the former role of social housing as a stepping stone to homeownership also sharply declined; during the 1990s sales to tenants fell to half the level of the 1980s. First, this occurred because the tenant population became poorer in relative terms and were less able to buy, and second, because purchase prices became less favourable in the context of rapid house price inflation from the mid-1990s onwards. Tenants seeking to purchase their homes had been insulated from the effects of house price inflation until the late 1980s as, until that time, the calculation of purchase prices had been based on historic costs rather than current market values. The switch to a current value basis for price calculation had little initial impact on purchase prices, but as the pace of house price inflation increased from the mid-1990s onwards, it rendered the option of purchase increasingly unaffordable for tenants (Norris et al., 2007).

1990 to Date: Social Housing as Welfare Housing

Although the years since 2000 have seen a marked increase in social housing construction, it has failed to regain the relative levels of output seen prior to the 1980s. Consequently, since 1990 social housing policy has struggled cope with the sector’s new welfare role. To that end a number of policy innovations have been introduced, with mixed success. This section reviews these innovations and argues that the resulting mix of the new and traditional role for social housing has blurred the boundaries between this and the other main housing tenures.
Rent Supplement and the Rental Accommodation Scheme

In Ireland as in many other Western European countries, the immediate response to cuts in social housing was a shift towards housing allowances for private renters as a means of accommodating poor households. In Ireland, the principal such scheme is ‘rent supplements’ provided to benefit-dependant private renters. Although the benefit was originally designed as a short-term housing support, the number of claimants grew by 107 per cent between 1994 and 2005 and the average duration of claims lengthened substantially, so during this period rent supplemented private rented housing became a de facto parallel social housing system (Norris et al., 2008).

However, in recent years there have been increasing doubts about the efficacy of this solution. Spending on this benefit has inflated even more rapidly than claimant numbers and a series of studies have highlighted the poor quality of the accommodation rented to claimants (Norris et al., 2008). In response, in 2002 the government announced that, under a new Rental Accommodation Scheme (RAS), local authorities would take responsibility for administration of rent supplement claims of 18 months or longer duration, and they would secure long-term leases of accommodation from private landlords for letting to these households. The hope was that the stronger market power of local authorities, compared to individual rent supplement claimants, would yield cost savings on rents and improve the quality of accommodation available to claimants. Since then, it is indicative of the changed composition of social housing that RAS claimants have been included in the ‘social housing’ category in the Housing Ministry’s Annual Housing Statistics Bulletin, and this definition was formalised by the 2008 Housing (Miscellaneous Provisions) Act. The latter refers to RAS as ‘social housing support’ and extends local authorities’ social housing management powers to this sector.

Supporting Low-Income Home Buyers

As social housing reduced its role as a route to homeownership in the 1990s and rising house prices made home purchase more difficult, the government devised a range of other means to enable low-income householders to buy their own homes. These include: the affordable housing schemes (housing sold at a discount from market value); the shared ownership scheme (households buy part of the equity in a dwelling, the local authority buys the remainder); and the mortgage allowance scheme (which pays an annual allowance towards the mortgage costs of social tenants who surrender their dwellings and purchase a home). For a time these measures played a significant role; Norris et al. (2007) estimated that between 1991 and 2002, 29 per cent of new homeowners availed of them, but they questioned the sustainability of these purchases because of very high mortgage arrears among participating households. Between 1990 and 2003, for example, 38 per cent of a sample of participants in the shared ownership scheme were in arrears of three months or more. From the perspective of the discussion at the hand, however, the most significant implication of this pattern is what it reveals about the boundaries between social housing and owner-occupation. The extent of the arrears in these schemes, local authorities’ lack of interest in addressing them (dwellings bought using these measures are rarely repossessed) and the Housing Ministry’s regular efforts to extend their take up (for example, an agency called the Affordable Homes Partnership, tasked with this function, was established in 2005) indicate that these measures are not in fact part of the mainstream owner-occupied sector.
Mainstream Social Housing Provision and Management

The last two decades have also seen a number of reforms to arrangements for the delivery of social housing in Ireland, which ostensibly have much in common with those introduced in Britain during the same period. However, more detailed examination reveals that these reforms are not entirely comparable and the Irish social housing sector remains distinctive in a number of respects.

The first category of reforms in delivery sought to promote social housing provision by the non-profit sector as an alternative to municipal provision. This commenced in 1984 when state funding for special needs housing provision by the non-profit sector was introduced (this client group had been largely ignored by local authorities). Public funding for general needs non-profit housing arrived in 1993 and raised the prospect that these agencies would take over from local authorities as the primary providers of social housing in Ireland, as has happened in Britain (Malpass, 2005). However, the non-profit share in the social housing sector has since levelled off at 25 per cent as local authority output has also grown since the mid-1990s and the British model of large-scale transfer of stock from municipal to non-profit landlords has not been introduced here. More significantly for the topic at hand, the roles of these two categories of social housing have grown increasingly similar in recent years. Non-profit providers are more involved in the provision of general needs housing, successive Housing Acts have also increased their role in building dwellings for sale to low-income homeowners, and the 2008 Housing Act applies arrangements for the sale of social housing to tenants (via a new incremental purchase scheme) to this sector for the first time. The latter development is driven by an increasing emphasis on tenure mix in housing for the less well-off, through the inclusion of dwellings for sale to low-income homeowners in new social estates, but it also reveals that policymakers are reluctant to relinquish the view of social housing as an access route to homeownership.

The second category of delivery reforms focuses on improving social housing management, particularly in local authorities. Some of these measures had an enabling orientation, as they aimed to assist local authorities to improve their housing management performance by providing guidance, training and grant aid, while others are enforcement tools, which set performance benchmarks and established monitoring systems (Norris & O’Connell, 2002). This development marks a break from the traditional disregard for management quality in social housing in Ireland, as indicated, for example, by the lack of a distinct career path, professional body or training for social housing managers. This disregard was directly related to sales to tenants, which kept the sector small and reduced its management burden, while in recent years, declining sales and increased residualisation have had the opposite effect. However, it is important not to over-state the extent and impact of recent these reforms. Few relevant reforms have been applied to the non-profit sector or been underpinned by legislation. Compared to many other Northern European countries the social housing regulation regime in Ireland remains light and Irish social landlords provide a relatively limited range of services to tenants (Cowan & McDermont, 2006). In this regard social housing in Ireland has less in common with social housing systems internationally, and with the growth in regulation of private renting in Ireland via
the RAS and enhancements to tenants’ rights introduced by the Residential Tenancies Act, 2001, more in common with private rented housing.

Conclusions

Social housing in Ireland now has a different, and in many ways narrower, purpose than it had for much of its history. In the past, its peculiar feature was its role as a path to homeownership, initially for the rural working class and subsequently for their urban counterparts. Here, it has been suggested that, because of this role, Irish social housing policy for much of its history had less in common with social housing in many North-Western European countries, which was inspired by social democratic values, and more in common with the ‘asset based welfare’ housing systems common in South-East Asia, where the subsidisation and development of homeownership has been employed by government as a key to social and economic development and state building. However, it is acknowledged that social housing in Ireland (and indeed housing in several developed South-East Asian countries) falls short of the pure asset based welfare model in a number of respects. Irish social housing provision was never widely viewed as an alternative to the mainstream welfare state, and it was never expected that tenant purchasers would liquidate their housing assets in times of need or would fund their expenses in old age. During the early and mid-20th century, alongside its development of a social housing system, Ireland constructed a public social security system along broadly British lines, albeit one which was less comprehensive and generous than its UK counterpart (Carey, 2005).

Since then, property ownership has continued to be a strong focus of Irish housing policy, but social housing has played a smaller direct role in that concern. Rather, from the mid-1980s, the sector has contracted and narrowed its focus to the welfare dependant population. In order to address the implications of this new role a number of policy innovations have been trialled, with mixed success, and the resulting mix of the new and traditional role for social housing has blurred the boundaries between this and the other main housing tenures.

For comparative housing studies, social housing in Ireland is interesting in a number of respects. Recent policy developments here are an interesting variant on the theme of how to make welfare housing work, which has been a key concern of policy makers in many Western countries during the last two decades. Viewed in an historical perspective, the role of social housing in Ireland as a form of asset based welfare, long before this approach became fashionable in most Western European countries, is also significant. More fundamentally the Irish case raises questions about the value of the comparisons of tenure patterns employed in many international housing reviews and highlights the importance of closely examining the definitions of tenure on which these studies are based. Cowan & McDermont (2006) argued that there is a need to examine what is ‘social’ in social housing in the UK following the wholesale reform of the sector since the 1980s. The Irish case reveals a need to examine the ‘social’ aspects of homeownership. In Ireland, and also on some other, less urbanised, Western countries such as Norway where Gulbrandsen (2004, p. 160) reported that government has sought to ‘combat the property rights of the few (the landlords) by spreading ownership among the many (the tenants)’, state promotion of homeownership was driven by collectivist intentions and in many ways this policy has had the same decommodifying outcomes as has large-scale provision of social housing elsewhere.
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