Intergenerational Dependence on Social Housing

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Abstract

This working paper presents evidence drawn from a survey of households in receipt of social housing supports undertaken in 2023. The survey, by design, focused on areas with relatively high levels of social housing. We find elevated levels of more than 50 per cent of intergenerational dependence on social housing supports among the children and siblings of respondents. Statistical analysis indicates that low levels of educational attainment among respondents are associated with a higher incidence of intergenerational dependence among their adult children. We find some evidence that higher levels of neighbourhood social housing are also associated with intergenerational dependence. The paper concludes with a discussion of some implications of elevated levels of intergenerational dependence, including the rationing challenge and for social mobility.

Note: The views expressed in this working paper are those of the authors and should not be regarded as official positions of the Department of Housing, Local Government and Heritage.

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Introduction

This working paper presents the results of a survey of households living in social housing undertaken in 2023 on behalf of the Department of Housing, Local Government and Heritage. The focus of the survey was on exploring those outcomes experienced by households that are important from housing and social policy perspectives, including their experiences of community engagement, anti-social behaviour and intergenerational dependence on social housing. Information regarding household characteristics, including the form of social housing (local authority, approved housing body, rental subsidy) and the unit typology (house, apartment etc.) was gathered in order to measure outcomes and to ascertain the influence of form and typology on those outcomes.

This working paper, which presents findings related to intergenerational dependence on social housing, will be accompanied by further working papers presenting findings related to experiences among social housing tenants of community engagement and of anti-social behaviour.

Successive Governments have committed to making considerable investments in new and existing social housing, with a view to providing an annual average of more than 9,500 newly built social housing homes from 2021 to 2030, almost one-third of all projected provision over this period (Housing for All, 2021). The Housing Commission has recommended an increased proportion of social and cost-rental housing, from approximately 10 per cent or 185,000 units[1] as of Census 2022, to 20 per cent (Housing Commission, 2024). In this context, it seems important to establish an improved understanding of the dynamics that influence the flows of households into social housing.

Social housing provides an enormous benefit to recipient households by shielding them from high rents (Corrigan, 2019) and providing secure tenancies; it is therefore important that the administrative rules that govern the targeting of social housing function well, that is, the households with the highest need are allocated available units.[2] The operation of the social housing programme also has ramifications for wider social policy in two broad senses. Firstly, the programme is an expression of society's solidarity with vulnerable households, and contributes to poverty alleviation and social inclusion (Norris, 2005). However, a consequence of the operation of the programme is the spatial concentration of disadvantage in neighbourhoods, which can have negative implications for residents of that neighbourhood, and their children, in terms of educational attainment, engagement with labour markets and social mobility. In other words, notwithstanding that the social housing programme is an important frontline service which seeks to address economic inequality and poverty by subsidising the consumption of housing, an impact of growing up in such neighbourhoods may be reduced access to the social and economic opportunities available to the rest of society. Such neighbourhood effects can contribute to instances in which successive generations of a given family are dependent on social housing subsidies for protracted periods, which we define as intergenerational dependence on social housing.

Judgements regarding preferred or acceptable rates of intergenerational dependence seem likely to differ, as there is a normative element and therefore identifying a consensus level seems impossible. However, it seems inarguable that high levels of intergenerational dependence are detrimental for dependent households and for wider society, as social mobility is impaired, risks of social exclusion are raised, the fiscal costs for the rest of society are substantial and there is reduced availability of social housing for other vulnerable households.

[1] Approximately 153,000 local authority and 30,000 approved housing body units.

[2] See here for details of social housing eligibility.

The data gathered during the 2023 survey provide a description of the prevalence of intergenerational dependence on social housing, as respondent households provided information regarding their childhood tenures, the current tenures of siblings, and the current tenures of adult children living elsewhere. These data also permit the identification of some of the household and neighbourhood characteristics that predict a higher prevalence of intergenerational dependence among respondent households. These findings are, to our knowledge, the first Irish quantitative analysis of the extent of intergenerational dependence on social housing and of the household and neighbourhood-level predictors.

Literature

There are two strands of the international literature most relevant to this study.

Firstly, there is the body of work that examines social housing's role in addressing social exclusion. Social exclusion is multi-dimensional, encompassing many aspects of life, not just material resources, and entails exclusion from aspects of well-being and social participation taken as 'usual' among the majority within society. Housing has been found by researchers such as Anderson (2000) to be a particularly important facet of social exclusion, given the polarisation between tenures and the spatial concentration of exclusion, and has been characterised as being compound, persistent, concentrated and resistant to change (Lee et al, 1995). Importantly, social exclusion is a dynamic concept, in the sense that it is concerned with processes as much as outcome. The prevalence, or otherwise, of intergenerational dependence on social housing brings to the fore the social exclusion aspects of multi-dimensionality and of processes at work, in the sense that independence on social housing seems likely to be intertwined with the complex and recursive forces that shape education and labour market outcomes at individual, household and neighbourhood levels.

The second major strand of international literature is those papers that examine the prevalence of intergenerational dependence on subsidies and other supports. Many international studies show a strong intergenerational correlation in welfare participation from generation to generation (Black and Devereux, 2011). Studies examining the impacts of adverse conditions experienced during childhood, such as material deprivation, often emphasise the broader, interconnected challenges that individuals with early-life adversities face in young adulthood, such as increased risks of poor health outcomes, impaired labour market engagement and of interactions with the justice system (Kreshpaj et al, 2025). Given the multi-dimensional, intertwined nature of disadvantage and social exclusion, the formal identification of causal mechanisms can be challenging. Researchers can often readily identify associations (Caspi et al, 2017) but establishing unambiguous causal relationships are usually very difficult as identifying intergenerational causation requires a disentangling from the correlation that often arises due to shared characteristics, such as education. However, studies such as De Haan and Schreiner (2018) are consistent with the results of several papers that have found substantial causal effects of parental welfare participation transmitting to children in Norway.

The Irish literature concerning intergenerational dependence is limited, although the Central Statistics Office has examined whether socio-economic circumstances as a teenager are associated with poverty indicators in later life (Central Statistics Office, 2020). The analysis, which used the 2019 wave of the Survey of Income and Living Conditions, found that education levels and financial disadvantage tend to persist from generation to generation, acting as transmitters of intergenerational (dis)advantage. For instance, 77.9 per cent of respondents that had parents with a third level education had third level education themselves in 2019. The education levels of parents were also associated with the income levels of adult children. The study did not incorporate the housing status or tenure of respondents

when teenagers, although it did find an association between household financial situation as a teenager and higher home ownership rates in later life.

There are numerous other Irish studies that, although they do not specifically measure or analyse intergenerational dependence, are relevant as they describe elements or dynamics which seem likely to contribute to the level of dependence. Whelan and Nolan (1999) examined the cumulative impact of childhood poverty, poor education outcomes and limited labour market engagement to describe how such disadvantages combine and interact resulting in extreme marginalisation and exclusion. Using 1994 data, Whelan and Nolan examined whether households living in social housing are subject to vicious-cycle type processes, and found evidence that fatalism and neighbourhood effects contributed to the promotion and perpetuation of poverty within this cohort.[3]

Murray and Norris (2002) found that tenants of Dublin City Council found that patterns of housing residualisation[4] could be explained, in part, by the characteristics of the neighbourhoods in which they live, in that tenants living in inner city areas with access to employment and amenities were less likely to experience income poverty. It follows that such neighbourhood effects could influence rates of intergenerational dependence.

More recently, Laurence et al (2024) found elevated levels of inadequate housing and frequent moves among Irish renters, including social housing tenants, and described the influence of inadequate housing and neighbourhood quality on parental and child wellbeing, such as mothers experiencing higher levels of depression, worse self-rated health, and reporting greater conflict and less closeness with their children.

A relevant consideration is the degree to which social housing is stigmatised, and whether such stigma can act as both an incentive to exit social housing and an impediment to doing so. Carnegie et al (2017) found that the social housing tenure is stigmatised and discussed how stigma related to housing tenure may interact with, and amplify, other stigma, such as place-based, socio-economic or ethnicity stigmas, to exacerbate disadvantage.[5]

In their detailed studies of the factors that can shape the success or failure, in terms of liveability, of social housing estates, Fahey (1999) and Norris (2014) made many important contributions, two of which are particularly important when considering intergenerational dependence on social housing. Firstly, the vast majority of social rented neighbourhoods are settled communities in high demand among housing applicants. Secondly, there can be strong degrees of socio-spatial differentiation within social housing estates and developments. Such areas are not monolithic; important socio-economic outcomes, such as intergenerational dependence, seem likely to vary considerably within and between neighbourhoods and estates.

Sample Case Study Areas

Using a questionnaire designed by the authors, a market survey firm performed fieldwork during the summer and autumn of 2023. 1,539 households were interviewed face-to-face in their own homes in

[3] Although they also found broad similarities in fatalism and neighbourhood effects among urban and rural local authority tenants, and therefore rejected the hypothesis that urban spatial disadvantage was contributing to the emergence of 'underclass processes'.

[4] Residualisation is the tendency for the social housing sector to cater for an increased proportion of deprived people and to cater more exclusively for this group (Norris, 2005).

[5] Note, however, that a forthcoming working paper by the authors of this paper using the same dataset finds high levels of neighbourhood pride and community engagement among respondents. Tenure-related stigma among cohorts who grew up in social housing may be low.

eleven case study areas: Dublin[6], Cork, Galway, Limerick and Waterford and the towns of Longford, Sligo, Tralee and Wicklow. The specific case study areas were chosen because of their relatively high concentrations of social housing, and to achieve a sample that includes different geographies, dispersal patterns and housing design typologies. Collectively, the case study areas include just over a quarter of all households living in social housing.[7] Given the unavailability of a sampling frame, the survey employed a quota based sampling method, with the eleven case study areas acting as strata. A quota sample is a non-probability sampling method and is more likely to generate sampling bias than a simple random sample.[8]

The case study areas were also chosen with a view to ensuring that the social housing tenure groups, that is local authority, approved housing body and Housing Assistance Payment / Rental Accommodation Scheme, were each present in the sample in sufficient quantities to permit statistical analysis. The tenure group counts within the sample were 1,178 households, 187 households and 174 households for the local authority, approved housing body and Housing Assistance Payment / Rental Accommodation Scheme cohorts respectively.

It is important to note that the case study areas selected were atypical in two important respects. By design, the proportions of social housing within those areas were elevated, relative to the rest of the country, as was the level of deprivation. Of the 33 Electoral Divisions from which the sample was drawn within the eleven case study areas, 29 were in the top decile of all 3,409 Electoral Divisions in terms of their proportion of local authority housing. Among the 33 Electoral Divisions, the deprivation levels varied, from Marginally Above Average to Very Disadvantaged, although 18 of the 33 were classed as Disadvantaged or Very Disadvantaged. Collectively, the population of the 33 Electoral Divisions was 2.7 per cent of the national total in 2022. Table A1 in Appendix A sets out the characteristics of the 33 Electoral Divisions, including population, number of households, proportional share of households by social housing tenure groups, the proportion share of private rental households, and the deprivation level.[9]

Given the relatively high concentrations of social housing, the sample is not representative of all social housing tenant households. However, the sample is, by design, drawn from a section of the social housing tenant population and from geographic areas that are particularly important from a policy perspective given the associations between housing tenure, spatial disadvantage and social exclusion.

Descriptive Statistics

Table 1 sets out the characteristics of the 1,539 households that were respondents to the survey. Of the 1,539 households that participated in the 2023 survey, 339 reported having adult children living separately and provided tenure details regarding those children. The characteristics of the 339 respondents with adult children living separately, and of the 1,200 households without, are also described in Table 1, overleaf.

[6] Three different case study areas of Ballymun, Tallaght and the southwest Inner City.

[7] The case study areas included 50.6k households living in local authority, approved housing body and Housing Assistance Payment / Rental Accommodation Scheme units, of 185,000 total social housing units. The proportion of respondent households, relative to the number of households living in social housing within each case study area varied from 1.4 to 6.2 per cent, with an average of 3.5 per cent.

[8] The commercial survey firm did not provide a formal response rate as a quota based sample method was used, however they did advise that responses were higher than the average (typically 20 to 50 per cent) with respondents being more likely to have time to complete survey and more interest in the topic due to their personal circumstances.

[9] Using the official Pobal measure of deprivation, the Haase-Pratschke Deprivation Index.

Of the 1,539 households in the sample, 76.5 per cent lived in local authority owned and managed housing, 12.2 per cent lived in housing provided by an approved housing body and 11.3 per cent were in receipt of the Housing Assistance Payment or Rental Accommodation Scheme. There was considerable variation in educational attainment; 12.6 per cent of respondents reported primary level or no education, 14.1 per cent reported third level. Mean household size was 3.1 people, with two adults and one child aged under 18. 51.4 per cent of respondent households had one or more members who were employed. For 65.4 per cent of respondents the prevailing childhood tenure was social housing; 26.9 per cent grew up in privately owned homes and 6.9 per cent in privately rented homes. The mean age of respondents was 46.9.[10]

Table 1: Household Characteristics of All Households and of Households with Adult Children Living Separately

	All Households (n = 1,539)	Households without Adult Children Living Separately (n =1,200)	Households with Adult Children Living Separately (n =339)
Tenure			
Local Authority	76.5%	73.3%	87.9%
Approved Housing Body	12.2%	13.2%	8.6%
HAP / RAS	11.3%	13.5%	3.5%
Gender and Age of Respondent			
Female	58.7%	58.3%	59.9%
Age (mean)	46.9	42.9	61.0
Level of Education			
None or Primary	12.6%	8.5%	26.9%
Secondary	61.9%	62.4%	60.2%
Post Leaving Cert	11.2%	12.7%	5.9%
Third Level Non-Degree	7.7%	8.7%	4.1%
Third Level Degree	5.0%	6.0%	1.5%
Postgraduate Degree	1.4%	1.4%	1.2%
Refused	0.3%	0.3%	0.3%
Ethnicity			
White Irish	84.4%	81.7%	94.1%
Irish Traveller	2.7%	3.2%	0.9%
White, not Irish	4.9%	6.0%	0.9%
Other	8.0%	9.1%	4.1%
Household Size			
No. of People in Household (mean)	3.1	3.3	2.3
No. of Adults in Household (mean)	2.0	2.1	1.9
No. of Children (<18) in Household (mean)	1.0	1.2	0.4
No. of Adult Children in Household (mean)	0.3	0.4	0.7
Labour Market Engagement			
Proportion of Households with Member Employed	51.4%	54.0%	57.8%

[10] The age quantiles for all 1,539 respondents were: P10: 27, P25: 34, P50: 45, P75: 59, P90: 70.

No. of Household Members Employed (mean)	0.8	0.8	0.6
Childhood Tenure			
Privately Owned	26.9%	28.2%	22.4%
Social Housing	65.4%	63.7%	71.1%
Private Rental	6.9%	7.4%	5.0%
Other	0.8%	0.7%	1.5%
Years in Current Home (mean)	14.9	12.5	23.4

Source: Department of Housing, Local Government and Heritage.

Notes: The Childhood Tenure question wording was as follows; "which of the following best describes the tenure of the main home you grew up in?" The '*No. of Adults'* variable includes adult children. 'HAP / RAS' refers to receipt of the Housing Assistance Payment or Rental Accommodation Scheme subsidy.

The cohort of 339 households with adult children living separately (the rightmost column in Table 1) differed considerably from the other 1,200 social housing households (described in the adjacent, central, column). The former group was older, with an average age[11] of 61 compared to 43, and had a lower general standard of education, with 6.8 per cent of respondents having a third-level education, compared to 16.1 per cent among the cohort that did not have an adult child living separately. The cohort of 339 respondents with adult children living separately was ethnically less diverse, 94.1 per cent being white Irish, compared to 81.7 per cent of respondents without adult children living separately.

Rates of intergenerational Dependence on Social Housing

Survey respondents, who in all cases were resident in a form of social housing, were asked to identify the prevailing tenure of the home they grew up in.[12] Graph 1 is a Sankey graph which describes the childhood tenure status of the 1,526 respondents who provided an answer conforming to the three principal tenures.[13] For 65.9 per cent of respondents, social housing (red) was the predominant childhood tenure, for 27.1 per cent owner occupation (blue) was the main tenure, the remainder, 6.9 per cent (green) having grown up in a privately rented home.

[11] The gender, age, education, ethnicity and childhood tenure variables were in respect of the respondent. The years in current home, labour market engagement and household size variables were in respect of the household.

[12] The question had the following wording: "Thinking about the main home you grew up in, which of the following best describes the tenure of that household?"

[13] A further 13 respondents answered "Other" or "Don't know".

Graph 1: Childhood and Current Tenures of Survey Respondents

Source: Authors' calculations.

Some care is required when interpreting the tenure background of respondents, as participation in the survey was conditional on living in social housing. Therefore, reading the graph from left to right we observe flows from other tenures into social housing; absent are any households that grew up in social housing but as adults live in owner occupied or privately rented homes. As such, the results presented in Graph 1 display an element of survivorship bias[14], although one aspect is notable; almost one-third of respondents grew up in tenures other than social housing, which demonstrates the degree to which the homeownership and private rental tenures can be sources of households that require social housing.

Graph 2 describes the childhood and current tenures of the siblings of respondent who lived in homes other than the respondents' homes. Siblings who lived with respondents were not encompassed by responses to this question.

[14] That is, the logical error of concentrating on entities that passed a selection process while overlooking those that did not. In this instance, the selection process is living in social housing, as that was a prerequisite for inclusion in the survey, and therefore those potential respondents who grew up in social housing but now live in other tenures are absent.

Graph 2: Childhood and Current Tenures of the Siblings of Survey Respondents

Source: Authors' calculations.

Graph 2 displays a slightly more complicated set of flows than Graph 1 because siblings may currently live in any tenure. Of the 2,522 siblings of respondents, the prevailing childhood tenure[15] [16] of 71.1 per cent was social housing (red), the corresponding values for owner occupation (blue) and private rental (yellow) were 22.0 per cent and 6.1 per cent. Turning to current tenure, 52.6 per cent of the siblings of respondents were living in social housing at the time the survey was undertaken, with 35.2 per cent living in owner occupied homes and 6.3 per cent living in private rented homes. Table 2 provides the counts and percentages visually represented in Graph 2.

Table 2: Childhood and Current Tenures of Siblings of Survey Respondents

Childhood Tenure	n	%	Current Tenure	n	%
Social Housing	1,792	71.1	Social Housing	1,327	52.6
Owner Occupation	556	22.0	Owner Occupation	887	35.2
Private Rented	153	6.1	Private Rented	160	6.3
Other / Don't Know[17]	21	0.8	Other / Don't Know	148	6.9

Source: Authors' calculations.

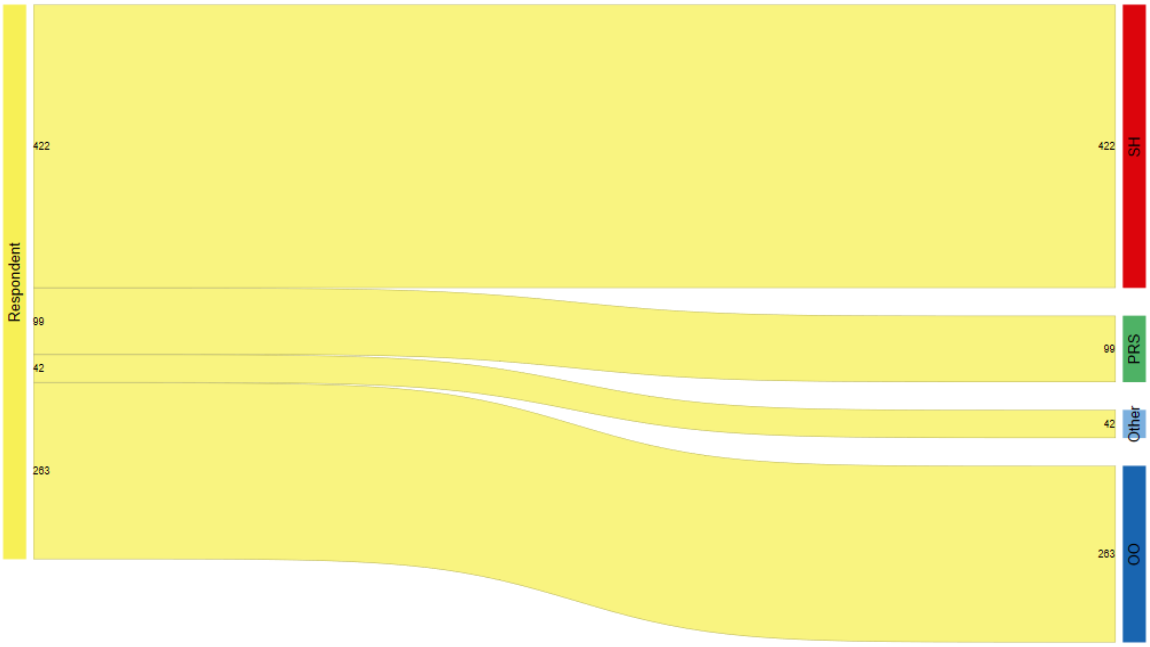
The flows presented in Table 2 are of note, but from the perspective of understanding the prevalence of intergenerational dependence among this cohort. However, our primary interest is the finding that, among the subset of siblings for whom social housing was the predominant childhood tenure, 62.1

[15] We assume that the prevailing childhood tenure of respondents was shared by their siblings.
[16] Note that flows of less than 0.5 per cent (13 siblings) have been omitted from Graph 2, for cosmetic reasons.
[17] Note that the 21 observations in the "Other / Don't Know" childhood tenure group have been omitted from Graph 2 for cosmetic reasons. These observations represent less than 1 per cent of siblings.

per cent currently live in social housing.[18] Also of note are patterns of intergenerational tenure continuity among those siblings who grew up in owner occupied housing, with 59.5 per cent living in owner occupied homes at the time of the survey. This contrasts with the discontinuity among those who grew up living in the private rented sector, with 13.1 per cent renting privately at the time of the survey.

Graph 3 presents the tenure flows of the adult children of respondents, who are living other than in the respondent's home. 339 respondents reported having adult children living separately, and provided the tenure status of 826 adult children.

Graph 3: Childhood and Current Tenures of Adult Children not Living with Survey Respondents



Source: Authors' calculations.

Table 3 provides the counts and percentages visually represented in Graph 2.

Table 3: Current Tenures of Adult Children not Living with Survey Respondents

Current Tenure	n	%
Social Housing	422	51.1
Owner Occupation	263	31.8
Private Rented	99	12.0
Other / Don't Know	42	5.1

Source: Authors' calculations.

51.1 per cent of the adult children of respondents were living in social housing (red). This proportion is substantially lower than the 62.1 per cent of respondents' siblings living in social housing, and therefore could suggest a weakening of the dynamics shaping intergenerational dependence, given

[18] Of the 1,792 siblings who grew up in social housing, 1,113 lived separately in social housing at the time the survey was undertaken.

the likely difference in the age profile of adult children and siblings.[19] However there are reasons why this may not be the case. Firstly, the typical respondent had 0.3 adult children living in their home. Respondents provided information concerning the number of adult children living in the household who were on the waiting list for local authority housing. Among the 323 respondent households with adult children living in the home, the average number of those children on the local authority housing waiting list was 0.4. The waiting period for social housing can be considerable; recent research found that the average wait for applicants who secured social housing was just over 5.5 years (Bairéad and Norris, 2025). Secondly, among those adult children living with respondents who are not on the social housing waiting list, there is a further cohort that may gain access to social housing through the practice of succession, whereby a cohabiting child may effectively inherit the tenancy of a deceased parent. The extent of tenancy succession is unknown; however, anecdotal evidence suggests that such practices vary considerably from local authority to local authority. Note 1.9 per cent of respondents report that they are living in the home they grew up in and that their parents no longer live there, presumably because the parents are deceased. Lastly, some of the adult children currently living in the private rental may, in time, shift tenure to social housing.

Given the number of cohabiting adult children on the social housing waiting list, the prospect of tenancy succession in some instances, and the potential scale of tenure shift from private rental to social housing, 51.1 per cent may be reasonably interpreted as a floor.[20] The eventual extent of intergenerational dependence of children of respondents may approach or exceed the 62.1 per cent of siblings of respondents who grew up in and are currently living in social housing.

Statistical Analysis (i) Associations

The survey dataset supports an analysis of the household characteristics that are statistically associated with elevated levels of intergenerational dependence on social housing. 367 households provided a complete identification of the tenure status of their adult children who are living elsewhere, which permits the calculation of a variable describing the proportion of those children who are living in social housing. For instance, if a respondent household reported that two adult children live elsewhere and one of those children lives in owner occupied housing, the other in social housing, then the proportion would be 0.5. The proportion of adult children living separately in social housing is described in Table 4 below. The average proportion among the 367 respondents was 0.43. The 25th and 75th percentiles are 0 and 1, respectively.

Table 4: Proportion of Adult Children Living Separately in Social Housing

	Mean	*P25*	*Median*	*P75*
Proportion of Children Living Separately in Social Housing	0.43	0	0.33	1

Source: Authors' calculations.

Note, however, that there was considerable variation in the number of adult children living separately for whom tenure status details were provided by respondents, as per Table 5 below:

[19] The survey did not collect information regarding the ages of either cohort, however an average age gap of >15 years seems plausible, which is sufficient time for the relevant dynamics to change.

[20] If those adult children living in the home and on the waiting list were in all instances allocated a social housing home then the rate of intergenerational dependence would increase to 57.7 per cent.

Table 5: Percentage of Households Broken Down by Number of Adult Children Living Separately

Number of Children Living Separately	*% of Households (n = 367)*
1	34.9
2	32.4
3	18.0
4	7.1
5	4.4
6	2.2
7	0.8
8	0.3

Source: Authors' calculations.

We have performed three regressions with the same set of explanatory variables. The three regressions each apply a fractional logistic model[21], the dependent variable being the proportion of adult children living separately in social housing. Model 1 uses all 323 respondents that were aged 36 or older, had adult children living separately and had no missing values for the explanatory variables. The second regression, Model 1a, is the same as Model 1, the sole difference being that standard errors are clustered at the Electoral Division level, which may account for unobserved neighbourhood effects.[22] As such, the estimated odds ratios are the same for Models 1 and 1a, albeit with different standard errors. The last regression, Model 2, is restricted to the 235 households that have two or more children living separately; our motivation for Model 2 is to address the possibility that households with just one child living separately, and therefore have a proportion value of either 0 or 1, are heavily influencing the results of Models 1 and 1a. Model 1 is our preferred model, as the sample size is larger and, as discussed below, it is not clear that Model 1a's clustered standard errors are appropriate in this circumstance.

Table 6: Explanatory Variables

Variable	*Description*
Local Authority	Tenure of respondent: Local authority
Approved Housing Body	Tenure of respondent: Approved housing body
Semi-detached	Respondent's Home: Semi-detached home
Flat, <10 units	Respondent's Home: In an apartment complex composed of less than 10 units.
Flat, >= 10 units	Respondent's Home: In an apartment complex composed of 10 or more units.
Other	Respondent's Home: Other (typically mid-terrace).
Labour Market Attached	Dummy variable indicating whether a member of the respondent's household is employed.

[21] We have used a fractional logistic model because the dependent variable is in the range 0 to 1 but is not dichotomous. The results of a third model, applying a simple logistic model with a binary dependent variable denoting whether or not the respondent has an adult child living separately in social housing was unsatisfactory, due to collinearity and because several explanatory variables acted as perfect predictors. In any event, we prefer a fractional logistic model to a simple binary alternative as non-dichotomous dependent variable carries greater information.

[22] Or, more formally, the clustered standard errors are intended to adjust for correlations induced by sampling the dependent variable from a data-generating process with unobserved components at the Electoral Division level.

Primary School	Respondent's level of educational attainment is primary school.
Lower Secondary	Respondent's level of educational attainment is lower secondary school.
Higher Secondary	Respondent's level of educational attainment is higher secondary school.
Post Leaving Cert	Respondent's level of educational attainment is post-leaving certificate.
Third-Level, non-Degree	Respondent's level of educational attainment is third-level.
Graduate	Respondent's level of educational attainment is university graduate.
Postgraduate	Respondent's level of educational attainment is postgraduate.
Inherited	Dummy variable indicating whether the respondent gained the tenancy of the home they live in via a succession arrangement.
Waiting List	Dummy variable indicating whether the respondent cohabits with one or more adult children who is on the social housing waiting list.
Age	Age of respondent.
Years in situ	Number of years respondent has lived in current home.
LA Rent Share	Proportion of local authority owned and managed housing in the Electoral Division which the respondent lives in.
Deprivation level	Deprivation level of the Electoral Division which the respondent lives in.

Table 6 describes each of the explanatory variables, used for all models. Note that the explanatory variables for all regressions describe the characteristics of the respondent's household or housing unit, as opposed to that of the adult child.

The detailed results of the three models are presented in Appendix B. Only those results that are statistically significant (marked with an asterisk in the table) are statistically reliable.[23] Given the number of variables used it is prudent to be cautious when considering those variables which have a p-level of 0.05 (that is, one asterisk), such as the Age variable under Model 2, as the observed statistical significance could be due to random fluctuations in the data. We therefore focus on those variables which have a p-level of less than 0.01 (that is, two or three asterisks).

Appendix B reports odds ratios in respect of each explanatory variable. If the reported odds ratio exceeds 1.00, then the likely proportion of adult children living separately in social housing is increased, relative to the relevant reference group. If the reported odds ratio is less than 1.00, then the likely proportion of adult children living separately in social housing decreases.

The reference group is a household in receipt of Housing Assistance Payment or Rental Accommodation Scheme, living in a detached house, with no household member employed, no formal education (i.e. below primary level), did not inherit their tenancy via the practice of succession, has no cohabiting child on the social housing waiting list, and has an average value of the Age, Years in situ, Local Authority Rent Share and Deprivation level variables.[24] For the reference group,[25] Model 1 estimates the proportion of adult children living in social housing to be 0.94.[26]

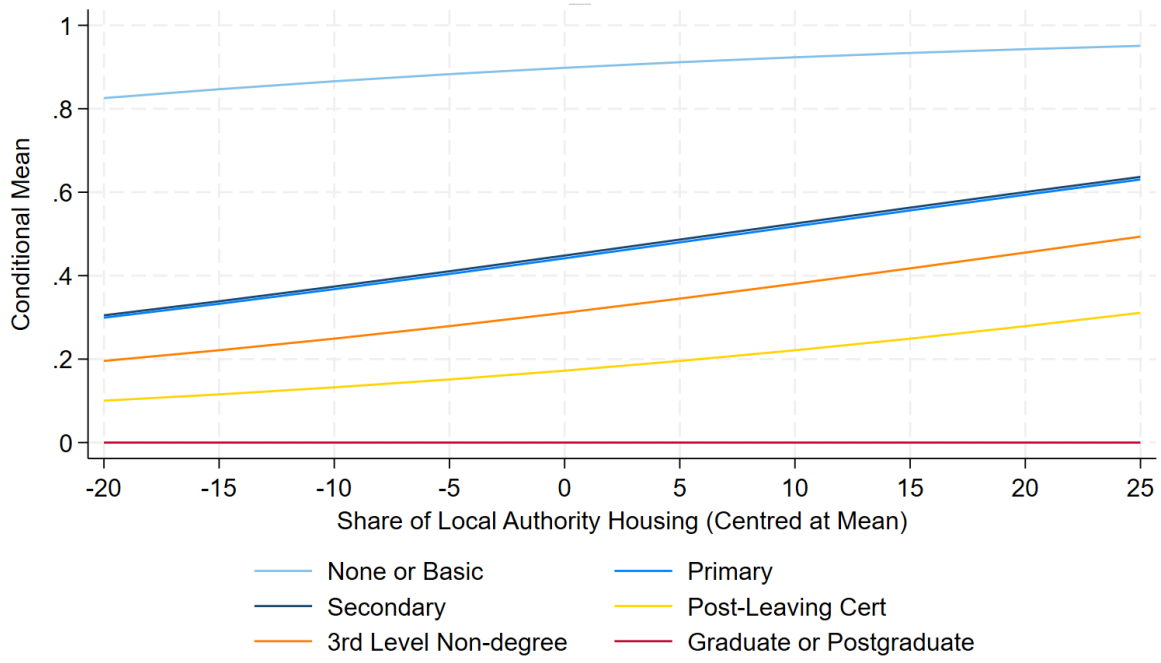
The three models are consistent in that most of the explanatory variables are not statistically significant, such as the labour market status of the household, form of social housing (local authority, approved housing body, Housing Assistance Payment or Rental Accommodation Scheme), or the typology of home. The models find strong associations, with high levels of statistical significance, between parental educational attainment and the tenure of their adult children, especially of tertiary

[23] Reliable, in the sense that the association with the dependent variable is unlikely to have occurred by chance.
[24] That is, centred at the mean to aid interpretation.
[25] The intercept, or constant.
[26] The estimated proportion of the Model 2 reference group is 0.86.

education. Under Model 1, being categorised as educated to Leaving Certificate level decreases the proportion of adult children living elsewhere in social housing by 0.45; under Model 1 being categorised as educated to graduate level decreases the proportion of children living separately in social housing to zero.[27] An interpretation of the effects of education is that intergenerational educational attainment levels are highly correlated, such that the children of well-educated social housing tenants are likely to achieve relatively high levels of educational attainment. Extended participation in education could change housing aspirations as the children emulate other social groups, and improve their capacity to achieve those aspirations, ultimately resulting in a different tenure status to that of their parents. Parental participation in education may also result in the intergenerational transfer of wealth, as parents transfer wealth built up through labour market activity; such transfers may increase children's likelihood of accessing homeownership.

A second result of interest is that, under Model 1, increased levels of intergenerational dependence is associated with the share of households which are renting from a local authority in that area; as the share of local households renting from a local authority increases[28] so too does the level of intergenerational dependence on social housing. This result holds for Model 1a, however the statistical significance of the share of local households renting from a local authority variable drops from a p-level of 0.01 (two asterisks) to 0.05 (one asterisk). Note, however, that Abadie et al (2023) found that, when the number of clusters in the sample is a non-negligible fraction of the number of clusters in the population, conventional clustered standard errors can be severely inflated. As the Electoral Divisions sampled for this paper are a non-negligible proportion of Electoral Divisions with the highest concentrations of social housing, it is arguable whether clustered standard errors are appropriate, however we include Model 1a on grounds of comprehensiveness. Under Model 2 the variable is not statistically significant.

Graph 4: Model 1 Marginal Effects of Education over Share of Local Authority Housing



[27] Model 2 estimates for Leaving Certificate and tertiary education are similar to Model 1 and 1a.
[28] The 'LA Rent Share' variable in Table B1.

Source: Authors' calculations.

Graph 4 visually describes, for Models 1 and 1a, the marginal effect of education and of the share of local authority housing in the Electoral Division where the respondent lives, on the proportion of adult children living in social housing. The share of local authority housing is plotted on the x axis; note that it is centred at the sample mean, so the 0 point close to the middle of the axis corresponds to a share of 32.2 per cent, therefore the '-5' point corresponds to a 27.2 per cent share, the '25' point to a 57.2 per cent share. The marginal effects of education are considerable. The predicted proportion of children living separately in social housing for a respondent with a 'none or basic' level of education is in excess of 0.8. The predicted proportion of children living separately in social housing for a respondent with a 'graduate or postgraduate' level of education is 0. The predicted proportions of the 'primary' and 'secondary' levels of education are almost identical. With the exception of the 'graduate or postgraduate' group of respondents, all of the other lines slope upward which indicates that as the share of local authority housing intensifies within an Electoral Division, the proportion increases; note that the slopes are not shallow, resulting in considerable differences across the range.

This regression analysis should not be interpreted as causal; therefore, it is not statistically valid to assert that high levels of educational attainment among parents in receipt of social housing causes a low level of intergenerational dependence on social housing among their children. For instance, unobserved variables, such as correlated low earnings potential between generations, could result in intergenerational dependence on social housing.

Statistical Analysis (ii) Correlation with Other Outcome Variables

The survey that gathered the data used in this paper also gathered data concerning other outcomes experienced by households, such as community engagement, experiences of anti-social behaviour and neighbourhood pride. Correlations between these outcome variables, reported by households, and intergenerational dependency, as measured using the proportion of adult children who are living separately in social housing variable, are presented in Table 7.

Table 7: Correlation between Intergenerational Dependency and Other Outcome Variables

Variable	*Correlation with Proportion of Adult Children Living in Social Housing*
Safety	-0.032
	(0.541)
Community Engagement	-0.007
	(0.892)
Pride in Neighbourhood	-0.079
	(0.130)
Helpfulness of Neighbours	-0.220
	(0.000)

Source: Authors' Calculations.
Note: 367 observations. P-values reported in parentheses.

In the main, the relationships are not statistically significant; however, we found a relatively strong and statistically significant negative correlation between higher levels of intergenerational dependency and the helpfulness of neighbours.[29] This may suggest that low levels of social capital,

[29] Respondents were asked: "How would you describe the helpfulness of your neighbours to assist you when needed on a scale from 1-10 where 1 is 'not at all helpful' and 10 is 'extremely helpful'."

that is, a reduced ability to achieve one's goals using networks of relationships, could be a factor related to intergenerational dependence.

Impacts and Discussion

When considering policy implications, it is important to reiterate that the sample used to generate the findings presented in this paper was not nationally representative of all social housing households; rather, a quota sample was drawn from 11 areas with relatively high densities of social housing. As such, it is reasonable to have some doubts concerning the generalisability of the findings to all households living in social housing, particularly with respect to the 15.8% of local authority and AHB households living in small towns or predominantly rural areas.[30]

However, it is also important to note that the sample was, by design, drawn from areas where one might expect to see spatial concentrations of disadvantage and social exclusion strongly affecting household-level outcomes. It is important that policymakers understand socio-economic conditions and dynamics in these areas.

A further contextual point worthy of emphasis are the macroeconomic circumstances at the time the survey was conducted. The monthly unemployment rate was 4.4% in August 2023[31], following a period of broadly positive macroeconomic conditions over much of the preceding decade. Such conditions seem likely to have countervailing effects in the sense that employment opportunities are relatively plentiful, but housing prices are high in owner-occupier and rental markets. Levels of intergenerational dependence on social housing seem unlikely to be acutely responsive to economic cycles, but it also seems likely that there is a relationship between the tenure choices and preferences of forming households and local conditions in labour and housing markets.

Social housing is an important programme because it shields vulnerable households from market rents and, in the main, provides a considerable level of tenure security. Continued access to social housing, once initial access has been achieved, is not conditional on future employment status or income.[32] In practice, social housing acts as a lifetime haven from market vicissitudes, as opposed to a temporary safety net, and is therefore unlike other important social policy subsidy programmes like welfare payments for the unemployed, which are withdrawn if eligibility conditions do not persist. In addition, given that owner occupancy may be beyond the reach of many households, the alternative tenure for many is the private rental sector, which has seen considerable price inflation over the preceding decade. As such, it is perhaps unsurprising that demand for social housing is high.

The respondents in this study reported having, on average, 1.99 children of all ages living with the household and living elsewhere. If it is the case that the ultimate tenure of 50 per cent or more of the children of the respondent cohort is social housing, then this suggests that the cohort is, more or less, replicating the level of access to social housing from generation to generation.[33] As noted previously in this paper, a consensus normative preference regarding intergenerational dependence on social housing seems unlikely, however broad agreement on the undesirability of some of the impacts seems plausible. High levels of demand for social housing exacerbate the rationing challenge, as administrative processes must balance the needs of intergenerationally dependent households versus

[30] See Central Statistics Office F2018 PxStat Table *Private Households in Permanent Housing Units*.

[31] Using the Central Statistics Office's seasonally adjusted monthly unemployment rate.

[32] Social housing rents adjust as incomes rise, but in many cases the adjustment is marginal such that objectively high-income households living in social housing pay low rents, relative to their incomes. See Corrigan (2019).

[33] Although note that the level may be lower if multiple adult children from different social housing households join to form households living in social housing.

households from other tenures; Graphs 1 and 2 illustrate the degree to which households flow from other tenures to social housing. The annual per household cost of receipt of social housing is non-trivial,[34] the collective opportunity cost of the social housing programme for other social programmes is considerable.

High levels of intergenerational dependence on social housing also have implications for the core social policy objectives of social inclusion and social mobility. Cycles of dependence which perpetuate inequality across generations seem likely to be unambiguously harmful.

This paper presents findings regarding observed levels of intergenerational dependence but the data do not support causal findings. Numerous channels seem likely to be in play, including neighbourhood effects, cumulative disadvantage, correlated abilities between generations and, potentially, a direct intergenerational channel, as parental welfare dependence may create an informational advantage for their children when it comes to manoeuvring complex welfare administrative systems (De Haan and Schreiner, 2018).

The findings of this paper do provide a measure of the extent of intergenerational dependence in certain geographic areas. The findings also suggest that a benefit of educational attainment for one generation is a much-reduced likelihood of social housing dependence for their children. This suggests the validity of policy measures that support and encourage participation in education, from primary to tertiary level. However, it is important to stress again that our analysis cannot identify causal relationships; educational supports and incentives seem unlikely to be a universal boon given the knotty set of challenges and disadvantages which many low-income households face.

Notwithstanding that education is likely to be one among several factors, a potential housing policy response would be to incentivise educational attainment among younger social housing tenants and their children. A further policy response would be to consider and adjust those housing policies that may contribute to elevated levels of intergenerational dependence, for instance, those governing the succession of social housing tenancies from adults to their children. A more far-reaching potential change would be for social housing policy, and wider social policy, to explicitly envision social housing support as an intergenerational springboard intended to support vulnerable households, but also to help ensure that their children share and achieve the housing aspirations of wider society.

CRediT authorship contribution statement

Eoin Corrigan: Conceptualization, Methodology, Data curation, Formal analysis, Writing - original draft, Writing - review & editing, Visualisation, Funding Acquisition.

Allan Kelly: Conceptualization, Methodology, Data curation, Formal analysis, Writing - review & editing, Visualisation, Funding Acquisition.

Paul J Hogan: Conceptualization, Methodology, Writing - review & editing.

[34] Using 2016 data, Corrigan (2019) estimated the annual financial cost per household as approximately €4,100, based on a matching exercise between households renting in the social housing and private rental tenures.

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Appendix A

Table A1: Electoral Divisions within the Sample

Electoral Division	Pop.	Hshlds	LA %	AHB %	Prvt Rtnl %	HAP %	Decile	2022 Deprivation Level
Ballymun B, Dublin City	4,273	1486	52.8	2.3	16.2	7.9	10	Very Disadvantaged
Ballymun C, Dublin City	5,729	2111	49.2	3.4	14.5	4.5	10	Disadvantaged
Ballymun D, Dublin City	2,551	975	62.4	4.7	17.6	8.4	10	Very Disadvantaged
Ushers B, Dublin City	1,903	704	26.4	3.1	55.6	5.8	10	Marginally Above Average
Ushers C, Dublin City	4,069	1771	26.6	9.0	36.2	6.1	10	Marginally Below Average
Ushers D, Dublin City	2,390	1048	16.6	4.3	43.8	8.7	10	Marginally Above Average
Ushers E, Dublin City	1,859	824	34.9	5.5	23.3	3.8	10	Marginally Below Average
Tallaght-Fettercairn, South Dublin	11,335	3469	41.0	6.6	14.2	5.4	10	Marginally Below Average
Tallaght-Jobstown, South Dublin	18,125	5711	30.5	4.0	22.2	10.3	10	Marginally Below Average
Tallaght-Killinardan, South Dublin	3,878	1278	56.2	4.9	7.0	4.0	10	Very Disadvantaged
Longford No. 1 Urban, Longford	4,043	1626	30.7	9.7	30.7	4.9	10	Disadvantaged
Bray No. 1, Wicklow	1,876	764	24.1	2.4	23.8	4.3	10	Marginally Below Average
Rathmichael (Bray), Wicklow	2,348	801	46.6	1.9	6.2	1.6	10	Disadvantaged
Carnew, Wicklow	1,873	703	20.0	2.7	11.7	4.7	10	Disadvantaged
Farranferris A, Cork City	2,074	916	34.3	2.6	30.7	10.0	10	Disadvantaged
Farranferris B, Cork City	895	353	34.7	0.8	8.1	2.5	10	Very Disadvantaged
Farranferris C, Cork City	855	302	32.5	12.6	6.4	1.7	10	Disadvantaged
Knocknaheeny, Cork City	4,049	1382	64.7	4.3	5.8	1.0	10	Very Disadvantaged

Mayfield, Cork City	2,846	1138	63.2	1.1	6.7	1.0	10	Very Disadvantaged
Tralee Urban, Kerry	6,104	2757	19.1	3.7	40.0	14.7	10	Disadvantaged
Ballynanty, Limerick	3,030	1110	47.3	3.2	5.6	1.2	10	Very Disadvantaged
Dock A, Limerick	3,080	1207	7.5	4.4	76.7	19.1	8	Marginally Above Average
Dock B, Limerick	1,255	571	12.6	5.1	56.4	9.3	9	Marginally Below Average
Dock C, Limerick	1,121	481	17.6	1.0	29.4	4.6	10	Marginally Below Average
Ballybeg North, Waterford	2,841	1040	51.1	1.6	10.7	1.4	10	Disadvantaged
Ballytruckle, Waterford	6,563	2264	18.3	11.7	9.8	1.9	10	Marginally Below Average
Kingsmeadow, Waterford	1,305	590	11.9	12.5	25.7	5.8	9	Disadvantaged
Larchville, Waterford	1,008	424	47.7	1.2	11.7	0.9	10	Very Disadvantaged
Lisduggan, Waterford	996	435	31.6	2.1	9.4	2.8	10	Very Disadvantaged
Ballybaan, Galway City	13,453	4833	18.0	4.3	36.6	8.4	10	Marginally Above Average
Sligo East, Sligo	4,940	2073	16.8	2.4	24.6	4.8	10	Marginally Below Average
Sligo North, Sligo	6,127	2240	19.9	3.3	44.5	3.8	10	Marginally Below Average
Sligo West, Sligo	7,788	3276	13.2	3.0	27.3	5.2	9	Marginally Below Average

Source: CSO ED and CSO HAP and HP Deprivation datasets.
Notes: The 'Decile' column describes which decile the Electoral Division is in, among all Electoral Divisions, ranked in order of the measure of the percentage share of local authority housing within that Electoral Division.

Appendix B

Table B1: Fractional Logistic Regression Estimates, Odds Ratios

Explanatory Variables	Model 1 (>= 1 Child)	Model 1a (>= 1 Child, Clustered Standard Errors)	Model 2 (>= 2 Children)
Local Authority	0.854	0.854	2.571
	(0.529)	(0.533)	(1.708)
Approved Housing Body	0.588	0.588	1.705
	(0.430)	(0.446)	(1.447)
Semi-detached	0.659	0.659	0.621
	(0.408)	(0.388)	(0.507)
Flat, <10 units	0.161	0.161	0.219
	(0.166)	(0.211)	(0.214)
Flat, >= 10 units	0.689	0.689	0.832
	(0.486)	(0.518)	(0.742)
Other	5.340	5.340	3.377
	(5.797)	(4.882)	(4.274)
Labour Market Attached	1.044	1.044	0.843
	(0.238)	(0.209)	(0.240)
Primary School	0.081***	0.081**	0.226*
	(0.052)	(0.059)	(0.171)
Lower Secondary	0.087***	0.087**	0.200*
	(0.055)	(0.067)	(0.147)
Higher Secondary	0.078***	0.078**	0.160*
	(0.051)	(0.061)	(0.120)
Post Leaving Cert	0.020***	0.020***	0.030**
	(0.019)	(0.022)	(0.036)
Third-Level, non-Degree	0.045***	0.045***	0.198
	(0.040)	(0.037)	(0.265)
Graduate	0.000***	0.000***	0.000***
	(0.000)	(0.000)	(0.000)
Postgraduate	0.000***	0.000***	0.000***
	(0.000)	(0.000)	(0.000)
Inherited	1.223	1.223	1.408
	(0.872)	(0.913)	(1.482)
Waiting List	1.883	1.883	2.188
	(0.618)	(0.713)	(0.949)
Age	1.011	1.011	1.030*
	(0.012)	(0.011)	(0.015)
Years in situ	0.986	0.986	0.978*
	(0.008)	(0.009)	(0.010)
LA Rent Share	1.033**	1.033*	1.019
	(0.011)	(0.016)	(0.016)
Deprivation Level	0.989	0.989	0.953
	(0.020)	(0.027)	(0.026)
Constant	16.316	16.316	0.423
	(15.849)	(18.308)	(0.629)
Observations	323	323	235
P-value	0.000	0.000	0.000

Pseudo R-squared	0.131	0.131	0.174

Source: Authors' calculations.

Notes: Standard errors are reported in parentheses. Application of robust standard errors to Models 1 and 2 did not meaningfully alter estimated results. Tests indicated no evidence of model multicollinearity. Single asterisks denote significance levels of 0.05, double asterisks denote significance levels of 0.01 and triple asterisks denote significance levels of 0.001.