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Housing Inequality:

International Students in Ireland

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Introduction:

Adequate housing is among the rights stated in Article 25 of the Universal Declaration of Human Rights which reads: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services" (United Nations, 1948). However, in Ireland, there is an acute shortage of affordable housing, with the term 'Housing Crisis' now a commonly used phrase. The housing crisis started with an economic crash in 2008 and during recovery in 2014, only 10,000 housing units were built, and the prices rose by 16.4% (Youngs, 2023). The drop in construction from 90,000 homes built in 2006 to only 10,000 led to a significant shortage in housing. Apart from this, the introduction of vulture funds, the impact of cuckoo funds, and the COVID pandemic in 2019 contributed to the overall housing scarcity (see more).

The crisis has had an impact on all rentals including those for the student sector, especially international students. Ireland is a growing study abroad destination for students due to its geographical location, being an English-speaking nation, affordable tuition fees, funding support, and access to the labour market during and post-studies. Students from the US, UK, Australia, India, China, Malaysia, and other non-EU countries prefer Ireland for Higher Education and English language courses (see more). The international student population in Ireland has grown rapidly from 2017 (especially post pandemic, 2020) to 2024, when a record number of 40,400 international students were enrolled in higher education institutions (up 15% from the previous year), alongside almost 128,300 students taking English-language courses in 2023 (Cushman & Wakefield, 2024, ICEF Monitor, 2025). In addition to the international student numbers, there were 32,723 Erasmus students enrolled in Ireland in 2023, and the number has been increasing (Erasmus+, 2023). Erasmus is a European Union exchange programme that allows students to study in another European country for one or two semesters. Thus, the dream of a 'Global Ireland' in the student sector, at least, is on the verge of being achieved.

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International students contribute massively to the Irish economy through fees and living expenditure. Studies by the Irish Universities Association (2019) have revealed that international students contribute €386 million annually to the Irish economy (educoglobal.com, 2019). Non-EU students, in particular, have contributed €2.38 billion per year (gov.ie, 2022), yet remain deprived of basic rights like access to housing. International students bring skills and promote Ireland as a destination for study abroad. This has increased the reputation of the country as a provider of quality education. Together, international students help to sustain Ireland's higher education finances and they are also spending in local economies (housing, transport, retail, etc.). Maintaining this inflow depends on students having not only a positive education experience, but also a positive living experience, especially securing affordable and decent housing.

The student specific housing or purpose-built student accommodations (PBSA) in Ireland remains insufficient to meet the needs of the growing student population. The demand for student accommodation exceeds the current supply. The building of new residential units has decreased from 49% in 2020 to just 28% in 2024 (Savills.ie, 2017) and, since 2013, Irish house prices have grown by 50%, while rents have increased by over 60% (Byrne, 2020). In 2022/2023 there were only 34,000 purpose-built student housing units for 250,000 students, forcing most students (including international) into the private rental market. This includes illegal subletting and informal ways of finding accommodation through social media apps like Facebook and websites like Daft.ie and Rent.ie, that are not regulated by the Government.

The housing shortage has led to overcrowding, excessive rents, long commutes and a reliance on illegal channels of accessing housing (i.e. tenancies that are not under the Residential Tenancies Board (RTB)). It has also had an impact on the affordability of rental housing because even a single bed is expensive. Data shows that the average rent paid by new tenants in Q3 2024 reached €1,693 per month, 18.5% above the average rent paid by existing tenants nationally (€1,429) (Rent Index, 2024). The cost of living for students (for a one-bedroom apartment) is on average €1,679 in the city centre, and €1,405 outside of Dublin city centre. Even if students were to share with each other, the cost of a three-bedroom apartment in the city centre is, on average, €2,935, whereas it is €2,261 outside of Dublin city centre. These prices put a strain on the pockets of international students and impact their mental health which later results in poor academic performance. Students must often balance working (limited by visa hours) and studying just to cover rent (Chan, 2022). Previous studies on student renting in Ireland have revealed that international students are more likely to be subjected to discrimination, scams, exploitation by landlords (such as 'sex for rent') and homelessness, which will be discussed in detail.

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This paper examines the barriers to accessible and affordable rental (PBSA and private) housing for international students. This research is significant for not only the current policy issues in Ireland but also for higher educational planning and housing. With international enrolment rising rapidly, ensuring access to affordable housing is crucial. As mentioned, housing challenges affect students financially, academically, physically, and psychologically. Moreover, any evidence of discrimination contravenes Irish equality law and international human rights' commitments on adequate housing. This research adds to the existing research done on housing in Ireland with a specific focus on international students. This research aims to provide evidence-based insights, highlighting the challenges and needs of international students in Ireland in terms of housing. It also aims to provide policy-based recommendations on better housing plans, while underlining existing power dynamics of landlords and exploitative practices in the rental market.

The Rental Landscape in Ireland

The Irish Council for International Students (ICOS) 2025 report on renting in Ireland for international students highlighted the barriers that they face to access accessible and affordable housing in Ireland. It includes financial strain, administrative demands (e.g. guarantor requirements, references), discrimination and exploitation. The high cost of rent and the impact on the mental and physical health of students is visible. The ICOS report notes that international students frequently face "limited access to affordable housing, vulnerability to exploitation, overcrowding, scams and the stress of navigating an unfamiliar rental market" (ICOS, 2025; 2). The ICOS survey reported that 14% of international students fell victims to rental scams in Ireland (who reported to the gardaí) (e.g. fake ads on social media or "ghost apartment" scams). Similarly, Kuzmane et al. (2017), noted that 28% of international students in Ireland had experienced attempted fraud while searching for accommodation – the highest level among the 28 countries surveyed (cited in Groake and Dust, 2019; 66). Most students end up renting privately, often through informal networks. Over 40% of surveyed international students pay rent in cash and 38% do not have a lease agreement and are subletting (ICOS, 2025). Research shows that 50-70% of student earnings from part-time jobs goes towards paying rent (ICOS, 2025).

The living conditions for international students do not meet an acceptable standard either. ICOS (2025) found that 12% do not have access to heating and cooking facilities, three quarters of the students live in overcrowded houses, sharing a room and bathroom with more than two people, and 14% of students reported sharing a room, often with strangers. Furthermore, 5% of international students say they have been propositioned with offers of rent-free accommodation in exchange for sex, with

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more than two-thirds of them being females and non-English speakers (ICOS, 2025). These conditions have tangible effects: 56% of respondents in the ICOS survey said their student experience suffered due to housing problems, with 54% reporting negative mental health. Housing insecurity also undermines well-being and academic outcomes. As Russell et al. (2021) emphasized:

> *"Adequate housing is essential to the quality of life of individuals and families. Housing provides safety and shelter and underpins people's ability to hold employment, participate in education, and otherwise engage with civil society. Housing precarity and housing deprivation are associated with poor mental health, poor physical health, precarity, and homelessness, which have consequences not just for individuals but also for wider society" (Russell et al., 2021; 9).*

Similarly, Lima (2025a) notes:

> *"Constant housing insecurity, threats of evictions, frequent moves, or living in overcrowded or substandard conditions makes it problematic for individuals to focus on education or job searching, and harder to maintain stable employment once secured. This demonstrates how housing acts as a 'gateway' right; denial of basic access triggers a number of negative outcomes across other domains essential for socio-economic participation and integration" (Lima, 2025a; 3).*

A study by Gusciute et al. (2020) highlighted how ethnic minorities are discriminated in Ireland's housing market. The findings of the study were based on the frequency of invites that Irish nationals, EU nationals, and non-EU nationals received to view rental properties. Gusciute et al. (2021) found that Polish and especially Nigerian renters were far less likely than Irish applicants to be invited to view properties. Likewise, a survey by ICOS reported that some international students were experiencing outright racism with 63% of participants reporting that they had personally experienced and/or witnessed racism in Ireland (ICOS, 2023). Students felt disadvantaged and discriminated by their international status, e.g. Non-EU (Brazilian, Mexican, Indian) students perceive bias and have been subjected to physical and verbal abuse. The majority of them mentioned being threatened by teenagers and in public spaces like roads, restaurants, buses and bars (ICOS,2023). International students also often lack guarantors or Irish credit history, effectively restricting their options. These factors constitute "structural" barriers linked to immigration.

Furthermore, the policy context is Ireland is evolving. Though the 2023 Higher Education strategy announced €100m for new purpose-built student accommodation

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(PBSA), with 30% of beds for low-income students, most students (85%) rely on the private rental market for accommodation. Additionally, the National Student Accommodation Strategy (NSAS) set a target to provide 21,000 additional PBSA beds by 2024, but challenges remain in meeting this demand (gov.ie, 2019). By early 2024, only 14,000 such beds had been delivered (with 2,800 under construction), leaving a shortfall of roughly 4,000 beds. Although over 8,000 additional beds have planning permission, only about 3,000 of these have a realistic chance of being built. This is due to higher funding costs and planning delays. Despite strong occupier and investor demand, the new supply continues to lag behind what is required (Kavanagh, 2024). Student population projections suggest 14% more students will arrive by 2030, further straining rental markets (Kavanagh, 2024). Comparable research elsewhere (e.g., Ramia et al. (2022) on Australia) finds that many governments have been slow to address international student housing specifically. This also emphasizes that inadequate student housing can damage the reputation of Ireland as a study abroad destination. The barriers that prevent Ireland becoming a global destination are analysed in detail below.

Analysis of Barriers:

Financial Barriers:

The financial strain of affording a room to rent in Ireland affects the academic experience of international students. The scarcity of affordable accommodation forces students into the expensive and exploitative rental market. The students take up loans in their home countries to pay their tuition fees and then rely on working in Ireland – often in retail, hospitality, or healthcare - to pay for their living expenses. As mentioned earlier, most of the earnings go to cover the rent and a little amount is left for groceries, transportation, and healthcare. Students exhaust their savings and accrue debt due to an inability to repay their loans (see e.g. Gilmartin, Coppari and Phelan, 2020). The mental toll of juggling studying and paying rent is clear. The ICOS survey found that two-thirds of international students suffered mental-health impacts from housing troubles, indicating anxiety, sleeplessness, and depression, and the authors noted that unstable housing can degrade sleep and impact the study environment, harming students' concentration and academic performance (ICOS, 2023). Moreover, students are forced to live in cramped, overcrowded houses or apartments with just basic amenities. Some students must even share beds with strangers to save on rent. The average rent for a shared apartment ranges between €600-€1200 per person excluding the utility bills e.g. gas, electricity, bins, WI-FI (ICOS, 2025, One Bounce SAC, 2025). The lack of privacy further hampers their student

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experience. Also, commuting time to universities is often long and expensive. 17% of students travel more than two hours to attend classes, with some even travelling more than four hours on various forms of public transport, such as a student who travelled from Kildare to University College Dublin to attend classes (see Rusk and Wilson, 2019).

Limited income:

The visa rules for international students further prevent them from accessing decent housing. Non-EU students are eligible to work 20 hours a week during term time and 40 hours a week during holiday periods (specifically summer and Christmas) (Groarke and Durst, 2019). This regulation further prevents international students from being able to rent their own room (because landlords are aware of the minimum income from part-time employment). Some students report that they were compelled to miss classes and work illicitly ("jeopardising their status") just to make ends meet (Gilmartin, Coppari and Phelan, 2020). Even when students work in part-time jobs, they are paid a minimum wage which is not enough to cover the cost of living. They are also prone to exploitation by their employers. Furthermore, international students receive virtually no access to social welfare or subsidised housing, unlike domestic students who benefit from local grants and family support. There are also almost no needs-based financial supports for international students: non-EU students do not qualify for domestic tuition caps or maintenance grants. In summary, the combination of high costs and strict income limits renders housing effectively unaffordable for many international students.

Structural Barriers:

Shortage of purpose-built student accommodation (PBSA):

Ireland has far fewer dedicated student housing beds per capita than comparable countries. PBSA alone are not enough to meet the needs of students in Dublin, Cork and Galway where 80% of students' study (Cushman & Wakefield, 2024).

Regulations that came into effect in 2013 required that rental properties should have food-preparation facilities, tenant-controlled heating appliances, and a bathroom within the rental property, thus effectively banning traditional bedsits and impacting those who had been able to avail of this cheaper housing option (see Mullally, 2022).

Another housing option is homestays or 'digs' where a student rents a room in a house that the landlord also lives in. In digs, students are sometimes only offered the room

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on a Monday-Friday basis, therefore it is not a viable option for international students (ICOS, n.d.)

Private rental market:

Due to the shortage of PBSA, students turn towards the private rental market which has structural issues. The structural issues include limited regulations on landlords, short-term or no leases, illegal subletting, unmonitored rental platforms, houses with a lack of basic amenities, and having to find accommodation through informal networks. Students rely on websites like Daft.ie, Rent.ie or Facebook groups to find affordable accommodation options. There is no monitoring of these platforms by the RTB or the Government. Language barriers are also problematic for international students when trying to navigate the Irish rental landscape. Unlike domestic students, international students typically arrive without an established social network in Ireland and thus end up finding temporary fixes: sharing housing not designed for them, enrolling in homestays, or turning to "Irish-owned" houses (see Lima, 2025a). A study by Hossain (2025) also noted that people "practice informality in securing jobs and housing". The heavy reliance on social media and informal word-of-mouth makes students susceptible to scams and substandard arrangements (Union of Students in Ireland, 2025). Often students fall victims to exploitative landlords who impose burdensome conditions (e.g. rent without lease, no safety considerations, a requirement to share with others) on them. Moreover, landlords sometimes evict or threaten students arbitrarily. Students find themselves in a dilemma as to whether to complain against these practices but often ignore them because "they did not know how or did not believe anything would be done about it" (ICOS, 2025). A student from Turkey studying in Galway wrote: 'I don't trust the Gardai to find the scammer" (ICOS, 2025). Moreover, several reports mention students being afraid to report overcrowding or illegal renting for fear of eviction. Some students refrain from moving to Ireland or continuing their studies solely because of the unstable rental market, like several Erasmus students who had to opt out of their courses and cancel their visits due to lack of accommodation (McCarron, 2022). Cliona Peters, President of Erasmus Student Network Ireland (ESN) noted that students had reached out with dozens of emails to ESN desperately asking for help to get their accommodation sorted and that she believes the situation is damaging Ireland's reputation in other countries as young people return home and speak of their negative experiences here (McCarron, 2022).

Lack of institutional support:

Clarke et al., (2018) note that some HEI's offer a range of support services. However, students are largely unaware of their rights as renters. The report by Groarke & Durst (2019) highlighted that Higher Educations Institutions (HEIs) and students recognize

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housing as one of the greatest challenges for international students. The Higher Education Authority (HEA) recommended that HEIs provide robust support services (Clarke et al., 2017 cited in Groarke & Durst, 2019;83). The universities should also provide accommodation at an affordable rate for students.

Discrimination and Inequality:

Ethnic Bias:

Multiple reports suggest that ethnic and nationality discrimination is common in Irish rental markets, with landlords openly favouring Irish and EU nationals over non-EU nationals. The Irish Human Rights and Equality Commission (IHREC) finds that non-EU migrants live in overcrowded conditions and face harsher housing deprivation than nationals (Grotti et al. 2022). As also stated by Gusciute et al. (2020), Polish, Latino and Nigerian communities outrightly face discrimination. The fact that Black renters report being refused or overcharged at several times the rate of White renters underscores a systemic inequality. They are five times more likely to report discrimination. Race and nationality intersect with language and visa status. English-language students (often from non-English-speaking countries) are treated differently. Many landlords perceive international students (especially non-EEA stamp holders) as less desirable tenants. International students also report ethnic harassment in shared housing by flatmates, landlords or neighbours (Packer, 2023).

Sexual Exploitation:

The ICOS 2025 report also included some concerning “Sex for Rent” (SFR) statistics and experiences of female international students exploited by their landlords when they were in dire need of accommodation. The report revealed that 5-6% of female international students have been propositioned with offers of rent-free housing in exchange for sexual favours. Some 81% of those who had come across ads/proposals reported that they encountered them on social media and 19% had seen them on housing websites (ICOS, 2025; 22). Many students saw disturbing ads outrightly asking for sexual favors for a room. Some students encountered personal messages asking, “how else can you pay for the rent?” Common targets were non-English speaking female international students.

Regulations on SFR in Ireland are quite complicated as it is not recognized as a crime. The National Women’s Council of Ireland (2024) note that women are not sure of how to describe these situations, either the landlord was directly implying, or he was just being flirty, with some women flagging it as a safety concern. The National Women’s Council of Ireland (2024) also note that women might also be reluctant to admit that

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it even happened due to stigma, shame, or a lack of clarity. There is also mistrust in police to report it (ibid). The result is that female students live with a constant fear of harassment; this is clearly a gender-and nationality-based violation of their right to a safe home.

Rental Scams:

Discrimination also occurs through indirect channels: scammers advertise fake apartments online at low prices (hoping that international students might fall prey as some try to access accommodation online), then demand deposits and vanish. ICOS (2025) found that 11% of international students had already been victimized by such scams. The result is that many international students face conditions (i.e. overcrowding, safety issues and informal rents) that violate basic housing standards simply because they are in a vulnerable position.

Policy Recommendations:

In addition to addressing the housing crisis broadly in Ireland, there is a need to tackle the inequalities and barriers that international students specifically face in terms of accessing accommodation. Some of the policy recommendations are as follows:

Expand and prioritize PBSA supply: More student specific housing should be constructed in and around university campuses so that commuting is easier for the students. Adequate funding should be allocated to build as many beds as possible. These buildings should focus on increased accommodation numbers, as opposed to increased amenities (such as high-end gym facilities and cinemas etc). Universities like Trinity College Dublin, University College Dublin, Dublin City University and many more should focus on building more student accommodation for international students.

Criminalize and enforce against 'sex-for-rent' and rental scams: The abhorrent practice of exchanging sex for housing must be explicitly banned (as called for by Threshold and student groups). Landlords or agents who coerce tenants in this way should face severe penalties. Similarly, fraudsters running rental scams should be pursued and prosecuted under deceptive practices laws. Law enforcement and regulatory bodies (e.g. RTB) should actively investigate complaints. Websites like Daft.ie or Rent.ie should be monitored and regulated by the government. As noted by Lima (2025) there should be an official government-led rental search platform that would help to protect newcomers from scams. The focus should be on "the creation of an open-access platform where potential tenants can access information on application statuses, rental conditions, and decision-making criteria to ensure fairness

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and prevent discrimination" (Lima, 2025). Deriving from the ICOS (2025) report, a Deposit Protection Scheme should be introduced, which could help students securing their deposit back if evicted (ICOS, 2025). Laws should be implemented to criminalise the practice of "Sex for Rent" following the example of Northern Ireland (National Women's Council of Ireland, 2024).

Awareness about tenancy rights: Students need to know and exercise their rights. The government (through RTB, Citizens Information, and Irish language centers) should publish clear and multilingual guidance on Irish rental laws and student rights. The guidance should be made accessible to incoming international students and promoted on campuses.

Improve University/Higher education support services: Every college (including private colleges and language schools) should be mandated or encouraged to create dedicated 'Accommodation Offices' staffed by trained personnel. These offices would maintain verified lists of safe rentals, mediate disputes, and offer emergency housing (even temporary beds) to students who are evicted or scammed. Universities should also strengthen orientation programs to cover the renting processes.

Reform visa regulations to ease financial strain: Current study-visa rules leave students financially vulnerable (requiring proof of 10,000 a year in earnings and limiting work to 20 hrs/week). Policymakers should consider raising the permitted work hours (e.g. to 30/week), as advocated for by student unions (ICOS, 2025) and ensure all international students receive a subsidy or loan to cover basic living costs. Broadly, facilitating safe student employment (without jeopardizing residency status) would improve rent affordability.

Incorporate student housing into broader planning and data transparency. Local authorities and the Department of Housing should include student housing in core housing strategies and county development plans. Data on student housing supply and shortages should be collected and published (for example, via the CSO or HEA dashboards) to inform policy.

Conclusion:

"Housing for All" is a basic right. Failing to secure safe, affordable housing for international students not only risks harm to individuals but undermines Ireland's long-term interests. In the short term, headline reports of scams, sexual exploitation, and a housing market that discriminates against students and minorities, could damage Ireland's international reputation as a study destination and jeopardize enrolment growth. The evidence shows that non-EU students - and especially non-white female

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students - face unique housing problems. It is therefore both a human rights obligation and a practical necessity to address these inequities through the reforms outlined above. Policies must be implemented to address housing inequality and discrimination to uphold international human rights law on adequate housing. Specific regulations need to be adopted to reduce exploitative practices such as extortion of rents, scams, and sex for rent. Ireland needs more purpose-built student accommodation (PBSA) and regulations on private landlords. By addressing these issues, Ireland can ensure that its booming international student sector thrives under conditions of justice and fairness, securing the nation's economic and educational pursuits in the years ahead.

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