



2016-12

Small Households Left out in Cold by One-Size-Fits-All Policy

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Recommended Citation

Sirr, L. (2016) Small households left out in cold by one size fits all policy. *The Sunday Times* 04.12.2016.

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JANE POWERS GARDENS

From useful practical guides to sumptuous studies of plant life, there's a book for every gardener to put their feet up with this Christmas

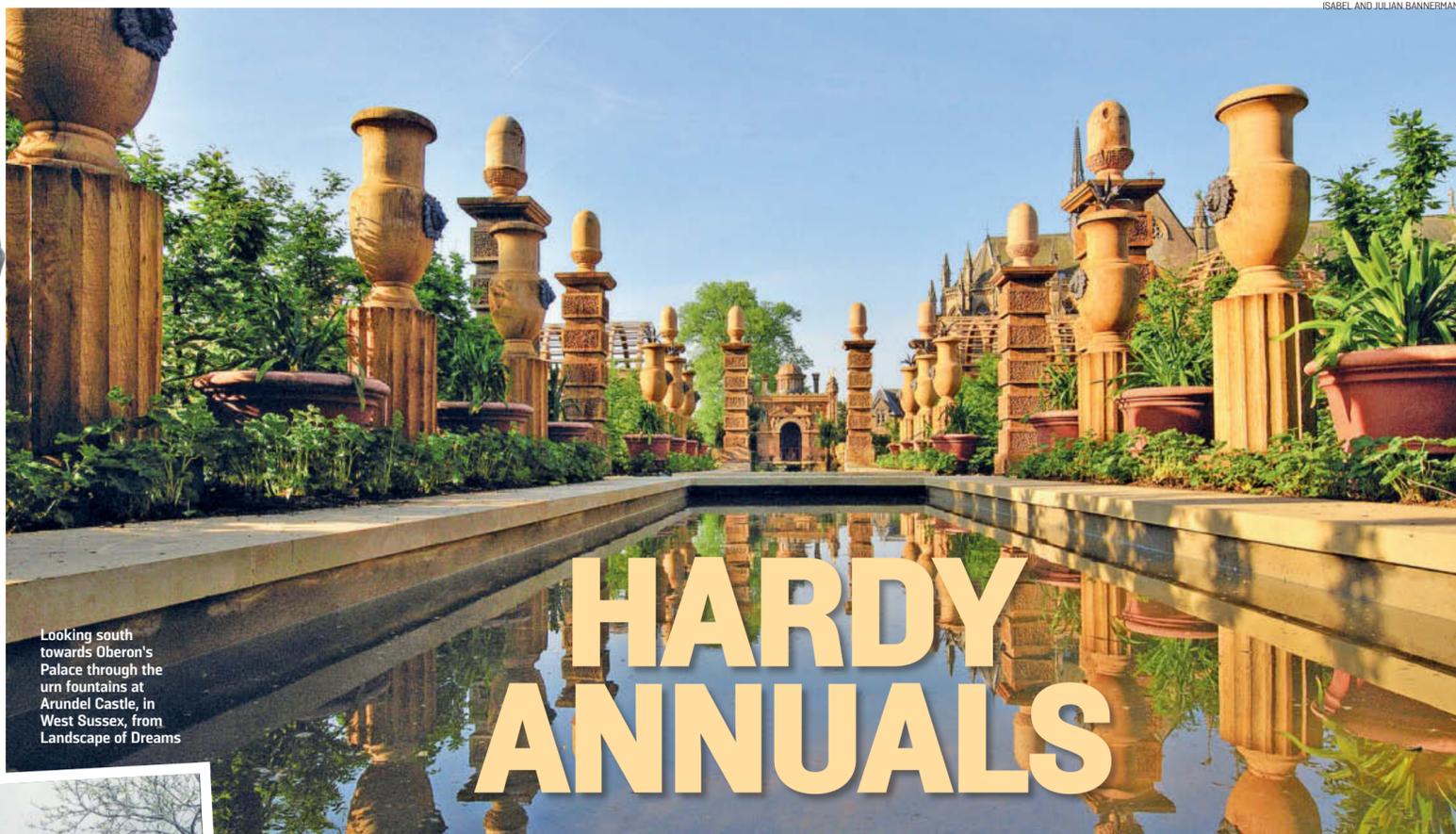
Short days and long nights bring many guilt-free reading hours to gardeners. So, if you are looking for books to fill those precious times, here are some that I have been enjoying this

year. My award for sumptuous volume of 2016 has to go to *Plant: Exploring the Botanical World*, edited by Victoria Clarke and Rosie Pickles (Phaidon €49.95). This features 300 works of botanical art from ancient times to the present in every imaginable medium, from pencil and watercolour to X-ray and 3D printing. The images are thought-provokingly juxtaposed on facing pages: for example, an 1820 engraving of a perfect centifolia rose by flower artist Pierre-Joseph Redouté is paired with a 21st-century 3D rendering in neon tones of multiple cross-sections of a rose by Macoto Murayama.

Garden Flora: The Natural and Cultural History of the Plants in Your Garden, by Noel Kingsbury (Timber Press, €35.25), explores the history, mythology and folklore of 133 of our common garden plants. It is illustrated with historic

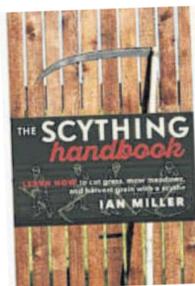
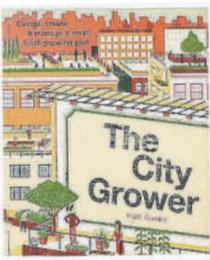
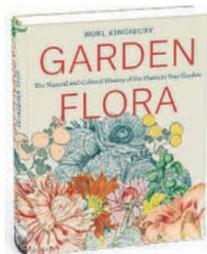
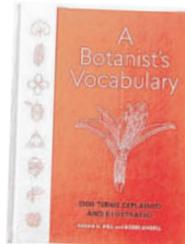
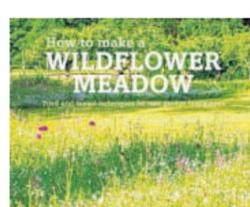
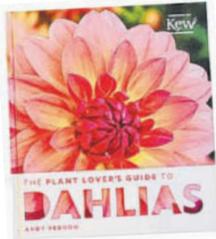
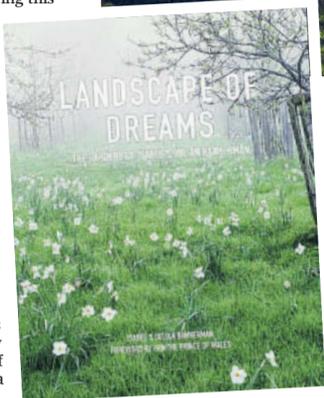
paintings and with drawings from vintage seed catalogues. Know-it-all gardeners will be pleased to learn tidbits such as the following: the rose is the national flower of both England and America; magnolias are as old as the dinosaurs (evolving at a time predating bees); and in mediaeval times you could be burnt at the stake for adulterating saffron, which is produced from *Crocus sativus* flowers.

You Should Have Been Here Last Week: *Sharp Cuttings from a Garden Writer* (Pimpernel Press, €19.95) is a collection of short pieces by the marvellously opinionated, self-assured author and historian Tim Richardson. Some of his writing is designed to be incendiary — for example, thoughts on the uselessness of show gardens to a garden designer's career — but some is genuinely stimulating. I like his idea of the recent emergence of a "fifth season" in the garden, that transitional time of late summer and early autumn,



Looking south towards Oberon's Palace through the urn fountains at Arundel Castle, in West Sussex, from *Landscape of Dreams*

HARDY ANNUALS



Boyle's 2012 Olympics opening ceremony.

The same publisher gives us *The Scything Handbook* (€17.50), by Ian Miller, a delightful guide to mowing meadows and grain crops by hand. The author describes the mechanics of scything, as well as how to sharpen and even forge blades. He gives basic instructions on the Alexander Technique (a useful practice of body alignment) and meditation. Scything, he explains, isn't just good for the environment, it benefits the mind and body.

If botanical terminology makes you go all nuceriferous, then get your hands on a copy of *A Botanist's Vocabulary* (Timber Press, €21.15), by Susan K Pell, with illustrations by Bobbi Angell. Nevermore will you confuse a corpusculum with a corruptule, and you'll know that a lemon isn't simply a lemon, but a hesperidium — a multilocular berry with a leathery exocarp. Seriously, this is a surprisingly satisfying book, with crystal-clear drawings and accessible text. I can't get enough of it: fortunately there are 1,300 terms explained and illustrated.

Finally, for those who have been grasped by the colouring book craze, let me recommend *The Wicked Plants Coloring Book* (Algonquin Paperbacks, \$11.95/ €11.25). This is based on American author Amy Stewart's bestselling *Wicked Plants*. Forty of Briony Morrow-Cribbs's lively etchings, including deadly nightshade and strychnine tree, can be filled in with your own poisonous colour schemes.

when sculptural seedheads, late flowers and tall perennials create a distinctively romantic spectacle.

You can't get more romantic or spectacular than the gardens of Isabel and Julian Bannerman, designers to the great and good of Britain. Their most famous client, Prince Charles, has contributed a glowing introduction to their lavishly illustrated book, *Landscape of Dreams* (Pimpernel Press, €58.75). Written in the first-person plural and in a slightly breathless, chummy style, it is a fascinating account of the garden-design process where money is no object. Tennis courts are moved, rivers are diverted and outdoor swimming pools are created. More is always more for the Bannermans and their clients in their thrillingly fantastical gardens.

Back in the real world, *The City Grower*, by Matt Franks (Kyle Books, €20) is aimed at new gardeners with little space who want to grow food. Franks, who runs Connected Roots, an urban food-growing social enterprise in London, brings readers through the process of making containers (often with recycled materials), planting, growing and harvesting. The 144-page book was the winner of this year's UK Garden Media Guild (GMG) Alan Titchmarsh New Talent award.

Plant collectors are well served by Timber Press's ongoing *Plant Lover's Guide* series (€21.15) written by specialists in each field. This year's offerings are *Hardy Geraniums*, by Robin Parer, *Magnolias*, by Andrew Bunting, *Primulas*, by Jodie Mitchell and Lynne Lawson and *Clematis*, by Linda Beutler.

Naturalistic gardening is here to stay, as we humans, increasingly hemmed in by

concrete and buildings, seek respite in nature to sooth our frazzled souls. *New Wild Garden*, by Ian Hodgson (Frances Lincoln, €29.50), which won this year's GMG Practical Book of the Year, discusses — and shows in photographs — how to plan and create many nature-friendly features. Projects range from pint-sized ponds to transforming lawns into meadows.

For those who want to create meadows

on a larger scale, new British publisher Filbert has just released *How to Make a Wildflower Meadow*, by James Hewitson-Brown (€23.50). This is a comprehensive guide to making and maintaining all kinds of meadows, with extensive advice, and more than two dozen case studies. These include wildlife meadows, wildflower roofs, community schemes and the meadow stage-set created for Danny

Grow for it

Irish grown
A shout out for *The Irish Garden* magazine, written by Irish gardeners for Irish gardeners. Growing information is tailored to our climate, and the magazine's columnists are based on this island. A year's subscription (10 issues) costs €46. irishgardensubs.com



British made
Britain's poshest garden magazine, *Gardens Illustrated*, costs £46.80 (about €55) for 13 issues. Each issue features garden visits in the UK and abroad, and offers plant profiles, design advice and articles on other horticultural matters. gardensillustrated.com



Jane digs...
Kilcoe Studios calendar which is illustrated with watercolours of wild and foraged foods painted by Sonia Caldwell, and contains recipes from Pilgrim's restaurant, in Rosscarbery, in Co Cork. €14, kilcoestudios.com



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Small households left out in cold by one-size-fits-all policy

In Ireland, homeowners can pay up to 31% of their after-tax income on their mortgage, and the situation is worse if you are a single-person mortgage holder. That's according to figures released by AIB mortgage brand EBS and DKM Economic Consultants last month.

Their index looked at housing affordability for first-time buyers. It found that, on average, a couple on a salary of €36,600 each (€73,200 in total) would spend nearly 21% of their after-tax income on their mortgage.

In Dublin, this percentage rises to about 26% of net income, and outside the capital falls to an average of 16%.

People who live in Waterford city, Mayo and Roscommon pay less than 15% of their net income on a mortgage.

For single people, as one would expect, this figure rises to more than 31%. Despite representing an increasing proportion of house-buyers and the population as a whole, single people are still not a mainstream part of many housing conversations.

European data is a couple of years old, but is concerned with a lack of "affordability", which it defines as spending 40% of net income on housing.

About 11.4% of the population in the 28 EU member states surpasses the affordability threshold. One in four renters (27%) spends more than 40% of their net income on accommodation needs, compared with just 6.8% of homeowners

without a mortgage. Malta and Cyprus had the lowest levels of people who had to spend more than 40% of their net income on housing. Greece had the highest, with four in 10 people there spending this amount.

In an Irish context, using the EBS/DKM average figures, a couple on €73,200 a year would have a disposable income of €5,186 a month. Were they to spend 40% of their net income on

mortgage repayments, they would shell out €2,074 each month.

In light of last week's announcement by the Central Bank that it is relaxing lending limits, as prices inevitably rise and people borrow more, levels of affordability will worsen.

Even with the 3.5 times loan-to-income threshold, the amount of net income first-time buyers will have to allocate to paying their mortgage will increase, thus leaving less money for other things, such as spending in the wider economy.

About half our national wealth, some €460bn, is tied up in property, which is a risky investment. If it were less, there would be more money available to support local economies and entrepreneurship.

For me, it is this threshold of 40% that is interesting. Where did it come from, and who decided upon it?

Ideas of measuring affordability started in the 19th century with studies of household budgets in America and Belgium. The general premise then was "one week's



Small households are not considered in calculations on mortgage spending

work for one month's rent", meaning about 25% of income, although this included bills. Mortgage lenders began to use this to create an income-to-expenditure model to minimise repayment risk.

As time has passed, the percentage of what is deemed affordable has crept upwards. In

Canada, for example, it went from 20% before the 1950s to 30% in the 1980s.

These percentages were no more than rules of thumb, but became normalised in Europe and America during the 1980s. This became the "appropriate" level of expenditure for housing, with few people noticing.

Over the same time, research into household budgets and expenditure moved from casual observations about what households "tend" to pay, to measures and rules as to what households "ought" to pay.

In Ireland, too, the 30% rule, which is typically used as a measure of affordability, is nothing more than a generalised assumption of what households should be paying for their housing needs.

Although interesting in their own right, these ratio measures have little basis in fact, and as household compositions vary considerably, applying the same ratio may not be appropriate at all.

As the number of single-person and small households rise, it may be necessary to reappraise how we decide upon what is deemed affordable. Different categories of households should be measured differently, and these measurements will need to be more detailed than merely their after-tax income. A rule of thumb is not reassuring in general, but even less so when it is so crude.

LORCAN SIRR ON THE HOME FRONT

