

Housing and Households

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Housing and Households

- Of the 244,800 householders in owner-occupied dwellings purchased since 1996, 24% had monthly mortgage repayments in excess of €600 in the third quarter (June to August) of 2003.
- Almost 50% (120,900) of the recent (1996 or later) purchasers were first time buyers. Over a quarter of these first time buyers were making monthly mortgage repayments in excess of €600 while a further 28% had repayments of over €400.
- Almost 62% of homeowners surveyed had no mortgage or loans on their dwellings in the third quarter of 2003.
- Home ownership in Ireland remains very high with over 75% of private dwellings in the state being owner occupied in 2003.
- In 2003 the average weekly rent in the private rented sector was €176.42 while the average weekly rent for all households renting from local authorities was €37.55.
- The majority of dwellings in 2003 were houses. Of these more than 607,000 were detached and just over 601,000 were semi-detached/terraced houses.

Introduction

This chapter deals with housing and households. The statistics are taken from the Censuses of Population from 1926 to 2002, and more recently, from the module on housing included in the Quarterly National Household Survey (QNHS) in quarter three of 2003. Some statistics on households by occupancy status, collected in the QNHS in 1998 are also included in Table 17.8.

Number and size of households

The number of private households has more than doubled since the 1926 Census, when there were 622,700 private households in the State. By 1991 the number had increased to 1,029,100 and in 2002 there were 1,288,000 private households. There were, on average, 4.48 persons per household in 1926. By 1991, average household size had fallen to 3.34 and the latest figure, for 2002, is 2.94 persons.

Age of dwelling

Table 17.4 provides an analysis of the housing stock by period of construction. Over half of the permanent housing units distinguished in the 2002 Census were built since 1971. The period since 1996, during which the population increased by 50,000 per year, accounted for 197,000 (15%) of the total housing stock. More than one third of these housing units were located in Dublin and the Mid-East regions. Population growth during the 1970s, which was on a par with that achieved in the most recent intercensal period, explains the relatively large proportion (16.9%) of the housing stock built during that period. Almost 18 per cent of houses in the South-East region were built before 1919 compared with one in eight houses in other regions.

Home ownership and rented accommodation

Table 17.5 shows that in 2002 about 230,000 dwellings were rented. Of these, almost 90,000 were rented from a Local Authority. Over 1 in 3 of all householders (460,000) owned their dwelling outright. Another 485,000 were paying a homeloan or mortgage.

Home computing

Over 555,000 (43.5%) households had a personal computer (PC) in April 2002 while 436,000 (34.1%) had access to the Internet. The Mid-East region was ahead of the other regions in terms of access to both facilities (51.7% for PCs and 41.4% for Internet access). The Border region had the lowest penetration rates.

QNHS Q3 2003 Module on Housing and Households

Housing costs – mortgage repayments

Of the 244,800 householders in owner-occupied dwellings purchased since 1996, 24% had monthly mortgage repayments in excess of €600 in the third quarter (June to August) of 2003. This compared to just under 3% of those who purchased prior to 1996. Over 5.5% (13,500) of the recent purchasers indicated that their re-payments were over €1,000 per month.

Almost 50% (120,900) of the recent (1996 or later) purchasers were first time buyers. Over a quarter of these first time buyers were making monthly mortgage repayments in excess of €600 while a further 28% had repayments of over €400. At a regional level the percentage of such first time buyers paying in excess of €600 was highest in Dublin at 46%. Interestingly over 75% of the recent first time buyers considered that their mortgages were either easy to manage (20.8%) or manageable (55.2%). Just over 10,000 (8.5%) perceived this cost to be difficult to manage.

Almost 62% of homeowners surveyed had no mortgage or loans on their dwellings in the third quarter of 2003. The majority of these homeowners purchased their homes before 1981 although it may be noted that around a quarter of the purchasers since 1996 also had no mortgage.

Home ownership in Ireland remains very high with over 75% of private dwellings in the state being owner occupied in 2003

Housing costs – rents

The average weekly rent in the private rented sector was €176.42. Average rents were highest in Dublin (€224.42) and the Mid-East (€184.44) while the Border and the Midlands regions had the lowest weekly figures of €110.47 and €124.97 respectively.

The average weekly rent for all households renting from local authorities was €37.55. Again average rents were highest in Dublin (€43.73) and lowest in the Border (€25.89) region.

First-time buyers

On a regional level, Dublin (25.0%) and the South-West (16.1%) accounted for the highest percentages of first-time buyers who have bought since 1996. Interestingly almost 90% of dwellings bought by first-time buyers in Dublin were semi-detached or terraced houses compared with almost 50% nationally and just over 15% in the West.

Almost 60% of recent first time buyer households had two or more persons employed. Over half (51.9%) bought dwellings that were built in the period 1996 to date and over 80% bought dwellings with either three (51.9%) or four (31.1%) bedrooms.

The vast majority of first time buyers perceived their dwellings to be suitable or very suitable on a range of criteria including such things as: *distance to family and friends; closeness to work; and whether their dwelling was in a suitable neighbourhood with schools, shops and childcare facilities.*

Table 17.14 to 17.18

Owner occupied private dwellings does not include those having or being acquired through a Local Authority scheme.

Recent refers to those bought since 1996.

Table 17.1 Private households by size

Thousands

	Number of persons in household						Total	Average size of household
	One	Two	Three	Four	Five	Six or more		
1926	51.5	98.4	102.7	96.2	82.3	191.5	622.7	4.48
1936	60.6	111.0	111.5	100.1	82.9	181.3	647.4	4.31
1946	68.9	118.7	116.4	103.4	84.4	170.8	662.7	4.16
1961	85.4	137.3	116.9	98.2	78.4	160.2	676.4	3.97
1966	89.0	139.5	114.4	97.1	79.3	168.0	687.3	4.01
1971	103.6	150.4	116.6	102.8	84.3	172.8	730.5	3.93
1979	145.0	179.0	133.0	133.3	109.1	177.2	876.7	3.72
1981	155.7	184.1	136.4	140.3	117.2	177.0	910.7	3.66
1986	180.8	198.0	144.8	156.7	127.8	168.1	976.3	3.53
1991	207.6	218.5	157.8	170.9	130.9	143.4	1,029.1	3.34
1996	241.8	256.8	179.8	191.8	133.0	120.0	1,123.2	3.14
2002	277.6	333.7	227.8	223.2	134.9	90.8	1,288.0	2.94

Source: CSO

Average private household size

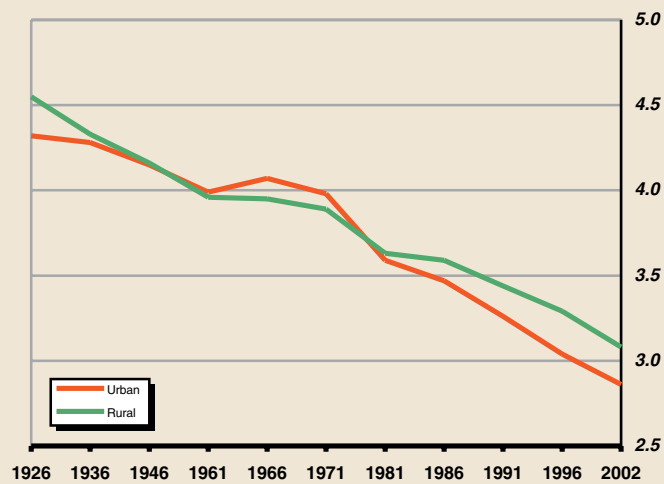


Table 17.2 Number of private households and number of persons in private households in each province, county and city, classified by type of household, 2002

Province, county or city	Number of households				Number of persons in households			
	Total	Permanent private	Temporary private	Not stated	Total	Permanent private	Temporary private	Not stated
Leinster	692,571	673,231	3,967	15,373	2,045,787	1,992,163	10,483	43,141
Carlow	14,931	14,481	141	309	44,846	43,583	369	894
Dublin	379,372	368,534	962	9,876	1,085,143	1,054,833	3,304	27,006
<i>Dublin City</i>	180,852	174,422	191	6,239	468,889	452,646	655	15,588
<i>Dún Laoghaire-Rathdown</i>	64,132	63,284	61	787	186,240	183,885	195	2,160
<i>Fingal</i>	60,872	59,229	412	1,231	193,770	188,667	1,333	3,770
<i>South Dublin</i>	73,516	71,599	298	1,619	236,244	229,635	1,121	5,488
Kildare	50,477	49,255	401	821	160,538	157,029	947	2,562
Kilkenny	25,603	24,942	196	465	77,663	75,965	425	1,273
Laois	18,556	18,071	219	266	57,259	55,960	535	764
Longford	10,375	9,996	77	302	30,321	29,333	168	820
Louth	33,495	32,782	142	571	100,074	98,041	366	1,667
Meath	41,675	40,652	340	683	131,932	129,069	805	2,058
Offaly	20,144	19,402	259	483	62,258	60,217	607	1,434
Westmeath	23,360	22,637	200	523	69,606	67,550	560	1,496
Wexford	38,011	36,928	596	487	114,141	111,270	1,397	1,474
Wicklow	36,572	35,551	434	587	112,006	109,313	1,000	1,693
Munster	363,037	354,267	2,223	6,547	1,059,925	1,037,293	5,124	17,508
Clare	33,874	33,061	239	574	98,810	96,716	613	1,481
Cork	147,990	144,718	766	2,506	435,776	427,394	1,720	6,662
<i>Cork City</i>	42,742	41,755	95	892	117,861	115,165	422	2,274
<i>Cork County</i>	105,248	102,963	671	1,614	317,915	312,229	1,298	4,388
Kerry	43,322	42,058	462	802	123,679	120,592	839	2,248
Limerick	57,323	55,959	280	1,084	167,978	164,217	860	2,901
<i>Limerick City</i>	18,945	18,506	43	396	51,302	50,063	162	1,077
<i>Limerick County</i>	38,378	37,453	237	688	116,676	114,154	698	1,824
North Tipperary	20,213	19,677	187	349	59,500	58,130	406	964
South Tipperary	26,410	25,678	152	580	76,833	74,835	398	1,600
Waterford	33,905	33,116	137	652	97,349	95,409	288	1,652
<i>Waterford City</i>	15,299	14,868	12	419	42,267	41,239	31	997
<i>Waterford County</i>	18,606	18,248	125	233	55,082	54,170	257	655
Connacht	152,544	148,408	1,203	2,933	444,405	433,300	3,067	8,038
Galway	66,306	64,228	590	1,488	198,533	192,729	1,580	4,224
<i>Galway City</i>	21,053	20,502	34	517	60,258	58,685	146	1,427
<i>Galway County</i>	45,253	43,726	556	971	138,275	134,044	1,434	2,797
Leitrim	9,099	8,809	99	191	25,079	24,420	191	468
Mayo	39,354	38,479	240	635	112,904	110,592	592	1,720
Roscommon	18,142	17,745	139	258	52,162	51,100	382	680
Sligo	19,643	19,147	135	361	55,727	54,459	322	946
Ulster (part)	79,806	77,093	948	1,765	241,199	234,115	1,900	5,184
Cavan	18,340	17,778	184	378	54,966	53,455	338	1,173
Donegal	44,713	43,132	594	987	134,475	130,424	1,210	2,841
Monaghan	16,753	16,183	170	400	51,758	50,236	352	1,170
Total	1,287,958	1,252,999	8,341	26,618	3,791,316	3,696,871	20,574	73,871

Source: CSO

Table 17.3 Private dwellings in permanent housing units in each Regional Authority Area, classified by water supply and sewerage facilities, 2002

Water supply and sanitary facilities	Regional Authority Area								Total
	Border	Dublin	Mid-East	Midland	Mid-West	South-East	South-West	West	
Type of water supply									
Public mains	86,561	349,634	92,649	44,069	70,757	91,487	137,838	64,770	937,765
Local Authority group scheme	19,562	12,824	8,712	8,207	16,317	12,156	14,003	26,031	117,812
Private group scheme	9,879	398	2,490	3,152	6,391	4,351	3,950	15,215	45,826
Other private source	20,429	1,197	20,167	13,829	14,022	26,098	29,072	12,891	137,705
No piped water	842	141	442	523	602	525	691	712	4,478
Not stated	3,446	14,216	3,089	1,900	2,615	3,021	4,530	3,214	36,031
Type of sewerage facility									
Public scheme	62,031	354,297	81,203	34,026	59,212	72,840	110,750	48,215	822,574
Individual septic tank	73,113	8,098	42,105	35,088	47,391	59,891	72,108	69,974	407,768
Other	1,313	1,339	1,164	383	810	1,413	1,581	944	8,947
No sewerage facility	1,315	353	474	612	1,073	893	1,370	1,046	7,136
Not stated	2,947	14,323	2,603	1,571	2,218	2,601	4,275	2,654	33,192
Total dwellings	140,719	378,410	127,549	71,680	110,704	137,638	190,084	122,833	1,279,617

Source: CSO

Table 17.4 Private dwellings in permanent housing units in each Regional Authority Area, classified by period in which built, 2002

Period in which built	Regional Authority Area								Total
	Border	Dublin	Mid-East	Midland	Mid-West	South-East	South-West	West	
Before 1919	21,455	36,273	12,960	11,386	15,890	24,669	31,379	13,021	167,033
1919 to 1940	13,471	32,593	8,124	6,553	10,522	12,176	17,399	13,466	114,304
1941 to 1960	13,752	56,444	9,774	7,666	11,515	13,225	20,440	13,390	146,206
1961 to 1970	10,585	44,719	8,846	5,250	10,290	9,570	15,879	8,871	114,010
1971 to 1980	23,427	66,034	25,281	11,288	18,091	21,822	31,000	19,554	216,497
1981 to 1990	19,985	45,679	18,709	9,201	14,826	17,981	25,151	18,871	170,403
1991 to 1995	10,160	28,064	10,798	4,660	8,202	9,439	13,342	9,534	94,199
1996 or later	23,150	42,761	28,550	12,748	17,260	23,854	27,074	21,737	197,134
Not stated	4,734	25,843	4,507	2,928	4,108	4,902	8,420	4,389	59,831
Total	140,719	378,410	127,549	71,680	110,704	137,638	190,084	122,833	1,279,617

Source: CSO

TABLE 17.5

Table 17.5 Private dwellings in permanent housing units in each Regional Authority Area, classified by nature of occupancy, 2002

Nature of occupancy	Regional Authority Area								Total
	Border	Dublin	Mid-East	Midland	Mid-West	South-East	South-West	West	
Owner occupied with loan or mortgage	48,833	153,316	61,690	26,429	39,902	47,891	66,113	40,600	484,774
Owner occupied without loan or mortgage	60,297	101,991	39,860	29,380	44,351	55,537	75,345	54,405	461,166
Being purchased from a Local Authority	4,448	17,035	3,578	2,399	3,747	5,315	5,626	2,635	44,783
Rented Local Authority	8,480	32,679	6,972	4,010	6,639	10,679	13,226	5,521	88,206
Private rented unfurnished	2,633	8,301	2,527	1,379	1,944	2,790	4,157	2,152	25,883
Private rented furnished or part furnished	9,486	46,530	7,441	4,524	9,392	9,275	17,184	11,744	115,576
Occupied free of rent	2,945	4,207	2,509	1,307	2,040	2,827	3,400	2,325	21,560
Not stated	3,597	14,351	2,972	2,252	2,689	3,324	5,033	3,451	37,669
Total	140,719	378,410	127,549	71,680	110,704	137,638	190,084	122,833	1,279,617

Source: CSO

TABLE 17.6

Table 17.6 Private dwellings in permanent housing units in each Regional Authority Area, classified by number of rooms occupied, 2002

Number of rooms	Regional Authority Area								Total
	Border	Dublin	Mid-East	Midland	Mid-West	South-East	South-West	West	
1 room	934	11,002	849	602	880	947	2,030	837	18,081
2 rooms	4,521	20,202	3,095	2,193	3,651	3,703	6,370	3,777	47,512
3 rooms	10,652	30,812	7,377	5,407	8,837	9,044	13,276	9,459	94,864
4 rooms	16,423	45,345	11,194	7,876	12,618	15,234	19,719	14,111	142,520
5 rooms	37,018	96,806	33,121	19,155	26,480	38,659	48,555	27,598	327,392
6 rooms	29,453	73,127	25,334	14,998	24,074	28,279	39,972	27,317	262,554
7 rooms	19,730	45,684	20,801	10,318	16,378	19,066	28,130	19,327	179,434
8 rooms	10,470	24,604	13,087	5,234	8,755	10,583	15,573	9,547	97,853
9 rooms	4,543	10,512	5,492	2,183	3,641	4,751	6,716	4,287	42,125
10 or more rooms	3,686	7,479	4,313	1,933	2,804	4,267	5,206	3,599	33,287
Not stated	3,289	12,837	2,886	1,781	2,586	3,105	4,537	2,974	33,995
Total	140,719	378,410	127,549	71,680	110,704	137,638	190,084	122,833	1,279,617

Source: CSO

TABLE 17.7

Table 17.7 Private dwellings in permanent housing units in each Regional Authority Area, classified by personal computer ownership and access to the Internet, 2002

Regional Authority	Personal computer ownership			Access to the Internet			Total
	Yes	No	Not stated	Yes	No	Not stated	
State	556,445	698,020	25,152	435,762	814,743	29,112	1,279,617
Border	52,670	85,899	2,150	39,849	98,142	2,728	140,719
Dublin	184,744	182,887	10,779	149,094	217,564	11,752	378,410
Mid-East	65,937	59,610	2,002	52,825	72,366	2,358	127,549
Midland	27,776	42,604	1,300	20,476	49,638	1,566	71,680
Mid-West	45,617	63,400	1,687	34,616	73,979	2,109	110,704
South-East	53,989	81,613	2,036	41,270	93,940	2,428	137,638
South-West	78,255	108,682	3,147	61,560	124,795	3,729	190,084
West	47,457	73,325	2,051	36,072	84,319	2,442	122,833

Source: CSO

Table 17.8 Households classified by occupancy status, Q3 1998 and Q3 2003
Thousands

	Q3 1998					Q3 2003				
	Owner occupied	Rented	Other	Not stated	Total	Owner occupied	Rented	Other	Not stated	Total
Region										
Border	115.1	17.2	2.3	3.4	137.9	119.7	21.1	2.0	10.5	153.3
Midlands	56.4	9.9	0.7	1.4	68.4	62.4	10.0	1.8	5.1	79.4
West	93.2	13.7	1.3	9.2	117.3	104.8	16.2	1.7	12.8	135.6
Dublin	268.2	81.4	3.6	17.5	370.6	271.9	91.5	4.4	30.3	398.2
Mid-East	98.2	11.9	1.8	3.1	115.0	114.2	16.1	2.2	6.1	138.5
Mid-West	79.7	13.8	2.2	10.7	106.4	93.6	13.9	1.4	9.5	118.3
South-East	104.4	19.1	2.1	3.8	129.4	119.9	19.5	1.9	7.9	149.3
South-West	144.8	31.9	2.5	7.8	187.0	156.4	33.9	2.0	16.9	209.2
Number of persons in the household										
One	190.8	55.4	9.1	16.0	271.2	207.4	57.3	9.0	27.1	300.8
Two	231.7	50.1	3.3	12.3	297.4	279.1	61.1	3.9	25.4	369.5
Three	156.6	34.6	1.5	10.0	202.7	172.2	43.2	1.8	15.2	232.4
Four	178.7	28.2	1.4	7.8	216.1	196.8	31.2	1.6	16.4	245.9
Five	119.2	15.2	0.5	5.6	140.6	119.1	15.9	0.6	9.9	145.5
Six or more	83.1	15.3	0.7	5.0	104.0	68.5	13.6	0.5	5.3	87.8
Type of dwelling										
Detached house	499.6	22.9	8.6	0.7	531.7	571.5	26.1	9.6	0.6	607.8
Semi detached/terraced	449.1	114.1	5.3	1.1	569.7	461.6	132.1	6.3	1.9	601.9
Bedsitter/apartment	11.3	61.8	2.6	*	75.8	9.8	64.1	1.5	*	75.5
Not stated/temporary dwellings	*	*	*	54.8	54.8	*	*	*	96.7	96.7
Number of rooms										
One	1.1	10.7	0.4	*	12.2	2.4	12.6	*	*	15.1
Two	7.9	24.1	1.0	*	33.1	5.5	21.2	0.4	*	27.1
Three	36.7	31.2	1.7	*	69.8	32.8	33.0	1.9	0.3	67.9
Four	121.5	38.5	3.4	0.3	163.7	109.1	40.4	3.6	*	153.2
Five	292.2	66.8	4.4	0.5	363.8	294.4	77.5	4.8	0.7	377.4
Six or more	497.6	26.9	5.5	0.7	530.7	596.5	37.5	6.5	1.0	641.6
Not stated	3.0	0.6	*	55.0	58.8	2.4	*	*	96.9	99.6
Year of construction										
Before 1919	158.5	29.1	4.4	*	192.1	149.9	26.7	4.9	0.3	181.8
1919-1940	100.3	11.6	1.8	*	113.8	89.1	10.2	1.9	*	101.3
1941-1960	129.0	18.8	2.0	*	149.9	136.1	17.7	1.6	0.3	155.7
1961-1970	102.6	14.6	0.9	*	118.3	95.9	16.8	0.8	*	113.6
1971-1980	191.7	31.2	2.1	0.6	225.5	199.5	35.1	1.3	0.7	236.5
1981-1990	141.5	32.7	1.7	0.3	176.2	140.3	26.6	1.6	*	168.7
1991 or later	105.3	29.2	1.4	*	136.0	190.7	49.6	2.0	*	242.5
Not stated/don't know	31.0	31.6	2.2	55.4	120.2	41.5	39.6	3.2	97.4	181.7
Number employed in household										
One	310.3	65.3	7.1	18.5	401.1	318.7	74.9	5.8	32.5	431.9
Two	289.5	35.2	2.4	13.9	341.0	325.2	41.2	3.4	26.6	396.5
Three or more	105.6	18.5	0.8	5.5	130.4	131.1	20.0	1.3	9.6	162.0
None	254.7	79.8	6.2	18.9	359.5	268.1	86.2	6.9	30.4	391.5
All households	960.0	198.8	16.4	56.8	1,232.0	1,043.0	222.3	17.4	99.2	1,381.9

Source: CSO

TABLE 17.8

Table 17.9 Households classified by number of bedrooms in dwelling, Q3 2003

Thousands

	Number of bedrooms							Total
	One	Two	Three	Four	Five	Six or more	Not stated	
Region								
Border	3.6	14.0	65.5	46.0	10.5	3.1	10.6	153.3
Midlands	1.7	7.1	35.6	23.8	4.5	1.5	5.1	79.4
West	2.5	11.6	47.8	46.3	10.7	4.8	12.0	135.6
Dublin	28.7	50.3	184.5	82.2	17.0	3.8	31.8	398.2
Mid-East	1.9	12.5	61.6	42.4	10.3	3.5	6.3	138.5
Mid-West	1.8	12.1	48.7	36.9	6.7	2.5	9.7	118.3
South-East	3.4	14.9	66.4	43.5	9.8	3.2	8.2	149.3
South-West	5.4	23.7	93.4	53.2	12.8	4.1	16.8	209.2
Number of persons								
One	33.9	63.0	128.6	39.6	5.1	2.1	28.4	300.8
Two	12.6	52.8	174.3	84.2	15.1	5.0	25.5	369.5
Three	2.1	17.4	114.9	65.2	14.1	3.4	15.3	232.4
Four	0.3	8.9	109.2	91.0	15.5	4.8	16.3	245.9
Five	*	2.9	50.3	60.5	16.5	5.3	9.8	145.5
Six or more	*	1.2	26.1	33.7	16.0	5.6	5.3	87.8
Tenure/occupancy status								
Owner occupied	8.7	88.6	491.8	350.4	77.6	24.6	1.4	1,043.0
Rented	39.4	52.8	102.9	19.9	3.9	1.3	2.1	222.3
Other	1.0	4.4	7.5	3.4	0.7	0.4	*	17.4
Not stated	*	0.4	1.2	0.5	*	*	97.0	99.2
Type of dwelling								
Detached house/bungalow	4.8	44.4	214.1	258.2	64.3	21.2	0.9	607.8
Semi-detached/bungalow	4.1	23.5	194.7	86.4	12.1	2.9	0.7	324.4
Terraced house	5.2	47.4	187.7	28.9	5.8	2.0	0.4	277.5
Bedsitter/apartment	35.0	30.9	6.8	0.7	*	*	1.9	75.5
Not stated/temporary dwellings	*	*	*	*	*	*	96.7	96.7
Number employed in household								
One	16.7	45.3	200.7	107.9	22.1	7.0	32.3	431.9
Two	6.4	26.4	158.8	138.7	30.4	9.1	26.7	396.5
Three or more	*	4.4	57.3	64.1	19.3	6.9	9.9	162.0
None	25.8	70.1	186.7	63.5	10.5	3.3	31.7	391.5
All households	49.1	146.2	603.4	374.2	82.3	26.3	100.5	1,381.9

Source: CSO

TABLE 17.9

Table 17.10 Households classified by year of construction of dwelling, Q3 2003

Thousands

	Year of construction								Not stated	Total
	Before 1919	1919-1940	1941-1960	1961-1970	1971-1980	1981-1990	1991-1995	1996 or later		
Region										
Border	21.0	13.8	11.8	12.0	25.7	21.0	9.6	20.8	17.8	153.3
Midlands	10.9	7.0	7.2	5.1	9.8	9.0	4.7	13.9	11.8	79.4
West	14.6	11.3	13.2	9.2	20.6	18.8	9.3	17.4	21.2	135.6
Dublin	41.6	27.6	61.2	43.2	83.1	38.8	22.2	28.3	52.3	398.2
Mid-East	15.7	6.3	11.1	11.0	27.3	20.4	11.5	23.0	12.4	138.5
Mid-West	16.5	8.2	12.2	10.5	17.4	15.3	7.5	13.3	17.5	118.3
South-East	27.4	11.0	13.7	8.9	26.5	21.3	7.5	18.9	14.1	149.3
South-West	34.2	16.2	25.4	13.8	26.3	24.1	12.6	22.1	34.7	209.2
Number of persons										
One	62.1	33.0	44.6	24.4	31.2	23.0	11.8	19.3	51.5	300.8
Two	57.0	29.9	46.8	36.6	60.2	33.4	16.9	40.4	48.4	369.5
Three	25.3	14.4	23.8	19.3	48.4	27.3	14.3	30.5	29.2	232.4
Four	18.6	13.1	21.7	17.9	47.3	40.0	21.2	38.3	27.8	245.9
Five	10.9	7.3	11.7	9.2	29.7	26.5	13.9	20.9	15.5	145.5
Six or more	8.1	3.6	7.2	6.2	19.8	18.6	6.7	8.3	9.4	87.8
Tenure/occupancy status										
Owner occupied	149.9	89.1	136.1	95.9	199.5	140.3	67.5	123.1	41.5	1,043.0
Rented	26.7	10.2	17.7	16.8	35.1	26.6	16.6	33.0	39.6	222.3
Other	4.9	1.9	1.6	0.8	1.3	1.6	0.6	1.4	3.2	17.4
Not stated	0.3	*	0.3	*	0.7	*	*	*	97.4	99.2
Number of bedrooms										
One	16.0	2.6	1.8	3.5	2.6	3.5	3.5	4.9	10.6	49.1
Two	38.8	19.1	25.5	8.1	8.1	10.0	8.1	13.3	15.1	146.2
Three	64.3	50.3	91.8	60.2	126.4	79.0	35.7	59.0	36.7	603.4
Four	41.0	22.7	28.2	32.5	80.7	58.9	30.9	62.2	17.0	374.2
Five	14.5	5.2	6.5	7.2	13.8	12.7	5.0	13.7	3.6	82.3
Six or more	6.4	1.2	1.3	1.5	4.6	3.9	1.5	4.1	1.7	26.3
Not stated	0.7	*	0.6	0.6	0.3	0.6	*	0.5	97.1	100.5
All households	181.8	101.3	155.7	113.6	236.5	168.7	84.9	157.6	181.7	1,381.9

Source: CSO

TABLE 17.10

Table 17.11 Owner occupied households classified by size of monthly loan/mortgage repayment, Q3 2003

Thousands

	Monthly mortgage repayment										Total with a loan/mortgage	No loan/mortgage	Total
	€0-€200	€201-€400	€401-€600	€601-€800	€801-€1,000	€1,001-€1,200	€1,201-€1,400	€1,401-€1,600	€1,600 or more	Not stated			
Region													
Border	6.9	14.0	9.2	3.6	0.8	*	*	*	*	3.6	38.4	76.7	115.1
Midlands	3.3	6.3	4.3	1.9	1.0	*	*	*	*	1.9	18.9	40.5	59.4
West	5.2	11.2	7.3	2.5	0.7	0.3	*	*	*	3.0	30.3	73.2	103.4
Dublin	18.6	27.7	23.8	17.3	10.6	7.8	1.1	0.9	1.9	11.9	121.5	133.1	254.6
Mid-East	7.2	13.2	13.0	6.3	3.4	1.4	*	*	0.5	4.6	50.0	59.6	109.6
Mid-West	6.6	11.5	8.3	2.3	0.8	0.4	*	*	*	3.5	33.4	57.0	90.4
South-East	6.4	15.6	9.9	2.9	0.9	0.3	*	*	*	3.7	39.6	75.9	115.5
South-West	7.5	16.4	13.2	5.6	2.2	0.9	*	*	*	3.1	48.9	102.5	151.4
Type of dwelling													
Detached house	29.8	61.2	46.6	18.4	8.2	4.5	0.6	0.5	1.1	19.3	190.1	376.8	566.8
Semi-detached	18.2	36.2	30.0	16.6	7.8	4.2	0.5	0.6	0.7	10.3	125.2	129.2	254.4
Terraced	13.5	17.2	11.5	6.8	3.6	2.1	0.3	*	0.9	5.4	61.4	106.8	168.2
Bedsitter/apartment	*	1.2	0.9	0.6	0.6	0.5	*	*	*	0.4	4.4	5.5	9.9
Not stated/temporary dwellings	*	*	*	*	*	*	*	*	*	*	*	*	*
Number employed in household													
One	19.2	41.8	30.8	12.9	6.8	3.3	0.5	0.3	0.9	12.8	129.1	175.6	304.8
Two	25.0	54.9	49.2	25.4	11.2	7.0	0.9	0.7	1.4	14.6	190.3	125.4	315.7
Three or more	11.9	14.6	7.1	3.1	2.1	1.0	*	*	0.3	6.6	46.9	78.3	125.2
None	5.6	4.4	1.9	1.0	*	*	*	*	*	1.4	14.7	239.0	253.7
When owners acquired dwelling													
Before 1940	0.6	0.8	0.5	*	*	*	*	*	*	*	2.3	45.9	48.2
1940-1960	0.7	1.0	0.3	0.3	*	*	*	*	*	*	2.6	92.4	94.9
1961-1980	15.2	7.7	3.5	0.9	0.3	0.3	*	*	*	2.2	30.1	252.5	282.6
1981-1990	24.6	33.5	12.2	4.2	2.0	0.8	*	*	*	7.8	85.2	110.1	195.3
1991-1995	9.4	30.3	17.4	7.4	2.5	1.0	*	*	0.4	6.6	75.2	40.7	115.9
1996-2000	8.4	33.7	38.9	18.1	8.9	4.7	0.6	0.3	1.1	11.0	125.8	43.8	169.6
2001 or later	2.9	8.5	16.2	11.4	6.3	4.5	0.6	0.6	1.1	6.3	58.3	16.9	75.2
Not stated	*	*	*	*	*	*	*	*	*	1.2	1.6	16.1	17.7
All owner occupied households	61.7	115.7	89.0	42.4	20.2	11.3	1.5	1.1	2.7	35.4	381.0	618.3	999.3

Source: CSO

Owner occupied households classified by size of monthly repayment

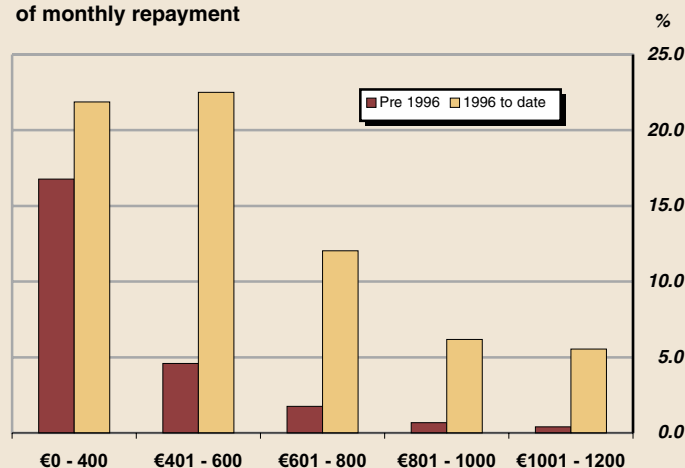


Table 17.12 Privately rented dwellings classified by size of weekly rent, Q3 2003

€

	Weekly rent repayment				Total	Average weekly rent
	€0 to €50	€50+ to €100	€100+ to €200	€200+		
Region	<i>Thousands</i>					
Border	0.9	2.9	3.6	*	7.6	110.47
Midlands	0.4	1.0	2.6	*	4.2	124.97
West	*	1.6	5.5	2.2	9.5	165.07
Dublin	1.8	3.5	13.1	24.5	42.9	224.42
Mid-East	*	1.2	3.2	3.5	8.0	184.44
Mid-West	*	1.5	3.4	0.7	5.8	142.38
South-East	0.9	2.7	7.2	0.5	11.3	128.04
South-West	1.4	3.5	8.1	1.7	14.8	138.78
Number of bedrooms						
One	1.9	5.9	11.9	2.6	22.3	128.70
Two	1.4	5.0	11.4	8.3	26.1	169.80
Three	1.8	5.2	16.8	13.1	36.8	181.80
Four	0.4	1.3	5.5	6.9	14.1	221.70
Five	*	0.3	0.7	1.9	2.8	297.60
Six or more	*	*	0.3	0.7	1.2	295.10
Not stated	0.5	*	*	*	0.8	66.90
All privately rented households	6.1	18.0	46.7	33.4	104.1	176.42

Source: CSO

TABLE 17.12

TABLE 17.13

Table 17.13 Local authority rented dwellings classified by size of weekly rent, Q3 2003

€

	Weekly rent repayment				Total	Average weekly rent
	€0 to €50	€50+ to €100	€100+ to €200	€200+		
Region	<i>Thousands</i>					
Border	11.6	0.6	*	*	12.2	25.89
Midlands	4.2	0.6	*	*	4.8	29.63
West	3.9	0.7	*	*	4.7	37.17
Dublin	30.4	9.8	0.7	0.7	41.6	43.73
Mid-East	5.3	0.6	*	*	6.2	35.53
Mid-West	6.3	0.6	*	*	6.9	30.41
South-East	6.2	1.5	*	*	7.7	34.81
South-West	12.4	2.9	0.3	*	15.6	38.02
Number of bedrooms						
One	11.6	0.5	*	*	12.5	28.72
Two	19.2	3.7	0.3	*	23.4	34.04
Three	45.5	11.7	0.7	0.4	58.2	40.27
Four	2.6	1.1	*	*	3.8	49.40
Five	0.3	*	*	*	0.4	45.96
Six or more	*	*	*	*	*	55.03
Not stated	1.1	*	*	*	1.1	22.84
All local authority households	80.2	17.2	1.5	0.9	99.7	37.55

Source: CSO

Table 17.14 Owner occupied dwellings bought since 1996 classified by whether owner was a first time buyer or not, Q3 2003

Thousands

	Owner a first time buyer or not			Total
	Yes	No	Not stated	
Region				
Border	13.8	12.0	0.3	26.1
Midlands	7.9	8.5	*	16.5
West	11.0	11.4	0.4	22.7
Dublin	30.2	33.9	0.3	64.4
Mid-East	13.1	19.8	*	32.9
Mid-West	11.1	10.1	*	21.4
South-East	14.3	12.0	*	26.5
South-West	19.5	14.6	*	34.2
Number of persons				
One	17.1	17.4	0.3	34.7
Two	34.2	28.1	0.4	62.8
Three	26.4	18.9	0.3	45.5
Four	26.5	30.8	*	57.5
Five	12.0	18.9	0.3	31.2
Six or more	4.8	8.2	*	13.0
Number of bedrooms				
One	1.8	1.2	*	3.0
Two	10.6	7.4	*	18.1
Three	62.7	45.2	0.8	108.6
Four	37.6	52.0	0.4	90.0
Five	6.3	12.1	*	18.6
Six or more	1.7	4.1	*	5.9
Not stated	0.3	*	*	0.4
Number employed in household				
One	42.8	44.5	0.5	87.7
Two	68.6	49.9	0.5	119.0
Three or more	3.6	9.3	0.3	13.2
None	6.0	18.6	*	24.8
Monthly mortgage repayment				
€0 to €200	5.4	5.9	*	11.3
€201 to €400	25.6	16.6	*	42.3
€401 to €600	34.5	20.5	*	55.1
€601 to €800	18.2	11.3	*	29.5
€801 to €1,000	8.3	6.9	*	15.1
€1,001 to €1,200	3.8	5.4	*	9.2
€1,201 to €1,400	0.3	0.9	*	1.3
€1,401 to €1,600	*	0.8	*	0.9
€1,601 or more	0.5	1.8	*	2.3
No loan/mortgage	16.0	43.5	1.1	60.6
Not stated	8.3	8.7	0.3	17.3
Type of dwelling				
Detached house/bungalow	57.6	73.0	0.7	131.3
Semi-detached house/bungalow	37.3	34.5	0.5	72.2
Terraced house	22.9	13.0	*	36.2
Bedsitter/apartment	3.1	1.7	*	5.0
Not stated/temporary dwelling	*	*	*	*
All owner occupied households	120.9	122.3	1.5	244.7

Source: CSO

Table 17.15 Recent first time buyer households classified by type of dwelling, Q3 2003

Thousands

	Type of dwelling				Total
	Detached house/ bungalow	Semi-detached house/ bungalow	Terraced house	Bedsitter/ apartment	
Region					
Border	9.5	3.1	1.2	*	13.8
Midlands	4.9	2.1	0.8	*	7.9
West	9.2	1.4	*	*	11.0
Dublin	1.1	14.2	12.7	2.3	30.2
Mid-East	6.5	5.7	0.8	*	13.1
Mid-West	7.4	2.5	1.3	*	11.1
South-East	8.9	3.3	1.9	*	14.3
South-West	10.1	5.0	3.9	0.4	19.5
Tenure/occupancy status					
Owner occupied	57.6	37.0	22.9	3.0	120.6
Owner occupied and rented to some member(s) of the household	*	*	*	*	0.3
Year of construction					
Before 1919	3.8	1.1	2.8	*	7.8
1919-1940	1.2	0.9	1.8	*	3.8
1941-1960	1.6	2.5	5.4	*	9.7
1961-1970	0.9	1.5	1.4	*	3.7
1971-1980	2.2	3.9	3.8	*	10.2
1981-1990	2.7	4.9	2.2	0.5	10.2
1991-1995	3.8	3.6	1.0	0.5	8.9
1996 or later	40.1	17.7	3.4	1.6	62.7
Not stated/don't know	1.4	1.2	1.3	*	4.0
Number of bedrooms					
One	0.6	*	0.3	0.8	1.8
Two	2.6	2.0	3.9	2.0	10.6
Three	18.4	27.6	16.5	0.3	62.7
Four	28.7	6.8	2.0	*	37.6
Five	5.7	0.4	*	*	6.3
Six or more	1.5	*	*	*	1.7
Not stated	*	*	*	*	0.3
Number employed in household					
One	20.1	13.2	8.1	1.4	42.8
Two	33.5	21.7	12.0	1.5	68.6
Three or more	1.0	1.2	1.3	*	3.6
None	3.1	1.3	1.5	*	6.0
Monthly mortgage repayment					
€0 to €200	2.3	1.3	1.7	*	5.4
€201 to €400	13.5	7.1	4.6	0.4	25.6
€401 to €600	18.0	10.9	5.0	0.7	34.5
€601 to €800	6.7	7.2	3.8	0.5	18.2
€801 to €1,000	2.6	3.2	2.1	0.4	8.3
€1,001 to €1,200	0.6	1.5	1.1	0.5	3.8
€1,201 to €1,400	*	*	*	*	0.3
€1,401 to €1,600	*	*	*	*	*
€1,601 or more	*	*	*	*	0.5
No loan/mortgage	9.2	3.6	2.9	0.4	16.0
Not stated	4.5	2.1	1.5	*	8.3
All recent first time buyers of owner occupied households	57.6	37.3	22.9	3.1	120.9

Source: CSO

TABLE 17.15

Table 17.16 Recent first time buyer households classified by size of monthly loan/ mortgage repayment, Q3 2003

Thousands

Region	Monthly mortgage repayment										Total with a loan/ mortgage	No loan/ mortgage	Total
	€0-€200	€201-€400	€401-€600	€601-€800	€801-€1,000	€1,001-€1,200	€1,201-€1,400	€1,401-€1,600	€1,600 or more	Not stated			
Border	0.8	3.8	4.5	1.7	0.3	*	*	*	*	0.9	12.1	1.8	13.8
Midlands	0.5	2.1	2.3	1.0	0.5	*	*	*	*	0.6	7.1	0.8	7.9
West	*	2.7	3.1	1.4	0.3	*	*	*	*	0.9	8.7	2.2	11.0
Dublin	1.8	3.9	6.1	6.3	4.1	2.9	0.3	*	0.3	1.7	27.6	2.6	30.2
Mid-East	*	2.1	4.2	2.7	1.2	0.3	*	*	*	1.2	12.0	1.0	13.1
Mid-West	0.6	3.1	3.9	1.0	0.4	*	*	*	*	1.2	10.1	1.0	11.1
South-East	0.7	3.7	4.7	1.3	0.5	*	*	*	*	0.7	11.6	2.7	14.3
South-West	0.6	4.2	5.7	2.8	1.0	0.3	*	*	*	1.1	15.7	3.7	19.5
All recent first time buyers of owner occupied dwellings	5.4	25.6	34.5	18.2	8.3	3.8	0.3	*	0.5	8.3	104.9	16.0	120.9

Source: CSO

TABLE 17.16

Recent first time buyer households classified by size of monthly repayment

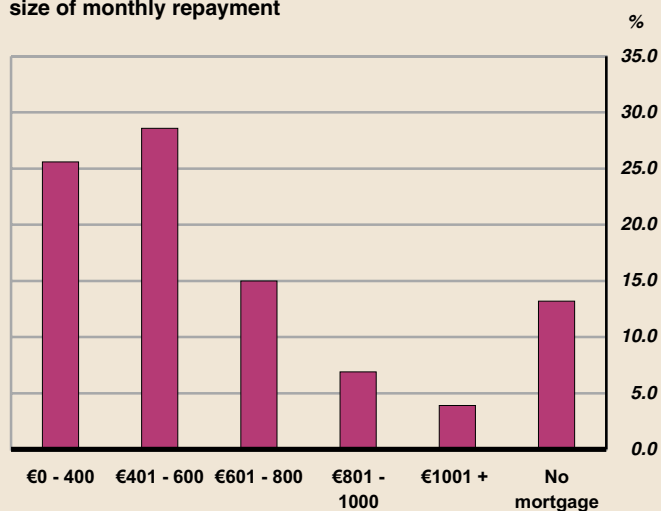


Table 17.17 Recent first time buyer households classified by perceived suitability of their dwellings, Q3 2003

Thousands

	Type of dwelling				Total
	Detached house/ bungalow	Semi-detached house/ bungalow	Terraced house	Bedsitter/ apartment	
Suitability of dwelling in terms of distance to family and friends					
Very suitable	29.7	16.8	10.9	1.7	59.1
Suitable	25.8	17.7	11.1	1.4	56.0
Unsuitable	1.6	2.2	0.6	*	4.4
Very unsuitable	0.4	0.5	0.5	*	1.3
Not stated	*	*	*	*	*
Suitability of dwelling in terms of being close to work					
Very suitable	25.6	14.4	10.8	1.9	52.7
Suitable	25.7	16.6	9.6	1.1	53.0
Unsuitable	3.8	4.3	1.1	*	9.3
Very unsuitable	0.5	1.3	0.5	*	2.3
Not stated	2.0	0.7	1.0	*	3.7
Suitability of dwelling in terms of neighbourhood, schools, shops, childcare					
Very suitable	27.5	18.5	12.3	1.9	60.2
Suitable	27.4	16.0	9.2	1.1	53.7
Unsuitable	2.2	2.3	1.0	*	5.5
Very unsuitable	0.4	0.5	0.4	*	1.3
Not stated	*	*	*	*	*
All recent first time buyers of owner occupied dwellings	57.6	37.3	22.9	3.1	120.9

Source: CSO

TABLE 17.17

Table 17.18 Recent first time buyer households classified by perceived affordability of their mortgage repayments, Q3 2003

Thousands

	Perceived affordability					Total
	Easy to manage	Manageable	Difficult to manage	Very difficult to manage	Not stated	
Region						
Border	1.8	8.0	1.9	*	2.0	13.8
Midlands	1.4	5.1	0.6	*	0.9	7.9
West	1.9	5.7	1.0	*	2.4	11.0
Dublin	6.6	16.9	2.9	1.0	2.9	30.2
Mid-East	2.5	7.9	1.2	*	1.2	13.1
Mid-West	2.8	6.2	1.0	*	1.1	11.1
South-East	3.9	7.1	0.5	*	2.8	14.3
South-West	4.2	9.8	1.4	*	4.0	19.5
Number of persons						
One	3.1	8.4	0.9	*	4.5	17.1
Two	7.9	18.2	3.2	0.5	4.5	34.2
Three	5.7	15.1	2.0	0.3	3.2	26.4
Four	5.2	15.8	2.5	0.3	2.7	26.5
Five	2.1	7.1	1.1	*	1.5	12.0
Six or more	1.1	2.1	0.6	*	0.8	4.8
Type of dwelling						
House	24.5	64.9	10.1	1.6	16.7	117.8
Bedsitter/apartment	0.7	1.8	*	*	0.4	3.1
Tenure/occupancy status						
Owner occupied	25.1	66.5	10.3	1.6	17.1	120.6
Owner occupied and rented to some member(s) of the household	*	*	*	*	*	0.3
Monthly mortgage repayment						
€0 to €200	2.3	2.8	*	*	*	5.4
€201 to €400	8.3	14.5	2.7	*	*	25.6
€401 to €600	7.9	23.3	3.0	0.4	*	34.5
€601 to €800	3.1	12.5	2.2	0.3	*	18.2
€801 to €1,000	1.3	5.5	1.2	0.3	*	8.3
€1,001 to €1,200	0.6	2.4	0.5	*	*	3.8
€1,201 to €1,400	*	*	*	*	*	0.3
€1,401 to €1,600	*	*	*	*	*	*
€1,601 or more	*	*	*	*	*	0.5
No loan/mortgage	*	*	*	*	15.9	16.0
Not stated	1.3	5.2	0.6	*	1.1	8.3
Number employed in household						
One	7.3	23.4	4.2	0.7	7.1	42.8
Two	16.6	40.6	5.0	0.5	6.0	68.6
Three or more	0.8	1.7	0.4	*	0.7	3.6
None	0.4	1.0	0.8	0.4	3.4	6.0
All recent first time buyers of owner occupied dwellings						
	25.1	66.7	10.3	1.6	17.2	120.9

Source: CSO

