

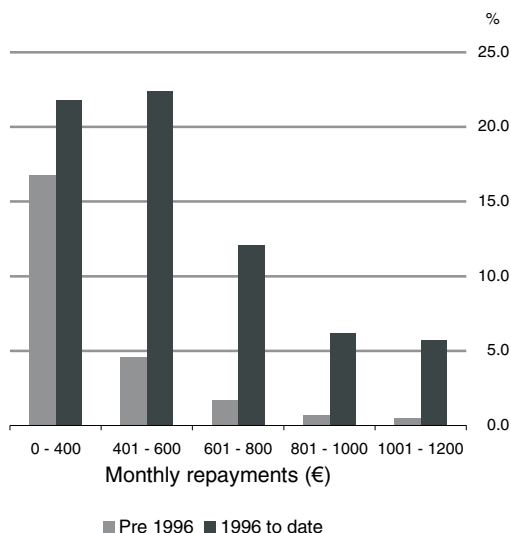


Central Statistics Office
An Phríomh-Oifig Staidrimh

**Based on the 1996 Census of Population figures.
For figures based on the 2002 Census of Population see
the revised QNHS series.**

6 May 2004

**Mortgage costs for homeowners
Buyers pre. 1996 Vs Buyers 1996 to date**



Quarterly National Household Survey

Housing and Households

Third Quarter 2003

Recent buyers bear highest cost

Of the 240,700 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. Almost 6% (13,600) of the recent purchasers indicated that their repayments were over €1,000 per month. *See table 8, background notes and graph opposite.*

Almost 50% (118,800) 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 28.4% 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 46.7%. Interestingly over 75% of the recent first time buyers considered that their mortgages were either *easy to manage* (20.8%) or *manageable* (55%). Just over 10,000 (8.6%) perceived this cost to be *difficult to manage*. *See tables 11 to 14.*

Almost 62% of homeowners surveyed had no mortgage or loans on their dwellings compared with 58.8% in Q3 1998. The majority of these homeowners purchased their homes before 1980 although it may be noted that around a quarter of the purchasers since 1996 also had no mortgage. *See table 8.*

Other key features include:

- Home ownership remains high in Ireland with over 72% of private dwellings in the state being owner occupied in 2003. An additional 3.2% (43,900) were classified as owner occupied having or being acquired through a local authority scheme. *See table 6 and background notes.*
- The average number of persons per household recorded in Q3 2003 was 2.91. This compares with 3.02 from a similar QNHS module on housing in Q3 1998. *See table 1.*
- With the exception of Dublin housing in Ireland continues to be dominated by detached housing. Almost 44% of all private dwellings were classified as either a detached house or bungalow. This compares to a Q3 1998 figure of 42.9%. *See tables 2 and 3.*

For more information contact Michael Quinlan on 021-4535301, or Noel Ryan on 021-4535491.

Published by the Central Statistics Office, Ireland.

Ardee Road
Dublin 6
Ireland

Skehard Road
Cork
Ireland

LoCall: 1890 313 414

Tel: +353-1 498 4000
Fax: +353-1 498 4229

Tel: +353-21 453 5000
Fax: +353-21 453 5492

Both offices may be contacted through any of these telephone numbers.

CSO on the Web: <http://www.cso.ie>

Director General: Donal Garvey

Enquiries:

Labour Market Statistics Direct Dial (021) 453 5491
Email: labour@cso.ie
Queries and Sales Information Section, ext 5032
information@cso.ie

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Ref 82/2004

- Semi-detached and terraced housing accounted for almost 60% of all rented private dwellings with bedsitters/apartments accounting for a further 29.2%. *See table 2.*
- Over 43% of all private dwellings had three bedrooms. A further 27.0% had four bedrooms while almost 8% had five bedrooms or more. *See table 5.*

First time buyers concentrated in Dublin and the South-West

On a regional level, Dublin (25.8%) and the South-West (15.7%) accounted for the highest percentages of first time buyers who have bought since 1996. Interestingly almost 90% of dwellings bought by recent first time buyers in Dublin were semi-detached or terraced houses compared with 50% nationally and over 15% in the West.

Almost 60% of recent first time buyer households had two or more persons employed. Over half (51.7%) bought dwellings that were built in the period 1996 or later and over 80% bought dwellings with either three (51.9%) or four (30.9%) bedrooms. *See tables 10 and 11.*

The vast majority of recent 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.* *See table 13.*

Average household size decreasing

Trends in average number of persons per household, QNHS 1998–2003

	Total private households	Avg. no. of persons per household
Q3 1998	1,227,300	3.02
Q2 2002	1,326,500	2.94
Q3 2003	1,361,200	2.91

Almost half (48.5%) of all households surveyed in 2003 comprised just one or two persons while 6.4% had six or more residents. These compare to figures of 46.3% and 8.4% respectively in the 1998 survey. *See table 2.*

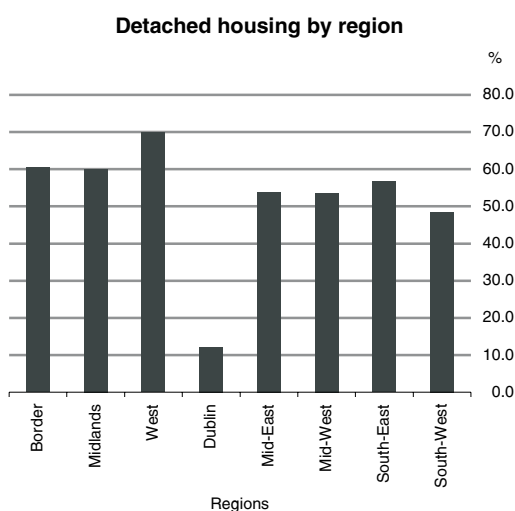
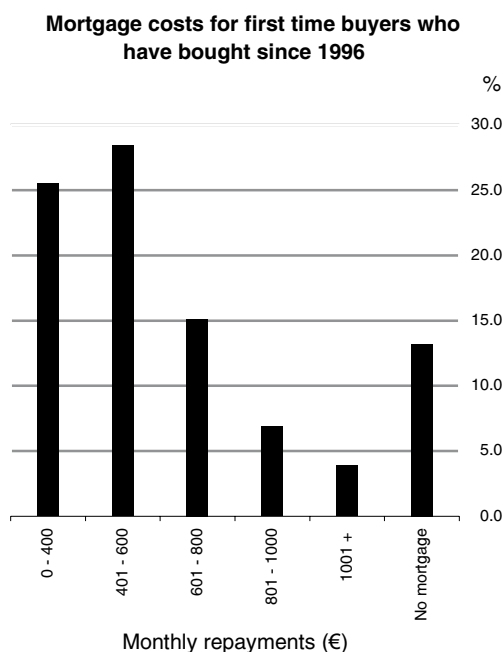
The average size of households has fallen from just over 3 persons in 1998 to 2.91 in 2003. *See table 1.*

Detached housing lowest in Dublin

With the exception of Dublin, housing continues to be dominated by detached dwellings. Over 43% of all dwellings in the state were detached houses/bungalows. At 12.2% detached housing is significantly lower in Dublin than in all other regions while the opposite can be said of dwellings classified as bedsitters/apartments. Semi-detached houses (37.1%) and terraced houses (30.6%) dominate in Dublin. *See table 3 and graph opposite.*

Owner occupied tenure highest in Mid-East

At a regional level the Mid-East (79.1%) had the highest percentage of home ownership while Dublin (63.8%) had the lowest percentage. However Dublin (4.5%) had the highest regional percentages of dwellings being purchased through local authority schemes. Dublin with 23.0% also had the highest percentage of rented households with the South-West at 16.2% being the next highest. The Mid-East (11.6%) and the Mid-West (11.7%) had the lowest percentages of rented dwellings.



Over 80% of dwellings with just one bedroom were rented in the third quarter of 2003. *See table 6.*

Rental costs highest in Dublin

The average weekly rent in the private rented sector was €177.55. 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. *See table 9a.*

The average weekly rent for all households renting from local authorities was €37.70. Again average rents were highest in Dublin (€43.73) and lowest in the Border (€25.89) region. *See table 9b.*

Larger dwellings tended to have higher rents. In the private sector dwellings of one bedroom in size had an average weekly rent of €129.28 which compared to €299.92 for dwellings with five bedrooms. A similar pattern was evident for dwellings rented from local authorities. *See tables 9a and 9b.*

Table 1a Households classified by region and number of persons per household, Q3 2003

'000

	Number of persons						Total	Average no. of persons per household
	1	2	3	4	5	6		
All households	296.4	364.0	228.8	242.2	143.3	86.5	1,361.2	2.91
Region								
Border	32.4	35.8	25.7	24.5	16.0	12.1	146.5	3.00
Midlands	17.2	19.9	11.9	12.5	7.4	4.7	73.5	2.85
West	35.0	36.2	20.4	23.6	15.8	10.0	141.1	2.90
Dublin	86.8	111.4	71.1	71.9	39.7	23.9	404.7	2.88
Mid-East	22.7	33.9	24.4	29.7	16.2	8.9	135.8	3.10
Mid-West	23.5	32.0	19.8	22.2	12.0	6.4	116.0	2.91
South-East	29.6	39.6	24.5	25.1	15.4	8.1	142.3	2.90
South-West	49.2	55.2	31.0	32.8	20.9	12.3	201.4	2.82

Table 1b Households classified by region and number of persons per household, Q3 1998

'000

	Number of persons						Total	Average no. of persons per household
	1	2	3	4	5	6		
All households	271.3	297.1	202.2	214.7	139.2	102.9	1,227.3	3.02
Region								
Border	33.4	32.0	19.6	21.6	15.7	13.7	136.0	3.03
Midlands	14.5	15.6	11.7	10.7	7.8	6.6	66.9	3.09
West	27.3	27.9	19.1	18.0	13.0	12.4	117.7	3.07
Dublin	87.6	92.1	63.3	67.9	39.5	24.6	375.0	2.92
Mid-East	17.4	27.6	18.6	24.2	15.1	11.1	113.9	3.28
Mid-West	22.9	24.7	18.4	18.7	11.9	9.0	105.6	3.04
South-East	24.8	33.2	21.7	22.9	14.7	10.4	127.7	3.05
South-West	43.4	44.0	29.8	30.7	21.5	15.2	184.5	2.98

Table 2 Households classified by occupancy status, Q3 1998 and Q3 2003

'000						'000				
	Q3 1998					Q3 2003				
	Owner occupied	Rented	Other	Not stated	Total	Owner occupied	Rented	Other	Not stated	Total
All households	954.8	199.3	16.5	56.7	1,227.3	1,026.1	220.0	17.0	98.0	1,361.2
Region										
Border	113.5	17.0	2.2	3.3	136.0	114.4	20.2	1.9	10.0	146.5
Midlands	55.3	9.5	0.7	1.4	66.9	57.8	9.3	1.6	4.8	73.5
West	92.7	14.5	1.3	9.2	117.7	109.1	16.9	1.8	13.3	141.1
Dublin	271.2	82.5	3.6	17.7	375.0	276.4	93.0	4.5	30.8	404.7
Mid-East	97.3	11.8	1.8	3.1	113.9	111.9	15.7	2.2	5.9	135.8
Mid-West	79.0	13.8	2.2	10.7	105.6	91.7	13.6	1.3	9.3	116.0
South-East	103.1	18.9	2.1	3.7	127.7	114.3	18.6	1.8	7.6	142.3
South-West	142.9	31.4	2.5	7.7	184.5	150.5	32.6	1.9	16.3	201.4
No. of persons in the household										
1	190.6	55.5	9.1	16.1	271.3	204.1	56.6	8.9	26.8	296.4
2	231.0	50.4	3.3	12.4	297.1	274.5	60.5	3.9	25.1	364.0
3	155.9	34.8	1.5	10.0	202.2	169.3	42.7	1.8	15.0	228.8
4	177.2	28.3	1.4	7.8	214.7	193.6	30.9	1.5	16.2	242.2
5	117.9	15.2	0.5	5.6	139.2	117.2	15.7	0.6	9.8	143.3
6 +	82.1	15.1	0.7	5.0	102.9	67.3	13.5	0.5	5.2	86.5
Type of dwelling										
Detached house	494.5	22.6	8.5	0.7	526.3	558.6	25.6	9.4	0.6	594.2
Semi D./Terraced	448.9	114.1	5.4	1.1	569.5	457.6	130.1	6.2	1.9	595.8
Bedsitter/Apartment	11.4	62.6	2.6	*	76.7	9.9	64.2	1.5	*	75.6
Not stated/Temp. dwellings	*	*	*	54.8	54.8	*	*	*	95.5	95.6
Number of rooms										
1	1.1	10.8	0.4	*	12.3	2.5	12.8	*	*	15.3
2	7.9	24.2	1.0	*	33.2	5.4	21.1	0.4	*	27.0
3	36.7	31.5	1.7	*	70.1	32.3	32.6	1.8	0.3	67.0
4	121.0	38.7	3.4	0.3	163.4	107.3	39.8	3.6	*	150.8
5	290.7	66.5	4.4	0.5	362.1	289.1	76.4	4.7	0.7	370.9
6 +	494.5	27.0	5.5	0.7	527.6	587.2	37.1	6.4	1.1	631.9
Not stated	3.0	0.6	*	55.0	58.7	2.3	*	*	95.8	98.4
Year of construction										
Before 1919	157.8	29.1	4.4	*	191.4	146.5	26.6	4.8	0.3	178.2
1919-1940	100.0	11.6	1.8	*	113.5	87.6	10.1	1.9	*	99.7
1941-1960	128.7	18.8	2.0	*	149.6	134.7	17.6	1.6	0.3	154.1
1961-1970	102.3	14.6	0.9	*	117.9	94.9	16.7	0.8	*	112.4
1971-1980	190.8	31.2	2.1	0.6	224.6	196.9	34.8	1.3	0.7	233.7
1981-1990	140.0	32.8	1.7	0.3	174.8	137.9	26.3	1.6	*	165.9
1991 or later	104.4	29.4	1.4	*	135.2	187.0	48.8	2.0	*	238.0
Not stated/Don't know	30.8	31.8	2.2	55.4	120.3	40.7	39.1	3.1	96.3	179.2
No. employed in household										
1	307.8	65.3	7.1	18.5	398.7	313.6	74.0	5.7	32.2	425.5
2	287.4	35.4	2.4	13.9	338.9	320.0	40.9	3.3	26.3	390.5
3 or more	105.2	18.9	0.8	5.5	130.3	129.2	20.0	1.3	9.5	159.9
None	254.5	79.8	6.2	18.9	359.3	263.4	85.1	6.7	30.1	385.3

* Sample occurrence too small for estimation.

Table 3 Households classified by detailed type of dwelling, Q3 2003

'000

	Type of dwelling					Total
	Detached house/ bungalow	Semi-detached house/ bungalow	Terraced house	Bedsitter/ Apartment	Not stated/ Temporary dwellings	
All Households	594.2	321.7	274.1	75.6	95.6	1,361.2
Region						
Border	88.5	21.3	24.8	2.0	10.0	146.5
Midlands	44.1	12.7	10.5	1.5	4.7	73.5
West	98.5	18.8	8.1	3.3	12.4	141.1
Dublin	49.2	150.0	124.0	51.4	30.1	404.7
Mid-East	73.2	39.0	14.5	3.3	5.8	135.8
Mid-West	62.2	20.6	22.2	1.8	9.3	116.0
South-East	80.7	25.4	23.8	5.1	7.3	142.3
South-West	97.7	34.1	46.3	7.4	16.0	201.4
No. of persons in the household						
1	111.4	56.8	67.0	35.1	26.1	296.4
2	154.6	84.4	75.7	24.7	24.6	364.0
3	95.8	59.0	49.6	9.9	14.5	228.8
4	113.0	67.5	42.2	3.8	15.8	242.2
5	74.1	35.6	22.5	1.5	9.6	143.3
6 +	45.2	18.5	17.1	0.7	5.0	86.5
Year of Construction						
Before 1919	100.4	16.0	44.3	17.4	*	178.2
1919-1940	47.1	20.7	27.4	4.4	*	99.7
1941-1960	49.1	41.5	57.5	6.1	*	154.1
1961-1970	43.8	36.0	24.4	8.2	*	112.4
1971-1980	100.9	76.9	54.0	2.0	*	233.7
1981-1990	91.7	43.2	25.7	5.4	*	165.9
1991-1995	41.4	27.0	9.0	6.3	*	83.6
1996 or later	86.4	43.1	13.4	11.3	*	154.4
Not stated/Don't know	33.4	17.4	18.4	14.5	*	179.2
Tenure/Occupancy status						
Owner occupied	558.6	263.5	194.1	9.9	*	1,026.1
Rented	25.6	53.8	76.3	64.2	*	220.0
Other	9.4	3.2	3.0	1.5	*	17.0
Not stated	0.6	1.2	0.7	*	95.5	98.0
Number of bedrooms						
1	4.7	4.1	5.2	35.1	*	48.9
2	43.5	23.1	46.9	30.9	*	144.3
3	209.0	192.8	185.4	6.9	*	594.0
4	252.6	86.2	28.5	0.7	*	367.9
5	63.0	12.1	5.7	*	*	80.9
6 +	20.8	2.9	2.0	*	*	25.9
Not stated	0.9	0.6	0.4	1.9	95.5	99.3
No. employed in household						
1	183.0	99.2	86.3	26.0	31.0	425.5
2	190.9	96.7	62.4	14.8	25.6	390.5
3 or more	74.0	44.3	28.9	3.2	9.5	159.9
None	146.4	81.5	96.4	31.7	29.3	385.3

* Sample occurrence too small for estimation.

Table 4 Households classified by reference person profile and detailed type of dwelling, Q3 2003

'000

	Type of dwelling					Total
	Detached house/ bungalow	Semi-detached house/ bungalow	Terraced house	Bedsitter/ Apartment	Not stated/ Temporary dwellings	
All Households	594.2	321.7	274.1	75.6	95.6	1,361.2
Age group of reference person						
less than 25	10.8	13.8	14.9	11.8	4.1	55.4
25-34	64.0	60.7	47.8	28.0	13.8	214.3
35-54	266.1	139.0	103.0	18.2	39.0	565.4
55-64	103.3	47.6	43.6	5.1	18.2	217.7
65 or over	150.0	60.6	64.9	12.5	20.4	308.4
Marital status of reference person						
Single	103.8	77.1	87.5	48.8	25.3	342.5
Married	396.0	187.6	121.8	12.9	52.3	770.6
Separated	21.8	23.5	24.3	8.2	6.3	84.1
Widowed	72.6	33.6	40.6	5.6	11.7	164.0
Family composition						
Couple	407.9	201.3	134.7	18.6	53.5	816.0
Lone parent	45.2	39.9	47.6	11.4	9.6	153.7
No family unit	141.1	80.5	91.8	45.7	32.4	391.5
Principal economic status of reference person						
At work	313.5	173.1	121.5	38.1	49.4	695.6
Unemployed	13.0	11.1	12.2	5.0	2.9	44.3
Student	5.7	6.2	4.7	5.7	1.6	24.0
Home duties	155.9	81.2	84.7	12.3	25.4	359.5
Retired	92.6	40.7	36.8	8.5	12.0	190.6
Other	13.5	9.4	14.2	5.9	4.2	47.2

Table 5 Households classified by number of bedrooms in dwellings, Q3 2003

'000

	Number of bedrooms							Total
	1	2	3	4	5	6 +	Not stated	
All Households	48.9	144.3	594.0	367.9	80.9	25.9	99.3	1,361.2
Region								
Border	3.5	13.4	62.6	43.9	10.0	3.0	10.1	146.5
Midlands	1.6	6.5	33.0	22.1	4.2	1.4	4.8	73.5
West	2.6	12.1	49.7	48.2	11.1	4.9	12.5	141.1
Dublin	29.2	51.2	187.5	83.5	17.2	3.8	32.3	404.7
Mid-East	1.9	12.3	60.4	41.6	10.1	3.5	6.2	135.8
Mid-West	1.8	11.9	47.7	36.1	6.6	2.4	9.5	116.0
South-East	3.2	14.2	63.3	41.4	9.3	3.0	7.8	142.3
South-West	5.2	22.8	89.9	51.2	12.3	3.9	16.2	201.4
No. of persons								
1	33.7	62.0	126.4	39.0	5.0	2.1	28.1	296.4
2	12.6	52.1	171.6	82.8	14.8	4.9	25.1	364.0
3	2.1	17.2	113.1	64.1	13.8	3.4	15.1	228.8
4	0.3	8.8	107.6	89.5	15.3	4.7	16.1	242.2
5	*	2.9	49.5	59.6	16.3	5.2	9.7	143.3
6 +	*	1.2	25.8	33.0	15.7	5.6	5.2	86.5
Tenure/Occupancy status								
Owner occupied	8.6	87.4	484.0	344.4	76.3	24.2	1.4	1,026.1
Rented	39.3	52.1	101.5	19.8	3.9	1.3	2.1	220.0
Other	1.0	4.3	7.3	3.4	0.7	0.4	*	17.0
Not stated	*	0.4	1.2	0.5	*	*	95.8	98.0
Type of Dwelling								
Detatched house/bungalow	4.7	43.5	209.0	252.6	63.0	20.8	0.9	594.2
Semi-detatched house/bungalow	4.1	23.1	192.8	86.2	12.1	2.9	0.6	321.7
Terraced house	5.2	46.9	185.4	28.5	5.7	2.0	0.4	274.1
Bedsitter/Apartment	35.1	30.9	6.9	0.7	*	*	1.9	75.6
Not stated/Temp. dwellings	*	*	*	*	*	*	95.5	95.6
No. employed in household								
1	16.7	44.8	197.4	106.1	21.7	6.9	31.9	425.5
2	6.5	26.2	156.4	136.3	29.8	9.0	26.3	390.5
3 or more	*	4.4	56.7	63.1	19.0	6.8	9.8	159.9
None	25.7	68.9	183.5	62.5	10.4	3.2	31.3	385.3

* Sample occurrence too small for estimation.

Table 6 Households classified by detailed tenure/occupancy status of dwelling, Q3 2003

'000

Detailed Tenure/Occupancy status								
	Owner occupied	Acquiring from a local Authority	Rented	Not owned by occupant(s) and rent-free	Not owned by occupant(s) and rent-free to some member(s) of household only	Owner occupied and rented out to some member(s) of the household	Not stated	Total
All Households	982.3	43.9	220.0	15.8	0.5	0.8	98.0	1,361.2
Region								
Border	109.9	4.5	20.2	1.8	*	*	10.0	146.5
Midlands	55.0	2.8	9.3	1.5	*	*	4.8	73.5
West	107.6	1.5	16.9	1.8	*	*	13.3	141.1
Dublin	258.2	18.1	93.0	3.7	0.4	0.5	30.8	404.7
Mid-East	107.4	4.5	15.7	2.2	*	*	5.9	135.8
Mid-West	88.5	3.2	13.6	1.2	*	*	9.3	116.0
South-East	110.0	4.3	18.6	1.8	*	*	7.6	142.3
South-West	145.6	4.9	32.6	1.8	*	*	16.3	201.4
Type of dwelling								
Detached house/bungalow	553.9	4.7	25.6	9.1	*	*	0.6	594.2
Semi-detached house/bungalow	252.2	11.3	53.8	2.6	*	0.5	1.2	321.7
Terraced house	166.3	27.8	76.3	2.7	*	*	0.7	274.1
Bedsitter/Apartment	9.8	*	64.2	1.4	*	*	*	75.6
Not stated/Temp. dwellings	*	*	*	*	*	*	95.5	95.6
Number of bedrooms								
1	8.5	*	39.3	1.0	*	*	*	48.9
2	80.4	7.0	52.1	4.2	*	*	0.4	144.3
3	451.2	32.8	101.5	6.8	0.3	0.3	1.2	594.0
4	341.1	3.3	19.8	2.8	*	0.4	0.5	367.9
5	75.7	0.6	3.9	0.7	*	*	*	80.9
6 +	24.0	*	1.3	0.4	*	*	*	25.9
Not stated	1.4	*	2.1	.	*	*	95.8	99.3
No. employed in household								
1	299.8	13.8	74.0	5.4	*	*	32.2	425.5
2	310.3	9.7	40.9	3.0	*	0.3	26.3	390.5
3 or more	123.0	6.2	20.0	0.7	*	0.4	9.5	159.9
None	249.2	14.2	85.1	6.6	*	*	30.1	385.3

* Sample occurrence too small for estimation.

Table 7 Households classified by year of construction of dwelling, Q3 2003

'000

		Year of construction								Total
		Before 1919	1919- 1940	1941- 1960	1961- 1970	1971- 1980	1981- 1990	1991- 1995	1996 or later	
All Households		178.2	99.7	154.1	112.4	233.7	165.9	83.6	154.4	1,361.2
Region										
	Border	20.0	13.2	11.3	11.5	24.5	20.0	9.1	19.9	146.5
	Midlands	10.1	6.4	6.7	4.7	9.0	8.4	4.4	12.9	73.5
	West	15.2	11.8	13.8	9.6	21.4	19.5	9.7	18.1	141.1
	Dublin	42.3	28.0	62.2	43.9	84.5	39.4	22.5	28.7	404.7
	Mid-East	15.3	6.2	10.9	10.8	26.7	20.0	11.3	22.5	135.8
	Mid-West	16.2	8.0	11.9	10.3	17.1	15.0	7.3	13.1	116.0
	South-East	26.1	10.5	13.1	8.5	25.2	20.3	7.1	18.0	142.3
	South-West	32.9	15.5	24.4	13.3	25.3	23.2	12.2	21.2	201.4
No. of persons										
	1	60.8	32.4	44.1	24.1	30.8	22.7	11.7	19.0	296.4
	2	55.9	29.4	46.3	36.2	59.4	32.9	16.7	39.5	364.0
	3	24.8	14.2	23.5	19.1	47.8	26.7	14.1	29.8	228.8
	4	18.2	12.9	21.5	17.8	46.7	39.4	20.8	37.5	242.2
	5	10.6	7.2	11.6	9.1	29.4	25.9	13.7	20.4	143.3
	6 +	7.9	3.5	7.1	6.2	19.6	18.2	6.6	8.1	86.5
Tenure/Occupancy status										
	Owner occupied	146.5	87.6	134.7	94.9	196.9	137.9	66.5	120.6	1,026.1
	Rented	26.6	10.1	17.6	16.7	34.8	26.3	16.4	32.4	220.0
	Other	4.8	1.9	1.6	0.8	1.3	1.6	0.6	1.4	17.0
	Not stated	0.3	*	0.3	*	0.7	*	*	*	98.0
Number of bedrooms										
	1	16.0	2.6	1.8	3.5	2.5	3.5	3.5	4.9	48.9
	2	38.2	18.7	25.4	8.1	8.0	9.9	8.0	13.0	144.3
	3	62.8	49.5	90.7	59.4	125.1	77.7	35.1	57.8	594.0
	4	40.0	22.4	27.9	32.3	79.6	57.9	30.4	60.8	367.9
	5	14.2	5.1	6.5	7.1	13.6	12.5	4.9	13.4	80.9
	6 +	6.3	1.2	1.3	1.5	4.6	3.9	1.5	4.0	25.9
	Not stated	0.7	*	0.6	0.6	0.3	0.6	*	0.5	99.3

* Sample occurrence too small for estimation.

Table 8 Owner occupied¹ households classified by size of monthly loan/mortgage repayment, Q3 2003

'000

	Monthly mortgage repayment										Total with a loan/ mortgage	No loan/ mortgage	Total
	€0 - €200	€201 - €400	€401 - €600	€601 - €800	€801 - €1000	€1001 - €1200	€1201 - €1400	€1401 - €1600	€1601 or more	Not stated			
All owner occupied households	60.8	113.7	87.6	41.9	20.1	11.4	1.5	1.2	2.7	35.0	375.8	607.3	983.1
Region													
Border	6.6	13.4	8.8	3.5	0.7	*	*	*	*	3.5	36.7	73.2	109.9
Midlands	3.0	5.8	4.0	1.7	0.9	*	*	*	*	1.8	17.5	37.5	55.0
West	5.4	11.6	7.6	2.6	0.7	0.3	*	*	*	3.1	31.5	76.1	107.6
Dublin	18.9	28.1	24.2	17.5	10.7	7.9	1.2	0.9	1.9	12.1	123.5	135.2	258.7
Mid-East	7.1	12.9	12.7	6.2	3.3	1.4	*	*	0.5	4.5	49.0	58.4	107.4
Mid-West	6.5	11.2	8.1	2.3	0.8	0.4	*	*	*	3.5	32.8	55.9	88.6
South-East	6.1	14.9	9.4	2.7	0.9	*	*	*	*	3.5	37.8	72.3	110.1
South-West	7.3	15.8	12.7	5.4	2.1	0.8	*	*	*	3.0	47.1	98.6	145.7
Type of dwelling													
Detached house	29.2	59.7	45.5	18.0	8.0	4.5	0.6	0.5	1.1	18.9	185.8	368.2	554.0
Semi-detached house	18.1	35.8	29.8	16.5	7.8	4.2	0.5	0.6	0.7	10.3	124.4	128.3	252.7
Terraced house	13.4	17.0	11.5	6.8	3.6	2.1	0.4	*	0.9	5.3	61.1	105.2	166.3
Bedsitter/Apartment	*	1.2	0.9	0.6	0.6	0.5	*	*	*	0.4	4.4	5.5	9.9
Not stated/Temp. dwellings	*	*	*	*	*	*	*	*	*	*	*	*	*
No. employed in household													
1	18.9	41.0	30.3	12.8	6.7	3.3	0.5	0.3	0.9	12.6	127.3	172.6	299.9
2	24.6	53.9	48.4	25.1	11.1	7.0	0.9	0.7	1.4	14.4	187.6	123.0	310.6
3 or more	11.8	14.5	7.0	3.0	2.1	1.0	*	*	0.3	6.6	46.4	76.9	123.4
None	5.5	4.4	1.9	1.0	*	*	*	*	*	1.4	14.5	234.8	249.3
When owners acquired dwelling													
Before 1940	0.6	0.8	0.4	*	*	*	*	*	*	*	2.2	44.9	47.2
1940-1960	0.7	1.0	0.3	0.3	*	*	*	*	*	*	2.5	90.6	93.1
1961-1980	15.0	7.6	3.4	0.9	0.3	0.3	*	*	*	2.2	29.8	248.2	278.0
1981-1990	24.3	33.0	12.1	4.1	2.0	0.8	*	*	*	7.7	84.1	108.3	192.4
1991-1995	9.2	29.8	17.3	7.3	2.6	1.0	*	*	0.3	6.6	74.3	40.0	114.3
1996-2000	8.3	33.0	38.2	17.9	8.8	4.7	0.6	0.3	1.1	10.9	123.8	42.9	166.7
2001 or later	2.8	8.4	15.8	11.2	6.2	4.5	0.6	0.6	1.1	6.2	57.5	16.5	74.0
Not stated	*	*	*	*	*	*	*	*	*	1.2	1.6	15.8	17.4

* Sample occurrence too small for estimation.

¹ Private dwellings - having or being acquired through a Local Authority scheme are not included.

Table 9a Privately rented dwellings classified by size of weekly rent, Q3 2003

					'000	€
	Weekly rent repayment					
	€0 to €50	€50+ to €100	€100+ to €200	€200+	Total	Average weekly rent
All privately rented households	6.0	17.6	46.0	33.7	103.2	177.55
Region						
Border	0.9	2.8	3.5	*	7.3	110.47
Midlands	0.4	0.9	2.4	*	3.9	124.97
West	0.3	1.6	5.8	2.3	9.9	165.07
Dublin	1.9	3.6	13.3	24.9	43.6	224.42
Mid-East	*	1.2	3.1	3.4	7.9	184.44
Mid-West	*	1.5	3.3	0.7	5.7	142.38
South-East	0.9	2.6	6.8	0.5	10.7	128.04
South-West	1.4	3.4	7.8	1.7	14.2	138.78
Number of bedrooms						
1	1.9	5.8	12.0	2.7	22.3	129.28
2	1.4	4.9	11.2	8.4	25.7	171.08
3	1.7	5.1	16.3	13.2	36.3	183.16
4	0.4	1.3	5.5	6.9	14.0	223.19
5	*	0.3	0.6	1.9	2.8	299.92
6 +	*	*	0.3	0.7	1.2	295.69
Not stated	0.5	*	*	*	0.8	66.52

* Sample occurrence too small for estimation.

Table 9b Local authority rented dwellings classified by size of weekly rent, Q3 2003

					'000	€
	Weekly rent repayment					
	€0 to €50	€50+ to €100	€100+ to €200	€200+	Total	Average weekly rent
All local authority households	79.0	17.1	1.5	0.9	98.5	37.70
Region						
Border	11.0	0.6	*	*	11.6	25.89
Midlands	3.9	0.5	*	*	4.4	29.63
West	4.0	0.8	*	*	4.9	37.17
Dublin	30.9	9.9	0.8	0.7	42.3	43.73
Mid-East	5.2	0.6	*	*	6.1	35.53
Mid-West	6.2	0.6	*	*	6.7	30.41
South-East	5.9	1.5	*	*	7.4	34.81
South-West	11.9	2.8	0.3	*	15.0	38.02
Number of bedrooms						
1	11.6	0.5	*	*	12.5	28.95
2	18.9	3.7	0.3	*	23.1	34.23
3	44.7	11.6	0.7	0.4	57.4	40.42
4	2.5	1.1	*	*	3.8	49.63
5	0.3	*	*	*	0.4	45.82
6 +	*	*	*	*	*	54.97
Not stated	1.1	*	*	*	1.2	22.86

* Sample occurrence too small for estimation.

Table 10 Owner occupied¹ dwellings bought since 1996 classified by whether owner was a first time buyer or not, Q3 2003

'000

	Owner a first time buyer or not			Total
	Yes	No	Not stated	
All owner occupied households	118.8	120.4	1.5	240.7
Region				
Border	13.2	11.5	0.3	24.9
Midlands	7.4	7.8	*	15.3
West	11.4	11.9	0.4	23.7
Dublin	30.7	34.5	0.3	65.5
Mid-East	12.8	19.4	*	32.2
Mid-West	10.9	9.9	*	21.0
South-East	13.7	11.5	*	25.2
South-West	18.7	14.1	*	33.0
No. of persons				
1	16.8	17.1	0.3	34.2
2	33.7	27.6	0.4	61.8
3	25.9	18.6	0.3	44.8
4	26.0	30.4	*	56.6
5	11.8	18.6	0.3	30.6
6 +	4.7	8.1	*	12.8
Number of bedrooms				
1	1.8	1.2	*	3.0
2	10.5	7.4	*	18.0
3	61.7	44.6	0.7	107.0
4	36.7	51.1	0.4	88.3
5	6.2	11.9	*	18.2
6 +	1.7	4.1	*	5.8
Not stated	0.3	*	*	0.4
No. employed in household				
1	42.0	43.8	0.5	86.2
2	67.3	49.2	0.5	117.1
3 or more	3.6	9.2	0.3	13.1
None	5.9	18.2	*	24.4
Monthly mortgage repayment				
€0 to €200	5.3	5.8	*	11.1
€201 to €400	25.0	16.3	*	41.4
€401 to €600	33.8	20.1	*	54.0
€601 to €800	17.9	11.2	*	29.1
€801 to €1000	8.2	6.8	*	15.0
€1001 to €1200	3.8	5.4	*	9.2
€1201 to €1400	0.4	0.9	*	1.3
€1401 to €1600	*	0.8	*	0.9
€1601 or more	0.5	1.8	*	2.3
No loan/mortgage	15.7	42.7	1.1	59.5
Not stated	8.1	8.6	0.3	17.0
Type of dwelling				
Detached house/bungalow	56.1	71.5	0.7	128.2
Semi-detached house/bungalow	36.8	34.3	0.5	71.5
Terraced house	22.8	12.9	*	35.9
Bedsitter/Apartment	3.1	1.7	*	5.0
Not stated/Temp. dwelling	*	*	*	*

* Sample occurrence too small for estimation.

¹ Private dwellings - having or being acquired through a Local Authority scheme are not included.

Table 11 Recent¹ first time buyer households classified by type of dwelling, Q3 2003

'000

	Type of dwelling				Total
	Detached house/ bungalow	Semi-detached house/ bungalow	Terraced house	Bedsitter/ Apartment	
All recent first time buyers of owner occupied² dwellings	56.1	36.8	22.8	3.1	118.8
Region					
Border	9.0	3.0	1.2	*	13.2
Midlands	4.5	2.0	0.8	*	7.4
West	9.6	1.5	0.3	*	11.4
Dublin	1.1	14.4	12.9	2.3	30.7
Mid-East	6.4	5.6	0.8	*	12.8
Mid-West	7.2	2.4	1.3	*	10.9
South-East	8.5	3.1	1.8	*	13.7
South-West	9.8	4.9	3.8	0.4	18.7
Tenure/Occupancy status					
Owner occupied	56.1	36.5	22.8	3.0	118.4
Owner occupied and rented out to some member(s) of the household	*	*	*	*	0.3
Year of Construction					
Before 1919	3.7	1.1	2.8	*	7.6
1919-1940	1.1	0.9	1.7	*	3.7
1941-1960	1.5	2.5	5.4	*	9.6
1961-1970	0.8	1.5	1.4	*	3.7
1971-1980	2.1	3.9	3.8	*	10.0
1981-1990	2.6	4.8	2.2	0.5	10.1
1991-1995	3.7	3.6	1.0	0.5	8.8
1996 or later	39.1	17.4	3.3	1.6	61.4
Not stated/Don't know	1.4	1.2	1.3	*	3.9
Number of bedrooms					
1	0.6	*	0.4	0.8	1.8
2	2.6	2.0	3.9	2.0	10.5
3	17.9	27.2	16.3	0.3	61.7
4	28.0	6.7	2.0	*	36.7
5	5.6	0.4	*	*	6.2
6 +	1.4	*	*	*	1.7
Not stated	*	*	*	*	0.3
No. employed in household					
1	19.6	13.0	8.0	1.4	42.0
2	32.6	21.4	11.9	1.5	67.3
3 or more	1.0	1.2	1.3	*	3.6
None	3.0	1.2	1.5	*	5.9
Monthly mortgage repayment					
€0 to €200	2.2	1.3	1.7	*	5.3
€201 to €400	13.1	6.9	4.5	0.4	25.0
€401 to €600	17.5	10.7	5.0	0.7	33.8
€601 to €800	6.6	7.1	3.8	0.5	17.9
€801 to €1000	2.6	3.2	2.1	0.4	8.2
€1001 to €1200	0.6	1.5	1.2	0.5	3.8
€1201 to €1400	*	*	*	*	0.4
€1401 to €1600	*	*	*	*	*
€1601 or more	*	*	*	*	0.5
No loan/mortgage	9.0	3.5	2.8	0.4	15.7
Not stated	4.4	2.1	1.5	*	8.1

* Sample occurrence too small for estimation.

¹ 'Recent' ie bought since 1996

² Private dwellings - having or being acquired through a Local Authority scheme are not included.

Table 12 Recent¹ first time buyer households classified by size of monthly loan/mortgage repayment, Q3 2003

'000

	Monthly mortgage repayment										Total with a loan/ mortgage	No loan/ mortgage	Total
	€0 - €200	€201 - €400	€401 - €600	€601 - €800	€801 - €1000	€1001 - €1200	€1201 - €1400	€1401 - €1600	€1601 or more	Not stated			
All recent first time buyers of owner occupied² dwellings	5.3	25.0	33.8	17.9	8.2	3.8	0.4	*	0.5	8.1	103.1	15.7	118.8
Region													
Border	0.7	3.6	4.3	1.6	0.3	*	*	*	*	0.9	11.6	1.7	13.2
Midlands	0.5	1.9	2.1	0.9	0.5	*	*	*	*	0.6	6.6	0.8	7.4
West	0.3	2.8	3.3	1.4	0.3	*	*	*	*	0.9	9.1	2.3	11.4
Dublin	1.9	4.0	6.2	6.4	4.1	3.0	0.4	*	0.4	1.7	28.0	2.7	30.7
Mid-East	*	2.1	4.1	2.6	1.2	0.3	*	*	*	1.2	11.8	1.0	12.8
Mid-West	0.5	3.0	3.8	1.0	0.4	*	*	*	*	1.1	9.9	1.0	10.9
South-East	0.6	3.6	4.5	1.2	0.4	*	*	*	*	0.7	11.1	2.6	13.7
South-West	0.6	4.0	5.5	2.7	1.0	0.3	*	*	*	1.0	15.1	3.6	18.7

* Sample occurrence too small for estimation.

¹ 'Recent' ie bought since 1996

² Private dwellings - having or being acquired through a Local Authority scheme are not included.

Table 13 Recent¹ first time buyer households classified by perceived suitability of their dwellings, Q3 2003

'000

	Type of dwelling				Total
	Detached house/ bungalow	Semi-detached house/ bungalow	Terraced house	Bedsitter/ Apartment	
All recent first time buyers of owner occupied² dwellings	56.1	36.8	22.8	3.1	118.8
Suitability of dwelling in terms of distance to family & friends					
Very suitable	28.9	16.6	10.8	1.7	58.0
Suitable	25.2	17.5	11.0	1.4	55.1
Unsuitable	1.6	2.2	0.6	*	4.3
Very unsuitable	0.4	0.5	0.5	*	1.3
Not stated	*	*	*	*	*
Suitability of dwelling in terms of being close to work					
Very suitable	24.9	14.2	10.7	1.9	51.6
Suitable	25.0	16.4	9.5	1.1	52.0
Unsuitable	3.7	4.3	1.1	*	9.1
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	26.8	18.3	12.1	1.9	59.1
Suitable	26.7	15.7	9.1	1.1	52.6
Unsuitable	2.2	2.3	1.0	*	5.5
Very unsuitable	0.4	0.5	0.4	*	1.3
Not stated	*	*	*	*	*

* Sample occurrence too small for estimation.

¹ 'Recent' ie bought since 1996

² Private dwellings - having or being acquired through a Local Authority scheme are not included.

Table 14 Recent¹ first time buyer households classified by perceived affordability of their mortgage repayments, Q3 2003

'000

	Perceived affordability					Total
	Easy to manage	Managable	Difficult to manage	Very difficult to manage	Not stated	
All recent first time buyers of owner occupied² dwellings	24.7	65.5	10.2	1.6	16.8	118.8
Region						
Border	1.7	7.7	1.8	*	1.9	13.2
Midlands	1.3	4.7	0.6	*	0.8	7.4
West	1.9	5.9	1.0	*	2.4	11.4
Dublin	6.7	17.2	2.9	1.0	2.9	30.7
Mid-East	2.5	7.8	1.2	*	1.2	12.8
Mid-West	2.8	6.1	1.0	*	1.1	10.9
South-East	3.7	6.7	0.5	*	2.7	13.7
South-West	4.0	9.4	1.3	*	3.9	18.7
No. of persons						
1	3.1	8.3	0.9	*	4.4	16.8
2	7.8	17.9	3.2	0.5	4.4	33.7
3	5.6	14.9	2.0	0.3	3.2	25.9
4	5.1	15.5	2.4	0.3	2.7	26.0
5	2.1	6.9	1.1	*	1.5	11.8
6 +	1.1	2.1	0.6	*	0.8	4.7
Type of dwelling						
House	24.0	63.7	10.0	1.6	16.4	115.6
Bedsitter/Apartment	0.7	1.8	*	*	0.4	3.1
Tenure/Occupancy status						
Owner occupied	24.7	65.3	10.1	1.6	16.7	118.4
Owner occupied and rented out to some member(s) of the household	*	*	*	*	*	0.3
Monthly mortgage repayment						
€0 to €200	2.3	2.8	*	*	*	5.3
€201 to €400	8.1	14.1	2.6	*	*	25.0
€401 to €600	7.8	22.8	2.9	0.4	*	33.8
€601 to €800	3.0	12.3	2.2	0.4	*	17.9
€801 to €1000	1.3	5.5	1.2	0.3	*	8.2
€1001 to €1200	0.6	2.4	0.5	*	*	3.8
€1201 to €1400	*	*	*	*	*	0.4
€1401 to €1600	*	*	*	*	*	*
€1601 or more	*	*	*	*	*	0.5
No loan\mortgage	*	*	*	*	15.6	15.7
Not stated	1.3	5.1	0.6	*	1.1	8.1
No. employed in household						
1	7.2	23.0	4.1	0.7	7.0	42.0
2	16.4	39.8	4.9	0.4	5.8	67.3
3 or more	0.8	1.7	0.4	*	0.7	3.6
None	0.4	1.0	0.8	0.4	3.4	5.9

* Sample occurrence too small for estimation.

¹ 'Recent' ie bought since 1996

² Private dwellings - having or being acquired through a Local Authority scheme are not included.

Background Notes

Reference period	The questions on housing were included in the Quarterly National Household Survey (QNHS) in the three months from June to August 2003.
Purpose of Survey	While the primary purpose of the QNHS is to collect information on employment and unemployment, it also includes modules on social topics of interest from time to time. The purpose of this module is to provide detailed statistics on Housing to users.
Sample	The results are based on a large sample of over 25,000 households. A response rate of just over 93% was achieved. The sample design involved is that used for the Quarterly National Household Survey.
Module content / questions asked	<p>The survey was designed to provide data on such topics as;</p> <ul style="list-style-type: none"> Characteristics of dwellings (e.g. location, size, type, year built etc.) Tenure/ occupancy status (e.g. owned, rented etc.) Costs – (ie mortgage costs, rent costs) Household characteristics (e.g. number of persons, number of persons employed etc.) First time buyers
Private Household and Private Dwelling	<p>A private household is defined to be any person or group of persons (not necessarily related) with common living arrangements, separately occupying all or part of a private house, flat, apartment or other private habitation of any kind. There is a one to one relationship in this report between the number of private households and private dwellings. The results in this report relate to all private households recorded in the QNHS as of Q3 2003 (e.g. table 1 shows all such households classified by number of persons per household).</p> <p>A small percentage (less than 0.3%) of households surveyed, indicated by answering a question on accommodation/dwelling type that they were living in temporary dwellings. However, these were not included in further module questions. The detailed data on housing in this report relates to permanent dwellings (i.e. houses and bed-sitters/apartments) only.</p>
Number of rooms	The number of rooms occupied by a private household is the total number used by the household with the exception of the following; kitchenette, scullery, bathroom, toilet, garage, halls, landings and rooms that are only used for storage such as cupboards, consulting rooms, office or shop.
Not stated	<p>The ‘not stated’ categories refer to households for which relevant data was not available.</p> <p>Approximately 7% of the sample did not answer any of the questions on housing. Those living in temporary dwellings were not asked questions which generally apply to permanent dwellings only (e.g. number of rooms, occupancy status etc.). In addition some respondents did not answer particular module questions.</p>
Year of construction	The sample of 2,600 small areas included in the QNHS is fixed for five years. New housing is recorded in the survey to the extent that it occurs in these sample areas and the overall results are weighted to be representative of the overall population at a regional level. However, the results may slightly under-estimate the share of more recent housing in the national total (i.e. the year of construction category ‘1996 or later’) since a large proportion of new housing is built in formerly sparsely populated areas which have a lower probability of being included in the survey. In addition, the number of respondents answering ‘Don’t Know’, to this question was high, with almost 6% of respondents saying they did not know the year of construction of their dwelling.

Occupancy status

The following is the question asked to establish the occupancy status of dwellings;

Is the dwelling

1. Owner-occupied
2. Owner occupied –having or being purchased through a local authority scheme
3. Being rented (owner not in residence in this household)
4. Not owned by occupant(s) and being occupied rent free
5. Not owned by occupants and rent free to some member(s) of the household only
6. Owner occupied and rented out to some member(s) of the household

This question is largely comparable to corresponding questions asked in a similar Q3 1998 QNHS module and in the 2002 Census of Population. Of note is option ‘6’ above, which was introduced as a new answer option here.

‘Other’, here refers to respondents who answered ‘4’ or ‘5’, to the question on occupancy status/tenure.

Regions

The regional classifications in this release are based on the NUTS (Nomenclature of Territorial Units) classification used by Eurostat. The NUTS3 regions correspond to the eight Regional Authorities established under the Local Government Act, 1991 (Regional Authorities) (Establishment) Order, 1993, which came into operation on 1 January 1994. The NUTS2 regions, which were proposed by Government and agreed by Eurostat in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.

**Border, Midlands and
Western NUTS2 Region**

Border	Cavan Donegal Leitrim Louth Monaghan Sligo
Midland	Laoighis Longford Offaly Westmeath
West	Galway City Galway County Mayo Roscommon

**Southern and Eastern
NUTS2 Region**

Dublin	Dublin Dun Laoghaire-Rathdown Fingal South Dublin
Mid-East	Kildare Meath Wicklow
Mid-West	Clare Limerick City Limerick County North Tipperary
South-East	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
South-West	Cork City Cork County Kerry