

ESRI Special Article

Alternative Scenarios for New Household Formation in Ireland

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Introduction

Over the period 1995 to 2007 it is estimated that the Irish economy, as measured by real GDP, more than doubled. Accompanying the economic boom over the period 1997 to 2007 the Irish housing market grew significantly. This growth, apart from a short interruption in 2001, is reflected not only in house prices but also in other indicators which show a huge expansion of activity levels within the market. The rapid growth in the housing market was driven by strong economic growth, accompanied by employment growth and increases in disposable income. Demographic trends also contributed to housing demand, with strong population growth, particularly in the main household formation age groups, a fall in average household size and a large net inflow of returning emigrants and immigrants, (OECD, 2006). Despite rapid price growth the demand for dwellings remained high. Although houses have been highly priced to purchase, homeowners benefited due to low interest rates and high capital gains.

The current situation is now very different to the experience of the boom, with housing market activity adversely affected by income cuts, higher taxation and higher unemployment. Despite the severe impact of the housing market crash and Great Recession in Ireland, data from *Census 2011* show that the number of households in the country increased by 187,112 from the previous Census. Much of this new household formation was among households which rent, of which there was an increase of 152,000. The distribution of household types and patterns of household formation have changed greatly over time in Ireland, so that Ireland today more closely resembles the behaviour observed internationally, although headship rates are still lower than those experienced in many other economies. This paper seeks to provide some insights into these changes.

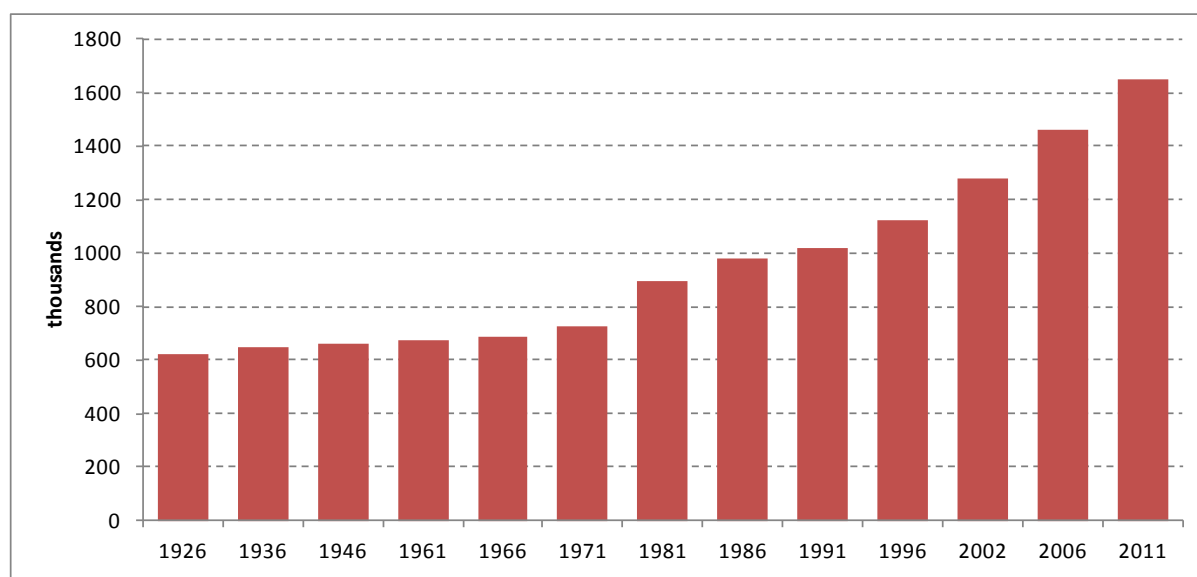
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Demographics and Household Formation

As shown in Figure 1, the number of private households in Ireland at the time of *Census 1966* was just over 687,000. Around the time of the start of the Celtic Tiger phase of recent economic growth, the number of households had increased to 1.1 million (*Census 1996*). The number of private households in Ireland grew from 1.12 million in 1996 to 1.65 million in 2011. This includes an increase of 12.6 per cent, or 187,000 households, between *Census 2006* and *2011*.

FIGURE 1 Number of Private Households, 1926-2011



Source: Central Statistics Office.

Population Trends

Before looking at the changes in household composition we first examine changes in the population structure. Table 1 shows the population level and the change in population from the four most recent Censuses. Between 2006 and 2011 the population grew by 8.2 per cent, an annual average increase of 1.6 per cent.

A comparison of the population in 2011 with 2006 shows that the number of people in Ireland increased across all age groups, except those aged 15-29 years which showed a slight decline. This decrease reflects, in part, the decline in births in the late 1980s and early 1990s, as well as the impact of migration.

The data also point to increasing longevity. The share of the population aged over 65 years increased by 14.4 per cent between 2006 and 2011. This increase among older age groups is particularly evident in the male population, which grew by

17.5 per cent, compared to growth of 12 per cent in the female population. These changes likely reflect the impact of improving health on the longevity of the Irish male population, which is traditionally shorter lived than the female population.

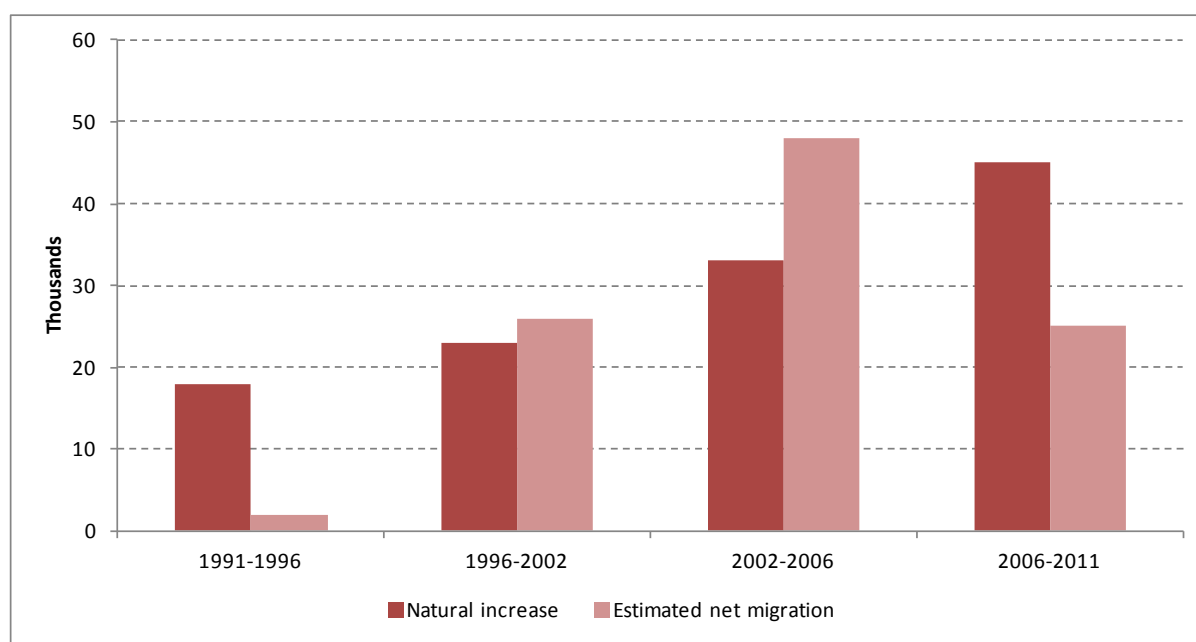
TABLE 1 Population by Age Group, 1996-2011

Age Group	Population, '000s				% Change from Previous Census			
	1996	2002	2006	2011	1996	2002	2006	2011
<25	1,492.3	1,469.0	1,497.2	1,559.8	-3.2	-1.6	1.9	4.2
25-29	259.0	312.7	373.1	361.1	5.2	20.7	19.3	-3.2
30 - 34	260.9	304.7	349.4	393.9	4.7	16.8	14.7	12.8
35 - 39	255.7	290.9	322.1	364.3	7.5	13.8	10.7	13.1
40 - 44	240.4	272.0	301.3	330.8	6.5	13.1	10.8	9.8
45 - 49	225.4	249.6	274.7	305.2	20.0	10.7	10.1	11.1
50 - 54	186.6	230.8	247.1	274.4	19.0	23.7	7.0	11.1
55 - 59	153.8	197.3	225.3	244.5	7.9	28.3	14.2	8.5
60 - 64	137.9	154.3	181.7	218.8	2.5	11.8	17.8	20.4
65+	413.9	436.0	467.9	535.4	2.7	5.3	7.3	14.4
All Ages	3,626.1	3,917.2	4,239.8	4,588.3	2.8	8.0	8.2	8.2

Source: Central Statistics Office, *Census of Population*.

Factors Affecting Population Change

The natural rate of population change, the difference in the birth rate and death rate, and migration are the drivers of population change. The natural increase in the population (births less deaths) reached an annual average of 45,000 in the period 2006-2011. The impact of net migration is also evident from Figure 2; there was a net annual average inflow of 48,000 persons between the Census in 2002 and in 2006. The inflow fell back to an annual average of 25,000 in the most recent intercensal period. Data from the CSO's annual *Population and Migration Estimates* show that net migration flows have been negative since 2011, reducing the rate of population growth.

FIGURE 2 Components of Population Change

Source: Central Statistics Office, Census of Population.

Marital Status and Living Arrangements

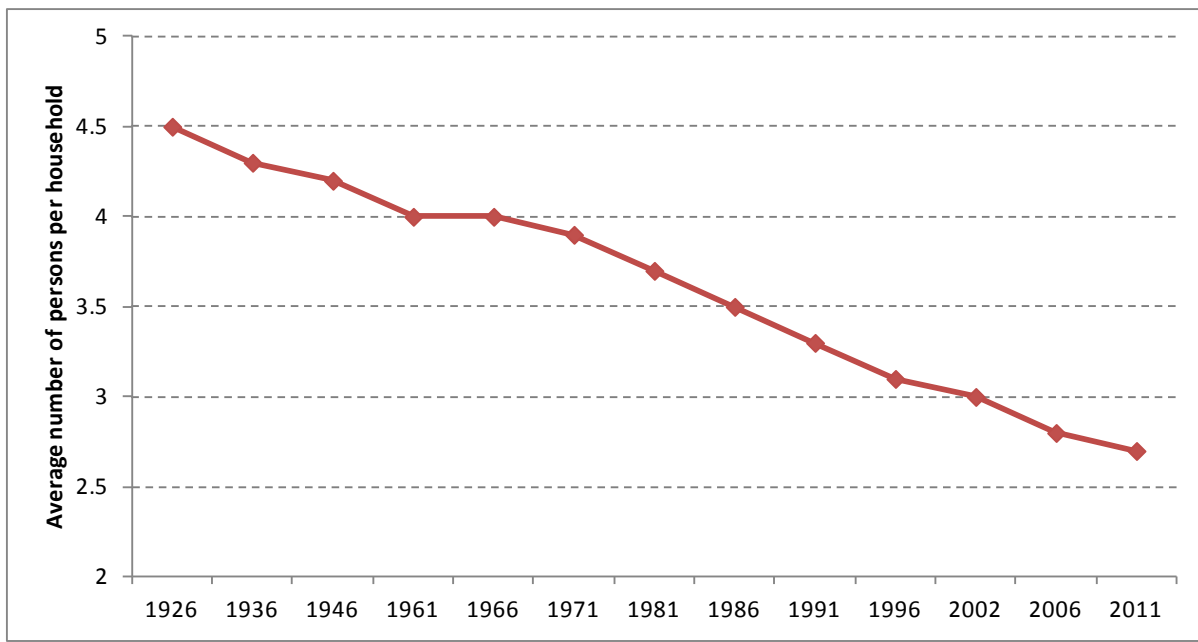
New households may form in a variety of structures and for a number of reasons. This process is closely linked to an individual's age and life stage, for instance setting up or joining a household independent of the parental household. This may involve living alone, cohabiting with a partner or sharing a residence with a number of individuals. Larger households may also split, forming a number of smaller ones. This may happen, for instance, in the case of marriage break-up or separation. Trends in the size and structure of households in Ireland thus affect the total number of households in existence and the type and size of housing appropriate to match demand. Ireland has typically seen lower household formation among young people than is seen in the UK and the rest of Northern and Western Europe (Mandic, 2008). The number of occupants per household has also traditionally been large in Ireland relative to its neighbours, particularly because of the higher birth rate and younger age of the population.²

The proportion of the population aged 15 years and over whose marital status is classed as single has fallen to 41.7 per cent in *Census 2011*, from 43.1 per cent in 2006. The married/cohabiting proportion increased to 47.3 per cent from 46.1 per cent in 2006, while the proportion separated or divorced grew from 4.9 per cent in 2006 to 5.7 per cent in 2011.

² In older populations children are more likely to have grown-up and left home leaving more "empty nest" households.

The number of people living in private households grew to 4.5 million in 2011, an increase of 9.4 per cent on *Census 2006*. The average number of persons per household at the time of *Census 2011* was 2.73 persons, falling from 2.81 in 2006. This represents a continuation of a long-run trend of decreasing household sizes in Ireland, as depicted in Figure 3.

FIGURE 3 Average Number of Persons per Household, 1926-2011



Source: Central Statistics Office.

Although average household size in Ireland has fallen it remains above that of many other economies. Office for National Statistics data for the United Kingdom show that average household size fell from 3.01 persons in 1961 to 2.36 persons in 2011. For the United States, the average number of persons per household has fallen from 3.29 persons in 1960 to 2.58 persons in 2010. Data for Germany show a lower number of persons per household, 2.27 in 1991, declining to 2.02 persons by 2011, (Federal Statistics Office, 2013).

Couples with children remain the most common household type in Ireland, numbering 608,329 in 2011. Their share in all households has fallen from 44.5 to 36.8 per cent between the 1996 and 2011 Censuses, however. Couples without children increased in proportion from 18.9 to 20.2 per cent over the same period, while one-person households have also risen from 21.5 to 23.7 per cent.

Household Composition – International Comparison

We use data from the national statistics institutes of the United Kingdom, France and Germany to compare their distributions of household types with that of Ireland. The types of household considered are those consisting of one person, couples (with or without children), single-parent families and “other types”, typically unrelated persons or multiple families living together in one household.

TABLE 2 Household Type by Country, Per Cent of Households

Type of Household	Ireland	UK	France	Germany
Couple	57.0	56.1	52.7	50.6
with children	36.8	28.4	26.8	21.9
without children	20.2	27.7	25.9	28.7
Single-parent family	12.0	10.5	8.3	6.5
Other Households:	31.0	33.5	39.0	42.8
Of which:				
Single person	23.7	29.0	33.8	
Other types	7.3	4.4	5.2	
Of which:				
Unrelated persons	6.2	3.5		
Multi-family	1.1	1.0		
Total	100.0	100.0	100.0	100.0

Source: CSO, ONS, INSEE, Destatis, own calculations.

Table 2 describes the distribution of household types across these countries. It is notable that Ireland has the highest proportion of married/cohabiting couples. The result is even more striking among those couples with children. At 36.8 per cent, the proportion of couples with children in Ireland exceeds those of the UK, the country with the second-greatest proportion, by 7.4 percentage points. Ireland also has the greatest proportion of single-parent families, while having the lowest proportion of couples without children. These results are likely attributable to the differing age structures and trends in the Total Fertility Rate between these countries.³ Ireland has both a younger population and a higher birth rate than the other countries examined.

There exist methodological differences between the countries in the reporting of single person household and “other types” of households. Destatis (Germany) does not report “other” households, such as those consisting of multiple families

³ The proportion of single-parent families may also be affected by social welfare rules which provide for assistance to single-parent families, assistance which might not be paid to couples.

or non-family households such as those made up of unrelated persons, instead distributing these households to the “single person”. The CSO (Ireland) and ONS (UK) report “other types” of households, broken down by their constituent parts. INSEE (France) reports the aggregate proportion of “other” households.

The proportion of single-person households is particularly elevated in Germany due to the measurement methodology, although it is also likely to be high given that it has the greatest proportions of widowed or divorced individuals of these countries. The total proportion of other households (excluding couples and lone parents) is also higher in Germany than in Ireland. Comparing Ireland, the UK and France, we see that Ireland has the lowest proportion of single-person households. Contributing to this is the smaller proportions of widowed individuals and of divorced/separated individuals, reflecting again Ireland’s younger population and the relatively recent legalisation of divorce. The smaller proportion of single-person households matches with other data which suggest that the average size of a household in Ireland is higher than in the UK, for instance. Ireland also has the highest observed proportion of “other types” of households. The difference with respect to the United Kingdom is mainly in the proportion of households made up of unrelated persons, with the proportion of multi-family households similar between the two countries. This higher share in Ireland of households of unrelated persons sharing the same dwelling may reflect a higher cost of establishing an independent household.

Headship Rates

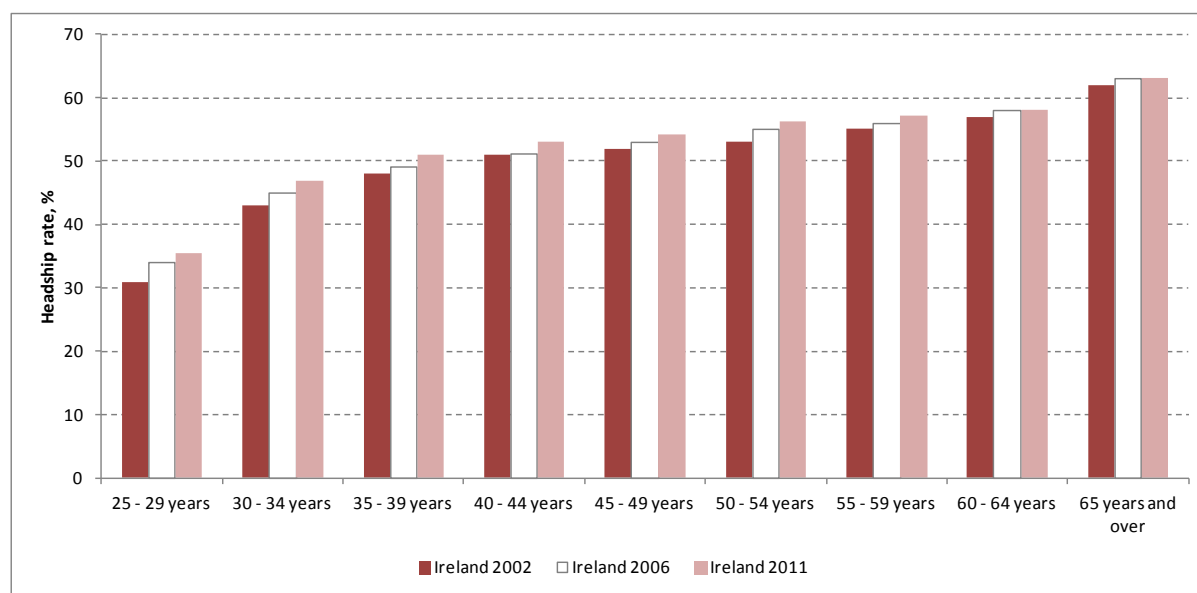
The headship rate provides one measure of the rate of household formation. The headship rate is the proportion of individuals in an age cohort that list themselves as “head of household” or “principal reference person” in the Census or in the *Quarterly National Household Survey (QNHS)*. Each household provides one reference person, thus an increase in the headship rate reveals an increase in the number of households. In recent years Ireland has seen increases in headship rates and household formation at earlier ages. The headship rate for the total population rose from 29 per cent in 1991 to 36 per cent in 2011.

Appendix Table A1 shows the headship rate for Ireland by gender and age group from *Census 1991* to *Census 2011*. The data point to increasing headship rates, particularly in the younger age groups. The data show a particularly strong increase in the female headship rate. While this may in part be driven by an increasing proportion of females being responsible for completing the Census questionnaire for the household, it is also due to an increasing number of households being formed by females.

Using Census data may introduce an element of response bias along gender lines. The process by which a household decides on the reference person may not be random; culture or tradition may play an important role in the decision. Patterns in the formation of partnerships are also likely to be important. As these factors may vary from country to country, comparison across countries requires care. In comparing headship rates across countries and time, we thus use the headship rates for the total population, male and female, to avoid issues of gender bias.

Figure 4 shows the increase in headship rates in Ireland across age groups between the *Censuses 2002, 2006 and 2011*. Ireland has traditionally had lower headship rates than the United Kingdom. This remains true in 2011, as depicted in Figure 5. Across all age-groups, however, headship rates in Ireland grew closer to those of the UK over the period. This is largely down to growth in the Irish rates, although Northern Ireland, England and Wales showed falls in the headship rates of their younger cohorts (less than 39 in age) over the decade. The change in behaviour over time and across countries may reflect differences in culture, differences in the relative cost of establishing an independent household, and different patterns of attendance by students at third level colleges.⁴

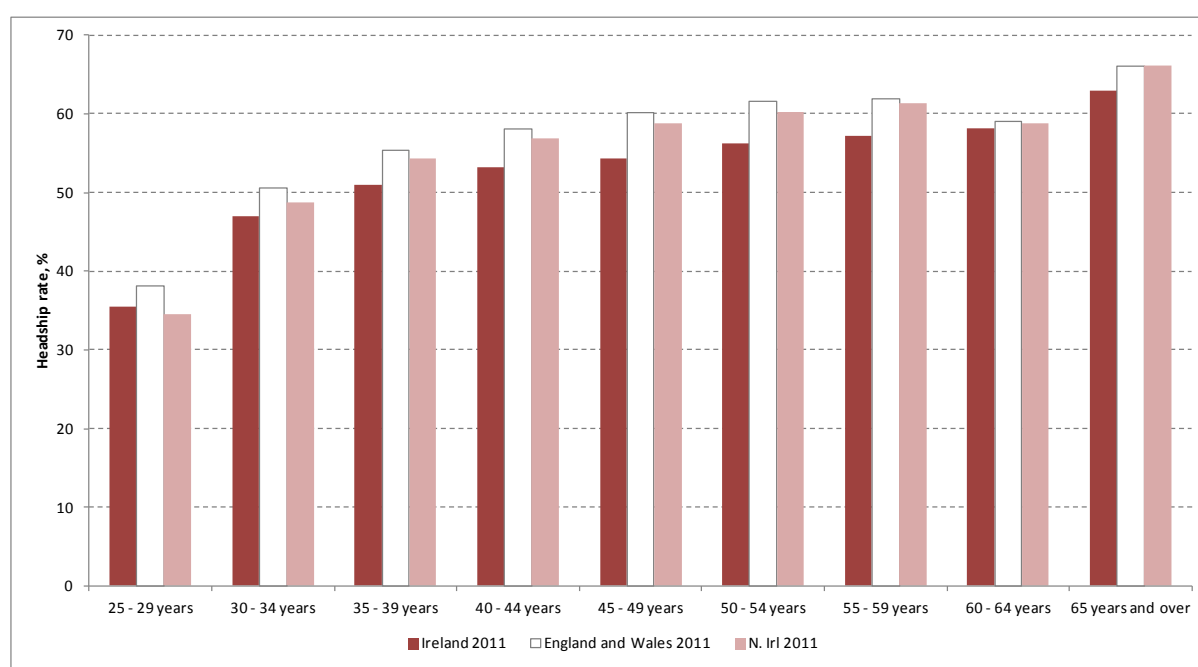
FIGURE 4 Headship Rates, Ireland 2002-2011



Source: Own Estimates based on data from Central Statistics Office, Census of Population.

⁴ In the UK it is more normal for students to live in university accommodation whereas in Ireland students, wherever possible, tend to live at home with their parents.

FIGURE 5 Headship Rates, Ireland, Northern Ireland, England and Wales, 2011



Source: CSO, Northern Ireland Statistical and Research Agency and Office for National Statistics.

We also examine data from the French *Census 2010* to compare French household formation with that of Ireland. We use data on the population and on household reference persons by age and sex to derive headship rates which are comparable to Irish data. These headship rates are reported in Table 3, aggregated to the total population to avoid the gender bias problem mentioned above. This bias exists in all age groups in the French data. For example, among those aged 25 to 39, the headship rates are 83 per cent for males and 22 per cent for females. By contrast, the Irish rates are 47 per cent and 42 per cent for men and women respectively.

Table 3 shows that France has greater headship rates than Ireland across all age groups. Equivalently, this means that there is a greater proportion of independent households in France than in Ireland. The difference between the two countries is particularly striking among those aged under 39. For those aged 15 to 24, the French headship rate for the total population is 17 per cent; eight percentage points higher than in Ireland. Among those aged 25 to 39 the difference in favour of France also stands at eight percentage points. As with the UK, this difference in behaviour may reflect differences in relative cost, differences in preferences or differences in the pattern of attendance at third level institutions.

TABLE 3 Headship Rate for the Total Population, Ireland and France.

Age Group	Country		
	Ireland	France	Difference
15-24	0.10	0.17	-0.08
25-39	0.45	0.52	-0.08
40-54	0.54	0.59	-0.05
55-64	0.58	0.61	-0.03
65+	0.63	0.66	-0.03

Source: CSO and INSEE, own calculations.

These data show that while headship rates in Ireland have grown, they still lie below those observed in the other countries considered in this note.

Future Headship Rates

The analysis above outlines Ireland’s increasing headship rates. However, until further research into the factors driving these changes is complete it is difficult to forecast how headship rates will change over the rest of the decade. Instead, using the ESRI’s *Demographic Model* we consider a series of scenarios for the future. These scenarios consider how the number of households might be affected by a range of alternative assumptions on headship rates ranging from unchanging headship rates compared to 2011 up to full convergence of Irish behaviour to that currently observed in the other countries considered.

There are a number of alternative approaches, which allows us to test the sensitivity of our estimates. In each case the assumptions on headship rates are applied to the ESRI demographic model and estimates of the number of households are made out to 2030. The model is calibrated to the *Recovery Scenario* in FitzGerald and Kearney, 2013.

In the “Recovery” scenario, the EU economy is assumed to return to a reasonable rate of growth over the rest of the decade. It is also assumed that the continuing problems in the Irish financial sector are tackled effectively. Under these circumstances, the export sector of the economy would see its markets grow, resulting in increases in output and employment. In turn, growth in foreign demand would help produce a turnaround in domestic demand. As firms increase their sales and their profitability they would need to invest to continue growing. With rising real personal incomes and growth in employment, consumption would also begin growing again. Overall, this scenario would see growth in GNP of around 3.5 per cent a year in the second half of the decade. While the economy would not be likely to reach full employment by 2020, the

level of unemployment could be more than halved to around 6 per cent. The recovery itself would play a major role in restoring the public finances to a sustainable path. This would allow a shift to a more neutral fiscal stance from 2015 onwards that would be much more supportive of growth.

The forecast of the number of independent households is calculated as the product of the population forecasts and headship rate forecasts, again by age and by sex. Four different approaches are used to project future household formation:

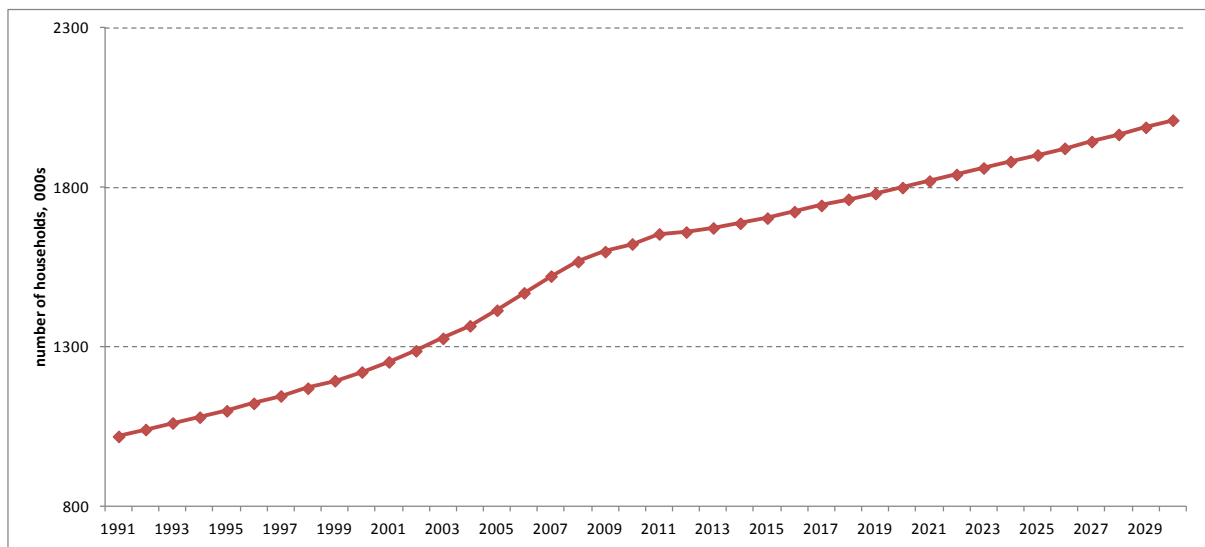
- The first approach is to assume unchanging headship rates from 2011.
- The second approach which we employ follows the methodology outlined in the United Kingdom's Department for Communities and Local Government (2013). This methodology fits an exponential trend between the headship data from a pair of Census years. This trend is then used to project forward the rates, which are produced by sex and five-year cohort. We first use the headship data of *Censuses 2002* and *2011* to estimate the trend.
- A third scenario uses *Censuses 2006* and *2011* for comparison. Using the pre- and post-boom Censuses allows us to construct scenarios on future headship based on the trend over a longer period, avoiding short-term impacts of Ireland's property bubble.
- The fourth approach assumes that Irish headship rates converge to those of the UK by 2030.

Scenario 1: Unchanging Headship Rates

Although headship rates in Ireland have been rising, for our base scenario we assume that headship rates remain at their 2011 level. Although this is a simplifying assumption it provides a base against which the alternative scenarios can be compared.

If there is no change in headship rates the number of households increases to just over 2 million by 2030. Thus, in the absence of any change in headship, population change would result in annual average new household formation of 19,400 households per annum. By 2030, the number of households would be 356,000 higher than in 2011.

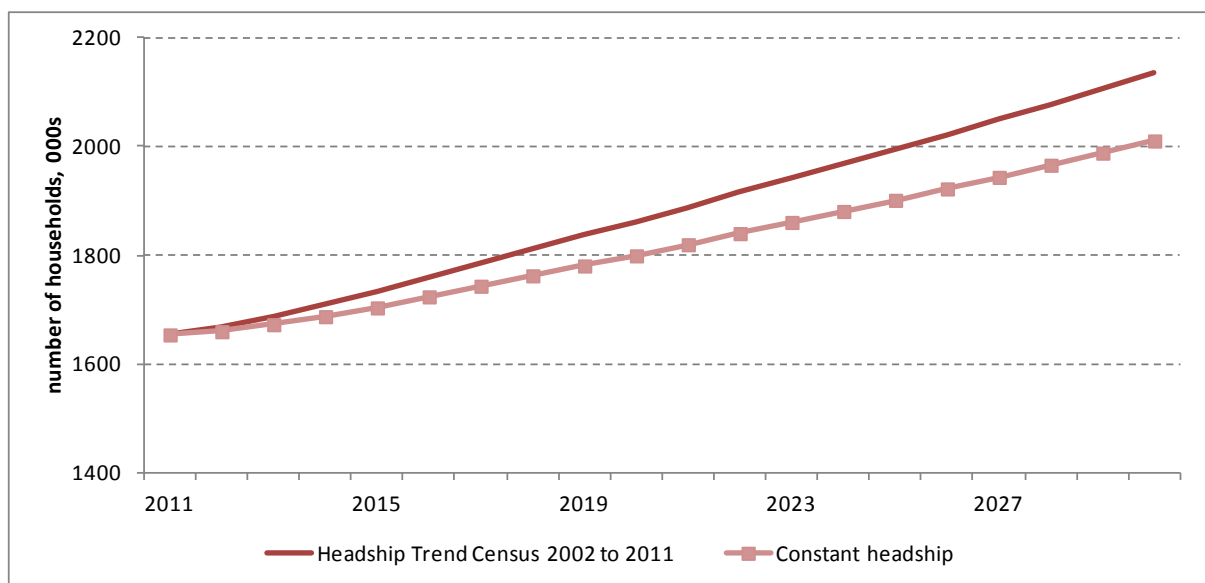
FIGURE 6 Scenario 1 - Number of Households, Ireland, Constant Headship



Scenario 2: Headship Trend: Census 2002 – Census 2011

In this approach we make the simplifying assumption that the trend rise in headship rates between *Census 2002* and *2011* continues out to 2031. On this basis we estimate that the number of households would reach 2.14 million in 2030, from 1.65 million in 2011, as depicted in Figure 7. By 2020, the expected number of households would be 207,000 higher than in 2011, in 2025 this would have reached 340,000 and by 2030 the difference would be 480,000.

FIGURE 7 Scenario 2 – Number of Households, Ireland, Headship Trend: *Census 2002 – Census 2011*

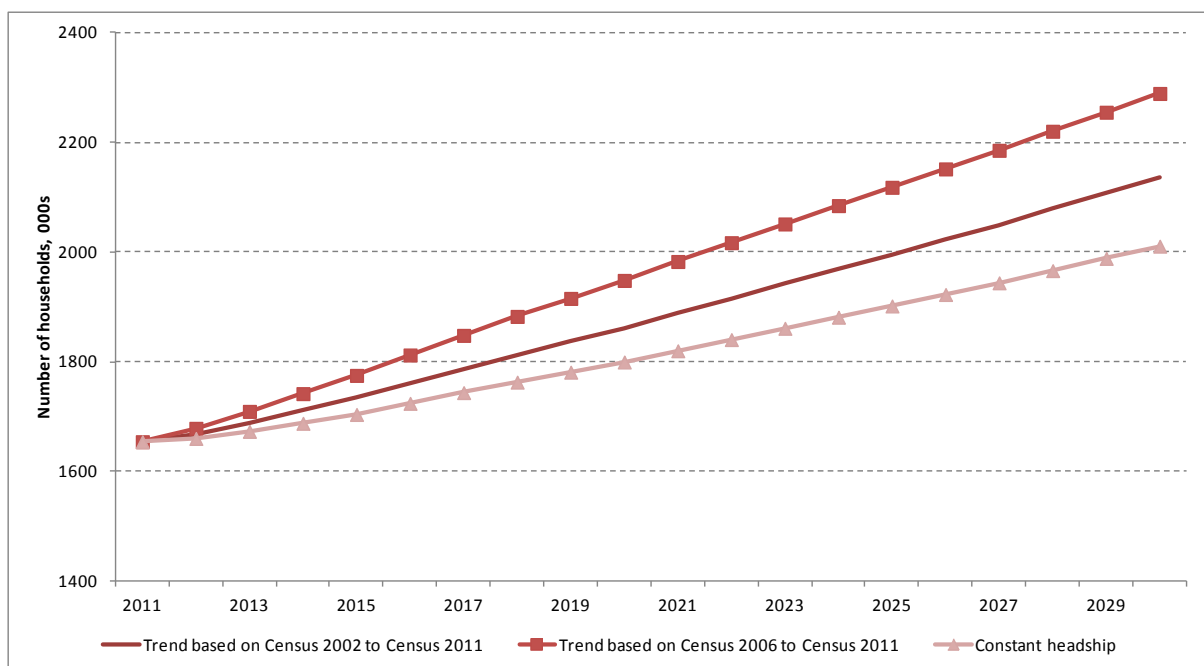


This scenario suggests a continued decline in the average number of persons per household so that by 2030 the average number of persons per household drops below 2.5 persons.

Scenario 3: Headship Trend: Census 2006 – Census 2011

As an initial sensitivity test we estimate new household formation based on the trend between *Census 2006* and *2011*. This trend captures the rise in headship that occurred over the period, as shown above in Figure 4. However, headship trends in this period may reflect the impact of the housing market boom and bust, rather than underlying trends. Using this time period, the number of households would reach 2.29 million in 2030, from 1.65 million in 2011, an increase of 635,000 on the 2011 level. Given our population forecasts this would suggest that the number of persons per household would decline to an average of 2.25. Figure 8 compares our base forecast with trends based on the shorter time period.

FIGURE 8 Forecast Number of Households, Ireland, 2030, Headship Trend: *Census 2006 – Census 2011*

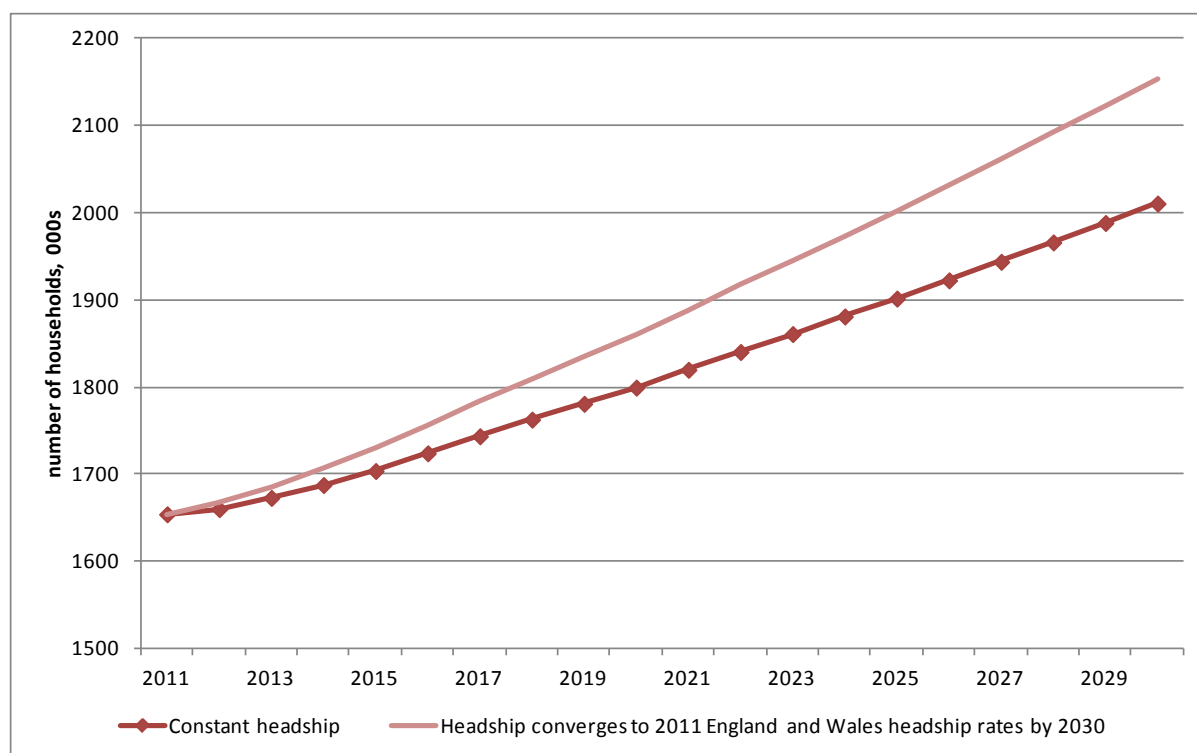


Scenario 4: Headship Trend: Converging to UK Levels by 2030

We considered the number of households that would be formed if Ireland converges by 2030 to the headship rates that prevail in England and Wales, based on UK *Census 2011*. We use England and Wales as our comparison as these countries have already experienced the demographic trends currently underway in Ireland, for example population aging. The numbers of new

households that would be formed by 2030 under this scenario would not be very different from our base scenario whereby the trend between *Census 2002* and *2011* continues to 2030, as shown in Figure 9. Converging to current headship rates in England and Wales implies that the number of households would reach 2.15 million, an additional 499,000 households on the level in 2011.

FIGURE 9 Forecast Number of Households, Ireland, Headship Converging to England and Wales 2011 Rate by 2030



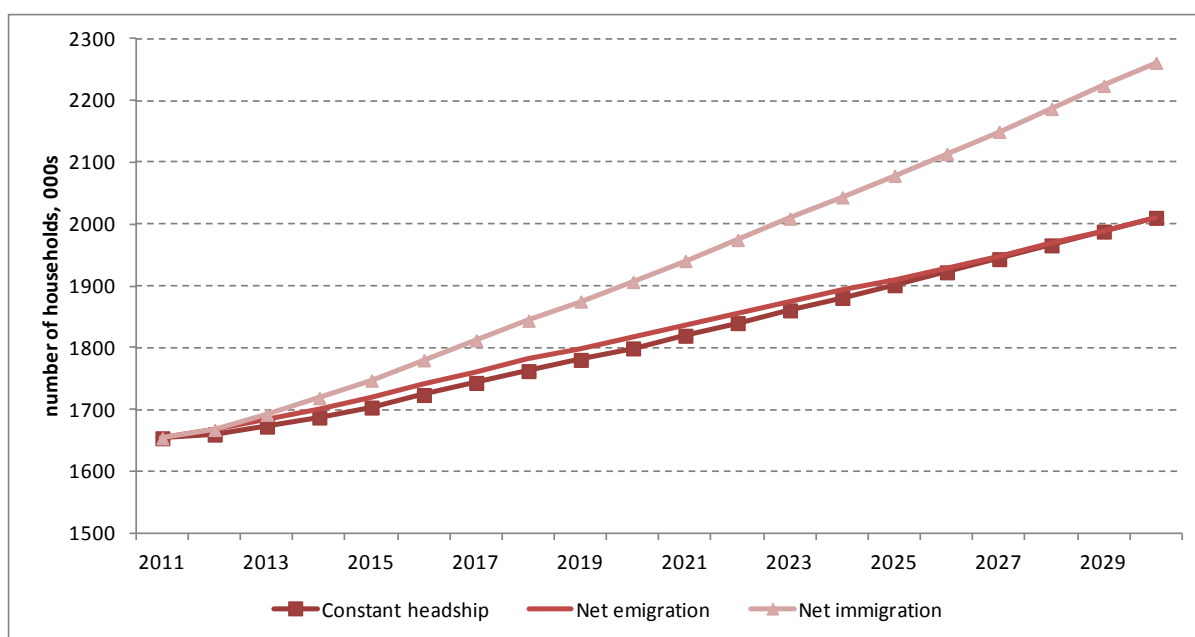
The Role of Migration Flows

Net migration plays an important role in determining the number of households. *Census 2011* showed that 11.3 per cent of the population was of a foreign nationality. Duffy (2007) showed that migrants to Ireland tend to have higher headship rates than the Irish-born population. Byrne, Duffy and Fitzgerald (forthcoming) find the same result in analysis of micro-data from the *Quarterly National Household Survey*. These results suggest that immigration raises the demand for housing in Ireland through its effect on household formation. The ESRI's *Medium-Term Review* (2013) estimates that between 2003 and 2006 net migration contributed 17,500 units to housing demand per annum.

Our base case, drawn from the *Medium-Term Review* "Recovery" Scenario (2013) assumes that a moderate net inflow will recommence in the period 2020

to 2025. The *Medium-Term Review* estimates that migration flows added 17,500 units per annum to housing demand between 2003 and 2006. This fell to 5,400 units a year between 2007 and 2011 and in the current period, 2012 to 2016, it is estimated that the net outflow from Ireland is reducing the demand for housing by approximately 4,700 per annum. To test the sensitivity of our forecast to assumptions regarding migration flows we look at two alternatives – adjusting upwards or downwards the net migration assumption by 15,000 per annum compared to the “Recovery” Scenario. The baseline, higher emigration and higher immigration scenarios are depicted in Figure 9. Higher net inflows would lead to the formation of 607,000 new households by 2030, compared with 480,000 in our base case. In contrast, higher net outflows reduce the number of new households formed to 355,000 between 2011 and 2030. As is evident from Figure 10, the effect of higher emigration is to reduce the contribution of population growth to household formation and so under this scenario the outcome is virtually identical to the scenario where headship rates are held constant at 2011 levels.

FIGURE 10 Forecast Number of Households, Ireland, Alternative Migration Assumptions



Discussion

Table 4 summarises the results under the different scenarios. These scenarios point to the number of households rising to above 2 million by 2030. The extent of the growth depends on a variety of factors including trends in headship and migration flows.

TABLE 4 Summary of Scenarios for Number of Households in Ireland by 2030

	Number of Households, 2030	Increase, 2011-2030	Annual average Increase, 2011-2030
Base: Headship constant at 2011 rates	2.01 million	356,000	19,400
Trend in headship: Census 2002-2011	2.14 million	481,000	25,600
Trend in headship: Census 2006-2011	2.29 million	635,000	33,300
Converge to 2011 headship rates in England and Wales by 2030	2.15 million	499,000	26,500
Higher Immigration, +15,000 per annum	2.26 million	607,000	31,900
Higher Emigration, +15,000 per annum	2.01 million	355,000	19,000

Across a range of scenarios demographic factors indicate that the rate of new household formation could be at least 20,000 per annum. In calculating the actual demographic pressure on the housing stock account must also be taken of the availability of vacant dwellings at the beginning of the period and also demand for additional holiday homes and replacement dwellings. Currently, there appears to be a very limited stock of vacant dwelling in high demand areas such as Dublin so that the increased number of households will require additional dwellings. In addition, past experience suggests that obsolescence could account for around 5,000 dwellings a year. Taken together, these results suggest an ongoing need for at least 25,000 new dwellings a year over the coming fifteen years.

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APPENDIX TABLE A1 Headship Rate by Gender and Age Group

	1991	1996	2002	2006	2011
Male					
20-24	13.3	12.9	14.9	15.2	14.7
25-29	44.1	37.2	31.1	31.5	32.1
30-34	68.6	63.0	51.2	49.3	49.5
35-39	77.7	74.1	62.6	59.3	59.5
40-44	81.9	79.1	69.8	65.9	66.2
45-49	85.1	82.4	74.3	71.2	70.7
50-54	86.3	85.4	77.3	75.4	75.2
55-59	87.1	86.7	80.4	78.5	78.3
60-64	86.8	87.1	81.5	81.2	81.0
65 and over	80.9	82.4	79.9	80.0	81.5
	1991	1996	2002	2006	2011
Female					
20-24	13.8	17.0	22.9	23.4	22.6
25-29	15.0	21.5	31.2	36.2	38.5
30-34	16.6	22.6	34.7	40.7	44.4
35-39	17.0	23.0	33.1	38.8	42.5
40-44	16.2	23.0	32.0	36.4	39.9
45-49	16.8	21.9	30.4	35.6	38.1
50-54	18.9	22.6	29.0	34.4	37.3
55-59	23.8	24.9	29.3	33.2	36.1
60-64	31.8	31.3	32.0	33.6	35.0
65 and over	45.2	47.7	48.2	48.8	47.6
	1991	1996	2002	2006	2011
Total					
20-24	13.5	14.9	18.9	19.3	18.7
25-29	29.3	29.3	31.2	33.8	35.4
30-34	42.4	42.4	42.9	45.0	46.9
35-39	47.3	48.2	47.8	49.2	51.0
40-44	49.3	51.0	50.8	51.3	53.1
45-49	51.5	52.5	52.4	53.5	54.3
50-54	53.2	54.5	53.4	55.1	56.2
55-59	55.6	56.2	55.2	56.1	57.2
60-64	58.6	59.1	56.9	57.6	58.1
65 and over	60.6	62.6	61.9	62.6	63.0
All ages	28.9	31.0	32.9	34.7	36.1

Source: Based on Central Statistics Office data.