

Key Trends in the Irish population

How the Irish population has changed and what this means for your organisation.





This white paper looks at a series of key trends in the changing population of Ireland and what this means for your organisation.

It explores how they've come about, identifies where they commonly occur and points to the implications for public policy and marketers.

1. Dublin growing fastest
2. Economy recovering but mostly in Dublin and major centres
3. Ageing population
4. Population growth slowest in 20 years
5. Increasing household size and multi-generational households
6. Significant and varied non-Irish population
7. Large Catholic majority but falling over time
8. Growth in renting
9. Growth in homes owned outright

In the last five years, there have been significant and wide-ranging changes to the social fabric of Ireland. This has been driven by the changing economic climate and the growing impact of new technology resulting in major changes to some people's behaviour. These patterns are reflected in the new Mosaic Ireland classification.

Key Trends in the Irish population

The dominance of Dublin continues to grow where the largest percentage of the population reside with greater spending power. Dublin has a younger, better educated and more diverse population and workforce and acts as the primary location for the wealthiest elite, significant numbers of students and a younger professional class. It also has a heavily segmented population with rich and poor living in relative proximity.

High house prices have led to a rise in renting in the last 5 years and a generational gap between young urban renters and suburban older people who have paid off the mortgages and have significant disposable income.

As with many European countries Ireland has an ageing population and a growing number of those over 65. The once simple split between the retired and the working population is blurring and the retired cohort has diverged into different types of retirement. There is now a marked difference between the better off Senior Owners who largely own their properties outright and have better pension provision and savings and the Practical Pensioners who do not. These economic divisions are reflected in patterns of consumption, health, mobility and the need for care.

Historically Ireland has always been thought of as a large rural hinterland surrounding the major cities and local towns. Today, more of the population live in a few larger places. Nonetheless a significant number of people are spread thinly over the extensive rural areas. The growth of commuting and the developing infrastructure continues to spread the city into the rural areas. This has changed the function but not always the look of these areas. Many rural places still look rural but behave like suburbs. These areas can be seen as “Rurburbs” benefiting from internet access and large scale car ownership to make this possible. However, a small but interesting trend is the escape of a limited number of urbanites to remote rural areas often in the west where they can find new ways of life.



“Change has been driven by the economic climate and the growing impact of new technology resulting in major changes to some people's behaviour”

— Richard Jenkins, lead analytics consultant, Experian

It is hard to think about the housing of Ireland without thinking of estates. For years, a wide spectrum of differing types of estates has spread around its major cities and towns and especially round greater Dublin. But the range of types of estates is vast, from the exclusive High Flying families to the poorest and most socially deprived rental estates. It is this segmentation of estates that best illustrates the importance of targeting for commercial and public policy purposes to reach the right people.

In the last five years, there have been significant and wide-ranging changes to the social fabric of Ireland.

1. Dublin Dominance

How Dublin has come to dominate Ireland and how large gaps in wealth, affluence, housing, assets and income are now evident.

2. Generational Gap

How the rise in house prices and varying economic circumstances have led to a rise of renting and a growing generational divide.

3. Autumn Lives

How retirement can mean totally different things to different groups of people.

4. Shades of Green

How the suburb has spread into rural areas and how different types of rural areas represent differing lives from urban overspill to remote places, and for some it can even mean escape.

5. Estates Spectrum

Ireland has a huge number of estates outside the city centres. They are heavily segmented from the prestigious High Flying Families to the challenges of the Family Effort estates.

High house prices have led to a rise in renting in the last 5 years and a generational gap between young urban renters and suburban older people who have paid off the mortgages and have significant disposable income.

Within these trends we can see the emergence of a set of new types of places and people including:

Elite

the rise of the ultra-affluent

Boomerangs

Households with returning or never leaving adult children leading to multi-generational households

Ruburbs

Suburbs that are in rural areas but function in a similar way.

Rural Escapees

people choosing to turn their back on the big city and change their lifestyle.

Uniland

the pockets of student renters focused around the major universities.

Senior Owners

retired and pre-retired people that have paid off their mortgages and own their property outright.

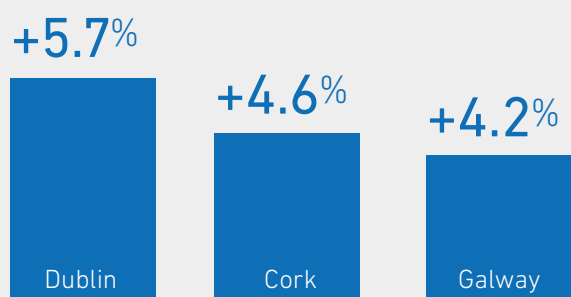
Key Trends in the Irish population

1. Dublin Dominance

There are
4.76 million people
in Ireland of which **43%** live around
Dublin and the surrounding counties.



Between 2011 and 2016 Dublin had the most significant growth



The capital dominates Ireland with the youngest, most affluent, best educated residents and the highest house prices in the country.

The capital has the highest volume of three key groups that are found much more rarely in the rest of Ireland.

The most affluent elite groups living in the most expensive properties and exclusive neighbourhoods, the young Urban professionals with aspirations to advance their careers and the large number of students and the staff and services to support them.

The bulk of the families and older populations live further out beyond the centre in a wide range of estates and suburbs. The city centre remains younger, with many people renting. There are still pockets within the inner city that suffer from varying levels of deprivation.

However, Dublin is not without its issues with a number of areas of the capital showing social problems and even a downwards trend over the period. The gap between the rich and poor has increased compounding these social concerns.



Mosaic A Established Wealth - Elite most affluent

Established Wealth are families and couples who have achieved affluent financial status. Their homes and possessions reflect their success, and they are confident in their consumer choices.



Mosaic I Budgeting Families – The least affluent

Budgeting Families are families, many single parent families struggling to make ends meet. They are living mainly in Local Authority estates in the inner city and on the outskirts of the city.



Mosaic C City Achievers - Young aspirants

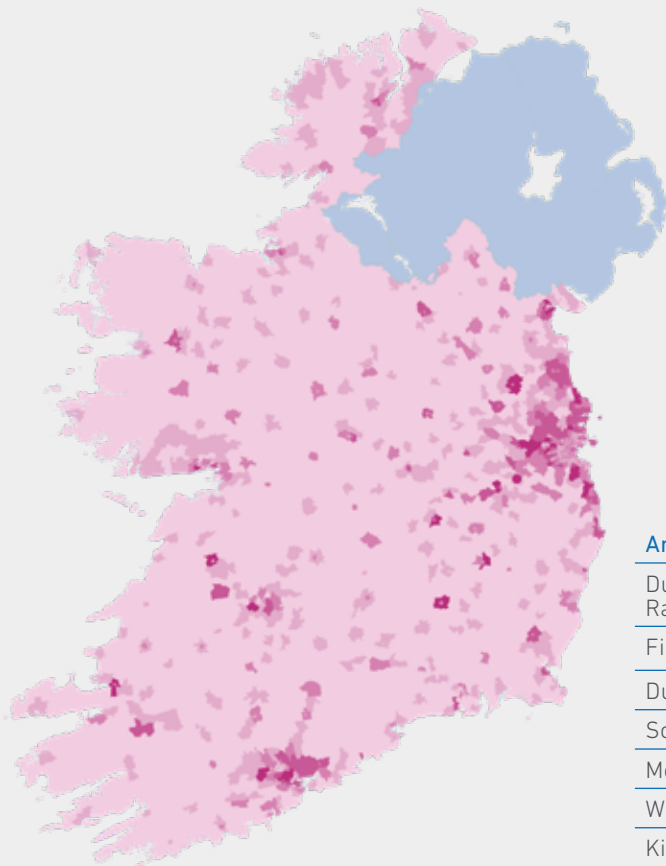
City Achievers are young people looking to accelerate their careers and ready to take opportunities that present themselves. They rent contemporary city spaces that are ideal for up-and-coming professionals.



Mosaic D Urban Starters - Student areas and the areas around them

Urban Starters are young people living in economical accommodation close to city centres. They are still developing their prospects, either through their studies or in trainee jobs.

Dublin Dominance by population



Ireland's fastest growing town **Saggart** 3,133 residents up to 46.1% since April 2011

Area	Population	%	Cummulative %
Dún Laoghaire-Rathdown	218,018	5%	5%
Fingal	296,020	6%	11%
Dublin City	554,554	12%	22%
South Dublin	278,767	6%	28%
Meath	195,044	4%	32%
Wicklow	142,425	3%	35%
Kildare	222,504	5%	40%
Louth	128,884	3%	43%

2. Generational Gap

The rise in house prices and economic circumstances have led to a rise of renting and a growing generational divide. In the last five years, we have seen a simultaneous rise in households renting and a rise in households with mortgages paid-off. But these changes reflect the difficulty of the young to buy increasingly expensive property and the shift in disposable income towards the older population that have cleared their mortgages.

This has in turn led to a growth of multi-generational households and an increase in the average number of people in many households. The relatively low cost of living at home has produced a larger disposable income for the younger generation but this spend also makes it even harder to save for deposits on property.

It is clear that there is an increasing division between the generations with the young, better educated living in the cities and increasingly renting rather than buying and the older generation living in suburbs and in the rural areas much more likely to own their houses outright.

The generation gap is not only reflected in tenure and available income variations but also in behaviour, attitudes and beliefs. The younger areas have a much more diverse ethnic and cultural mix and an outward international looking viewpoint. Many of whom have migrated to Ireland to work in the highly successful tech sector. These are educated, well paid singles and young families who have chosen Ireland to progress their careers.

By contrast the older areas are focused on more local, Irish and traditional issues.



The rise in house prices and economic circumstances have led to a rise of renting and a growing generational divide



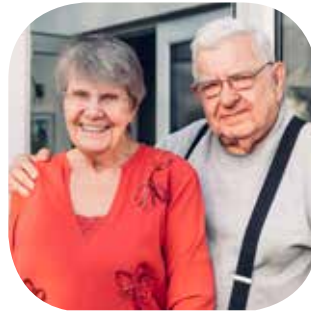
Mosaic E Diverse Renters – many nationalities 17.3% of population born outside Ireland.

Diverse Renters are self-reliant young people, supporting themselves through low-wage jobs. They work hard to stretch their budgets to meet their needs.



Mosaic C09 Young Tech In-Crowd – Successful migrants working in Ireland's Tech Sector

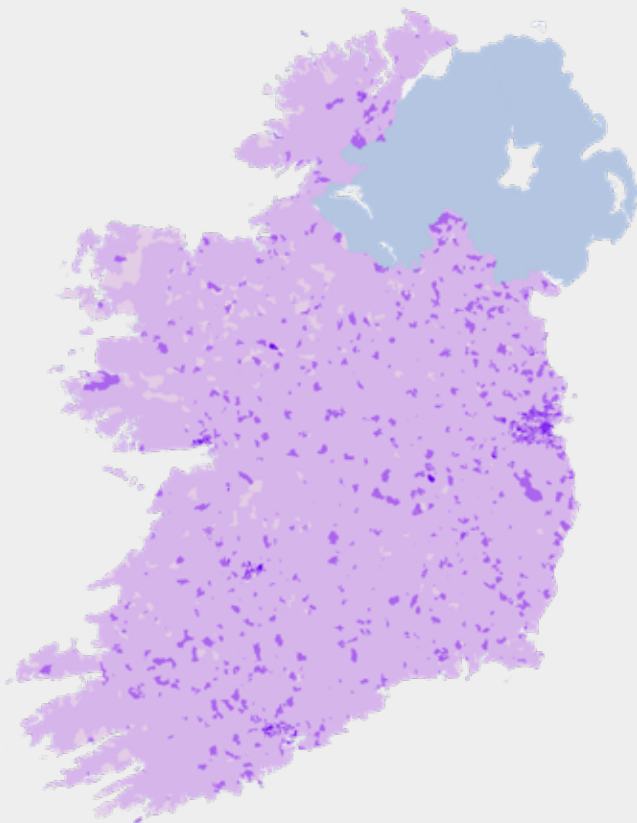
The Young Tech In-Crowd are young singles and young families renting accessible modern apartments and making their mark in smart industries many of whom have come to Ireland to work within our Tech Sector




Mosaic K31 Seasoned Community

Seasoned Community live in pleasant residential streets around regional cities and towns. Their homes occupy quiet positions but are nonetheless convenient to local shops and amenities. Comfortable in their routines, these people have lives that revolve around home and family.

Distribution of youth in Ireland



 **19-24 years**
331,208

down 6.5% ↓

Top 5 Youngest Towns

Town	Average Age
Balbriggan	30.8
Maynooth	31.9
Ashbourne	32.2
Navan	33.1
Portlaoise	33.2

Key Trends in the Irish population

3. Autumn Lives

The number of those of retirement age and the very old has grown over time. But it is not only the number of elderly that has increased but also the diversity of their experience. Old age and the retired used to be a more homogenous group but now one can identify a split between the old characterised by their varying economic positions.

For the most affluent retired they live in large detached houses around Dublin and Cork having paid off their mortgages and benefiting from private pension provision. Most of the retired fall into the better off Senior Owners retiring in houses they own and with a reasonable standard of living and, the Practical Pensioners living a more frugal life in rented housing and basic pensions. This division in income and assets is also seen in health and in their purchasing patterns and behaviour.

 **Over 65 years**
637,567
up 19.1% 



Mosaic Type A03 Professional Symphonies.

Some of the most affluent areas with significant numbers of retired are the A03. They are mixed areas where some are professionals in their fifties and some retired and live in superior suburban detached homes most of which are paid off. Many are located around Dublin and Cork. They have worked their way up their professions and continued to live in the premium areas of the city. They have the ability to express their interests in travel, culture and arts.



Mosaic K Senior Owners

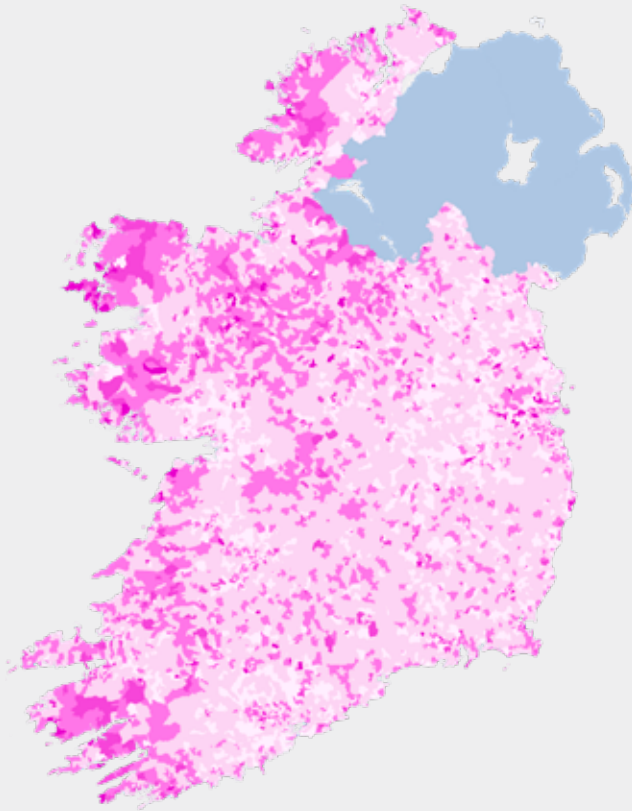
The Senior Owners (K), after years of making mortgage payments, many of these residents have achieved full ownership of their homes. Most live in pleasant, semi-detached properties located in cities and towns across the country; others have moved to housing specifically designed for people in later life who have increased needs and may need day-to-day support. They are enjoying a comfortable retirement without the need to pay rent and on more than basic pensions, leaving more disposable income to spend on discretionary items.



Mosaic L Practical Pensioners

Practical Pensioners are older people living in homes that are inexpensive and often small. With limited budgets, they plan their spending carefully. On average, they have greater health needs than the better off Senior Owners and have a much more modest spending profile.

Distribution of Autumn Lives



Average Age of Population



Top 5 Oldest Towns

Town	Average Age
Killarney	40.9
Wexford	39.4
Malahide	38.6
Clonmel	38.5
Sligo	38.5

Key Trends in the Irish population

4. Shades of Green

The 2016 Irish Census showed 34% of the population living in rural towns and 30% in the countryside. Despite a continued migration to towns and cities from the countryside, Ireland remains a rural country.

Overall rural areas and especially the more remote areas have a lack of Wi-Fi, poor mobile coverage, a lack of transport options, long journeys to shops, jobs and facilities, declining and ageing populations, high unemployment, a less qualified population and fewer job opportunities.

But of course, these are offset by affordable housing, clean air, beautiful scenery and potentially a laid-back lifestyle. The overall trend over time has been a loss of people to the cities and towns. This continues but there are small scale flows in the opposite direction with the Rurban commuters and those few trying to escape the rat race.

One group of people that have tried to get the best of both worlds or town and country are the Ruburbs. Although they look like rural areas they are functioning as longer distance suburbs. Flexible working, varying quality broadband and high car ownership makes this choice possible for some.



Mosaic Group J: Rurban Lifestyle

Rurban Lifestyle are families who live in rural settings within reach of urban opportunities. They enjoy country homes but can work and play in the city when they choose. Good incomes allow them to live comfortably.



Mosaic M38 Escape to the West

Escape to the West are families who have opted out of urban life and embraced an independent existence in secluded locations. Some may originally have bought a plot of land to commission their own house build.



M Country Choice

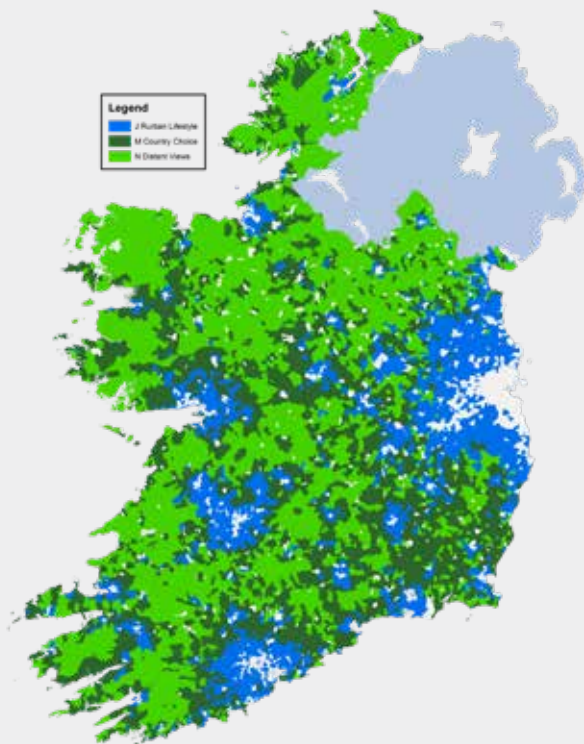
Country Choice have opted for a rural lifestyle in the heart of the countryside. They have the benefit of a home and land in undisturbed scenery but must travel some distance to shops and services.



N Distant Views - Farming and very remote areas

Distant Views are people living in isolated areas where their modest incomes can buy quite large houses. They are practical people who enjoy the independence that these locations offer.

Rural Ireland



Where we live



Urban

2,985,781
63%  4.9%



Rural

1,776,084
37%  2%

5. Estates Spectrum

Outside of the traditional city centres, Ireland has become a country of sprawling suburbs and estates. But these estates vary immensely in their populations and characteristics. The Irish Times rightly says that “Dublin’s suburbs offer acute delineation of the extremes of wealth and poverty”.

The recession of the late 2000s saw a crash in the housing market leaving whole new built estates standing empty and in some cases half finished. Although many of these “ghost estates” have been completed or cleared their legacy remains in the current standing of some of these estates.

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Mosaic A02 High Flying Families

High-Flying Families are successful professionals choosing to live in green surroundings close to cities. They have achieved an affluent financial position while bringing up children.



Mosaic B04 Aspiring Families

Aspiring Families are busy households where both parents often earn good incomes. They live in estates at the green edge of cities and towns and can afford to enhance their family lives with good homes, nice cars, holidays and activities.



Mosaic F15 New Estates Families

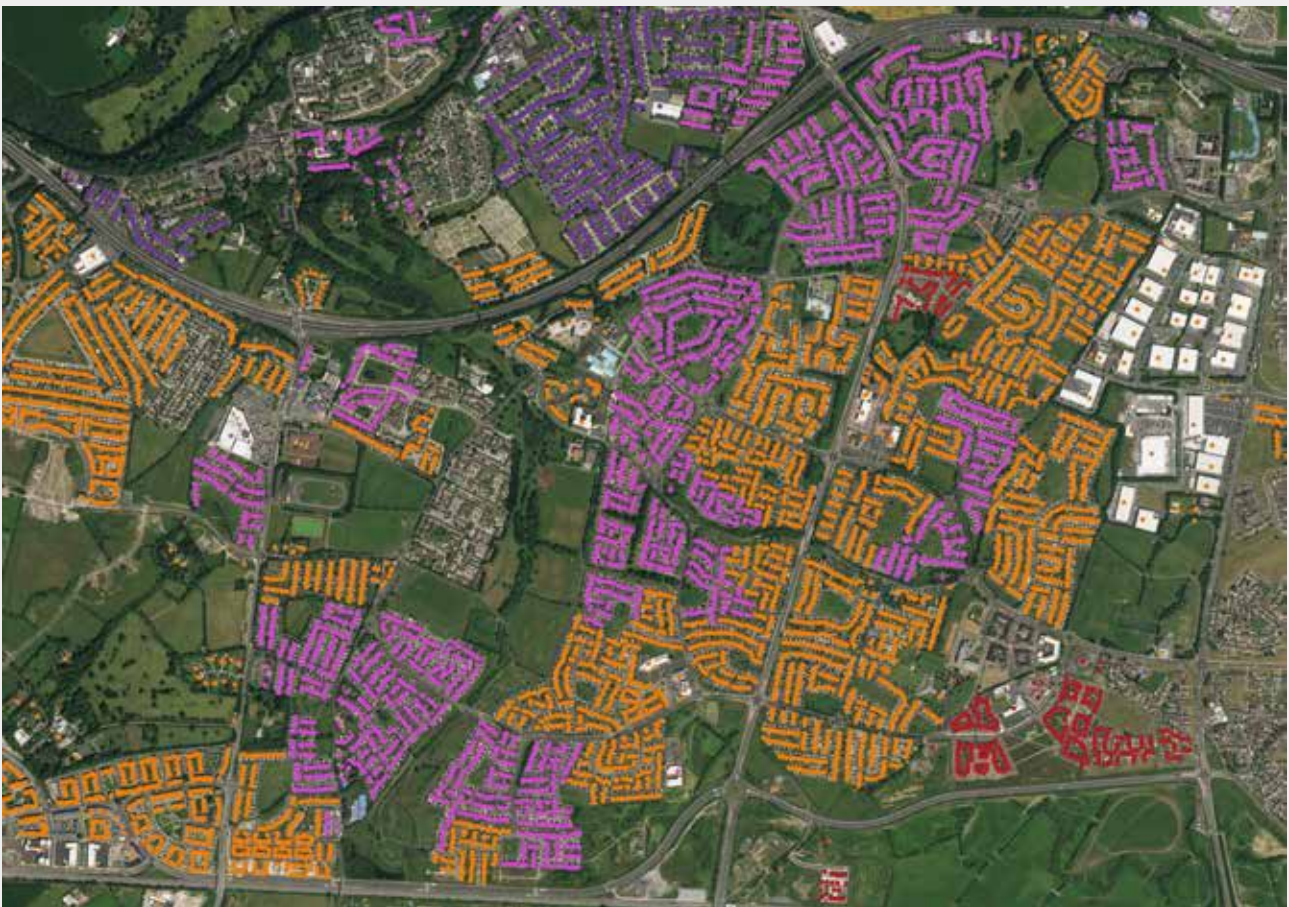
New Estate Families live in housing developments that were built since 2000 and which have proved popular with young families looking to settle down. Mortgage and car expenses make a dent in income, but two good salaries and a careful attitude allow comfortable living.



Mosaic I25 Thrifty Young Parents

They live in estates in Dublin and some large towns, where terraced housing was built in the 1960s, 1970s and 1980s. With property prices very low, these homes represent the cheapest housing option in each area; most are rented from local authorities.

Diversity in Estate Living





What does this mean for your organisation?

We can see from these patterns that Ireland continues to be a highly segmented country and especially so in Dublin. Even short distances can make a large difference to a range of key characteristics – their age, levels of affluence or poverty and even their life expectancy.

Clearly a full understanding of these patterns brings opportunities for commercial organisations to positively change their activity, including outlet location, the types of products and services that best suit an area and the best individuals, households and areas to market to.

Similarly, public policy can also take advantage of these same social and geographic patterns to target even more constrained levels of public expenditure at those areas in most need.

Media coverage of phenomena such as the emergence of the super-rich living an international elite lifestyle, the ageing population and the growth of multi-generational households are all well documented. However only through Mosaic Ireland can we see exactly where these individuals are. Equally it has not been possible to identify with any degree of confidence the types of products and services that should be targeted at these shifting segments.

Through the new Mosaic Ireland organisations can now identify with certainty the new consumer, household and location types within the Irish population and enable relevant communications with them.

White paper

Key Trends in the Irish population

Mosaic Group	Label	Mosaic Type	Label
A	Established Wealth	A01	Exclusive Circles
		A02	High-Flying Families
		A03	Professional Symphonies
B	Suburban Success	B04	Aspiring Families
		B05	Experienced Executives
		B06	City Regeneration
C	City Achievers	C07	Uptown Couples
		C08	Millennial Renters
		C09	Young Tech In-Crowd
D	Urban Starters	D10	Heart of the Action
		D11	Metro Mindset
		D12	Campus Life
E	Diverse renters	E13	Town Centre Singles
		E14	City-Edge Enterprise
F	Family Focus	F15	New Estate Families
		F16	Connected Families
		F17	Settled Suburbanites
G	Local Families	G18	Regional Mortgagees
		G19	Small-town breadwinners
		G20	Domestic Outliers
H	Industrious Workers	H21	Provincial Persistence
		H22	Terraced Tradition
		H23	Day-to-day spenders
I	Budgeting Families	I24	Family Effort
		I25	Thrifty Young Parents
J	Rurban Lifestyle	J26	Provincial prosperity
		J27	Country & Business
		J28	Rural Nesters
		J29	Comfortable Fringe
K	Senior Owners	K30	Veteran Urbanites
		K31	Seasoned Community
		K32	Supported Seniors
L	Practical Pensioners	L33	Economical Elders
		L34	Pocket-Sized Renting
		L35	Small-Town Stalwarts
		L36	Hometown Survivors
M	Country Choice	M37	Land and Trades
		M38	Escape to the West
		M39	The Atlantic Way
N	Distant Views	N40	Border Communities
		N41	Rural Workforce
		N42	Agricultural Heartland
		N43	Remote Hill Farmers

About Experian Marketing Services

Experian Marketing Services is a global provider of integrated consumer insight and targeting, data quality and cross-channel marketing. We help organisations from around the world intelligently interact with today's empowered and highly connected customers.

By coordinating seamless interactions across all marketing channels, often using Mosaic as a common currency, marketers can plan and exercise the best brand experiences that strengthen customer loyalty, brand advocacy and maximise profits.

Behind every customer is an individual. Mosaic means you can start treating them that way. To find out how Mosaic Ireland could help you, contact us:

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