

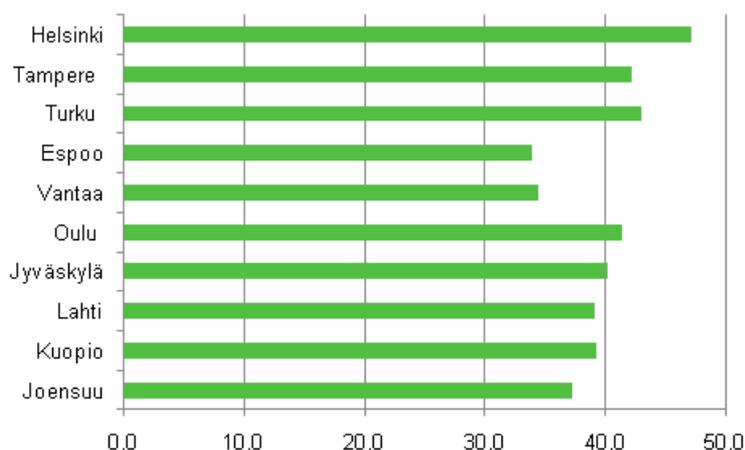
Dwellings and Housing Conditions

2010, overview

Thirty per cent of permanently occupied dwellings rented dwellings

According to Statistics Finland's data, 30 per cent of permanently occupied dwellings were rented dwellings at the end of 2010. In all, 2,537,000 dwellings were permanently occupied. In relative terms, the highest numbers of rented dwellings were in Helsinki, nearly one half (47%) of the occupied dwelling stock. In other university towns student flats also increase the number of rented dwellings. Over 40 per cent of the permanently occupied dwelling stock was made up of rented dwellings in Tampere, Turku, Oulu and Jyväskylä as well.

Rented dwellings as a percentage of permanently occupied dwellings in the biggest towns by population in 2010



At the end of 2010, the number of permanently occupied rented dwellings in the whole country was 772,000, of which nearly one half were financed by government-subsidised or interest subsidy loans. In all, 1.28 million lived in rented dwellings and 51 per cent of them in rented dwellings financed by government-subsidised or interest subsidy loans.

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1. Dwelling stock 2010

Over 2.8 million dwellings

At the end of 2010, there were 2 808 000 dwellings in Finland. The dwelling stock went up by 23 000 dwellings from the previous year. From year 1990, the building stock has increased by 598 000 dwellings, or by about 28 000 dwellings per year. The growth in the building stock has been slowing down from the preceding decade. In the 1980s, the building stock still grew, on average, by 37 000 dwellings per year. Residential building construction has centred in the biggest cities. Over 77 per cent of the dwellings completed in the 1995-2010 period are located in urban areas.

Around one half of Finns live in detached houses

Around one half of Finns live in detached houses, although only 40 per cent of dwellings (1,136,000) are in detached houses. Terraced houses had 383,000 dwellings, that is, 14 per cent of the dwelling stock. Of all dwellings 44 per cent, or 1,235,000 dwellings, were in blocks of flats, although only one third of the population live in blocks of flats. The explanation is that dwellings are smaller in blocks of flats, so smaller families or household-dwelling units live in them than in terraced or detached houses.

As recently as 1990, the numbers of dwellings in detached houses and blocks of flats were still almost equal. At that time, dwellings in blocks of flats numbered 939,000 and those in detached houses only 4,000 fewer. The share of dwellings in blocks of flats grew over the 1990s, however. At the end of 2010, there were 99,000 more dwellings in blocks of flats than in detached houses. The number of terraced houses has grown over tenfold since 1970. In 1970 they numbered only 30,000 but the figure had gone up to 383,000 by the end of 2010.

Average floor area of dwellings 80 square metres

In 2010 the average floor area of a dwelling was 79.5 square metres. The average floor area of the dwelling stock has grown by about 20 square metres since 1970. The average floor area of a one-room unit was 34 square metres, that of a two-room unit 55 square metres, and that of a three-room unit and a kitchen 79 square metres. The average floor area of an owner-occupied dwelling was 95 square metres, and that of a rental dwelling 53 square metres. Despite the growth in the average size of dwellings, there were about 117,000 dwellings of under 30 square metres. In contrast, only 26 per cent of dwellings have a floor area of over 100 square metres. There are 408,000 one-room units with a kitchen or kitchenette, i.e. 15 per cent of the dwelling stock. The most common type of dwelling is a two-room unit. There are 838,000 two-room units with a kitchen or kitchenette, i.e. 30 per cent of the dwelling stock.

Table 1. Floor area per dwelling (m²) by type of building 1970–2010

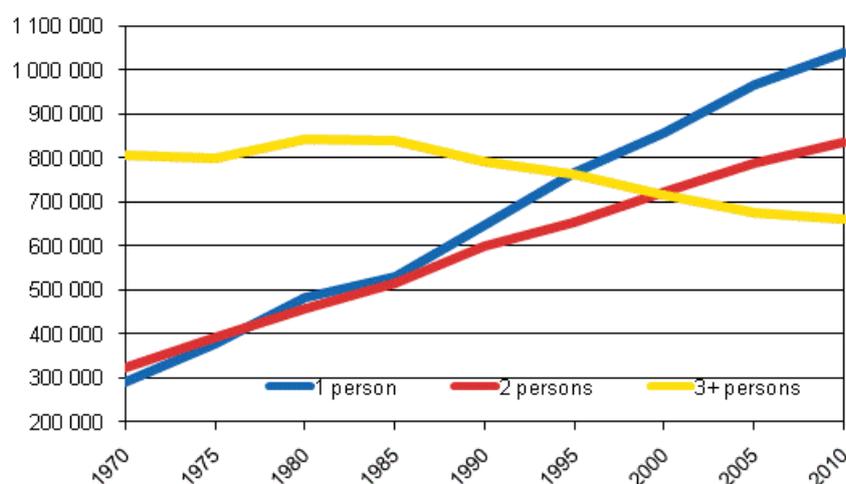
Year	Type of building				
	Total	Detached houses	Attached houses	Blocks of flats	Other buildings
1970	60,0	66,0	73,0	51,0	54,0
1980	69,3	83,6	71,7	54,8	55,5
1990	74,4	95,3	70,2	55,8	59,7
2000	76,5	101,9	70,0	56,1	59,8
2010	79,5	108,4	71,2	56,5	60,7

2. Household-dwelling units and housing conditions 2010

Average size of household-dwelling unit 2.07 persons

The number of household-dwelling units with one and two persons has been growing for several decades, being 74 per cent of all household-dwelling units at the end of 2010. At the end of 2010, the total number of household-dwelling units was 2,537,000, of which 1,040,000, i.e. 41 per cent, were single-person household-dwelling units. In 2010 the average size of a household dwelling unit was 2.07 persons, while in 1970 it was still three persons.

Figur 1. Number of household-dwelling units by size in 1970–2010, number



The size of a household-dwelling unit varied regionally. In urban municipalities the average size of a household-dwelling unit was 2.02 persons and in rural municipalities 2.21 persons. The structure of household-dwelling units differs between rural and urban areas. The share of one-person household-dwelling units is larger in urban areas (43%) than in rural areas (37%).

One household-dwelling unit had around 81 square metres of living area at its disposal, or 39 square metres per person. The floor area per person diminishes considerably as the size of the household-dwelling unit grows. The average area available for a single person living alone was 59 square metres, a two-person household-dwelling unit had 44 square metres per person but a household-dwelling unit of six persons had no more than 21 square metres of floor area per person.

Table 2. Floor area per person (m²) by size of household-dwelling unit in 1985–2010

Year	Number of persons							
	All household-dwelling units	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7+ persons
1985	28,9	48,6	34,3	27,6	24,1	21,2	18,7	15,2
1990	31,4	51,8	37,0	29,4	25,0	21,7	19,0	14,8
1995	33,4	54,0	39,2	30,4	25,3	21,9	19,0	15,0
2000	35,3	55,6	40,8	31,4	26,0	22,5	19,4	15,4
2005	37,5	57,0	42,4	32,3	27,3	23,7	20,4	16,3
2010	39,1	58,6	43,6	33,0	28,2	24,4	21,0	16,9

Owner-occupied dwellings have more living space than rented dwellings, when measured by floor area per person. The average floor area per persons of a household-dwelling unit living in an owner-occupied

house is 42 square metres, while a unit living in a rented dwelling only has 32 square metres of floor area per person.

Of rental dwellings, non-subsidised rented dwellings had the most floor area per person, 33 square metres. Differences to other rental dwellings were not large. In government-subsidised rented dwellings the floor area was 31 square metres per person and in interest-subsidised rented dwellings 30 square metres. In right-of-occupancy dwellings the living space per person was 32 square metres.

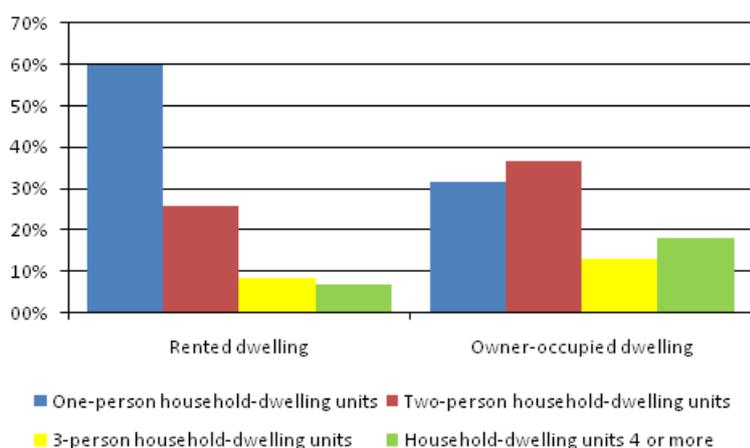
One in four Finns lives in overcrowded dwelling

At the end of 2010, the number of household-dwelling units living in overcrowded dwellings was 228,000 and the total number of persons living in such dwellings was 940,000. A household-dwelling unit is defined as living in an overcrowded dwelling if it consists of more than one person per one room of its dwelling, so a person living alone cannot be regarded as living in an overcrowded dwelling. One-person household-dwelling units excluded, 15 per cent of the rest of the household-dwelling units and almost one person in four lived in an overcrowded dwelling. Compared with the year before, the number of overcrowded household-dwelling units remained almost unchanged, but the number of persons living in overcrowded dwellings fell by around 2,000.

Mainly household-dwelling units of one to two persons in rented dwellings

According to Statistics Finland's data, the majority of those living in rented dwellings, 85 per cent, were living alone or together with another person, while in owner-occupied dwellings the corresponding share was 68 per cent. Seven per cent of the household-dwelling units living in rented dwellings and 19 per cent of those living in owner-occupied dwellings were larger household-dwelling units with at least four persons. At the end of 2010, the number of permanently occupied rented dwellings was around 772,000, of which 48 per cent were government-subsidised or interest-subsidised rented dwellings

Figur 2. Rented and owner-occupied dwellings by size of household-dwelling unit in 2010



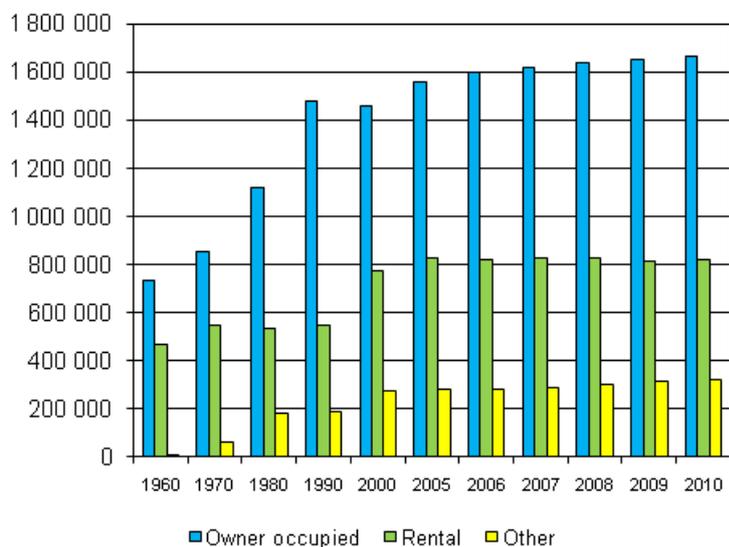
In all, 2,537,000 dwellings were permanently occupied at the end of 2010. Over one half of good one million permanently occupied dwellings in blocks of flats were rented dwellings. Around 114,000 dwellings were rented in terraced houses, being about one third of occupied dwellings in terraced houses. Detached and semi-detached houses had 34,000 rented dwellings.

One quarter of the population live in rented dwellings

The proportion of rented dwellings of all permanently occupied dwellings was 30 per cent, but 1.3 million, or one quarter of the population, lived in rented dwellings. The reason for this difference is that smaller

household-dwelling units live in rented dwellings than in owner-occupied dwellings. Of all dwellings, the number of rented dwellings was around 822,000 at the end of the year 2010. The number of rented dwellings has grown by 276,000 since 1990. At the end of 2010, there were 35,000 right-of-occupancy dwellings in Finland. Forty-three per cent of them are located in Greater Helsinki.

Figur 3. Dwellings by tenure status 1960–2010



Renting is a tenure status preferred by young household-dwelling units in particular. As the age of the oldest person of a household-dwelling unit goes up the proportion of those living in rented dwellings goes down. In all, 70 per cent of the household-dwelling units with the oldest person aged under 30 and nearly one third of those with the oldest persons aged 30 to 44 lived in rented dwellings, while only 22 per cent of the household-dwelling units where the oldest person was aged over 45 did so. The household-dwelling units where the oldest person was aged 45 to 74 were the most likely to own their house. Forty-three per cent of the households-dwelling units meeting this age criterion were owner-occupiers of detached houses. In contrast, when the oldest person in the household-dwelling unit was older than this, owning a house was less likely. The most common mode of dwelling at a later stage in life was an owner-occupied flat in a housing corporation.

The number of blocks of flats with no lift relatively high

The number of blocks of flats with more than three storeys was around 22,000, of which 3,300 had no lift. Dwellings in blocks of flats with more than three storeys and no lift numbered 107,000 and had 146,000 occupants, of whom 24,000 are aged over 65. It was even less usual to have a lift in a three-storey building. Thirteen per cent of the 342,000 dwellings in buildings with three storeys were in blocks of flats with a lift. In all, 431,000 Finns, of whom 73,000 were aged over 65, lived in three-storey buildings with no lift.

Appendix tables

Appendix table 1. Household-dwelling units by number of persons 1960–2010

Year	Number of persons					
	Total	1 person	2 persons	3 persons	4+ persons	Average size
1960	1 204 385	188 995	245 921	229 824	539 645	3,34
1970	1 420 723	288 970	323 640	284 336	523 777	2,99
1975	1 567 941	376 904	392 367	322 321	476 349	2,73
1980	1 781 771	482 476	457 667	345 769	495 859	2,64
1985	1 887 710	532 094	514 825	347 127	493 664	2,56
1986	1 916 606	551 369	532 147	345 669	487 421	2,53
1987	1 947 574	573 248	551 640	343 287	479 399	2,50
1988	1 981 693	600 717	569 977	339 981	471 018	2,46
1989	2 008 531	624 762	583 894	335 155	464 720	2,44
1990	2 036 732	646 229	597 928	332 295	460 280	2,42
1991	2 065 937	668 967	610 619	330 233	456 118	2,40
1992	2 094 204	693 825	619 098	327 772	453 509	2,38
1993	2 119 691	716 052	625 489	326 651	451 499	2,36
1994	2 148 527	740 837	638 086	324 803	444 801	2,34
1995	2 180 934	766 636	652 608	323 921	437 769	2,31
1996	2 198 791	781 901	663 929	321 986	430 975	2,29
1997	2 221 191	799 337	676 422	320 379	425 053	2,28
1998	2 247 206	819 418	692 650	317 842	417 296	2,25
1999	2 272 910	839 316	708 112	315 633	409 849	2,23
2000	2 295 386	856 746	722 437	312 646	403 557	2,21
2001	2 329 343	882 559	741 726	310 149	394 909	2,19
2002	2 354 082	903 440	753 595	307 241	389 806	2,17
2003	2 378 079	923 236	766 068	303 554	385 221	2,15
2004	2 402 091	942 711	777 790	300 491	381 099	2,14
2005	2 429 500	964 739	789 950	297 276	377 535	2,12
2006	2 453 826	983 626	801 068	294 518	374 614	2,11
2007	2 476 505	999 812	811 596	292 140	372 957	2,10
2008	2 499 332	1 014 974	822 639	290 820	370 899	2,09
2009	2 517 393	1 025 658	830 843	291 056	369 836	2,08
2010	2 537 197	1 040 378	837 234	290 767	368 818	2,07

Appendix table 2. Household-dwelling units and persons by tenure status in 1970–2010, number

Tenure status		1970	1980	1990	2000	2010
Household-dwelling units	Total	1 419 082	1 781 771	2 070 307	2 295 386	2 537 197
	Owner occupied	856 613	1 120 128	1 476 782	1 457 349	1 661 480
	Rented	546 718	536 827	533 539	740 345	772 103
	Other or unknown	15 751	124 816	59 986	97 692	103 614
Persons	Total	4 400 497	4 618 781	4 927 430	5 081 354	5 264 580
	Owner occupied	2 836 894	3 193 720	3 800 416	3 563 463	3 792 946
	Rented	1 503 945	1 270 756	1 027 228	1 366 993	1 278 323
	Other or unknown	59 658	154 305	99 786	150 898	193 311

Appendix table 3. Floor area per dwelling by type of building 1970–2010

	Buildings total	Detached houses	Attached houses	Blocks of flats	Other buildings	Floorarea per person
1970	60,0	66,0	73,0	51,0	54,0	18,9
1980	69,3	83,6	71,7	54,8	55,5	26,3
1985	73,9	92,8	72,0	56,3	59,1	28,9
1988	73,8	93,8	70,8	55,8	60,3	30,5
1989	74,2	94,9	70,5	55,8	60,2	31,0
1990	74,4	95,3	70,2	55,8	59,7	31,4
1991	74,8	96,6	70,1	55,8	59,6	31,9
1992	74,8	97,1	70,1	55,8	56,9	32,3
1993	75,1	98,0	70,1	55,9	56,5	32,7
1994	75,3	98,7	70,1	55,9	56,5	33,0
1995	75,5	99,2	70,1	55,9	56,7	33,4
1996	75,7	99,7	70,2	56,0	59,0	33,7
1997	75,8	100,1	70,2	56,0	58,6	34,1
1998	76,0	100,6	70,3	56,0	59,0	34,5
1999	76,5	101,1	70,7	56,1	60,4	34,9
2000	76,5	101,9	70,0	56,1	59,8	35,3
2001	76,8	102,6	70,1	56,1	61,2	35,8
2002	77,0	103,5	70,2	56,2	59,9	36,3
2003	77,3	104,1	70,3	56,2	59,7	36,7
2004	77,6	104,9	70,4	56,2	59,6	37,2
2005	78,1	105,3	70,6	56,2	59,2	37,5
2006	78,4	106,5	70,7	56,3	60,4	38,0
2007	78,8	107,1	70,9	56,4	60,6	38,3
2008	79,1	107,8	71,0	56,4	60,8	38,6
2009	79,4	108,0	71,1	56,5	60,9	38,9
2010	79,5	108,4	71,2	56,5	60,7	39,1

Appendix table 4. Dwellings by amenities in 1960–2010

		1960	1970	1980	1990	2000	2010
Amenities	Dwellings total	1 211 200	1 463 221	1 838 058	2 209 556	2 512 442	2 807 505
	Sewer	623 927	1 088 789	1 659 765	2 132 671	2 475 737	2 753 168
	Piped water	569 946	1 054 301	1 642 188	2 105 701	2 463 916	2 760 042
	Flush toilet	428 323	897 768	1 542 514	2 052 829	2 393 949	2 711 640
	Warm water	281 182	760 178	1 465 347	1 984 878	2 400 982	2 727 874
	Bathing facilities	190 057	571 453	1 256 644	1 938 628	2 487 992	2 782 085
	Central heating	377 158	819 665	1 474 325	1 963 819	2 301 903	2 624 038
	Sauna in dwelling	548 264	931 908	1 212 227	1 501 567
%	Dwellings total	100,0	100,0	100,0	100,0	100,0	100,00
	Sewer	51,5	74,4	90,3	96,5	98,5	98,1
	Piped water	47,1	72,1	89,3	95,3	98,1	98,3
	Flush toilet	35,4	61,4	83,9	92,9	95,3	96,6
	Warm water	23,2	52,0	79,7	89,8	95,6	97,2
	Bathing facilities	15,7	39,1	68,4	87,7	99,0	99,1
	Central heating	31,1	56,0	80,2	88,9	91,6	93,5
	Sauna in dwelling	29,8	42,2	48,3	53,5

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