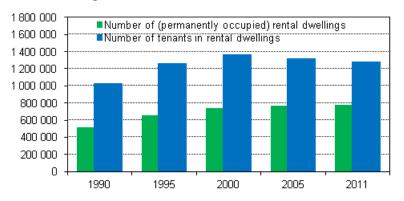
Dwellings and Housing Conditions

2011, overview

Nearly one-quarter of the population lived in rented dwellings in 2011

According to Statistics Finland, 24 per cent of the population lived in rented dwellings at the end of 2011. From 2005, the number of persons living in rented dwellings has decreased by some 50,000. At the same time, increasing numbers of the persons living in rented and owner-occupied dwellings live alone. The total number of permanently occupied rental dwellings grew by around 5,000 from the previous year, partly due to increased construction of government-subsidised rental dwellings during the 2009–2010 period.



Rental dwellings and tenants 1990-2011

At the end of 2011, the total number of permanently occupied rental dwellings was around 777,000, of which 47 per cent were government-subsidised or interest-subsidised rental dwellings. The share of government-subsidised or interest-subsidised rental dwellings of all permanently occupied rental dwellings decreased slightly, as dwellings freed from restrictions and the construction of so-called short-term interest-subsidised rental dwellings increased the stock of other rental dwellings. Unlike in other rental dwellings constructed with government subsidy, the rents and tenant selections are not subject to restrictions in the short-term interest-subsidised dwellings built with government subsidy in 2009-2010.

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1. Dwelling stock 2011

Over 2.8 million dwellings

At the end of 2011, there were 2,836,000 dwellings in Finland. The dwelling stock went up by 28,000 dwellings from the previous year. From year 1990, the building stock has increased by 626,000 dwellings, or by about 28,000 dwellings per year. The growth in the building stock has been slowing down from the preceding decade. Most dwellings have been built in the 1970- and 1980's. Residential building construction has centred in the biggest cities. Over 77 per cent of the dwellings completed in the 1995-2011 period are located in urban areas.

44 percent of all dwellings are in blocks of flats

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 2011, there were 1,252,000 dwellings in blocks of flats which was 105,000 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 387,000 by the end of 2011.

Average floor area of dwellings 80 square metres

In 2011 the average floor area of a dwelling was 79.8 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. Despite the growth in the average size of dwellings, there were about 115,000 dwellings of under 30 square metres. In contrast, only 27 per cent of dwellings have a floor area of over 100 square metres. There are 411,000 one-room units with a kitchen or kitchenette, i.e. 14 per cent of the dwelling stock. The most common type of dwelling is a two-room unit. There are 847,000 two-room units with a kitchen or kitchenette, i.e. 30 per cent of the dwelling stock.

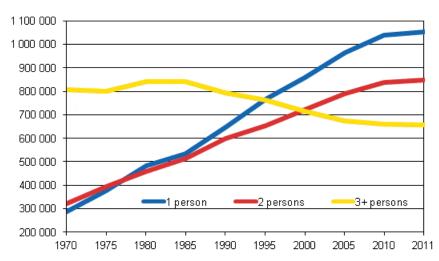
Year	Type of building								
Total		Detached houses	Attached houses	Blocks of flats	Other buildings				
1970	60,0	66,0	73,0	51,0	54,0				
1980	69,3	83,6	71,7	54,8	55,5				
1990	74,4	95,3	70,2	55,8	59,7				
2000	76,5	101,9	70,0	56,1	59,8				
2010	79,5	108,4	71,2	56,5	60,7				
2011	79,8	109,0	71,2	56,5	61,2				

The average floor area of an owner-occupied dwelling was 95 square metres and most of them are in detached houses. The average floor area of a rental dwelling was 53 square metres and most of them are in blocks of flats. In the dwelling stock statistics the tenure status is mainly defined for permanently occupied dwellings. Tenure status is also defined for a dwelling not permanently occupied when a dwelling located in a rented dwelling subsidised by the state or a dwelling is temporarily occupied. Of all dwellings, the number of rented dwellings was around 825,000 at the end of the year 2011 and 777 000 of them are permanently occupied dwellings. The number of rented dwellings is grown by 279,000 since 1990.

2. Household-dwelling units and housing conditions 2011

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 2011. At the end of 2011, the total number of household-dwelling units was 2,556,000, of which 1,053,000, i.e. 41 per cent, were single-person household-dwelling units. In 2011 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 1970–2011, number

The size of a household-dwelling unit varied regionally. In urban municipalities the average size of a household-dwelling unit was 2.01 persons and in rural municipalities 2.19 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%).

Around one half of Finns live in detached houses

Around one half of Finns live in detached houses, although only 41 per cent of permanently occupied dwellings are in detached houses. Terraced houses had 354,000 occupied dwellings, that is, 14 per cent of the dwelling stock. Of all occupied dwellings 44 per cent 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.

Type of building	Household-dwelling units	%	Persons	%
Buildings total	2 556 068	100,0	5 282 429	100,0
Detached and semi-detached houses	1 035 524	40,5	2 690 082	50,9
Attached houses	354 092	13,9	701 698	13,3
Blocks of flats	1 119 154	43,8	1 808 475	34,2
Other buildings	47 298	1,9	82 174	1,6

Table 2. Household-dwelling units and persons by type of building in 2011

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.

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		
2011	39,4	58,9	43,8	33,2	28,3	24,5	21,0	16,8		

Table 3. Floor area per person (m2) by size of household-dwelling unit in 1985–2011

One in four Finns lives in overcrowded dwelling

At the end of 2011, the number of household-dwelling units living in overcrowded dwellings was 226,000 and the total number of persons living in such dwellings was 935,000. 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 fell by around 1,000 and the number of persons living in overcrowded dwellings fell by around 5,000.

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 dwelling 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. In right-of-occupancy dwellings the living space per person was 32 square metres.

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, 86 per cent, were living alone or together with another person, while in owner-occupied dwellings the corresponding share was 69 per cent. Six per cent of the household-dwelling units living in rented dwellings and 18 per cent of those living in owner-occupied dwellings were larger household-dwelling units with at least four persons. At the end of 2011, the number of permanently occupied rented dwellings was around 777,000, of which 47 per cent were government-subsidised or interest-subsidised rented dwellings

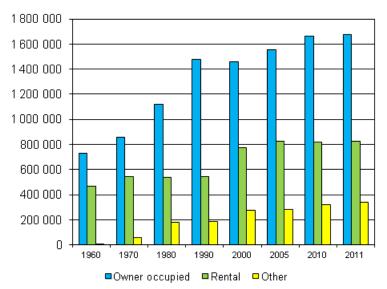




In all, 2,556,000 dwellings were permanently occupied at the end of 2011. Over one half of good one million permanently occupied dwellings in blocks of flats were rented dwellings. Around 114,000 dwellings were rented in terraced houses, being about one third of occupied dwellings in terraced houses. 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. At the end of 2011, the total number of permanently occupied rental dwellings was around 777,000, of which 47 per cent were government-subsidised or interest-subsidised rental dwellings. At the end of 2011, there were 35,000 right-of-occupancy permanently occupied dwellings in Finland. Forty-three per cent of them are located in Greater Helsinki.





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, 71 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 21 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 105,000 and had 144,000 occupants, of whom 24,000 are aged over 65. It was even less usual to have a lift in a three-storey building. Fourteen per cent of the 344,000 dwellings in buildings with three storeys were in blocks of flats with a lift. In all, 429,000 Finns, of whom 75,000 were aged over 65, lived in three-storey buildings with no lift.

Appendix tables

Year	Number of p	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
2011	2 556 068	1 053 070	846 679	289 600	366 719	2,07

Appendix table 1. Household-dwelling units by number of persons 1960–2011

Appendix table 2. Household-dwelling units and persons by tenure status in 1970–2011, number

Tenure status		1970	1980	1990	2000	2010	2011
Household-dwelling units	Total	1 419 082	1 781 771	2 070 307	2 295 386	2 537 197	2 556 068
	Owner occupied	856 613	1 120 128	1 476 782	1 457 349	1 661 480	1 673 443
	Rented	546 718	536 827	533 539	740 345	772 103	777 026
	Other or unknown	15 751	124 816	59 986	97 692	103 614	105 599
Persons	Total	4 400 497	4 618 781	4 927 430	5 081 354	5 264 580	5 282 429
	Owner occupied	2 836 894	3 193 720	3 800 416	3 563 463	3 792 946	3 807 359
	Rented	1 503 945	1 270 756	1 027 228	1 366 993	1 278 323	1 280 365
	Other or unknown	59 658	154 305	99 786	150 898	193 311	194 705

	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
2011	79,8	109,0	71,2	56,5	61,2	39,4

Appendix table 3. Floor area per dwelling by type of building 1970–2011

Appendix table 4. Dwellings by amenities in 1960–2011

		1960	1970	1980	1990	2000	2010	2011
Amenities	Dwellings total	1 211 200	1 463 221	1 838 058	2 209 556	2 512 442	2 807 505	2 835 639
	Sewer	623 927	1 088 789	1 659 765	2 132 671	2 475 737	2 753 168	2 781 474
	Piped water	569 946	1 054 301	1 642 188	2 105 701	2 463 916	2 760 042	2 788 532
	Flush toilet	428 323	897 768	1 542 514	2 052 829	2 393 949	2 711 640	2 743 826
	Warm water	281 182	760 178	1 465 347	1 984 878	2 400 982	2 727 874	2 756 145
	Bathing facilities	190 057	571 453	1 256 644	1 938 628	2 487 992	2 782 085	2 810 213
	Central heating	377 158	819 665	1 474 325	1 963 819	2 301 903	2 624 038	2 653 103
	Sauna in dwelling			548 264	931 908	1 212 227	1 501 567	1 529 177
%	Dwellings total	100,0	100,0	100,0	100,0	100,0	100,00	100,0
	Sewer	51,5	74,4	90,3	96,5	98,5	98,1	98,1
	Piped water	47,1	72,1	89,3	95,3	98,1	98,3	98,3
	Flush toilet	35,4	61,4	83,9	92,9	95,3	96,6	96,8
	Warm water	23,2	52,0	79,7	89,8	95,6	97,2	97,2
	Bathing facilities	15,7	39,1	68,4	87,7	99,0	99,1	99,1
	Central heating	31,1	56,0	80,2	88,9	91,6	93,5	93,6
	Sauna in dwelling			29,8	42,2	48,3	53,5	53,9

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