

Dwellings and Housing Conditions

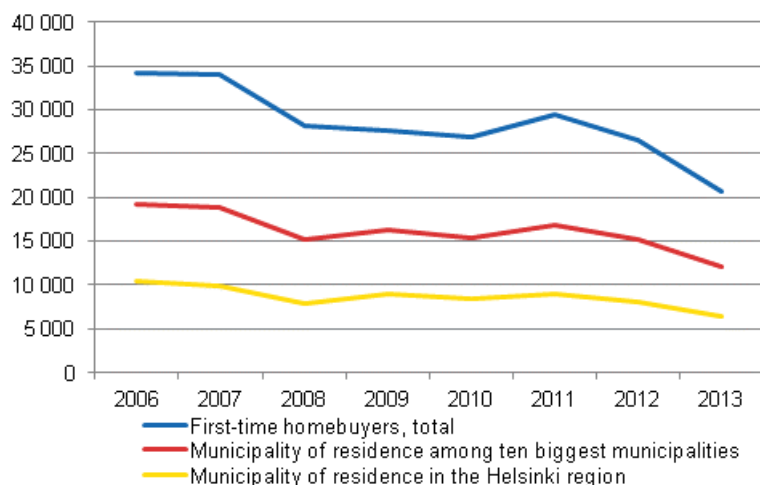
2013, overview

Number of first-time homebuyers 21,000 in 2013

According to Statistics Finland, the household-dwelling population included 20,718 first-time buyers of dwellings in housing companies. The number of first-time homebuyers has fallen by 13,400 persons (39 per cent) compared with 2006. Here, a first-time homebuyer refers to a person who has bought a dwelling in a housing company and is exempt from the asset transfer tax as a first-time homebuyer. Those having bought their first home in a real estate property are not included in the statistics.

First-time buyers of dwellings in housing companies are centred on towns. Most first-time homebuyers were living in the ten biggest towns of Finland in the year of purchase. 18 per cent of first-time homebuyers were living in Helsinki.

First-time homebuyers by municipality of residence in 2006 to 2013, persons



In 2013, the average age of first-time buyers of a dwelling in a housing company was 28. Of first-time homebuyers, 17,000 were lived in the purchased dwelling at the end of the year. These persons were divided into 13,400 household-dwelling units, 5,200 of which were one-person household-dwelling units.

Persons aged 18 to 39 who do not already own a dwelling and who buy the dwelling for their own use are exempt from the asset transfer tax. First-time homebuyers have to move in within six months from the time of purchase, for which reason all first-time homebuyers are not living in the dwelling they own in the statistical reference period. Those registered as permanently resident at institutions, dormitories and abroad, as well as homeless people do not belong to the household-dwelling population. Helsinki region includes four towns: Helsinki, Espoo, Kauniainen and Vantaa.

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1. Dwelling stock 2013

2.9 million dwellings

At the end of 2013, there were 2,906,000 dwellings in Finland, of which 306,000 were without permanent occupants. The dwelling stock went up by 40,000 dwellings from the previous year. From 1990, the building stock has increased by 696,000 dwellings, or by about 30,000 dwellings per year. Compared to 1990, 127,000 more dwellings were without permanent occupants. The growth in the building stock has been slowing down from the preceding decade. Most dwellings have been built in the 1970s- and 1980's. Residential building construction has centred in urban municipalities. In all, 76 per cent of the dwellings completed in the 1995- to 2013 period are located in urban areas.

44 per cent 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 2013, 44 per cent of all dwellings were in blocks of flats, i.e. 1,290,000 which is 125,000 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 396,000 by the end of 2013.

Average floor area of dwellings 80 square metres

In 2013 the average floor area of a dwelling was 79.9 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 118,000 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 423,000 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 869,000 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 in 1970–2013

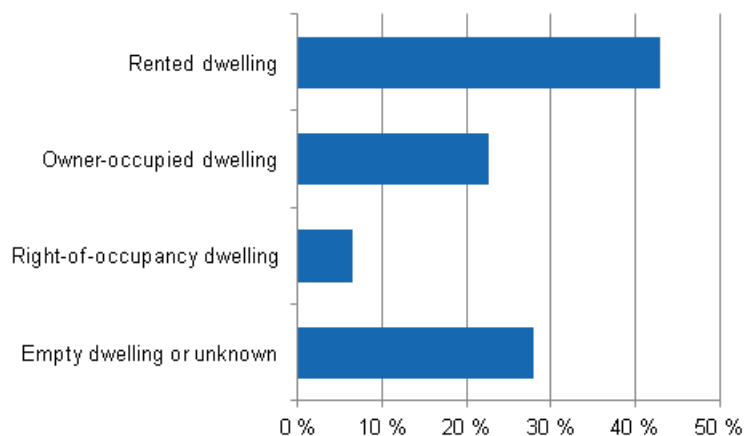
Year	Type of building				
	Total	Detached houses	Attached houses	Blocks of flats	Other buildings
1970	60,0	66,0	73,0	51,0	54,0
1980	69,3	83,6	71,7	54,8	55,5
1990	74,4	95,3	70,2	55,8	59,7
2000	76,5	101,9	70,0	56,1	59,8
2010	79,5	108,4	71,2	56,5	60,7
2013	79,9	109,9	71,3	56,5	60,6

The average floor area of an owner-occupied dwelling was 96 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. The tenure status is also defined for a dwelling not permanently occupied when a dwelling is 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 840,000 at the end of 2013 and 796,000 of them were permanently occupied dwellings. The number of rented dwellings has grown by 294,000 since 1990.

43 per cent of new dwellings in blocks of flats were rented in 2013

According to Statistics Finland's data, around 16,000 new dwellings in blocks of flats were completed in 2013, of which 43 per cent were rented dwellings at the end of 2013. Nearly six per cent of new dwellings in blocks of flats were right-of-occupancy dwellings and the rest of the dwellings were owner-occupied dwellings (23%) or still unoccupied (28%). The number of unoccupied dwellings is due to the fact that the tenure status of dwellings is mainly based on notices of removal and people move into newly completed dwellings in blocks of flats partly during the following year.

Figure 1. Flats completed in 2013 by tenure status at the end of the year, %



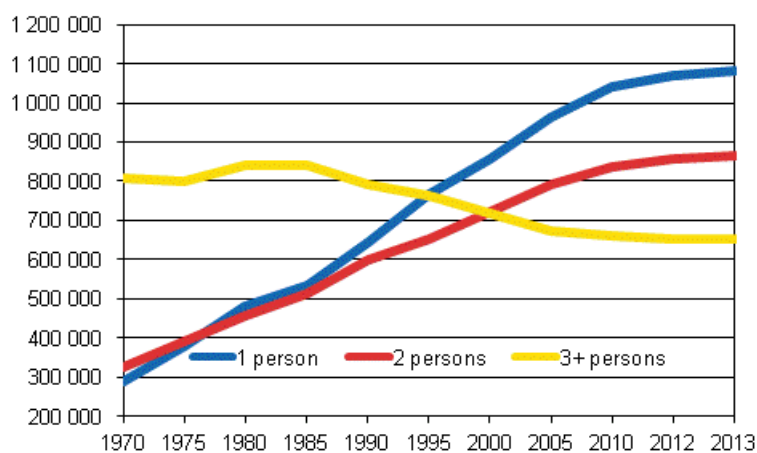
New blocks of flats completed in 2013 had over 6,800 rented dwellings. Around 2,600 of them were interest-subsidised rented dwellings supported by the state. Government-subsidised rented dwellings do not here include rented dwellings with short-term interest subsidy loans, or of the so-called interim model. In 2013, a total of 32,000 dwellings were completed, of which 11,000 were in detached houses, 4,000 in terraced houses and 16,000 in blocks of flats. Approximately 8,600 new dwellings were completed in Greater Helsinki, 6,700 of them in blocks of flats. Forty-one per cent of new dwellings in blocks of flats were rented dwellings at the end of 2013.

2. Household-dwelling units and housing conditions 2013

Average size of a household-dwelling unit 2.05 persons

The number of household-dwelling units with one and two persons has been growing for several decades, being 75 per cent of all household-dwelling units at the end of 2013. At the end of 2013, the total number of household-dwelling units was 2,600,000, of which 1,083,000, i.e. 42 per cent, were single-person household-dwelling units. In 2013 the average size of a household dwelling unit was 2.05 persons, while in 1970 it was still three persons.

Figure 2. Number of household-dwelling units by size in 1970–2013, number



The size of a household-dwelling unit varied regionally. In urban municipalities the average size of a household-dwelling unit was 2.00 persons and in rural municipalities 2.16 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 (38%).

Around one half of Finns live in detached houses

Around one half of Finns live in detached houses, although only 40 per cent of permanently occupied dwellings are in detached houses. Terraced houses had 358,000 occupied dwellings, that is, 14 per cent of the dwelling stock. Of all occupied dwellings 44 per cent were in blocks of flats, although 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.

Table 2. Household-dwelling units and persons by type of building in 2013

Type of building	Household-dwelling units	%	Persons	%
Buildings total	2 599 613	100,0	5 331 783	100
Detached and semi-detached houses	1 046 214	40,2	2 692 435	50,5
Attached houses	358 458	13,8	706 316	13,2
Blocks of flats	1 147 643	44,1	1 851 338	34,7
Other buildings	47 298	1,8	81 694	1,5

One household-dwelling unit had around 82 square metres of living area at its disposal, or 40 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 3. Floor area per person (m2) by size of household-dwelling unit in 1985–2013

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
2013	39,8	59,4	44,0	33,4	28,4	24,6	21,1	16,8

One in four Finns lives in an overcrowded dwelling

At the end of 2013, the number of household-dwelling units living in overcrowded dwellings was 226,000 and the total number of persons living in such dwellings was 932,000. 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 five lived in an overcrowded dwelling. The number of overcrowded household-dwelling units has decreased yearly but year 2013 the number of overcrowded household-dwelling units has grown by around 1,000 and the number of persons living in overcrowded dwellings grown by around 3,000.

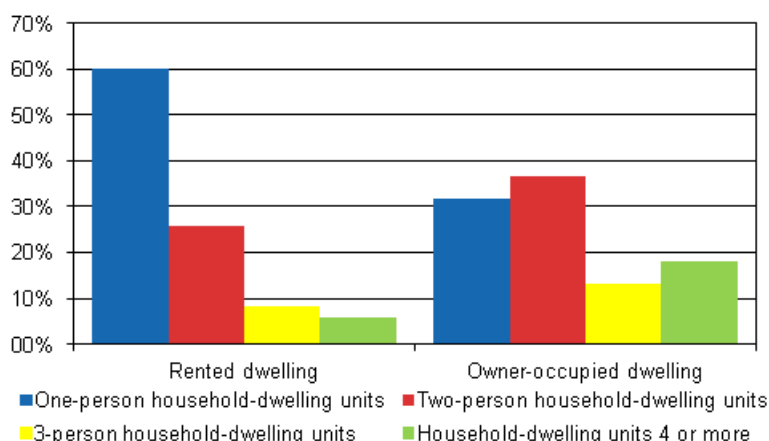
Owner-occupied dwellings have more living space than rented dwellings, when measured by floor area per person. The average floor area per persons of a household-dwelling unit living in an owner-occupied dwelling is 42 square metres, while a unit living in a rented dwelling has only 32 square metres of 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 33 square metres.

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

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 2013, the number of permanently occupied rented dwellings was around 796,000, of which 42 per cent were government-subsidised or interest-subsidised rented dwellings.

Figure 3. Rented and owner-occupied dwellings by size of household-dwelling unit in 2013

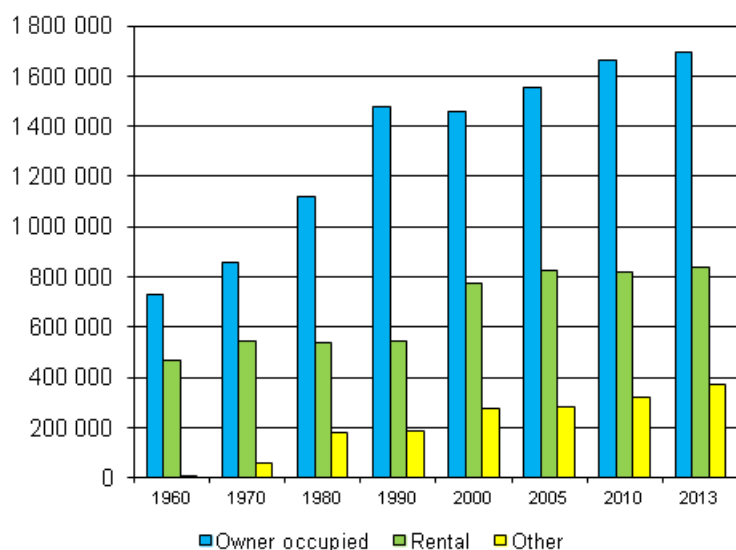


In all, 2,600,000 dwellings were permanently occupied at the end of 2013. Over one half of good one million permanently occupied dwellings in blocks of flats were rented dwellings. Around 113,000 dwellings were rented in terraced houses, being about one third of occupied dwellings in terraced houses. Detached and semi-detached houses had 33,000 rented dwellings.

One quarter of the population live in rented dwellings

The proportion of rented dwellings of all permanently occupied dwellings was 31 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 2013, the total number of permanently occupied rental dwellings was around 796,000, of which 42 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, as dwellings freed from restrictions. And that is part of the reason why other rental dwellings increased. At the end of 2013, there were 38,000 right-of-occupancy permanently occupied dwellings in Finland. Forty-four per cent of them are located in Greater Helsinki.

Figure 4. Dwellings by tenure status in 1960–2013



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, 73 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 company.

The number of blocks of flats with no lift relatively high

The number of blocks of flats with more than three storeys was around 23,000, of which 3,200 had no lift. Dwellings in blocks of flats with more than three storeys and no lift numbered 104,000 and had 142,000 occupants, of whom 24,000 were aged over 65. It was even less usual to have a lift in a three-storey building. Fifteen per cent of the 347,000 dwellings in buildings with three storeys were in blocks of flats with a lift. In all, 425,000 Finns, of whom 78,000 were aged over 65, lived in three-storey buildings with no lift.

Appendix tables

Appendix table 1. Household-dwelling units by number of persons in 1960–2013

Year	Household-dwelling units 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
2012	2 579 781	1 069 933	855 816	289 058	364 974	2,06
2013	2 599 613	1 082 996	864 594	287 960	364 063	2,05

Appendix table 2. Household-dwelling units by housing density on 31 Dec. 2013, by region

Regions	Household-dwelling units total	Persons total	Floor area per household-dwelling unit sq.m	Floor area per person sq.m	Household-dwelling units living in overcrowded dwellings	Number of persons living in overcrowded dwellings
Whole country	2 599 613	5 331 783	81,6	39,8	226 145	932 282
Uusimaa	746 280	1 542 350	75,9	36,7	75 155	295 979
Varsinais-Suomi	230 094	459 229	83,2	41,7	18 585	73 268
Satakunta	109 570	219 864	88,2	43,9	8 205	33 212
Kanta-Häme	83 992	172 211	84,7	41,2	7 199	29 695
Pirkanmaa	242 060	490 028	80,1	39,5	20 755	82 752
Päijät-Häme	101 082	198 396	80,2	40,8	7 452	30 668
Kymenlaakso	90 629	176 639	81,8	41,9	6 287	25 706
South Karelia	66 603	129 423	80,7	41,5	4 541	18 056
Etelä-Savo	76 966	149 605	83,4	42,9	5 316	21 443
Pohjois-Savo	121 483	243 252	80,9	40,4	9 594	39 437
North Karelia	81 727	161 983	81,2	40,9	7 042	28 327
Central Finland	131 909	270 254	81,1	39,6	11 469	48 361
South Ostrobothnia	87 582	190 884	93,3	42,7	7 214	32 128
Ostrobothnia	81 215	177 667	91,1	41,6	7 088	30 307
Central Ostrobothnia	29 618	67 598	94,7	41,4	2 661	12 938
North Ostrobothnia	179 273	397 698	86,7	39,0	16 626	82 620
Kainuu	39 092	78 480	83,8	41,7	2 838	12 283
Lapland	87 120	177 980	84,3	41,2	7 115	30 999
Åland	13 318	28 242	96,8	45,5	1 003	4 103

Appendix table 3. Household-dwelling units and persons by tenure status in 1970–2013

Tenure status		1970	1980	1990	2000	2010	2013
Household-dwelling units	Total	1 419 082	1 781 771	2 070 307	2 295 386	2 537 197	2 599 613
	Owner occupied	856 613	1 120 128	1 476 782	1 457 349	1 661 480	1 696 096
	Rented	546 718	536 827	533 539	740 345	772 103	795 843
	Other or unknown	15 751	124 816	59 986	97 692	103 614	107 674
Persons	Total	4 400 497	4 618 781	4 927 430	5 081 354	5 264 580	5 331 783
	Owner occupied	2 836 894	3 193 720	3 800 416	3 563 463	3 792 946	3 831 438
	Rented	1 503 945	1 270 756	1 027 228	1 366 993	1 278 323	1 303 231
	Other or unknown	59 658	154 305	99 786	150 898	193 311	197 114

Appendix table 4. Average floor area (m2) of dwellings in the dwelling stock in 1970–2013

	Buildings total	Detached houses	Attached houses	Blocks of flats	Other buildings	Floor area m2 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
2012	79,9	109,5	71,3	56,5	61,1	39,6
2013	79,9	109,9	71,3	56,5	60,6	39,8

Appendix table 5. Dwelling stock and amenities in 1960–2013

		1960	1970	1980	1990	2000	2010	2013
Amenities	Dwellings total	1 211 200	1 463 221	1 838 058	2 209 556	2 512 442	2 807 505	2 905 731
	Sewer	623 927	1 088 789	1 659 765	2 132 671	2 475 737	2 753 168	2 853 950
	Piped water	569 946	1 054 301	1 642 188	2 105 701	2 463 916	2 760 042	2 863 483
	Flush toilet	428 323	897 768	1 542 514	2 052 829	2 393 949	2 711 640	2 828 093
	Warm water	281 182	760 178	1 465 347	1 984 878	2 400 982	2 727 874	2 829 704
	Bathing facilities	190 057	571 453	1 256 644	1 938 628	2 487 992	2 782 085	2 881 612
	Central heating	377 158	819 665	1 474 325	1 963 819	2 301 903	2 624 038	2 727 247
	Sauna in dwelling	548 264	931 908	1 212 227	1 501 567	1 581 236
%	Dwellings total	100,0	100,0	100,0	100,0	100,0	100,0	100,0
	Sewer	51,5	74,4	90,3	96,5	98,5	98,1	98,2
	Piped water	47,1	72,1	89,3	95,3	98,1	98,3	98,5
	Flush toilet	35,4	61,4	83,9	92,9	95,3	96,6	97,3
	Warm water	23,2	52,0	79,7	89,8	95,6	97,2	97,4
	Bathing facilities	15,7	39,1	68,4	87,7	99,0	99,1	99,2
	Central heating	31,1	56,0	80,2	88,9	91,6	93,5	93,9
	Sauna in dwelling	29,8	42,2	48,3	53,5	54,4

Appendix table 6. First-time homebuyers in 2006 to 2013

	First-time homebuyers, total	Municipality of residence among ten biggest municipalities	%	Municipality of residence in the Helsinki region	%	The average age of first-time homebuyers
2006	34 159	19 209	56,2	10 382	30,4	27,7
2007	34 031	18 881	55,5	9 943	29,2	27,5
2008	28 118	15 255	54,3	7 900	28,1	27,4
2009	27 684	16 268	58,8	8 994	32,5	27,8
2010	26 940	15 297	56,8	8 352	31,0	27,9
2011	29 523	16 911	57,3	9 021	30,6	27,6
2012	26 488	15 124	57,1	8 094	30,6	27,8
2013	20 718	12 138	58,6	6 438	31,1	28,0

Inquiries

Topias Pyykkönen 029 551 2628

Marja Hermiö 029 551 3211

Arja Tiihonen 029 551 3272

Director in charge:

Riitta Harala

asuminen@stat.fi

www.stat.fi

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