

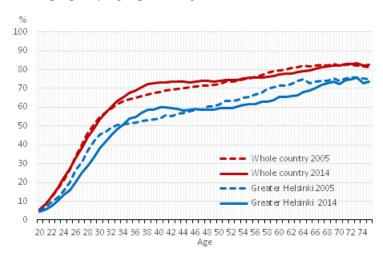
Dwellings and Housing Conditions

2014, overview

More than one-half of persons aged 20 to 29 lived in a rented dwelling in 2014

According to Statistics Finland, 55 per cent of all persons aged 20 to 29, or 363,000, were living independently¹⁾ in a rented dwelling in 2014. The share of those living in rented dwellings among persons aged 20 to 29 has increased by four percentage points between 2005 and 2014. The share of owner-occupiers has fallen slightly over the same period. Seventeen per cent (113,000 persons) of the age group were living with their parents. Among all persons aged 20 to 29, a total of 83 per cent were living independently, that is, 550,000 persons.

Share of persons living independently in an owner-occupied dwelling in the age group by age and by area in 2005 and 2014, %



In Greater Helsinki, 65 per cent of those aged 20 to 29 were living independently in a rented dwelling in 2014. The share of those living in rented dwellings grew by four percentage points in the period of 2005 to 2014 and the share of those living in owner-occupied dwellings fell by four percentage points. The fall in the share of those living in owner-occupied dwellings in Greater Helsinki is explained, besides rental dwelling becoming more common, by a larger share of persons aged 20 to 29 than before living with their parents.

1) A person living independently refers to a person not living with his or her parents.

In Greater Helsinki, 15 per cent of persons aged 20 to 29 were living with their parents in 2014. The share has increased by two percentage points from 2005. Outside Greater Helsinki, 18 per cent of persons aged 20 to 29 were living with their parents in 2014. The share has fallen by four percentage points from 2005, but it is still higher than in Greater Helsinki.

In 2014, nearly one-third of all household-dwelling units, that is, 824,000 household-dwelling units were living in rented dwellings. A total of 1,340,000 persons belong to renting household-dwelling units. Among occupied rented dwellings, 335,000 (41%) were interest-subsidised rented dwellings and 584,000 persons lived there. A total of 1,699,000 household-dwelling units were living in dwellings or houses owned by them, including a total of 3,827,000 persons.

These statistics describe persons belonging to the household-dwelling population. Those living in institutions, homeless people and those living abroad or in dormitories do not belong to the household-dwelling population.

Number of first-time homebuyers 20,000 in 2014

In 2014, the household-dwelling population included 20,035 first-time buyers of dwellings in housing companies. The number of first-time homebuyers decreased by around 700 from 2013. The number of first-time homebuyers has fallen by 14,000 from 2006. In Greater Helsinki, that number remained nearly unchanged. In 2014, the number of first-time homebuyers in Greater Helsinki was 6,600, which was around 100 more than in 2013. The average age of a first-time homebuyer was 28.2 in 2014, having been 27.7 in 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 these figures. No information is available on first-time homebuyers before 2006.

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1. Dwelling stock 2014

2.9 million dwellings

At the end of 2014, there were 2,918,000 dwellings in Finland, of which 300,000 were without permanent occupants. The dwelling stock went up by 12,000 dwellings from the previous year. From 1990, the building stock has increased by 708,000 dwellings, or by about 30,000 dwellings per year. Compared to 1990, 121,000 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 2014 period are located in urban areas.

45 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 2014, 45 per cent of all dwellings were in blocks of flats, i.e. 1,311,000 which is 160,000 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 399,000 by the end of 2014.

Average floor area of dwellings 80 square metres

In 2014 the average floor area of a dwelling was 80.0 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 119,000 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 426,000 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 872,000 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 1970-2014

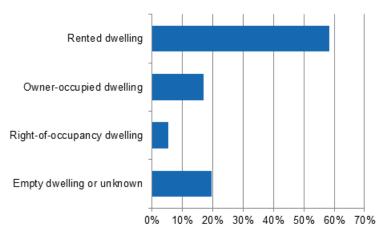
Year	Type of building										
	Total	Detached houses	Attached houses	Blocks of flats	Other buildings						
1970	60,0	66,0	73,0	51,0	54,0						
1980	69,3	83,6	71,7	54,8	55,5						
1990	74,4	95,3	70,2	55,8	59,7						
2000	76,5	101,9	70,0	56,1	59,8						
2010	79,5	108,4	71,2	56,5	60,7						
2014	80,0	110,8	71,3	56,4	60,7						

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 905,000 at the end of 2014 and 824,000 of them were permanently occupied dwellings. The number of rented dwellings has grown by 359,000 since 1990.

58 per cent of new dwellings in blocks of flats were rented in 2014

According to Statistics Finland's data, around 17,000 new dwellings in blocks of flats were completed in 2014, of which 58 per cent were rented dwellings at the end of 2014. Nearly five per cent of new dwellings in blocks of flats were right-of-occupancy dwellings and the rest of the dwellings were owner-occupied dwellings (17%), unknown or still unoccupied (20%). 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 2014 by tenure status at the end of the year, %



New blocks of flats completed in 2014 had over 10,000 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 2014, a total of 29,000 dwellings were completed, of which 9,000 were in detached houses, 3,000 in terraced houses and 17,000 in blocks of flats. Approximately 8,000 new dwellings were completed in Greater Helsinki, 6,000 of them in blocks of flats. Fifty-nine per cent of new dwellings in blocks of flats were rented dwellings at the end of 2014.

2. Household-dwelling units and housing conditions 2014

Average size of a household-dwelling unit 2.04 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 2014. At the end of 2014, the total number of household-dwelling units was 2,618,000, of which 1,098,000, i.e. 42 per cent, were single-person household-dwelling units. In 2014 the average size of a household dwelling unit was 2.04 persons, while in 1970 it was still three persons.

1 200 000 1 100 000 1 000 000 900 000 800 000 700 000 600 000 500 000 400 000 person 2 persons 300 000 200 000 1975 1980 1985 1990 1995 2000 2005 2010

Figure 2. Number of household-dwelling units by size in 1970–2014, 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 2.14 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 (44%) than in rural areas (39%).

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 360,000 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 2014

Type of building	Household-dwelling units	%	Persons	%
Buildings total	2 617 780	100,0	5 351 173	100
Detached and semi-detached houses	1 050 423	40,1	2 690 569	50,3
Attached houses	359 896	13,7	707 976	13,2
Blocks of flats	1 160 447	44,3	1 871 918	35,0
Other buildings	47 014	1,8	80 710	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 60 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 1985-2014

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			
2014	39,9	59,6	44,2	33,4	28,3	24,6	21,1	16,8			

One in four Finns lives in an overcrowded dwelling

At the end of 2014, the number of household-dwelling units living in overcrowded dwellings was 227,000 and the total number of persons living in such dwellings was 937,000. 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 began to increase. In 2014 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 4,500.

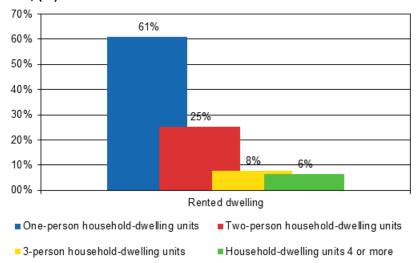
Owner-occupied dwellings have more living space than rented dwellings, when measured by floor area per person. The average floor area per persons of a household-dwelling unit living in an owner-occupied dwelling is 43 square metres, while a unit living in a rented dwelling has only 32 square metres of 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 70 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 2014, the number of permanently occupied rented dwellings was around 824,000, of which 41 per cent were government-subsidised or interest-subsidised rented dwellings.

Figure 3. Rented dwellings by size of household-dwelling unit in 2014, (%)

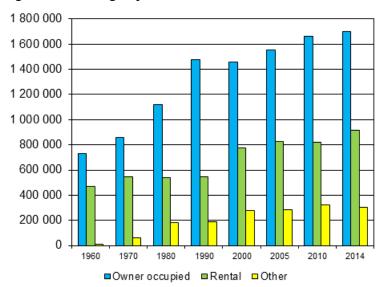


In all, 2,618,000 dwellings were permanently occupied at the end of 2014. Over one half of good one million permanently occupied dwellings in blocks of flats were rented dwellings. Around 116,000 dwellings were rented in terraced houses, being about one third of occupied dwellings in terraced houses. 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 2014, the total number of permanently occupied rental dwellings was around 824,000, of which 41 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 2014, 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 1960-2014



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, 75 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 over 45 did so. The household-dwelling units where 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.

Number of first-time homebuyers 20,000 in 2014

According to Statistics Finland, the household-dwelling population included 20,000 first-time buyers of dwellings in housing companies. The number of first-time homebuyers has fallen by 14,000 persons (41 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 (60 per cent) were living in the ten biggest towns of Finland in the year of purchase. 19 per cent of first-time homebuyers were living in Helsinki.

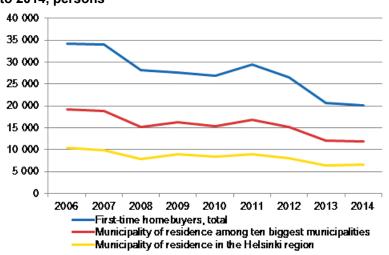


Figure 5. First-time homebuyers by municipality of residence in 2006 to 2014, persons

In 2014, the average age of first-time buyers of a dwelling in a housing company was 28. Of first-time homebuyers, 16,000 were lived in the purchased dwelling at the end of the year. These persons were divided into 13,000 household-dwelling units, 5,100 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.

The number of blocks of flats with no lift relatively high

The number of blocks of flats with more than three storeys was around 24,000, of which 3,200 had no lift. Dwellings in blocks of flats with more than three storeys and no lift numbered 103,000 and had 141,000

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 349,000 dwellings in buildings with three storeys were in blocks of flats with a lift. In all, 421,000 Finns, of whom 79,000 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 1960–2014

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
2014	2 617 780	1 098 023	869 454	286 621	363 682	2,04

Appendix table 2. Household-dwelling units by housing density on 31 Dec. 2014, 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	2 617 780	5 351 173	81,7	39,9	227 173	936 747
Uusimaa	754 694	1 559 288	75,9	36,7	76 823	302 458
Varsinais-Suomi	231 584	460 981	83,3	41,8	18 731	73 736
Satakunta	109 908	219 461	88,4	44,2	8 146	32 972
Kanta-Häme	84 399	172 091	84,7	41,5	7 133	29 519
Pirkanmaa	244 476	492 997	80,1	39,6	20 849	83 224
Päijät-Häme	101 514	198 072	80,2	41,1	7 406	30 457
Kymenlaakso	90 562	175 587	81,9	42,2	6 235	25 528
South Karelia	66 666	129 042	80,8	41,7	4 503	17 863
Etelä-Savo	76 944	148 724	83,6	43,2	5 238	21 279
Pohjois-Savo	122 143	243 201	81,1	40,7	9 511	39 055
North Karelia	82 120	161 868	81,2	41,2	6 927	27 939
Central Finland	132 621	270 313	81,2	39,8	11 399	48 173
South Ostrobothnia	87 904	190 311	93,5	43,1	7 042	31 336
Ostrobothnia	81 723	178 297	91,3	41,8	7 112	30 437
Central Ostrobothnia	29 757	67 770	94,9	41,6	2 652	12 898
North Ostrobothnia	180 985	399 850	86,8	39,2	16 639	83 087
Kainuu	38 963	77 719	84,0	42,1	2 722	11 841
Lapland	87 362	177 121	84,4	41,5	7 080	30 763
Åland	13 455	28 480	96,6	45,5	1 025	4 182

Appendix table 3. Household-dwelling units and persons by tenure status in 1970–2014

Tenure status		1970	1980	1990	2000	2010	2014
Household-dwelling units	Household-dwelling units Total		1 781 771	2 070 307	2 295 386	2 537 197	2 617 780
	Owner occupied	856 613	1 120 128	1 476 782	1 457 349	1 661 480	1 698 803
	Rented	546 718	536 827	533 539	740 345	772 103	823 694
	Other or unknown	15 751	124 816	59 986	97 692	103 614	95 283
Persons	Total	4 400 497	4 618 781	4 927 430	5 081 354	5 264 580	5 351 173
	Owner occupied	2 836 894	3 193 720	3 800 416	3 563 463	3 792 946	3 827 494
	Rented	1 503 945	1 270 756	1 027 228	1 366 993	1 278 323	1 343 390
	Other or unknown	59 658	154 305	99 786	150 898	193 311	180 289

Appendix table 4. Average floor area (m2) of dwellings in the dwelling stock in 1970–2014

	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
2014	80,0	110,8	71,3	56,4	60,7	39,9

Appendix table 5. Dwelling stock and amenities in 1960–2014

		1960	1970	1980	1990	2000	2010	2014
Amenities	Dwellings total	1 211 200	1 463 221	1 838 058	2 209 556	2 512 442	2 807 505	2 917 955
	Sewer	623 927	1 088 789	1 659 765	2 132 671	2 475 737	2 753 168	2 873 577
	Piped water	569 946	1 054 301	1 642 188	2 105 701	2 463 916	2 760 042	2 882 892
	Flush toilet	428 323	897 768	1 542 514	2 052 829	2 393 949	2 711 640	2 847 679
	Warm water	281 182	760 178	1 465 347	1 984 878	2 400 982	2 727 874	2 852 824
	Bathing facilities	190 057	571 453	1 256 644	1 938 628	2 487 992	2 782 085	2 897 296
	Central heating	377 158	819 665	1 474 325	1 963 819	2 301 903	2 624 038	2 757 818
	Sauna in dwelling			548 264	931 908	1 212 227	1 501 567	1 591 407
%	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	98,5
	Piped water	47,1	72,1	89,3	95,3	98,1	98,3	98,8
	Flush toilet	35,4	61,4	83,9	92,9	95,3	96,6	97,6
	Warm water	23,2	52,0	79,7	89,8	95,6	97,2	97,8
	Bathing facilities	15,7	39,1	68,4	87,7	99,0	99,1	99,3
	Central heating	31,1	56,0	80,2	88,9	91,6	93,5	94,5
	Sauna in dwelling			29,8	42,2	48,3	53,5	54,5

Appendix table 6. 20–29-year-old residential population by family status, tenure and region 2005 –2014

				Persons living inc	depe	ndently					
Area	Year	Living with their parents	%	Owner occupied	%	Rented	%	Other or unknown	%	Total	%
Whole	2005	100,000	40	474.057	00	000 700	-4	00.000		054 707	400
country	2000	126 929	19	171 857		329 763	51	23 238		651 787	
	2006	120 823	19	184 560		323 726	50	19 994		649 103	
	2007	116 593	18	191 156	30		50	19 314		647 907	
	2008	114 300	18	193 255	30		50	20 871		651 039	
	2009	113 486	17	192 175	29		50	21 073		653 648	
	2010	114 078	17	189 666		333 742	51	20 165		657 651	
	2011	112 871	17	191 223	29		51	19 627		660 697	
	2012	112 070	17	188 448		343 018	52	20 113		663 649	
	2013	111 848	17	180 706	27	351 235	53	19 276	3	663 065	100
	2014	113 064	17	171 841	26	362 830	55	15 451	2	663 186	100
Helsinki region	2005	20 428	13	33 001	22	92 704	61	5 898	4	152 031	100
	2006	19 812	13	33 472	22	93 577	61	5 569	4	152 430	100
	2007	19 916	13	34 368	22	94 211	61	5 280	3	153 775	100
	2008	20 465	13	33 946	22	96 132	62	5 659	4	156 202	100
	2009	21 036	13	33 531	21	96 935	62	5 631	4	157 133	100
	2010	22 120	14	32 636	21	98 024	62	5 686	4	158 466	100
	2011	22 774	14	32 577	20	99 223	62	5 621	4	160 195	100
	2012	23 394	14	31 745	20	101 603	63	5 778	4	162 520	100
	2013	24 196	15	30 116	18	103 682	63	5 925	4	163 919	100
	2014	25 129	15	28 650	17	106 704	64	4 987	3	165 470	100
Other Finland	2005	106 501	21	138 856	28	237 059	47	17 340	3	499 756	100
	2006	101 011	20	151 088	30	230 149	46	14 425	3	496 673	100
	2007	96 677	20	156 788	32	226 633	46	14 034	3	494 132	100
	2008	93 835	19	159 309	32	226 481	46	15 212	3	494 873	100
	2009	92 450	19	158 644	32	229 979	46	15 442	3	496 515	100
	2010	91 958	18	157 030	31	235 718	47	14 479	3	499 185	100
	2011	90 097	18	158 646	32	237 753	48	14 006	3	500 502	100
	2012	88 676	18	156 703	31	241 415	48	14 335	3	501 129	100
	2013	87 652	18	150 590	30	247 553	50	13 351	3	499 146	100
	2014	87 935	18	143 191	29	256 126	51	10 464	2	497 716	100

Appendix table 7. First-time homebuyers in 2006 to 2014

	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
2014	20 035	11 983	59,8	6 576	32,8	28,2



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Housing 2015

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Source: Dwellings and Housing Conditions, Statistics Finland