

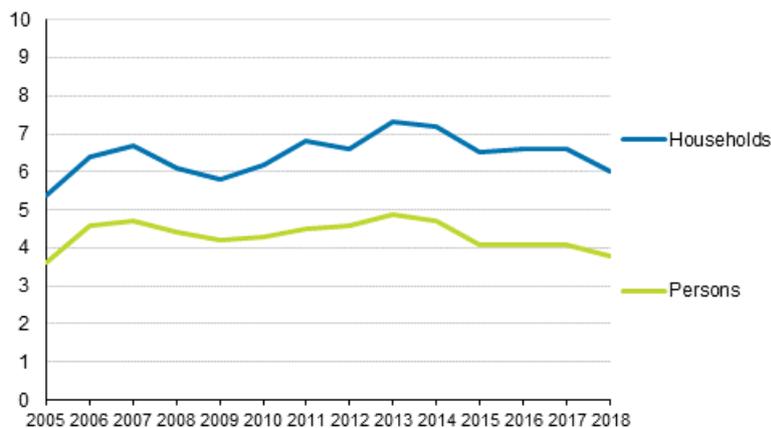
Income distribution statistics 2017

Income, housing and housing expenditure

Fewer have high housing costs

Altogether 6.0 per cent of households and 3.8 per cent of persons were burdened by housing costs in 2018. The shares decreased from 2013 to 2014. The share of households burdened by housing costs was then over seven per cent and that of persons nearly five per cent. These data derive from Statistics Finland's income distribution statistics.

Share of households and persons burdened by housing costs (%) in 2005 to 2018



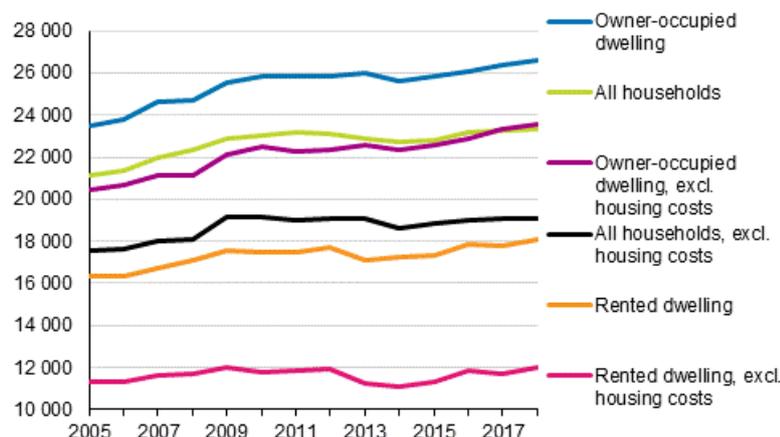
Among households burdened by housing costs, the share of housing costs of disposable monetary income is over 40 per cent. Housing allowances and tax deduction benefit for interests on housing loans are not included in housing costs or disposable monetary income.

Of households that had a rented dwelling as the form of tenure, 13.9 per cent were burdened by housing costs in 2018. The figure diminished from 2014, when households burdened by housing costs accounted for 17.2 per cent of all households living in rented dwellings. The share of households burdened by housing costs living in owner-occupied dwellings was small. It was around two to three per cent in 2014 to 2018.

A rented dwelling was a common form of tenure of the dwelling in earlier stages in the life cycle of income; according to the household's life cycle, this was so for households of one person and childless couples aged 16 to 34, and for households of one person age 16 to 34 and one parent. In addition to income, the income level is affected by the consumption structure, which is not as favourable in one-person households

as in other households groups. The income shares of housing costs were larger in these households and apart from childless couples, they were more commonly burdened by housing costs than average for households. In all, 10.9 per cent of one-person households and 7.5 per cent of one-parent families with children were burdened by housing costs in 2018.

Households’ median income according to form of tenure of the dwelling in 2005 to 2018, EUR at 2018 prices



Income concepts: Equivalent disposable monetary income per household and equivalent disposable monetary income after paid housing costs per household, median income. Equivalent income is the household’s disposable income divided by the number of consumption units in the household.

In 2018, the median for equivalent disposable income for all households was EUR 23,300 and after paid housing costs EUR 19,100. The median income of households living in owner-occupied dwellings was around EUR 26,600 and after paid housing costs about EUR 23,600. The income levels of households living in rented dwellings were 68 per cent and after paid housing costs 51 per cent of the corresponding median income of households living in owner-occupied dwellings.

The median for equivalent disposable monetary income of households was around three per cent higher in owner-occupied dwellings and about four per cent higher in rented dwellings in 2018 than in 2015. After paid housing costs it was in owner-occupied dwellings over four per cent and in rented dwellings around six per cent higher. Compared to the previous year, the income of household living in owner-occupied dwellings before the paid housing costs and after them remained nearly unchanged, while the income of households living in rented dwellings grew. If the reference point is the time preceding the weakened income development in 2013 to 2014, the income development of renting households was still fairly weak. In 2018, the income level after housing costs was for them approximately the same as in 2012.

Contents

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Source: Income distribution statistics 2018, Statistics Finland