

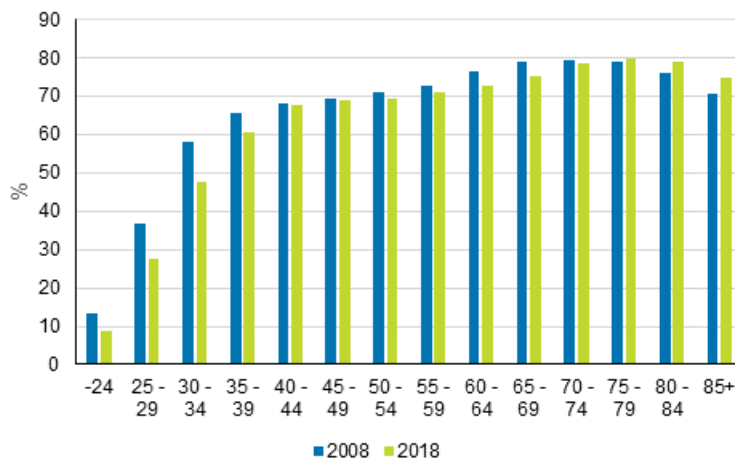
Dwellings and Housing Conditions

2018, overview

Owner-occupancy living decreases among young age groups

Among the household-dwelling units of younger age groups an increasingly smaller share lives in owner-occupied dwellings. According to Statistics Finland's data, less than one-half of households of 30 to 34-year-olds lived in owner-occupied dwellings at the end of 2018. Ten years ago, the share of such households was 58 per cent. Now, an increasing number of household-dwelling units chose to live in rented dwellings. Rental living has grown more common especially among those aged under 40.

Household-dwelling units living in owner-occupied dwellings by the age of the oldest member of the household in 2008 and 2018, share (%) of household-dwelling units in the same age group



In total, 63 per cent of all household-dwelling units lived in owner-occupied dwellings at the end of 2018. Owner-occupancy has lost some of its popularity as ten years ago, the corresponding share was still 66 per cent. Living in so-called non-subsidised rental dwellings is growing most in relative terms. Twenty-two per cent of household-dwelling units lived in non-subsidised rental dwellings at the end of 2018. A decade ago, 15 per cent of household-dwelling units lived in non-subsidised rental dwellings..

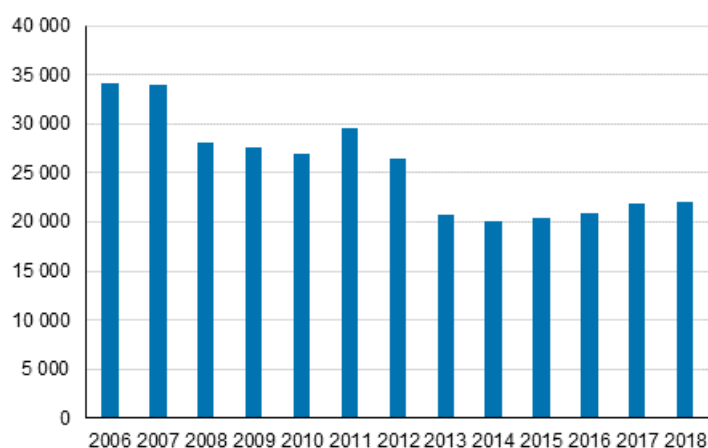
Fewer first-time homebuyers than ten years ago

There are fewer first-time homebuyers even though in recent years the number of first-time homebuyers has made a slight upturn. In all, 22,000 persons were first-time buyers of dwellings in housing companies in 2018. The number of first-time homebuyers has fallen in Finland by 12,000 in roughly ten years. First-time buyers of dwellings in housing companies are centred on towns. Most first-time homebuyers (66 per cent) were living in the ten biggest towns of Finland in the year of purchase.

An increasing number of young people postpone the purchase of their first home to a later age. The first home is on average purchased at a one-year older age than ten years ago. In 2018, the average age of first-time homebuyers was 28.8 years.

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.

Number of first-time homebuyers in 2006 to 2018



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1. Dwelling stock 2018

3 million dwellings

At the end of 2018, there were 3,042,000 dwellings in Finland, of which 337,000 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 833,000 dwellings, or by about 30,000 dwellings per year. Compared to 1990, 158,000 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, 79 per cent of the dwellings completed in the 1995 to 2018 period are located in urban areas.

46 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 2018, 46 per cent of all dwellings were in blocks of flats, i.e. 1,412,000 which is 249,000 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 412,000 by the end of 2018.

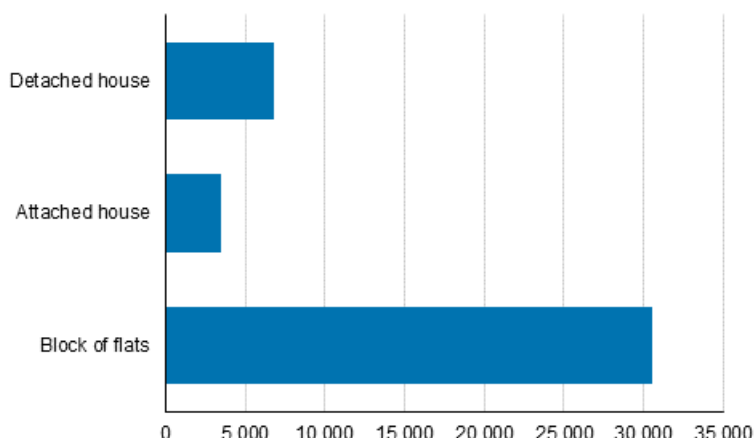
The number of blocks of flats with no lift relatively high

The number of blocks of flats with more than three storeys was around 25,000, of which 2,300 had no lift. Dwellings in blocks of flats with more than three storeys and no lift numbered 68,000 and had 92,000 occupants, of whom 15,000 were aged over 65. It was even less usual to have a lift in a three-storey building. 23 per cent of the 356,000 dwellings in buildings with three storeys were in blocks of flats with a lift. In all, 374,000 Finns, of whom 75,000 were aged over 65, lived in three-storey buildings with no lift.

41,000 dwellings were completed in 2018

In 2018, a total of 41,000 dwellings were completed, of which 6,800 were in detached houses, 3,500 in terraced houses and 30,500 in blocks of flats. Approximately 12,900 new dwellings were completed in Greater Helsinki, 11,000 of them in blocks of flats. Sixty per cent of new dwellings in blocks of flats were rented dwellings at the end of 2018.

Figure 1. Dwellings completed in 2018, number



New blocks of flats completed in 2018 had over 16,300 rented dwellings. Around 3,900 of these 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.

Average floor area of dwellings varies a lot

In 2018 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 54 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 134,000 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 462,000 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 915,000 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 1970–2018

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
2015	80,0	111,0	71,3	56,4	60,9
2018	79,5	112,0	71,4	55,8	60,6

The average floor area of an owner-occupied dwelling was 97 square metres and most of them are in detached houses. The average floor area of a rental dwelling was 52 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 984,000 at the end of 2018 and 900,000 of them were permanently occupied dwellings. The number of rented dwellings has grown by 438,000 since 1990.

Number of non-subsidised rented dwellings increased further in 2018

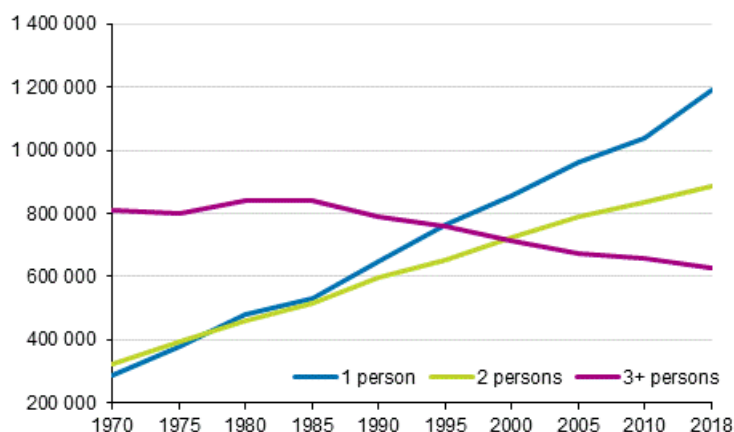
According to Statistics Finland, a total of 41,000 new dwellings were completed in 2018, of which 49 per cent were rented dwellings. Around 14,700 of the completed dwellings were new non-subsidised rented dwellings, which is three times more than interest-subsidised rented dwellings. Of the buildings completed in this decade, on average, three times more are non-subsidised rented dwellings than interest-subsidised ones. Thirty-two per cent of these non-subsidised rented dwellings and 44 per cent of interest-subsidised rented dwellings are in Greater Helsinki.

2. Household-dwelling units and housing conditions 2018

Average size of a household-dwelling unit 1.99 persons

The number of household-dwelling units with one and two persons has been growing for several decades, being 77 per cent of all household-dwelling units at the end of 2018. At the end of 2018, the total number of household-dwelling units was 2,705,000, of which 1,191,000, i.e. 44 per cent, were single-person household-dwelling units. In 2018 the average size of a household dwelling unit was first time less than two persons, while in 1970 it was still three persons.

Figure 2. Number of household-dwelling units by size in 1970–2018, number



The size of a household-dwelling unit varied regionally. In urban municipalities the average size of a household-dwelling unit was 1.95 persons and in rural municipalities 2.08 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 (46%) than in rural areas (40%).

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 368,000 occupied dwellings, that is, 14 per cent of the dwelling stock. Of all occupied dwellings 46 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 2018

Type of building	Household-dwelling units	%	Persons	%
Buildings total	2 705 499	100,0	5 390 540	100
Detached and semi-detached houses	1 055 409	39,0	2 638 241	48,9
Attached houses	367 712	13,6	712 016	13,2
Blocks of flats	1 238 410	45,8	1 966 304	36,5
Other buildings	43 968	1,6	73 979	1,4

One household-dwelling unit had around 81 square metres of living area at its disposal, or 41 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 45 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 1985–2018

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
2015	40,1	59,8	44,3	33,4	28,3	24,6	21,0	16,9
2016	40,3	60,0	44,4	33,5	28,3	24,5	21,0	16,8
2017	40,5	59,9	44,6	33,6	28,3	24,5	20,9	16,8
2018	40,8	59,8	44,8	33,6	28,4	24,5	20,8	16,8

Almost one in five Finns lives in an overcrowded dwelling

At the end of 2018, the number of household-dwelling units living in overcrowded dwellings was 220,000 and the total number of persons living in such dwellings was 909,000. 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. Almost one person in five lived in an overcrowded dwelling. In 2018 the number of overcrowded household-dwelling units has again decreased by around 4,000 and the number of persons living in overcrowded dwellings decreased by around 16,000.

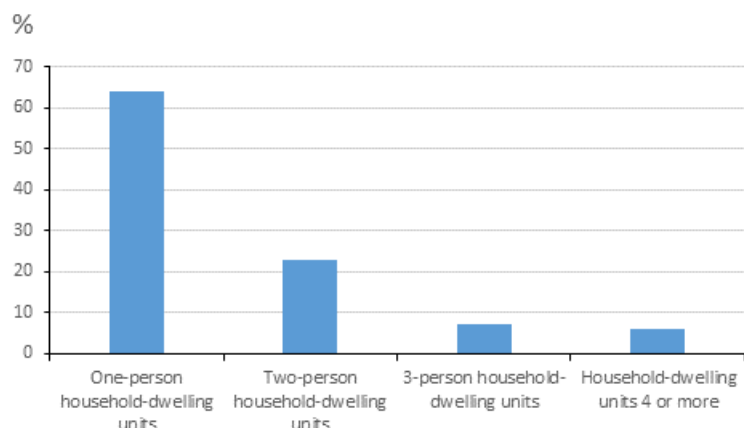
Owner-occupied dwellings have more living space than rented dwellings, when measured by floor area per person. The average floor area per persons of a household-dwelling unit living in an owner-occupied dwelling is 44 square metres, while a unit living in a rented dwelling has only 33 square metres of 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 32 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, 87 per cent, were living alone or together with another person, while in owner-occupied dwellings the corresponding share was 71 per cent. Six per cent of the household-dwelling units living in rented dwellings and 17 per cent of those living in owner-occupied dwellings were larger household-dwelling units with at least four persons. At the end of 2018, the number of permanently occupied rented dwellings was around 900,000, and 313,000 were government-subsidised or interest-subsidised rented dwellings and 588,000 dwellings were privately financed.

Figure 3. Rented dwellings by size of household-dwelling unit in 2018, (%)

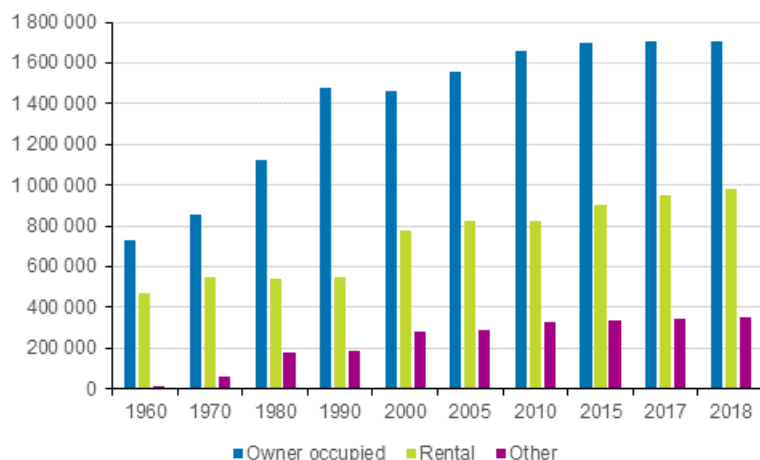


In all, 2,705,000 dwellings were permanently occupied at the end of 2018. Over one half of good one million permanently occupied dwellings in blocks of flats were rented dwellings. Around 120,000 dwellings were rented in terraced houses, being about one third of occupied dwellings in terraced houses. 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 33 per cent. 1.4 million, or one quarter of the population, lived in rented dwellings. In rented dwellings there are smaller household-dwelling units than in owner-occupied dwellings. At the end of 2018, the total number of permanently occupied rental dwellings was around 900,000, of which 35 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 2018, there were 46,000 right-of-occupancy permanently occupied dwellings in Finland. Forty-six per cent of them are located in Greater Helsinki.

Figure 4. Dwellings by tenure status in 1960–2018



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, 79 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 23 per cent

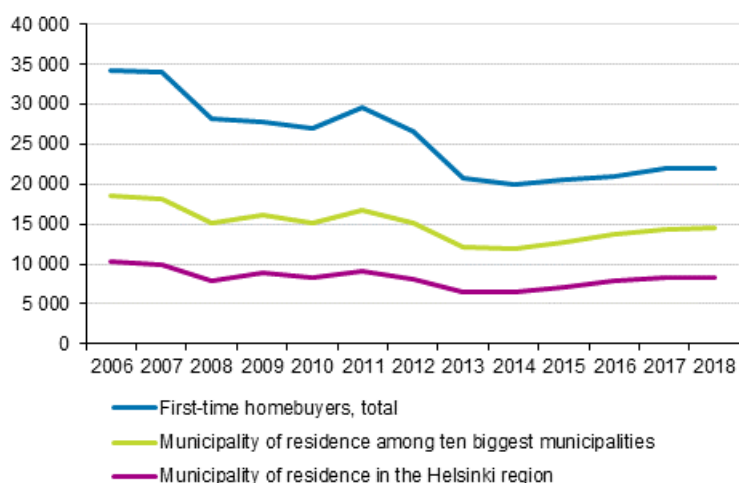
of the household-dwelling units where the oldest person was aged 45 to 74 did so. The household-dwelling units where the oldest person was aged 45 to 74 were the most likely to own their house. Forty-two per cent of the households-dwelling units meeting this age criterion were owner-occupiers of detached 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.

Number of first-time homebuyers 22,000 in 2018

According to Statistics Finland, the household-dwelling population included 22,000 first-time buyers of dwellings in housing companies. The number of first-time homebuyers has fallen by 12,100 persons (36 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 (66 per cent) were living in the ten biggest towns of Finland in the year of purchase. 22 per cent of first-time homebuyers were living in Helsinki.

Figure 5. First-time homebuyers by municipality of residence in 2006 to 2018, persons



In 2018, the average age of first-time buyers of a dwelling in a housing company was 28.8. Of first-time homebuyers, 18,400 were living in the purchased dwelling at the end of the year. These persons were divided into 14,600 household-dwelling units, 5,700 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.

In Greater Helsinki, 15 per cent of persons aged 20 to 29 were living with their parents in 2018. The share has increased by two percentage points from 2005. Outside Greater Helsinki, 17 per cent of persons aged 20 to 29 were living with their parents in 2018. The share has fallen by four percentage points from 2005, but it is still higher than in Greater Helsinki.

Appendix tables

Appendix table 1. Household-dwelling units by number of persons in 1960–2018

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
2015	2 634 339	1 112 342	874 880	285 433	361 684	2,04
2016	2 654 657	1 131 424	880 188	284 108	358 937	2,03
2017	2 680 077	1 162 308	880 794	281 143	355 832	2,01
2018	2 705 499	1 191 297	885 410	278 502	350 290	1,99

Appendix table 2. Household-dwelling units by housing density on 31 Dec. 2018, 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	2 705 499	5 390 540	81,3	40,8	219 508	909 317
Uusimaa	802 417	1 627 419	75,2	37,0	78 604	312 408
Varsinais-Suomi	239 941	466 297	83,0	42,7	18 268	72 028
Satakunta	109 902	213 731	88,6	45,6	7 587	30 699
Kanta-Häme	85 046	168 056	84,8	42,9	6 463	26 756
Pirkanmaa	256 522	502 983	79,1	40,3	20 053	80 293
Päijät-Häme	103 829	196 734	80,0	42,2	6 911	28 762
Kymenlaakso	90 040	169 062	82,2	43,8	5 517	22 640
South Karelia	67 224	126 200	80,7	43,0	4 218	16 779
Etelä-Savo	75 346	141 246	84,2	44,9	4 659	18 828
Pohjois-Savo	124 110	239 965	81,1	41,9	8 735	35 865
North Karelia	83 389	158 750	80,9	42,5	6 231	25 315
Central Finland	136 963	269 902	80,7	40,9	10 513	44 893
South Ostrobothnia	89 071	186 456	93,5	44,7	6 422	28 543
Ostrobothnia	83 067	177 649	91,7	42,9	6 791	29 258
Central Ostrobothnia	30 406	67 291	95,0	42,9	2 600	12 631
North Ostrobothnia	189 442	405 157	86,3	40,3	15 970	80 255
Kainuu	36 908	71 250	84,0	43,5	2 370	10 390
Lapland	87 868	173 139	84,4	42,8	6 546	28 590
Åland	14 008	29 253	97,4	46,7	1 050	4 384

Appendix table 3. Household-dwelling units and persons by tenure status in 1970–2018

Tenure status		1970	1980	1990	2000	2010	2015	2017	2018
Household-dwelling units	Total	1 419 082	1 781 771	2 070 307	2 295 386	2 537 197	2 634 339	2 680 077	2 705 499
	Owner occupied	856 613	1 120 128	1 476 782	1 457 349	1 661 480	1 698 102	1 706 303	1 707 990
	Rented	546 718	536 827	533 539	740 345	772 103	837 882	877 543	900 080
	Other or unknown	15 751	124 816	59 986	97 692	103 614	98 355	96 231	97 429
Persons	Total	4 400 497	4 618 781	4 927 430	5 081 354	5 264 580	5 363 637	5 385 972	5 390 540
	Owner occupied	2 836 894	3 193 720	3 800 416	3 563 463	3 792 946	3 813 335	3 795 929	3 776 409
	Rented	1 503 945	1 270 756	1 027 228	1 366 993	1 278 323	1 364 224	1 409 346	1 432 342
	Other or unknown	59 658	154 305	99 786	150 898	193 311	186 078	180 697	181 789

Appendix table 4. Average floor area (m2) of dwellings in the dwelling stock in 1970–2018

	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
2015	80,0	111,0	71,3	56,4	60,8	40,1
2016	79,9	111,5	71,4	56,3	60,6	40,3
2017	79,8	111,8	71,4	56,1	60,4	40,5
2018	79,5	112,0	71,4	55,8	60,6	40,8

Appendix table 5. Dwelling stock and amenities in 1960–2018

		1960	1970	1980	1990	2000	2010	2018
Amenities	Dwellings total	1 211 200	1 463 221	1 838 058	2 209 556	2 512 442	2 807 505	3 042 369
	Sewer	623 927	1 088 789	1 659 765	2 132 671	2 475 737	2 753 168	3 018 936
	Piped water	569 946	1 054 301	1 642 188	2 105 701	2 463 916	2 760 042	3 022 573
	Flush toilet	428 323	897 768	1 542 514	2 052 829	2 393 949	2 711 640	2 983 433
	Warm water	281 182	760 178	1 465 347	1 984 878	2 400 982	2 727 874	2 986 534
	Bathing facilities	190 057	571 453	1 256 644	1 938 628	2 487 992	2 782 085	3 030 893
	Central heating	377 158	819 665	1 474 325	1 963 819	2 301 903	2 624 038	2 896 695
	Sauna in dwelling	548 264	931 908	1 212 227	1 501 567	1 670 661
%	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	99,2
	Piped water	47,1	72,1	89,3	95,3	98,1	98,3	99,3
	Flush toilet	35,4	61,4	83,9	92,9	95,3	96,6	98,1
	Warm water	23,2	52,0	79,7	89,8	95,6	97,2	98,2
	Bathing facilities	15,7	39,1	68,4	87,7	99,0	99,1	99,6
	Central heating	31,1	56,0	80,2	88,9	91,6	93,5	95,2
	Sauna in dwelling	29,8	42,2	48,3	53,5	54,9

Appendix table 6. 20–29-year-old residential population by family status, tenure and region 2005–2018

Area	Year	Persons living independently								Total	%
		Living with their parents	%	Owner occupied	%	Rented	%	Other or unknown	%		
Whole country	2005	126 929	19	171 857	26	329 763	51	23 238	4	651 787	100
	2006	120 823	19	184 560	28	323 726	50	19 994	3	649 103	100
	2007	116 593	18	191 156	30	320 844	50	19 314	3	647 907	100
	2008	114 300	18	193 255	30	322 613	50	20 871	3	651 039	100
	2009	113 486	17	192 175	29	326 914	50	21 073	3	653 648	100
	2010	114 078	17	189 666	29	333 742	51	20 165	3	657 651	100
	2011	112 871	17	191 223	29	336 976	51	19 627	3	660 697	100
	2012	112 070	17	188 448	28	343 018	52	20 113	3	663 649	100
	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
	2015	112 453	17	165 298	25	369 122	56	15 724	2	662 597	100
	2016	110 935	17	160 992	24	375 564	57	15 794	2	663 285	100
	2017	109 936	17	156 959	24	380 134	57	15 315	2	662 344	100
	2018	105 929	16	152 362	23	382 422	58	15 089	2	655 802	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
	2015	25 798	15	27 915	17	108 317	65	5 193	3	167 223	100
	2016	25 887	15	27 993	16	110 701	65	5 262	3	169 843	100
	2017	25 951	15	27 618	16	113 032	66	5 159	3	171 760	100
	2018	25 240	15	27 113	16	113 845	67	4 990	3	171 188	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
	2015	86 655	17	137 383	28	260 805	53	10 531	2	495 374	100
	2016	85 048	17	132 999	27	264 863	54	10 532	2	493 442	100
	2017	83 985	17	129 341	26	267 102	54	10 156	2	490 584	100
	2018	80 689	17	125 249	26	268 577	55	10 099	2	484 614	100

Appendix table 7. First-time homebuyers in 2006 to 2018

	First-time homebuyers, total	Municipality of residence among ten biggest (2017) municipalities	%	Municipality of residence in the Helsinki region	%	The average age of first-time homebuyers
2006	34 159	18 620	54,5	10 382	30,4	27,7
2007	34 031	18 239	53,6	9 943	29,2	27,5
2008	28 118	15 043	53,5	7 900	28,1	27,4
2009	27 684	16 097	58,1	8 994	32,5	27,8
2010	26 940	15 099	56,0	8 352	31,0	27,9
2011	29 523	16 747	56,7	9 021	30,6	27,6
2012	26 488	15 138	57,2	8 094	30,6	27,8
2013	20 718	12 141	58,6	6 438	31,1	28,0
2014	20 035	12 001	59,9	6 576	32,8	28,2
2015	20 459	12 765	62,4	7 169	35,0	28,3
2016	20 944	13 629	65,1	7 840	37,4	28,5
2017	21 864	14 397	65,8	8 273	37,8	28,7
2018	22 026	14 565	66,1	8 386	38,1	28,8

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