

Reijo, Marie – Juntto, Anneli (2002). Kansallinen omaleimaisuus säilyy asumisessa (*National characteristics remain in housing*). In Pyy-Martikainen, Marjo (eds.). Arki EU-maissa. Työ, tulot ja asuminen 1996 (*Everyday life in EU countries. Work, income and housing in 1996*). Statistics Finland. Living Conditions 2002:1. Helsinki 2002. Pp. 57–90 .

English summary

National characteristics remain in housing

The article examines the housing of households in EU countries in 1996. Comparative data about several characteristics of housing across EU countries have been presented. The main targets are modes of housing and removals, physical dwellings and the housing environment and housing expenses in particular.

The data derive from the ECHP Survey, which contains information about the living conditions of households, such as housing. Differing from Finland where the housing data are based on yearly registers, in most of the EU countries the data are available from censuses conducted only every ten years. Thus, the ECHP Survey also provides comparative housing data between censuses. In addition to more objective data, housing perceptions of households have been collected in the survey, too. This gives a new view on housing, since subjective information has been made available for the first time.

According to the results, the majority of households in the EU countries were satisfied with their housing situation. Housing conditions can be expected to relate to other domains of welfare and therefore it is difficult to distinguish their basic part in relation to welfare and overall satisfaction. Satisfaction with housing is, however, part of more general welfare and life quality.

The most satisfied with their housing were households in the countries of a high living and housing standard, in the Netherlands, Austria, Luxembourg and Denmark. In these countries unemployment did not rise during the downturn in the early 1990s and the income level remained relatively high. Housing costs of households were not so often a burden as elsewhere. The housing standard was higher; overcrowding and various problems of dwellings (i.e. darkness, inadequate heating facilities, leaky roof, damp walls, floors, foundation, rot in window frames or floors) were experienced more rarely and dwellings were better equipped by basic amenities (e.g. central heating or electric storage heaters) and durables (colour TV, video recorder, microwave oven, dishwasher and telephone). Problems related to the housing environment (e.g. pollution, grime or other environmental problems, vandalism or crime in the area) were experienced less than in other countries. Both owner-occupied housing and rental housing were relatively common tenure statuses among the households in these countries, rental housing being a more popular alternative in housing choices. The significance of the public sector as a lessor was higher, giving a more equal alternative to renting from the private sector and to owner-occupied housing.

Households in Spain, Italy, Greece and Portugal were the least satisfied with their housing. These countries can be characterised by the lowest standard of living and housing in the EU countries. Housing was more often considered expensive. The housing conditions were usually the poorest by measures of overcrowding and lack of equipment of dwellings. Some of the environmental problems were also experienced often in these countries. Owner-occupied housing was common. Rental housing was rare and the proportion of the public sector as a lessor was insignificant.

Finnish households were at the EU average level in terms of housing satisfaction and several other measures of housing conditions. Finnish households lived more often in owner-occupied dwellings than the average household of the EU countries. In the 1990s, rental housing became a more common tenure status in Finland. Migration to the growth areas and the recession of the early 1990s were some of the reasons for this. Unemployment and poor development of real incomes in many households hindered purchases of dwellings. At the same time the supply of rental housing increased. The State

financed considerably the production of rental housing and new types of rental housing were created. Regulation of rents was withdrawn in 1995 and as a consequence of this, private markets of rental housing improved. Furthermore, the patterns of households have had an effect on the tenure status. In need of rental dwellings have been for example young persons living with their parents, who have not been able to afford an owner-occupied dwelling.

As a result of the migration and late urbanisation, the construction of houses has occurred relatively late in Finland. Dwellings are new and the equipment level is high as in the other countries of Western Europe. Thus, the equipment level is not a housing problem any more. Instead, both normative and subjective overcrowding worsened the otherwise high housing level of Finnish households. Also, living in big blocks of flats consisting of ten or more dwellings is common, which is against Finns' preference for living in a single-family house.

Expensive housing when considering solvency is the most common problem in Finland as well in the other EU countries. Several Finnish households reported difficulties in payments of their rents and housing loans. The unexpected lowering of the income level as a consequence of unemployment, and also the special characteristics of housing finance and bottlenecks in housing markets were among the factors that explained Finnish households' difficulties in managing their housing expenses in the mid-1990s.

Figures:

Source: European Community Household Panel, ECHP.
ECHP/UDB microdata (version 21 Dec. 2001)

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Normative overcrowding = more than one person per room, kitchen not counted as a room.
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Problems = darkness, inadequate heating facilities, leaky roof, damp walls, floors or foundation, rot in window frames or floors.
- Figure 7. Households by lack of amenities (%) in EU countries in 1996
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- Figure 8. Households by lack of durables of dwellings (%) in EU countries in 1996
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Noise
Pollution, grime or other environmental problems caused by traffic or industry
Vandalism or crime in the area
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Figure 1. Households by tenure status (%) in EU countries in 1996

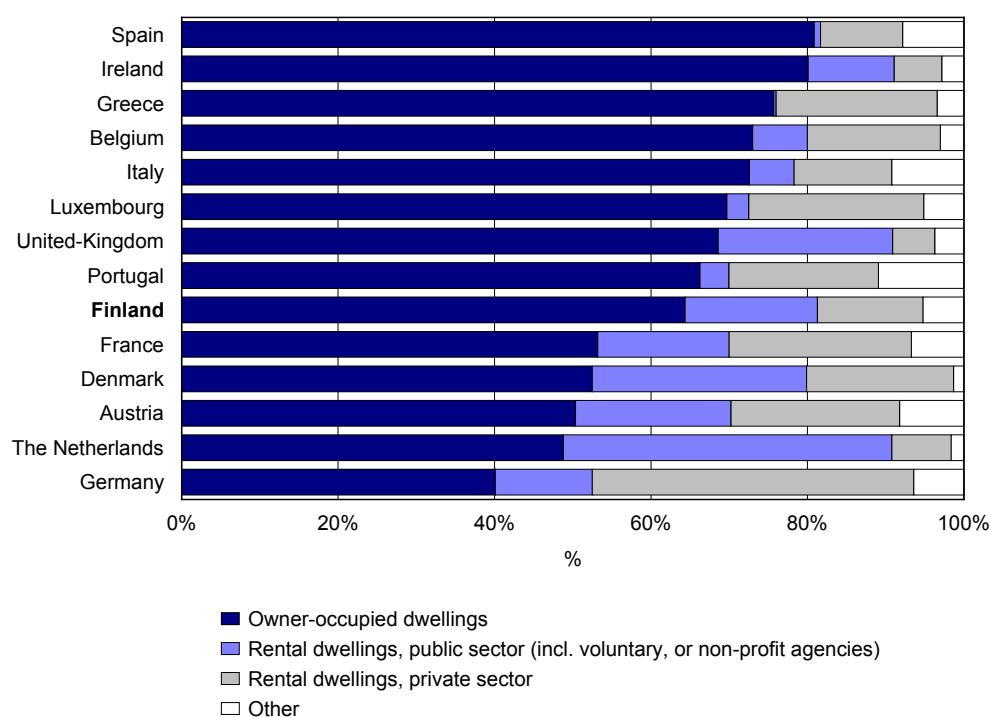


Figure 2. Households by type of building (%) in EU countries in 1996

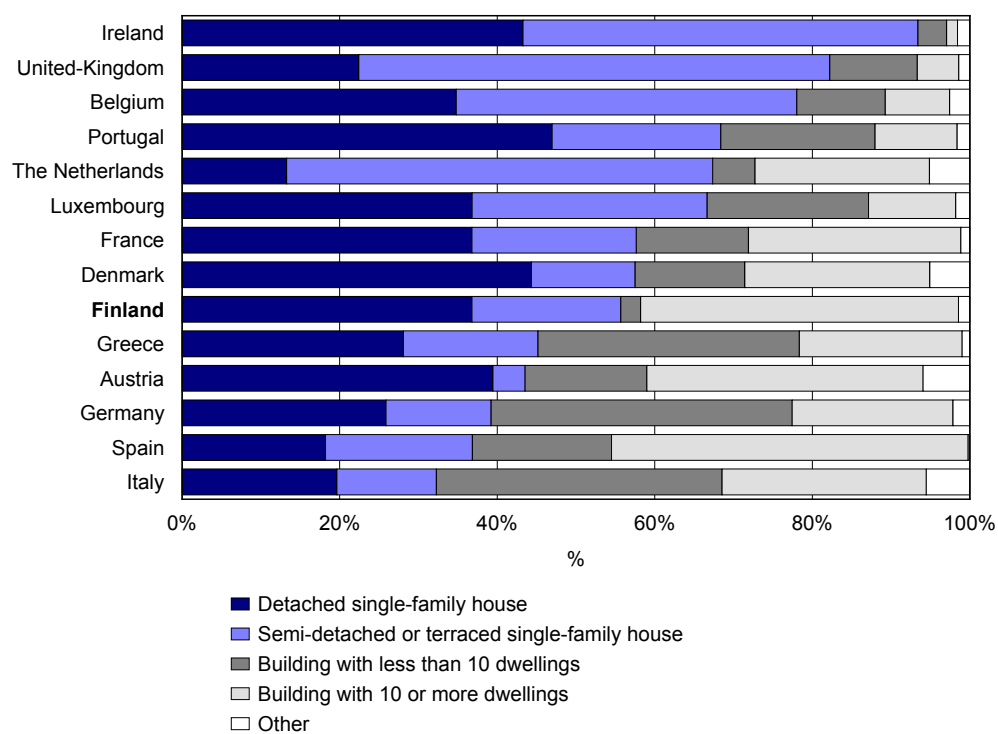


Figure 3. Households by year of moving into the current dwelling (%) in EU countries in 1996

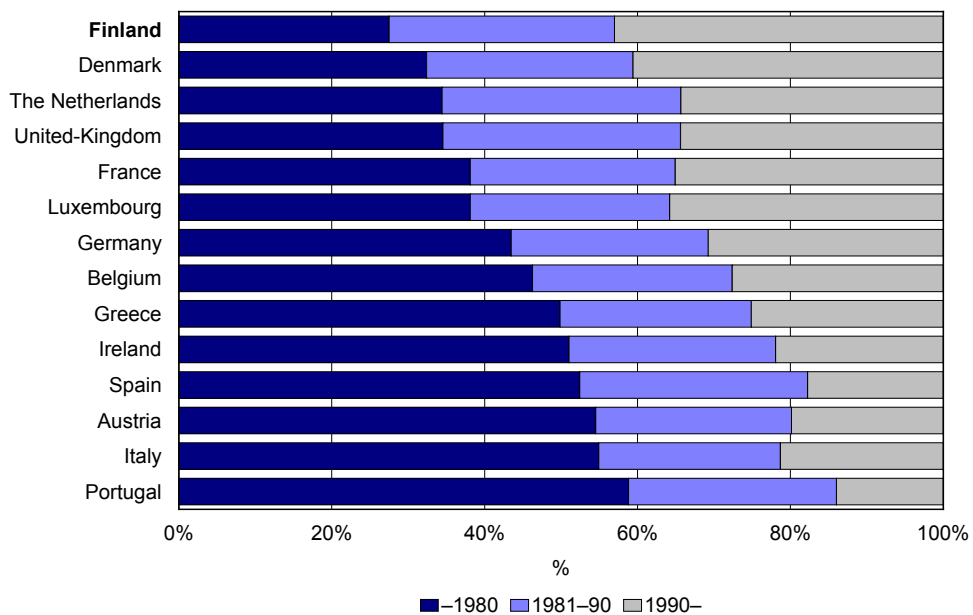


Figure 4. Households owning a second home (%) in EU countries in 1996

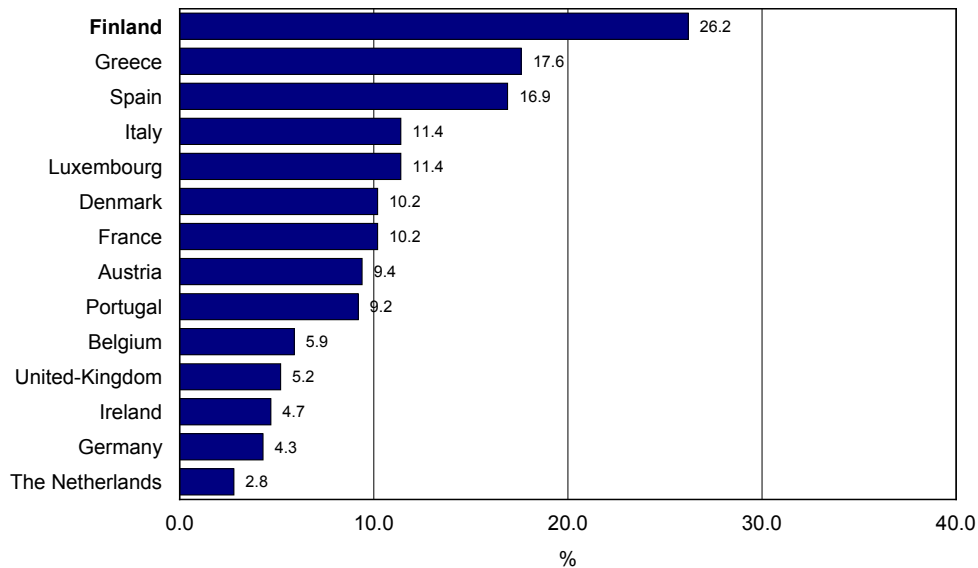


Figure 5. Households by subjective and normative overcrowding of the dwelling (%) in EU countries in 1996

Normative overcrowding = more than one person per room, kitchen not counted as a room.

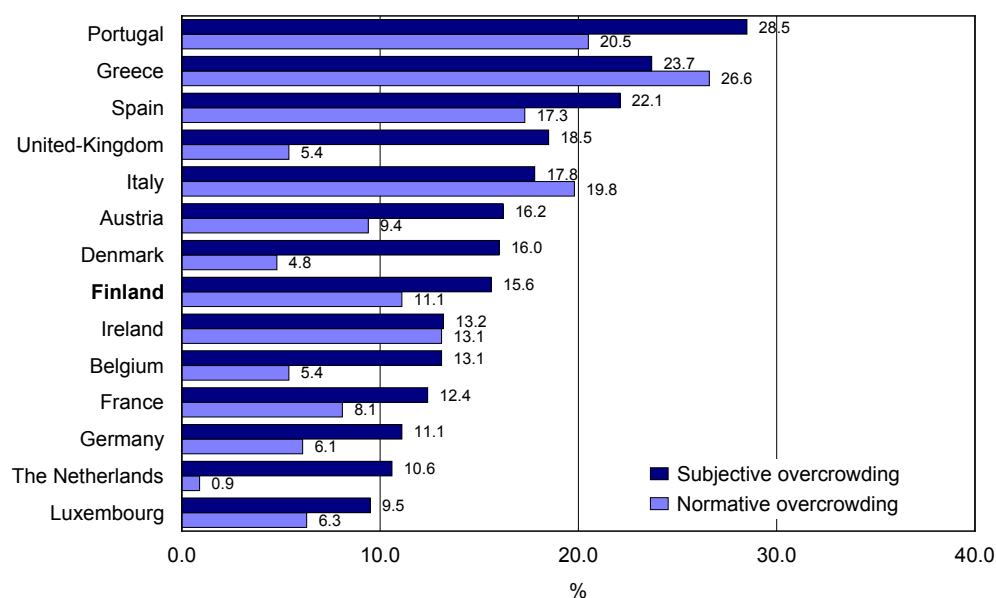


Figure 6. Households by number of problems of dwellings (%) in EU countries in 1996

Problems = darkness, inadequate heating facilities, leaky roof, damp walls, floors, or foundation, rot in window frames or floors.

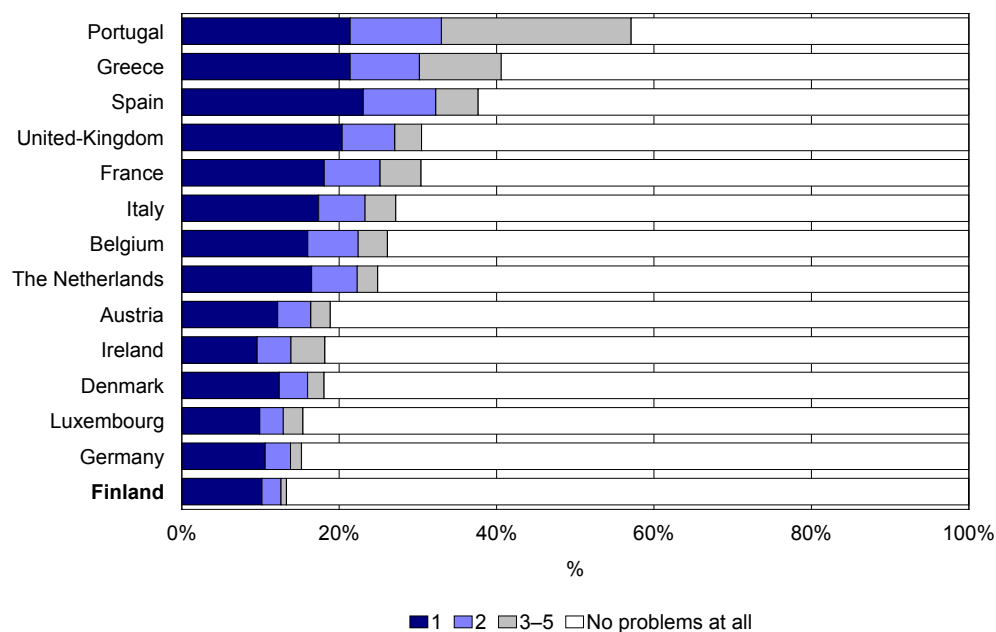


Figure 7. Households by lack of amenities (%) in EU countries in 1996

Amenities = bath or shower, indoor flushing toilet, hot running water, central heating or electric storage heaters.

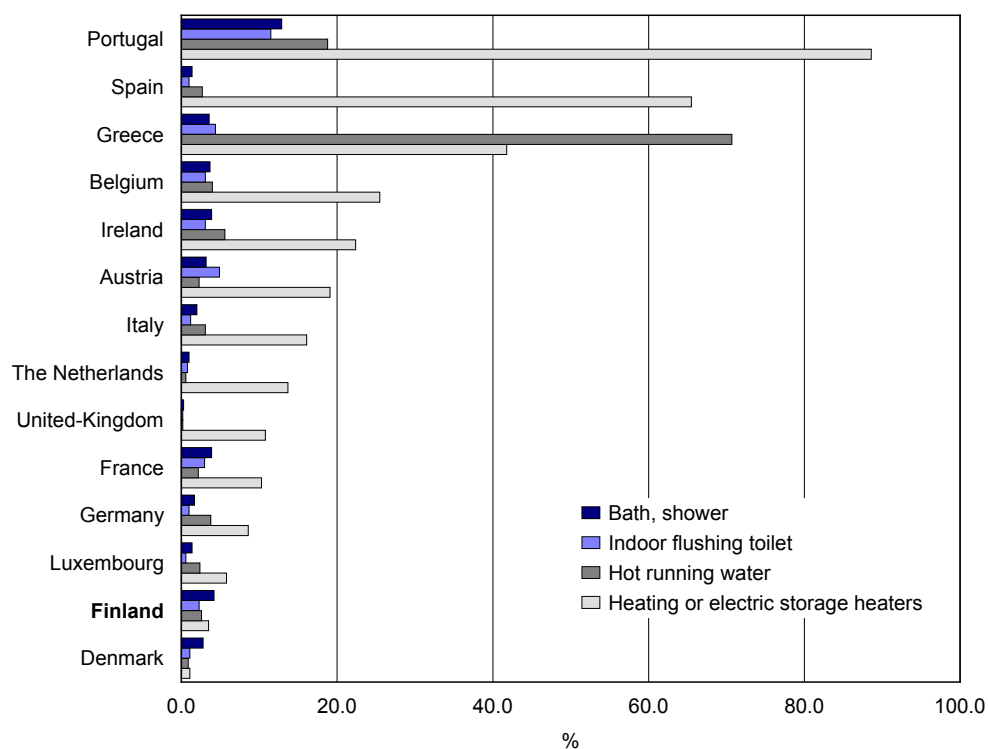


Figure 8. Households by lack of durables of dwellings (%) in EU countries in 1996

Durables = colour TV, video recorder, microwave oven, dishwasher and telephone.

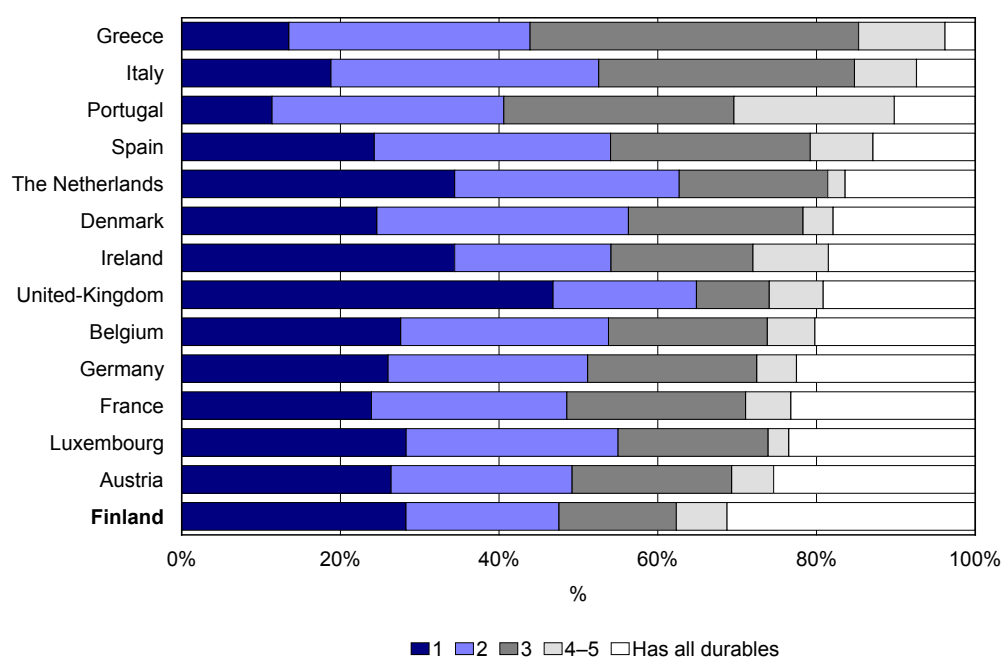
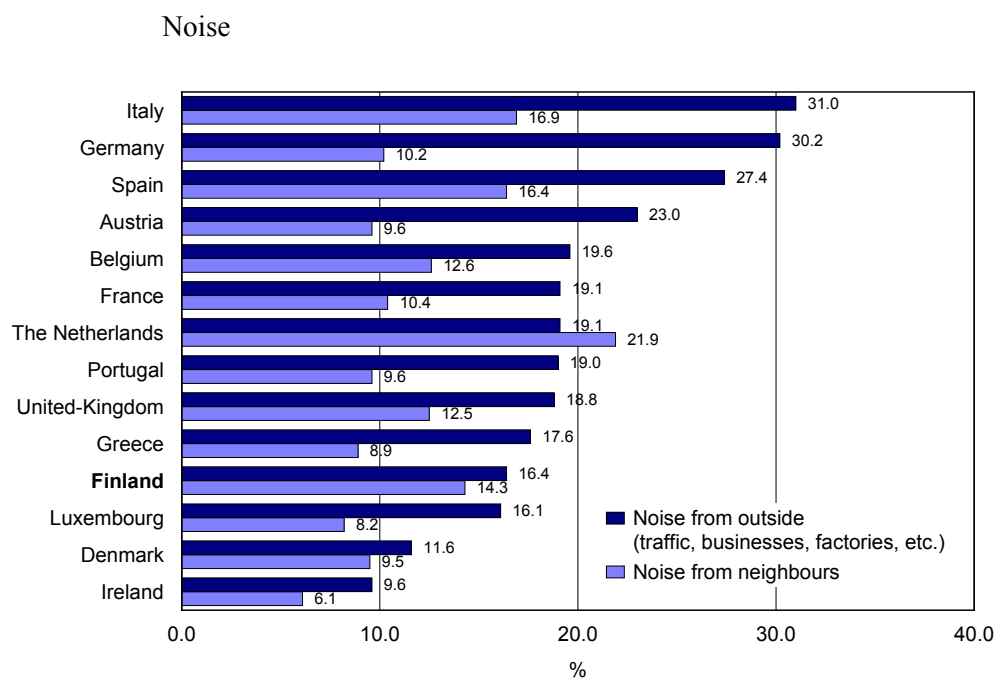
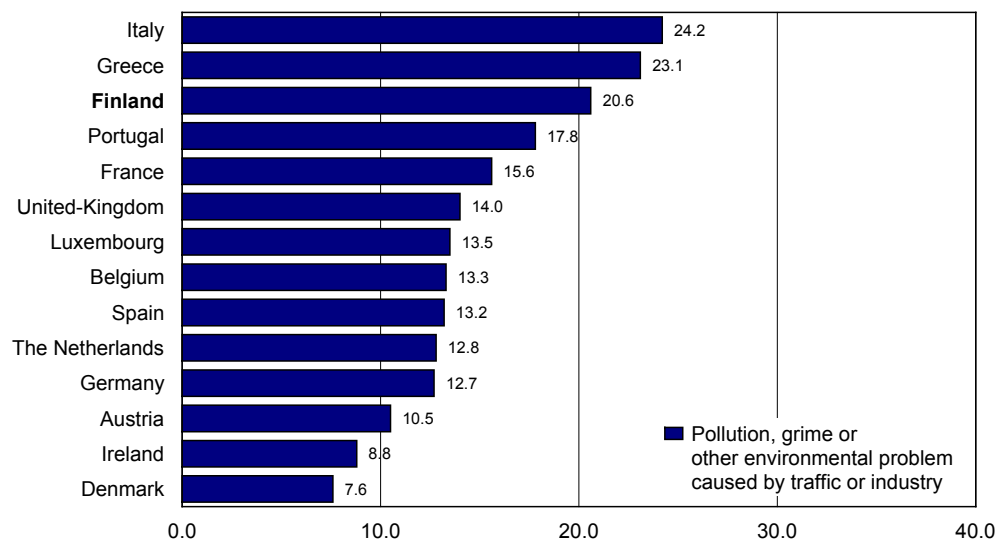


Figure 9 Households by the problems experienced with the housing environment (%) in EU countries in 1996



Pollution, grime or other environmental problems caused by traffic or industry



Vandalism or crime in the area

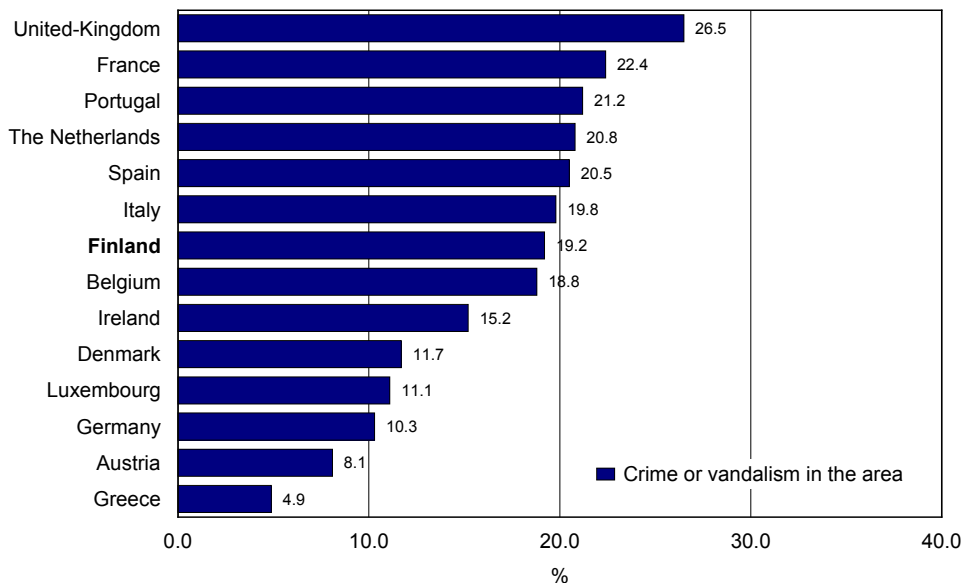


Figure 10. Households and housing costs by their financial burden (%) in EU countries in 1996

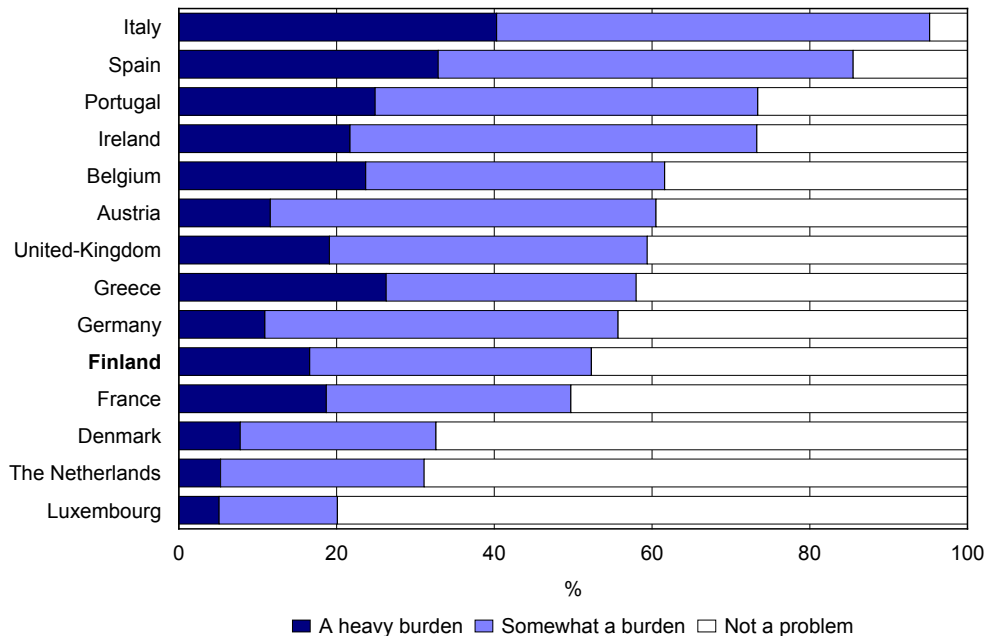


Figure 11. Households living in rental housing and in arrears of rent at any time during the past 12 months (%) in EU countries in 1996

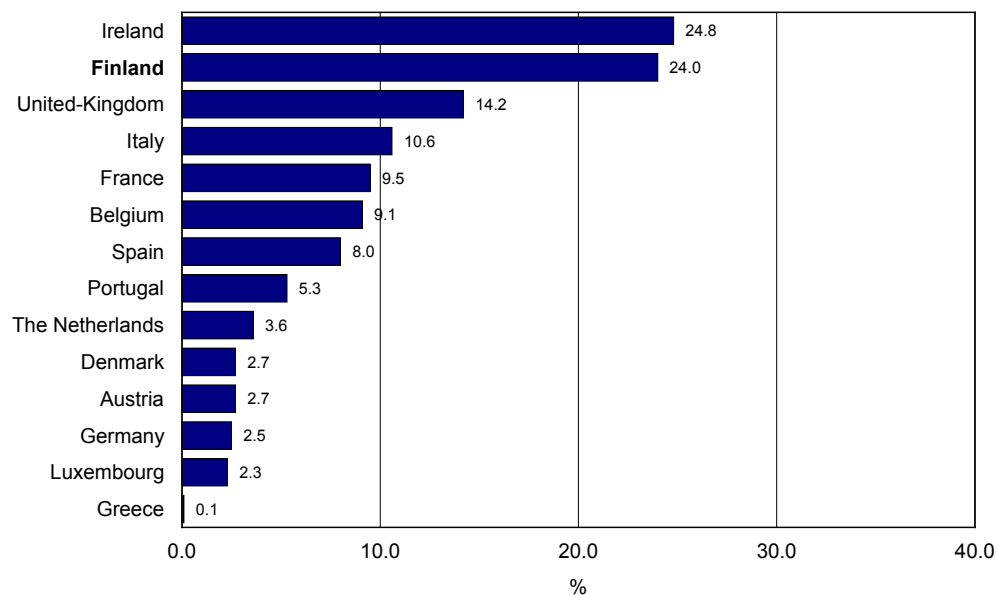


Figure 12. Owner-occupied households and housing indebtedness (%) in EU countries in 1996

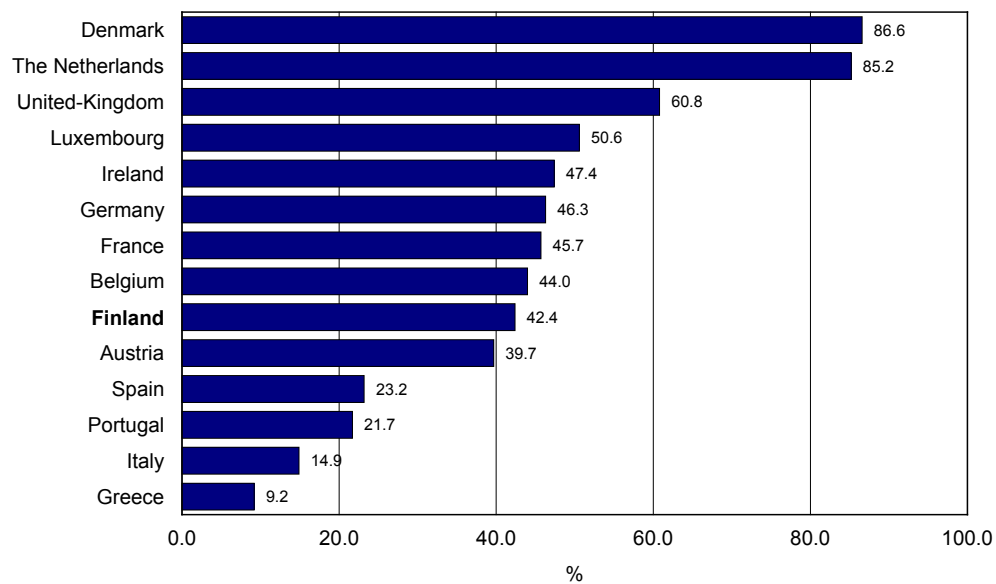


Figure 13. Indebted households with housing loans and in arrears of rent at any time during the past 12 months (%) in EU countries in 1996

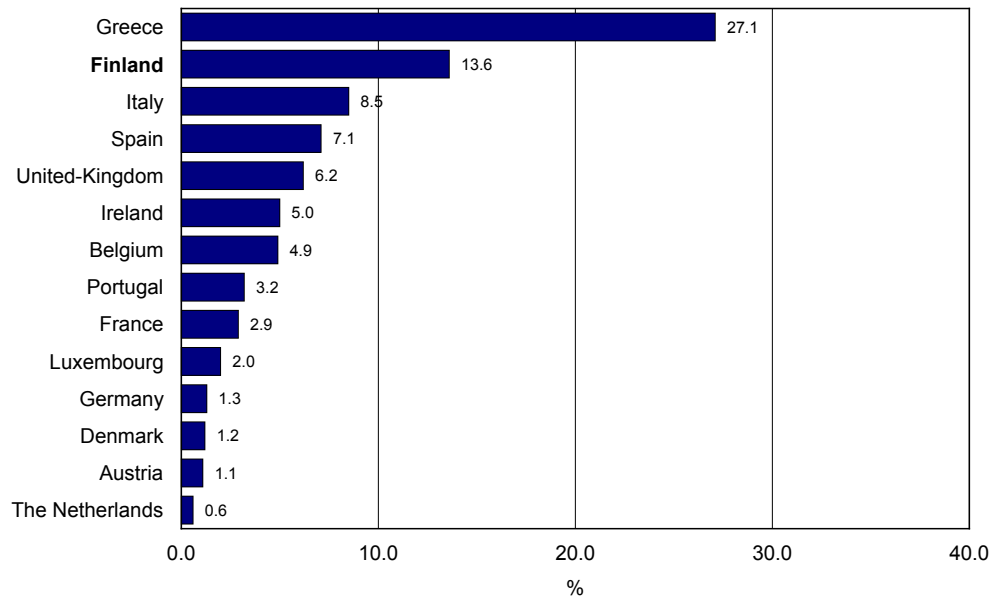


Figure 14. Households living in rental housing and public subsidy for housing (%) in EU countries in 1996

