










European Housing Exclusion Index

FINLAND

Overall rank¹ : 2nd

Population in housing cost overburden (spending more than 40% of disposable income in housing)	EU Average	 3 rd
4,9%	11%	
Evolution of housing cost overburden 2008-2013	EU Average	 8 th
+0,2 pts	+0,5 pts	
Poor households' exposure to the housing market ²	EU Average	 14 th
20,3%	21,8%	
Rent and mortgage arrears (among poor households)	EU Average	 19 th
11,7%	10,1%	
Utilities arrears (among poor households)	EU Average	 8 th
14,5%	21,2%	
Likelihood (subjective) of having to leave housing in the next six months due to increasing costs	EU Average	 19 th
6,7%	5,5%	
Overcrowding	EU Average	 9 th
6,9%	17,3%	
Severe housing deprivation	EU Average	 1 st
0,7%	5,2%	
Inability to keep home adequately warm	EU Average	 2 nd
1,2%	10,8%	

¹ Average results of tables 1, 4, 5, 7, 8, 9 from the report *An Overview of Housing Exclusion in Europe 2015*.

² Poor tenants on the private market and poor people with mortgages to pay.

Evolution of inability to keep home adequately warm 2008-2013	EU Average
-0,7 pts	+0,7 pts



Rural population encountering difficulties in accessing public transport	EU Average
37,2%	35%



Gender effect : Risk for women of experiencing housing cost overburden compared to men, among poor households ³	EU Average
+11%	+13%



Age/youth effect : Risk for young people of experiencing housing cost overburden, among overall poor population	EU Average
+45%	+29%



Age/ageing effect : Risk for older people of experiencing housing cost overburden, among overall poor population	EU Average
+10%	-6%



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³ Gender and age effects are watched among poor population, in order to counteract the difference in income between social groups and to assess if there are aggravating factors for housing exclusion, regardless of income issues.