# EUROPEAN HOUSING EXCLUSION INDEX

## Finland OVERALL RANK<sup>1</sup> 3rd

POPULATION IN HOUSING COST
OVERBURDEN (SPENDING MORE THAN 40%
OF DISPOSABLE INCOME IN HOUSING)

FINLAND	EU AVERAGE	RANK
5,1 %	11,5 %	4 <sup>th</sup>

#### **2** EVOLUTION OF HOUSING COST OVERBURDEN 2007-2014

FINLAND	EU AVERAGE	RANK
+ 0,4 %	+ 0,8 %	13 <sup>th</sup>

#### ARREARS ON MORTGAGE OR RENT PAYMENTS

FINLAND	EU AVERAGE	RANK
4,7 %	4,1 %	21 <sup>st</sup>

#### 4 OVERCROWDING

FINLAND	EU AVERAGE	RANK
7 %	16,9 %	9 <sup>th</sup>

#### 5 SEVERE HOUSING DEPRIVATION

FINLAND	EU AVERAGE	RANK
0,7 %	5,1 %	2 <sup>nd</sup>

'Average results of ranking on housing cost overburden, arrears on mortgage or rent payments, severe housing deprivation, inability to keep home adequately warm and overcrowding.

<sup>2</sup>Regarding tables 10,11,12,13, the ranking is based on equality in terms of the risk of facing severe housing deprivation. The more a country diverges from equality, in one direction or another, the worse the ranking.

#### > HOUSING COST OVERBURDEN

- > ARREARS
- > OVERCROWDING
- > INABILITY TO KEEP HOME WARM
- > SEVERE HOUSING DEPRIVATION

#### 6 INABILITY TO KEEP HOME ADEQUATELY

FINLAND	EU AVERAGE	RANK
1,5 %	10,2 %	3 <sup>rd</sup>

#### **Z** EVOLUTION OF INABILITY TO KEEP HOME ADEQUATELY WARM 2007-2014

FINLAND	EU AVERAGE	RANK
+ 0,4 %	- 1,6 %	14 <sup>th</sup>

## 8 GENDER EFFECT: ADDED RISK FOR WOMEN OF EXPERIENCING SEVERE HOUSING DEPRIVATION, COMPARED TO MEN

FINLAND	EU AVERAGE	RANK
- 14 %	<b>- 2</b> %	25 <sup>th</sup>

#### GENDER EFFECT AMONG POOR POPULATION: ADDED RISK FOR POOR WOMEN OF EXPERIENCING SEVERE HOUSING DEPRIVATION, COMPARED TO POOR MEN<sup>2</sup>

FINLAND	EU AVERAGE	RANK
- 32 %	- 3 %	28 <sup>th</sup>

## ADDED RISK FOR YOUNG PEOPLE (BETWEEN 20 AND 29 YEARS OLD) OF EXPERIENCING SEVERE HOUSING DEPRIVATION

FINLAND	EU AVERAGE	RANK
+ 114 %	+ 45 %	25 <sup>th</sup>

### ADDED RISK FOR OLD PEOPLE (> 65 YEARS OLD) OF EXPERIENCING SEVERE HOUSING DEPRIVATION

FINLAND	EU AVERAGE	RANG
- 14 %	- 61 %	1 <sup>st</sup>





