

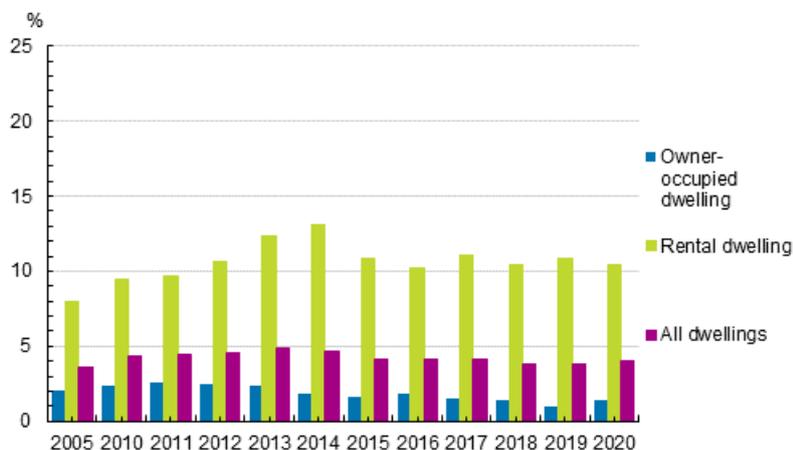
# Income distribution statistics 2020

## Income, housing and housing expenditure

### Altogether 10.4 per cent of people living in rental dwellings burdened by housing costs in 2020

*In 2020, a total of 4.0 per cent of all persons, 10.4 per cent of those living in rental dwellings and 1.4 per cent of those living in owner-occupied dwellings belonged to households burdened by housing costs. The shares of persons were almost the same as in the previous years. These data derive from Statistics Finland's income distribution statistics.*

#### Those burdened by housing costs (%) of persons in 2005, 2010 to 2020



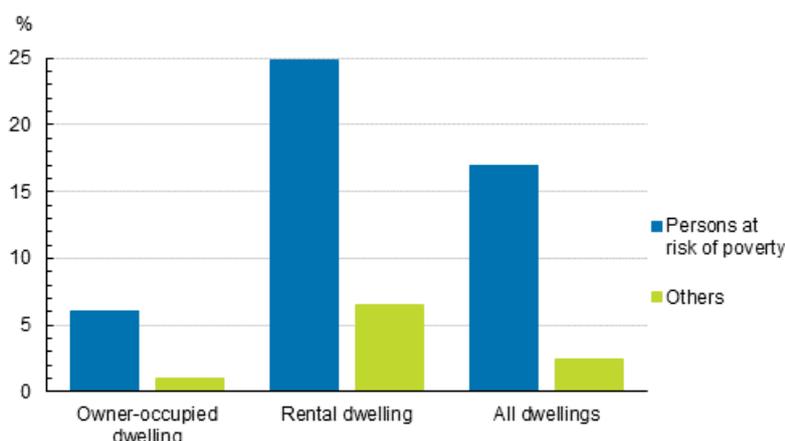
Households burdened by housing costs: Housing costs account for over 40 per cent of disposable monetary income. Housing allowances and tax deduction benefit for interests on housing loans are not included in the data.

Of households whose form of tenure is a rental dwelling, the share of persons burdened by housing costs remained between 10 and 11 per cent in 2015 to 2020. In owner-occupied dwellings the share was around one to two per cent. The share of persons burdened by housing costs was around four per cent in all households.

Burdening by housing costs was most common in the 2000s in 2013 to 2014. For example, 13.1 per cent of those living in rental dwellings belonged to households burdened by housing costs in 2014.

Housing costs are essential expenses that take a higher share of the income the lower the person's income is. In 2020, a total of 16.9 per cent of persons [at risk of poverty](#) were burdened by housing costs. In all, 24.8 per cent of persons at risk of poverty living in rental dwellings were burdened by housing costs. The share among persons living in owner-occupied dwellings was lower, 6.0 per cent. Of persons who did not belong to the group of persons at risk of poverty and lived in a rental dwelling, 6.5 per cent were burdened by housing costs in 2020.

**Those burdened by housing costs (%) of persons at risk of poverty and of other persons by form of tenure of the dwelling in 2020**



Households' income levels differed significantly by the form of tenure of the dwelling. The income concept is disposable monetary income calculated per the household's consumption unit (excl. sales gains). The median of income for those living in rental dwellings was 52 per cent of the income median for those living in owner-occupied dwellings after paying housing costs in 2020. The difference was slightly smaller than in the year before.

The income level after paying the housing costs of households at risk of poverty compared to median-income households remained in 2020 unchanged from the previous year, around 42 per cent of the median income of all households.

# Contents

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Source: Income distribution statistics 2020, Statistics Finland