

National Analytical Study on Housing

RAXEN Focal Point for Finland

Finnish League for Human Rights

Kulsoom Ally

October 2003

DISCLAIMER: This study has been compiled by the National Focal Point of the Racism and Xenophobia Network operated by the European Monitoring Centre on Racism and Xenophobia (EUMC). The opinions expressed by the author/s do not necessarily reflect the opinion or position of the EUMC. No mention of any authority, organisation, company or individual shall imply any approval as to their standing and capability on the part of the EUMC. This study is provided by the National Focal Point as information guide only, and in particular does not constitute legal advice.

1. Executive summary

This report deals with racism, discrimination and segregation in the housing sector in Finland. The report begins with definitions of the major terms applied, including the fact that “national minority” is not a legally recognised term in Finland. Instead, the term “ethnic minority group” is more useful, and all Finnish law related to ethnic minorities refers to “groups” rather than national minorities. Nonetheless, there are a few main minority groups in the country, which include ethnic as well as foreign-origin minorities. The indigenous minority of Finland is the Sámi population of about 6 500 persons. There is also a 300 000 person minority of Swedish-speakers, a 10 000 person minority of Finnish Roma, and other smaller, older minorities such as the Finnish Jews, Tatars and Russians. The fastest growing minority group is that of immigrants (comprising about 100 000 persons), including labour migrants, refugees and foreigners with family ties to Finnish citizens. The terms asylum seeker, refugee and discrimination are also defined for purposes of the report.

Finland’s housing policy of 2003 aims at social and regional balance in housing markets, as well as the eradication of homelessness, which has been a long term problem. Housing is covered by the social security system and is residence-based meaning all permanent residents are entitled to social rental housing if they meet the necessary criteria. Homeownership is high in Finland with over 60% of persons living in their own dwelling. In terms of special policy, there were laws passed in the 1970s and 1980s to improve the housing conditions of the Roma but these are no longer in effect. Finnish housing policy was recently under independent review, in which it was found that the policy is generally successful but needs more accurate targeting of subsidies. It is important to note that the review did not consider the position of ethnic minorities in housing.

The social welfare system in Finnish housing includes housing allowances and subsidies, access to municipally owned social rental dwellings, right-of-occupancy subsidies, loan guarantees, tax relief programmes and so on. Although there is no official diversity policy in housing, various government policy documents encourage the even spatial distribution of refugees and immigrants in social housing, so as to prevent segregation and social marginalization of certain neighbourhoods. Refugees are housed by municipalities that agree to receive them, initially in reception centres and later in municipal housing.

In reviewing the relevant legislation and policies, the report finds that there are no special legislative provisions for the prevention or handling of discrimination in the housing sector. However, provisions against discrimination in the Constitution generally prohibit discrimination and also support the right of minorities to preserve and develop their own languages and culture. There are general monitoring systems to control for malpractice in the housing sector but there is no body devoted specifically to the monitoring racism in housing.

The data presented shows that there is some segregation of ethnic minorities in Finland. Swedish-speakers tend to be concentrated in Swedish-speaking municipalities in the southern and western coastal provinces, while the Sámi are generally located in the northern municipalities that make up the Sámi homeland territories. There are conflicting data for the numbers of Sámi in various territories, depending on the criteria used for group membership. The Roma are more widely spread than the Sámi, but they tend to be concentrated in the urban southern municipalities, especially in the Helsinki metropolitan area, where about 40% of the Roma population was located in 1995. A similar trend of strong urbanisation and secondary migration towards urban centres in southern Finland is observed amongst immigrants, refugees and return migrants. Almost half of the 100 000 foreigners in Finland live in the southernmost province of Uusimaa (which includes the Helsinki metropolitan area). Their settlement in the northern provinces is more rare.

The Helsinki metropolitan area is exceptional in that it is far more multicultural and populous than the rest of the country. Within the metropolitan area, there are clear patterns of immigrant settlement, with those from richer Western countries settling in the high status coastal districts in the west and south and those from poorer countries being concentrated in the lower status working class districts in the east and north. Income and socio-economic differentiation within Helsinki is also found to be rising. Nonetheless, segregation levels in Helsinki are fairly low in international comparison.

Ethnic minorities are found to have varying socio-economic conditions, with Swedish-speakers being the best off, and the Roma and immigrants (especially those from poorer countries) being in the worst socio-economic position. Access to public services is closely dependent on the availability of service in the mother tongue for Swedish-speakers and the Sámi, whereas for the Roma and immigrants it is connected more with their overall socio-economic position and the existence of prejudice and/or racism towards them. In terms of housing conditions of ethnic minorities, there is little or no data on Swedish-speakers and the Sámi. The housing conditions of the Roma are poor,

mainly due to lack of adequate dwellings to meet the needs of their and lifestyle. The Roma are especially dependent on social housing. Immigrants, refugees and return migrants also live in worse housing conditions than the majority population although there is some variation within this group. It is often difficult for immigrants to find housing from the private market. Refugees are exceptional in that they are housed by the state, but because of the trend of secondary migration to the south, refugees are also experiencing problems in finding housing.

It is difficult to locate data on the extent and frequency of racism and discrimination in housing but there are qualitative accounts of racism towards Roma tenants, as well as conflicts between refugees and immigrants and their Finnish neighbours. These include denial of a dwelling, eviction, harassment or unfounded complaints against ethnic minority residents. The second report of Finland to ECRI also mentions that racism and discrimination in housing-related matters against the Roma and immigrants is fairly widespread.

Although there are no reports or researches dealing directly with racism and discrimination in housing, there are reports which address these problems to some extent. Two good studies of segregation and regional marginalization have been conducted by researchers at the University of Helsinki, for example. There have also been two reports on homelessness amongst immigrants, one treating the subject at a national level and the other focusing on the city of Helsinki. The national level report has also been Finland's contribution for 2002 to the European Observatory on Homelessness. A slightly older study on Roma (2000) has included quite a lot of information on housing issues and problems, and there has been a more recent study focused on the housing conditions of Roma prisoners. Finally, there has been a Master's Thesis on multiculturalism in suburbs, which includes discussions and qualitative data on experiences of racism and cultural conflicts, as well as the views of community workers, in Helsinki suburbs.

The report finds that there is no or inadequate data on the housing conditions and location of the Roma, the housing conditions and socio-economic position of the Sámi and Swedish-speakers, relevant court cases, and recorded complaints about racism and discrimination in housing.

Levels of employment and unemployment are important in that they influence the ability of members of ethnic minorities to reach and maintain high housing standards. It is found that although many ethnic minority populations are concentrated in the urban south, which has relatively low levels of unemployment, the unemployment levels of the ethnic minorities (except Swedish-

speakers) are higher than those of the total population (for example, up to 60% amongst the Roma and some refugees). Minorities that are associated with poor housing (such as refugees and the Roma) also tend to live in areas with higher levels of unemployment and other social problems. Amongst immigrants, unemployment levels vary considerably between different nationality groups, with Arabs and Africans having higher unemployment levels than Europeans and Asians.

The report finds that racism and discrimination in housing is also connected with other variables. There is some variation in experiences of discrimination and country of origin, with Arabs and Somalis being targets of housing-related racism and discrimination more often than Eastern European immigrants. Similarly, immigrants and refugees of Muslim background also tend to be victims of such discrimination more often than others. Ethnicity appears to be a determining factor in racism and discrimination against the Roma because they are Finnish citizens and speak Finnish but still face a lot of problems. Age is generally not a relevant variable in studying housing-related discrimination because most underage ethnic minority members live with their families. However, age might be an important factor in considering the experiences of unaccompanied minors who are housed by the state. There is also some relation between discrimination and class, as we see that ethnic minorities from richer Western countries have much fewer problems in housing than those from poorer countries. This is also the case with segregation patterns, which show that ethnic minorities are increasingly segregated into low income and status areas. The role of legal status is significant in that access to social housing and housing-related welfare provisions is residence based and only permanent residents are eligible for it. This creates some threat of marginalization of immigrants on non-permanent residence permits, such as students.

The report identifies three vulnerable groups: the Roma, homeless immigrants and Somalis. The Roma are under threat of losing all possible gains made through the implementation of special loan and homeownership programmes of earlier decades. Further, their particular needs in terms of housing tend to be overlooked by municipal authorities and landlords, which has put them at risk of overcrowding and poor living conditions. Homelessness amongst immigrants is a new phenomenon and is on the rise, especially in urban centres. Secondary migration of immigrants to the south is increasing pressure on limited housing markets and making it harder for immigrants to locate suitable housing. There are also problems such as financial instability, cultural conflicts with neighbours and eviction. Somalis are mentioned separately as a vulnerable group because it has been shown that they are at greater risk of racism and discrimination and do, in fact, experience it more than other ethnic minorities.

A number of policies, strategies, initiatives and good practices are mentioned, including the general prohibition against discrimination, policies on diversity and integration in housing, and various research programmes and activities that aim towards the reduction of racism and discrimination, as well as the improvement of housing conditions for ethnic minorities. The report also makes a series of recommendations to various actors.

2. Table of contents

1. Executive summary.....	3
2. Table of contents.....	8
3. Glossary of terms and concepts	10
“National minorities” in Finland.....	10
Swedish speakers	10
The Sámi	10
The Roma.....	10
Other ethnic minorities.....	11
Immigrants	11
Return migrants.....	11
Asylum seekers	12
Refugees.....	12
Discrimination.....	12
4. Introduction.....	13
Organization of the study.....	13
5. Relevant legislation and policies.....	13
5.1 Special policies for integration and diversity in housing.....	13
Housing policy in Finland.....	14
Minimum standard of living	14
Special policies and laws for housing the Roma.....	15
5.2 Legal basis of housing for immigrants and ethnic minorities.....	16
Housing allowances	16
Social rental housing.....	16
Right-of-occupancy subsidies.....	17
Loan guarantees, tax relief and other assistance.....	17
Diversity in housing.....	17
Housing for refugees.....	18
5.3 Special anti-discrimination legislation in housing sector	18
5.4 Monitoring systems.....	18
6. Existing data and sources on housing.....	20
6.1 Geographical distribution and segregation of ethnic minorities.....	20
Swedish-speakers.....	20
The Sámi	21
The Roma.....	22
Immigrants, refugees and return migrants	22
The special case of the Helsinki metropolitan area.....	24
Ethnic segregation in the Helsinki metropolitan area.....	25
6.2 Minorities’ socio-economic conditions and access to services.....	27
Swedish-speakers.....	27
The Sámi	28
The Roma.....	29
Immigrants, refugees and return migrants	30
6.3 Housing conditions of minorities.....	31
Swedish-speakers.....	31
The Roma.....	31
Immigrants, refugees and return migrants	32

Asylum seekers and refugees	33
6.4 Recorded complaints about discrimination	34
6.5 Reports on racism, discrimination, segregation, and exclusion	36
6.6 Non-existing data, “gap-analysis”	37
7. Analysis of direct and indirect discrimination	38
Unemployment and segregation	38
Racism/discrimination and country of origin	40
Racism/discrimination and religion	41
Racism/discrimination and ethnicity	41
Racism/discrimination and age	42
Racism/discrimination and class	42
Racism/discrimination and legal status	43
7.2 Groups vulnerable to racism and discrimination in housing	43
The Roma	43
Homeless immigrants	44
Somalis	46
8. Strategies, initiatives and good practices in housing	46
8.1 Anti-discrimination legislation	46
8.2 New policies on housing and integration	47
8.3 Other strategies, initiatives and good practices	49
Strategies and good practices in housing	49
9. Summary and Conclusions	51
11. References	53
ANNEXES	58
1. Background	58
2. Largest nationality groups	58
3. Age distribution	59
4. Finland’s national immigration policy	60
5. Finland’s integration policy	61
6. Finland’s anti-discrimination policy	62
7. Housing in Finland	63
8. Ethnic minority interest bodies	64
9. The Swedish-speaking minority	64
10. The official languages of municipalities	66
11. Regional distribution of the Roma in Finland	67
12. Regional distribution of foreigners in Finland	68
13. Housing provided to refugees by municipalities	69
14. Immigrants in the City of Helsinki	70
15. Ethnic segregation by language group	71
16. Socio-economic position of Swedish-speakers	72
17. Unemployment levels in the Helsinki metropolitan area	73
18. Immigrants’ experiences of racism and discrimination in housing	73
19. Homeless amongst immigrants and the total population 2002	75

3. Glossary of terms and concepts

“National minorities” in Finland

Strictly speaking, there are no legally recognised “national minorities” in Finland. In Finnish law, the concept national minority is replaced by the more general term “group,” which is seen to be broad enough to extend protection to minority cultures, and not only to officially recognised groups (Finland Report ACFC/SR 1999). The Constitution Act of Finland guarantees, in §144, the right of different groups to maintain and develop their own culture and languages. The groups included in this act are the Sámi, the Roma and ethnic minorities such as the Swedish speakers, Jews and the Tatars.

Swedish speakers

Known in Finnish as *Suomenruotsalaiset* or “Finland Swedes,” the Swedish-speaking minority is statistically defined as those Finns who speak Swedish as their mother tongue, in addition to the population of the Autonomous Region of Åland. The Swedish speaking population lives primarily in the coastal and western regions of Finland and comprises about 5.6% of the total Finnish population (i.e. approx. 292 000 persons) (Virtual Finland 2001).

The Sámi

There are over 75 000 Sámi (formerly known as Lapps) living in Northern regions of Norway, Sweden, Finland and Russia. In Finland, the Sámi meet the requirements of the above definition of indigenous group and as such, their right to maintain and develop their own culture and language was recognised in the constitutional reforms of 1995 (PL §17). In general, the Nordic countries define a person as Sámi if he/she considers him/herself to be one, and has at least one parent or grandparent who speaks Sámi as his/her mother tongue (Virtual Finland 1999). There are about 6 500 Sámi in Finland, inhabiting an area of 35 000 sq. km or 10% of the Finnish territory.

The Roma

The Finnish Roma are members of the Kaale (Cálo) group widely found across Europe and other parts of the world. They came to Finland in the 17th Century when they were ordered by the Swedish Crown to settle in the eastern part of the realm (now Finland). The Finnish Roma currently number about 10 000 and have citizenship and minority rights as a national minority. There are also about 3 000 Finnish Roma who emigrated to Sweden in the 1960s and 70s. Finland defines the

Roma community as a national minority under the European Framework Convention for the Protection of National Minorities (ETS 157, Virtual Finland 1999).

Other ethnic minorities

Other ethnic minorities in Finland include the Russians, who have sometimes been classified as “Old” and “New” Russians. The former are Russians who came to Finland between the 18th and early 20th Centuries and now comprise about 3-5 000 persons, most of whom have become assimilated into the mainstream Finnish or Swedish culture (Virtual Finland 1999). New Russians, on the other hand, include the approximately 21 500 Russian speakers who currently live in Finland (Institute of Migration 2001). There is also a very small Jewish minority, comprising about 1 300 persons who live mainly in the urban centres of Helsinki, Turku and Tampere. Partly because this group is so small and data related to it scarce, this report does not contain an in-depth discussion of Anti-Semitism. The Tatars, a small Islamic community of about 900 persons, immigrated to Finland in the late 19th and early 20th Centuries. They live mostly in the capital area.

Immigrants

According to Finnish law, an immigrant (*maahanmuuttaja*) is a foreign citizen residing in Finland for at least a year. In other words, an immigrant is the legal citizen of a country other than Finland, or is stateless (according to definitions prescribed by international law) (Foreigners’ Act UL 378/1991). It is important to note, therefore, that all statistics dealing with immigrants in this report do not include naturalised Finnish citizens. Similarly, the term immigrant may include subcategories of foreigners, such as refugees, asylum seekers and return migrants (see below). There is a growing population of foreign citizens and recently arrived immigrants in Finland, which comprised 103 682 persons, or 2% of the total population at the end of 2002 (Statistics Finland 2003).

Return migrants

The term return migrant or (*paluumuuttaja*) refers to a person of Finnish citizenship or foreign citizenship but Finnish ethnic and/or linguistic/cultural identity who returns to or enters Finland after having spent a period of time outside the country (Statistics Finland 2002). Return migrants of Russian citizenship are the Ingrian-Finns, inhabiting western Russia and border regions. About 20 000 Ingrian-Finns (*Inkerisuomalaiset*) are counted as part of the immigrant population as return migrants, who have entered Finland since the 1990 legal provision allowing them to migrate to

Finland from neighbouring Russia on the basis of cultural and ethnic ties (Finland Report ACFC/SR 1999).

Asylum seekers

According to the Finnish Directorate of Immigration, an asylum seeker is a person who seeks safety in a foreign country because they have been persecuted in their own country for one or more of the following reasons: race, religion, nationality, political opinion, or membership of a particular social group. As party to the Geneva Convention, Finland has undertaken to provide asylum to those needing it. The Finnish Aliens Act embodies the terms of the Geneva Convention. Other than full asylum status, an asylum seeker may receive a residence permit (temporary protection) based on the need for protection due to the threat of inhumane treatment on return to his/her home country. An asylum seeker may also be granted temporary protection if he/she cannot return to his/her home country due to the threat of armed conflict or an environmental catastrophe (UVI 2003).

Refugees

A refugee is a person who has been granted full asylum on the grounds described above. Apart from asylum seekers who have been granted refugee status, Finland is one of ten countries in the world that accept so-called “quota-refugees”. These are persons granted refugee status by the UNHCR, who are chosen according to a quota set annually by Finnish government. In 2002, the quota was 750 but the government has planned a gradual increase since 1997 up to a limit of 1000. In recent years, quota refugees have mainly been from Iran, Iraq and the former Yugoslavia (Ministry of Labour 2003, UVI 2003).

Discrimination

For the purposes of this report, discrimination is described according to the EU race directive as “direct” and “indirect”. The former occurs “where one person is treated less favourably than another is, has been or would be treated in a comparable situation on grounds of racial or ethnic origin” (Council Directive 97/80 EC § 1, 2). This includes the systematic denial of certain rights and privileges to members of a particular group, as a matter of policy or intent. According to the Directive, indirect discrimination occurs “where an apparently neutral provision, criterion or practice would put persons of a racial or ethnic origin at a particular disadvantage compared with other persons, unless that provision, criterion or practice is objectively justified by a legitimate aim and the means of achieving that aim are appropriate and necessary”. This includes practices that

effectively exclude members of certain groups by putting them at a disadvantage, even though there may be no obvious intent to do so.

4. Introduction

Organization of the study

The report is organised according to the guidelines set by the EUMC. Chapter 1 provides an executive summary of the report, while Chapter 2 gives a detailed table of contents. Chapter 3 is a glossary of terms relevant to the study of ethnic minorities in Finland, including descriptions of the main ethnic minority groups, as well as definitions of important terminology. The current chapter (Chapter 4) is an introduction to the report and outlines its structure.

Chapter 5 provides an overview of the legislation and policies that are relevant in the housing sector, including a short overview of the broader laws that govern diversity and anti-discrimination in housing. It also provides a brief description of the main systems and bodies for monitoring racism and discrimination in Finland. Chapter 6 forms the bulk of the report and includes data on geographical distribution of ethnic minorities, their socio-economic and housing conditions, complaints of racism, and reports on racism, discrimination and segregation in the housing sector.

Chapter 7 describes the connections between discrimination in the housing sector and country of origin, age, ethnicity, legal status and religion. It also deals with the relationship between housing and unemployment amongst immigrants. Chapter 8 mentions new policies dealing with equal treatment and access to housing, as well as various strategies that are currently underway to promote diversity and reduce discrimination and racism in housing. Chapter 9 provides a summary and conclusions of the report, and Chapter 10 gives recommendations for further action.

5. Relevant legislation and policies

5.1 Special policies for integration and diversity in housing

This section deals with the housing policy, minimum standard of living and special laws related to housing and ethnic minorities. A general description of housing stock and standards in Finland can be found in annex number 7.

Housing policy in Finland

The most recent policy statement is that of the newly formed government of 2003 (Government of Finland 2003). The policy on housing is aimed at social and regional balance in housing markets, with the objective to rid the country of homelessness and improve the quality of housing (*ibid.*). State support is to be offered for the building of about 10 000 new dwellings annually and special loan programmes are to be initiated in urban centres, especially the Helsinki metropolitan area, where there are housing shortages. Housing problems of single person households and families are also the focus of attention. The function and role of social housing (the so-called ARAVA system) is to be continued, while maintaining the competitiveness of social loan programmes. The function and role of the Housing Fund of Finland (*Asuntorahasto*) is also to be developed through allowances to municipalities in the Helsinki metropolitan area for the construction of new housing areas. State support for new housing is a typical feature of Finnish housing policy. In 2000, for example, 25% of Finland's gross capital formation was invested in dwellings (Sak and Raponi 2002:21). According to the latest housing policy statement, the housing conditions of the elderly and the disabled are also to be developed and improved in conjunction with the social and health affairs authorities. Unfortunately, there is no clear mention of housing policy targets and practices directed at other minorities such as the Roma and immigrants.

Minimum standard of living

Housing falls under the social security system of Finland, which is residence-based, meaning that all residents¹ are guaranteed equality, democracy, human rights and basic social security regardless of their citizenship, employment status etc. For minorities, especially foreigners, this is important because it guarantees them access to services such as state healthcare, education and housing. According to the Constitution, it is the duty of the public authorities to promote the right to housing and support an individual's attempts to find housing (Ministry of the Environment 2001:5). Public sector housing, like other public services, is provided principally by municipalities although some non-profit organizations also complement public sector housing services. About 30% of the total housing stock (half of the rental housing stock) in Finland is regulated state-subsidised housing (Mikkonen and Kärkkäinen 2003:7). One of the main features of the social welfare policy is the provision of housing allowances and subsidies to low-income earners or the unemployed. The

¹ Residence normally refers to domicile in a particular municipality and registration with the Population Registration Centre. For immigrants, residence and domicile depends on the immigration status issued by the Directorate of Immigration. Finnish citizens living in Finland are automatically considered residents. See section 5.2 and the following footnote for details.

benefits were reduced in the 1990s and the future of the welfare state remains an important political issue. Housing subsidies are described further in section 5.2.

Special policies and laws for housing the Roma

There have been various policy-making and legislative attempts to improve the Roma population's housing conditions, which have traditionally been poor. The first such provision was the Law on the improvement of the housing conditions of the Roma (*Laki mustalaisväestön asunto-olojen parantamisesta*) (713/75), which came into force in 1976 and aimed to equalize the disparity between the housing conditions of the Roma and the majority population before 1980. According to this law, municipalities were obliged to provide adequate housing for the Roma through the use of low interest loans for the purchase, construction or repair of housing for Roma members of the community. During the five years the law was in effect, 600 Roma households were assisted, 400 received loans and municipalities reserved about 200 rental dwellings for the use of the Roma. Although the initiative significantly improved Roma housing conditions, it was observed that the situation of the most marginalized and poorest Roma was not improved (Suonoja and Lindberg 1999:80-81).

In 1985, a special law on the improvement of living conditions (919/85), was passed to try and secure equitable living conditions for all individuals, families and groups. However, since the 1980s, Roma housing issues have been handled as part of the general development of effective housing policy, under the initiatives of various state institutions. Suonoja and Lindberg (1999) find that funding is no longer ear-marked for Roma communities. In the 1990s, for example, municipalities and public institutions did not secure a single rental dwelling for Roma use through such state funding (Suonoja and Lindberg 1999:81). At the time, about a fifth of all Roma had inadequate living conditions.

The effectiveness of special policies and measures aimed at assisting the Roma in housing has continued to decline since they were first put in place. For example, by 1996, about two thirds (66%) of the Roma dwellings available through special loans were no longer in Roma ownership. Similarly, 27% of rental dwellings reserved for Roma were temporarily or permanently removed from Roma use. Suonoja and Lindberg have argued that this occurred due to a misjudgment, on the part of the authorities, of the ability of the Roma borrowers to pay off their debts. It is predicted that more dwellings will go out of Roma use in the future due to similar financial difficulties. The authors conclude, therefore, that the loan programmes were not successful in the long-term because

of the Roma's weak economic situation. The provision of low-cost rental dwellings has been somewhat more successful and there has been comparatively less transfer of rental units out of Roma use (*ibid.* 82-83).

5.2 Legal basis of housing for immigrants and ethnic minorities

As mentioned in section 5.1, the welfare system of Finland is residence-based. Once an immigrant group member becomes resident in the country (usually on the basis of his/her immigration status), the state is obliged to provide the minimum standard of living with respect to public services such as education, healthcare and housing. This means that the legal basis of housing for immigrants and other minorities is, in principal, the same as for members of the majority population once the immigrant receives permanent residence status.² This section briefly describes the main features of the housing programmes and allowances available to residents of Finland, including all ethnic minorities.

Housing allowances

The Social Insurance Institution of Finland (*KELA*), offers four types of housing allowances, including a general housing allowance (*yleinen asumistuki*), a pensioner's housing allowance (*eläkkeensaajien asumistuki*), a student housing allowance (*opintotuen asumislisä*) and a military service housing allowance (*sotilasavustuksen asumisavustus*). Through these allowances, the welfare system attempts to give low income members of society adequate access to the housing market (see also <http://www.kela.fi>).

Social rental housing³

Social housing is subsidised by the state and is rent- or price-controlled. It is subsidised through low-interest loans⁴, for which the tenant pays a servicing and maintenance fee. The municipal authorities either own the units or provide subsidies to non-profit owners such as the Y-

² Residence permits of class A entitle the holder to permanent residence status. In practice, this includes refugees and those with temporary protection, work permit holders, spouses and family members of Finnish citizens or permanent residents and so on. Student residence permit holders are notably excluded from this category as their residence is considered temporary. They are, however, entitled to special housing subsidised by student housing agencies and student unions.

³ The Housing Fund of Finland (*Valtion asuntorahasto, ARA*) is a governmental agency that operates under the Ministry of the Environment. ARA provides funding to municipalities for the construction of new social rental dwellings. ARA offers both direct subsidized financing (called ARAVA housing) and subsidization of privately financed loans. ARA owns about 400 000 housing units across the country.

⁴ Recently, the Finnish housing market has witnessed a considerable drop in interest rates, which has somewhat reduced the subsidizing function of state loans. However, the government has also lowered the interest rates on its loans in February 2003 (Mikkonen and Kärkkiäinen 2003).

Foundation.⁵ Perhaps of most relevance to minorities is the fact that municipalities and non-governmental organizations can apply to the Housing Fund of Finland for special loans to build housing for refugees, the homeless and the Roma. State-subsidised housing is central to ethnic minorities in Finland because they are more likely than the majority population to need and use it.

Right-of-occupancy subsidies

In addition to rental housing or homeownership, the Housing Fund of Finland provides the option of right of occupancy (*asumisoikeus*) housing subsidies. In this system, the household contributes a 10-15% down payment in exchange for rent control and security of tenure. Approximately 1% of the Finnish population currently lives in right of occupancy units.

Loan guarantees, tax relief and other assistance

In loan guarantee programmes, the Housing Fund of Finland undertakes to guarantee residents' loans, thereby protecting lending institutions such as banks against a portion of losses caused by mortgage default. In some cases, the loan applicant receives the guarantee at no charge as an interest subsidy. Tax relief may also be used to finance the cost of loans. Borrowers are given a tax-rebate of up to 30% of the mortgage interest costs up to a maximum level. About one fifth of the Finnish population benefits from such tax relief options. In addition to tax relief, first time homebuyers can receive direct assistance matching their savings towards a down-payment on a loan.

Diversity in housing

In order to avoid segregation, social housing is planned according to a policy of social mixing. There is no reference to housing or living arrangements for immigrants in Finnish law (the case of refugees is different and is discussed below). However, the preamble to the Act on the Integration of Immigrants (see annex number 5) states that the development of residential areas must be done in such a way as to avoid ethnic segregation (The Cabinet 2002). Similarly, the Government's Action Plan to Combat Ethnic Discrimination and Racism, adopted in 2001, recommends that housing policy prevent the concentration of immigrants in certain areas, which are then negatively labelled (Ministry of Labour 2001). Finally, the Government's Immigration and Refugee Policy of 1997 also recommends the maintenance of a heterogeneous social and ethnic background while allocating municipal housing to minorities.

⁵ The Y-Foundation is the largest non-profit organisation in Finland that provides housing for the homeless and refugees. Rather than building entire blocks of social housing, the Foundation purchases individual dwellings which are provided to tenants in need of housing support. The Y-Foundation owns about 4000 dwellings of which one quarter are in the use of refugees (Mikkonen and Kärkkäinen 2003:8).

Housing for refugees

The state is obliged to provide housing for refugees in reception centers on their arrival (see also section 6.3 below). According to the 1999 Act on the Integration of Immigrants and Reception of Refugees, municipalities that voluntarily agree to take refugees receive financial compensation from the Government in exchange for providing housing and other social services.

5.3 Special anti-discrimination legislation in housing sector

There is no special anti-discrimination legislation that deals with housing alone. Instead, the practices and legal precedents on access to housing are encapsulated in the general Constitutional provisions that prohibit discrimination on the basis of “gender, age, origin, language, religion, conviction, opinion, disability or other personal reason” (731/1999 §6). This includes the right of ethnic minorities to have unfettered access to housing on an equal footing with the majority population. The lack of special legislation protecting ethnic minority rights and combating discrimination in the housing sector is a weakness that may inhibit equality and diversity within Finnish society.

Some more general legal provisions on housing (not specifically concerning discrimination) are mentioned in the previous section, 5.2. It is also worth noting that although the Finnish Constitution does not directly mention the prevention of discrimination in housing or any other sector, it does contain a provision for the use of positive discrimination as a measure to increase equality. This means that laws such as those allowing certain privileges to groups in a socially poorer position than the majority (such as the Roma) are not regarded as unfair favourable treatment. Although such laws were enacted in the 1970s and again in the 1980s, there are no current legislative measures to protect the housing-related interests of any particular ethnic minority groups.

5.4 Monitoring systems

There are no monitoring agencies that deal specifically with the housing sector. However, there are some monitoring and advisory bodies that are responsible for issues and interests related to particular ethnic minority groups. In theory, such bodies could handle issues related to racism or discrimination in housing. The broadest of these is the recently established post of Ombudsman for Minorities, which was created after the abolition of the more specific post of Ombudsman for Foreigners.

Established in September 2001 and effective from January 2002, the Ombudsman for Minorities is responsible for promoting good ethnic relations, monitoring and advocating for the rights and status of minorities, reporting on issues related to minorities, and taking initiatives to implement these goals. The Ombudsman for Minorities also tries to ensure racial equality and non-discriminatory behaviour in society, in cooperation with other authorities. The Ombudsman's principal actions are to give recommendations, instructions and advice, although he/she may also give direct assistance to victims of racial and/or ethnic discrimination (Ministry of Labour 2002).

Other monitoring agencies include the Advisory Board for Roma Affairs (*Romaniasian neuvottelukunta*), the Advisory Board for Sámi Affairs (*Saamelaisasian neuvottelukunta*) and the Advisory Board for Ethnic Relations (ETNO). There is also a broader Commission against Racism, Xenophobia, Anti-Semitism and Intolerance (*Rasismin vastainen valtuuskunta*). A brief description of each body can be found in annex number 8.

There is no centralised complaint centre for housing-related problems. Instead, complaints can be registered with a number of local level agencies, bodies and non-profit organizations. These include, for instance, housing companies or municipal housing offices that employ social workers who give counselling and problem-solving assistance to residents⁶. Independent civil sector organizations such as the Association of Tenants and Residents (*Asukasliitto*) also provide advice services and record housing related complaints. Finally, complaints can be registered with the National Board of Housing. Ethnic minorities are entitled to use the services of these agencies on the same footing with the majority population.

⁶ Housing advisors function in various districts of the Helsinki metropolitan area, as well as in the larger cities and towns. In some cases, their function is part of larger social programmes supported by the European Union. An example is the housing advisor of the suburb of Maunula, who participates in the ESR-funded Equal project.

6. Existing data and sources on housing

6.1 Geographical distribution and segregation of ethnic minorities

This section gives an overview of the main trends in the geographical distribution of ethnic minority groups in Finland. The section tries to discuss the country as a whole but often focuses on conditions in the Helsinki metropolitan area because, as mentioned earlier, Finland is exceptional in that about one fifth of the total population lives in the Helsinki metropolitan area. Further, a number of ethnic minority groups (such as Swedish-speakers, the Roma and immigrants) have their numerically largest communities in the Helsinki metropolitan area. Other ethnic minority groups, such as Jews, Tatars and Old Russians, are so small in number that they cannot reasonably be considered in this report. In most cases, they live in urban centres across Finland and are well-integrated into the majority population. For a description of the more general features of population density and housing conditions (including affordability and quality) in Finland, please see annex number 7. The specific housing conditions of each minority group will be discussed in section 6.3.

Swedish-speakers

The Swedish-speaking minority is fairly small (approx. 290 000 or 5.6% of the population at the end of 2002) and is sparsely distributed across the country. The table in annex number 9 gives information about the number and proportion of Swedish-speakers in the various regions/provinces of the country. The autonomous region of Åland is almost entirely Swedish-speaking, with over 90% of its population belonging to the Swedish-speaking minority. This is followed by the western coastal regions of Ostrobothnia, where slightly over half of the population comprises Swedish-speakers (52%) and East Uusimaa in the southern coastal region, where one third of the population is Swedish-speaking. In the remaining regions, including the Helsinki metropolitan area, the population of Swedish-speakers remains below 10% of the total, and in the eastern regions is as low as 1%. The distribution shows that although the Swedish-speaking minority is relatively small, there is a fairly clear pattern of concentration in the western and south-eastern coastal areas. It is also important to remember the somewhat exceptional case of the Helsinki metropolitan area, where the proportion of Swedish-speakers is fairly low (about 8%) but numerically represents 36% of the total Swedish-speaking population.

To study the relative segregation of the Swedish-speakers with respect to the majority Finnish-speakers, it is useful to look at the distribution of the two language groups according to the linguistic status of the municipalities. Table number 4 in annex number 9 gives detailed statistics. In 2002, there were 448 municipalities in Finland, which could have the linguistic status of bilingual or monolingual with respect to the national languages Finnish and Swedish.⁷ In practice, the large majority (86%) of municipalities was Finnish-speaking with only a very small proportion of Swedish-speaking residents (0.4%). In municipalities with a Finnish-speaking majority, the Swedish-speaking minority was also quite small (below 10%). Half of all Swedish-speakers lived in Swedish-speaking municipalities (most of which are found in Åland) or in municipalities where they formed a majority. These statistics indicate that Swedish speakers are concentrated in municipalities where they form a relatively larger proportion of the population. The figures also follow the previously described pattern that the concentration of Swedish-speakers is limited to certain areas of the country (namely the Western and South-eastern coastlines).

The Sámi

Measurements of the Sámi population's size and location vary according to the criteria used for inclusion in the group. The statistics of the National Population Register (*Väestörekisteri*) claim that of the roughly 7000 Sámi in Finland, about 4000 (or 57%) live in the so-called Sámi domicile territories in the northernmost part of the country, Lapland. This area includes the municipalities of Enontekiö (7% of residents are Sámi), Inari (6% of residents are Sámi) and Utsjoki (47% of residents are Sámi). The remaining Sámi population of Finland lives in other parts of the country, or abroad. The figures above are for the year 1999 (STM 2001a). However, the figures of the Sámi Parliament for the same year indicate larger Sámi populations because the criteria for inclusion are not limited to the mother tongue notified to the population register at birth, but follow the broader definition provided in chapter 3. Using these criteria, about 20% of the population of Enontekiö, 30% of Inari's population and 70% of Utsjoki's population comprise persons who can be considered Sámi (STM 2001a). Their geographical distribution is still concentrated in the northern regions of Lapland.

It is difficult to determine whether the Sámi are segregated because their population is so small (in total about 7000 persons) and their lifestyle is based on activities that are closely connected with their own territories. In this sense, it is perhaps natural that the Sámi would be concentrated almost entirely in the Sámi domicile territories or in the northern parts of the country. However, it is also

⁷ Please see annex number 10 for details on how the official language of a municipality is determined.

important to keep in mind that the Sámi's access to territory has been somewhat limited and land disputes with the Finnish government have been a major feature of the Sámi's complaints about mistreatment or abuse of their indigenous rights.

The Roma

Information about the geographical distribution and housing conditions of Finland's estimated 10 000 Roma is hard to find, partly due to the prohibition against collecting data on ethnic background, but also because social issues concerning the Roma have featured on the public agenda only since the 1970s. Traditionally, Finland's Roma lived in migratory extended families but as a result of increased urbanisation following the second world war, this lifestyle has largely been abandoned. Although the Roma are a numerically small community, they are geographically quite widely spread. Figures from 1986 indicate that of the 5 800 Roma recorded in the study, about a quarter lived in the southernmost province of Uusimaa (which includes the Helsinki metropolitan area). Roma populations were also relatively large in the western coastal region of Vaasa, Central Finland and the southern/south-western regions of Häme and Turku. The smallest numbers of Roma are found in the northern region of Lapland (Tanner 1986:3, see also appendix). The fairly wide geographical distribution of the Roma means that issues concerning them often exist at a national rather than local level, in comparison to those of the Sámi, for example, who are more clearly concentrated in the so-called Sámi homeland areas of Lapland. More recent figures for 1995 are shown in annex number 11. We see that there is a clear concentration of a few thousand Roma in the southernmost province of Uusimaa, which includes the Helsinki metropolitan area, and houses about 40% of all Roma. The proportions of Roma decline steadily as we move towards the northern provinces. Less than 5% of the Roma population lives in the northernmost province of Lapland. As with many ethnic minority groups in Finland, there is a strong trend of urbanisation amongst the Roma, with migration towards the southern urban centres, especially to the Helsinki area, where there is already a lack of sufficient housing.

Immigrants, refugees and return migrants

In Finland the broad statistical category "immigrants" (*maahanmuuttajat*) usually includes immigrants, refugees and return migrants because data is gathered on the basis of citizenship or mother tongue and not immigration status. This is why immigrants, refugees and return migrants will be discussed together in this report, even though provisions for housing and housing trends may differ slightly between the groups. Wherever possible, this difference will be pointed out.

Detailed statistics and information about immigrants in Finland can be found in the annexes of this report.

At the end of 2002, there were about 103 600 foreign nationals living in Finland, comprising 2% of the country's total population. About 17 700 people moved to Finland in 2002, of whom about 40% were from other EU countries. There were about 1 600 refugees, of whom about 1000 were, in fact, return migrants (Ministry of Labour 2003a). Although there are no clear statistics on how many foreigners in Finland are of refugee background, it is estimated that about one fifth of all foreigners are refugees. This includes quota refugees, asylum seekers and those who have entered the country on the basis of family reunification. Unfortunately, it is not possible to locate data on the geographical distribution of foreigners for 2002. Instead, we can look at slightly older figures for 1999, which show the regional distribution of foreigners (see annex number 12 for charts by Geographical Society of Finland and Raento & Husso). In 1999, about half of Finland's 100 000 foreigners lived in the most heavily populated southern region of Uusimaa (which contains one quarter of the total population). The second most popular site of immigrant settlement was the South Western region, which includes the second largest urban centre Turku, and housed about 10% of the total foreigner population. In more rural northern and eastern areas, foreigner settlement accounted for only 0.5% to 6% of the total foreigner population. Even if foreign citizens such as refugees are assigned to more rural northern municipalities, they often move to the south, where they have family ties or can be part of larger immigrant communities. This phenomenon of secondary migration is discussed further in the following sections on the Helsinki region and refugees. The settlement pattern of foreigners for 1999 indicates that the southern part of the country, especially the Helsinki metropolitan area, is the preferred place of dwelling for immigrants.

The same figures for 1999 (see annex number 12), describe the relative overpopulation⁸ of the four largest immigrant groups – Russians, Swedes, Estonians and Somalis. The annex contains a description of the criteria used to define over-population. Russians, who form the largest immigrant group, are over-represented by 2 times in the south-eastern border regions. This follows the intuitive logic that Russian immigrants may settle closer to the Russian border, or may have immigrated from Russian areas nearest to the Finnish border. We see that Somalis are over-represented by 1.5 times in the Uusimaa region (includes Helsinki area). This reflects the observed polarisation of the large Somali community in the Helsinki metropolitan area. Finally, Swedes are also over-

⁸ The term is used in a demographic, rather than political, context and refers to the relative concentration of a population in a particular area, which exceeds the level required for even distribution.

represented by 2 times in the northern regions and the western coastal area of Ostrobothnia, and by 1.5 times in East Uusimaa. Ostrobothnia and East Uusimaa have some of the proportionally largest Swedish-speaking populations in Finland (see above) so the over-representation of Swedes in these regions may be expected for linguistic reasons. It is important to remember, as always when discussing population distributions in Finland, that absolute numbers and expected distributions are often quite small.

Although the above figures include refugees, it is possible to study the geographical distribution and numbers of refugees as a separate group by looking at data on the housing municipalities have offered them. The annex number 13 contains figures on how many dwellings have been offered to refugees in various municipalities across Finland between 1994 and 2001. The Helsinki metropolitan area has provided more than one fifth of all dwellings offered to refugees during this time period. This is followed by municipalities containing bigger cities, but Helsinki's portion of the offered dwellings is still more than double that of the next highest region. The municipalities of the northern regions have housed the fewest refugees.

The special case of the Helsinki metropolitan area⁹

As mentioned above, the Helsinki metropolitan area hosts the most immigrants in Finland and therefore presents a somewhat exceptional demographic case, which will be handled in more detail in this section. To begin, annex number 14 contains a table which shows the distribution of immigrants as a proportion of the total population of various districts and areas in the Helsinki metropolitan region in the period 1999-2000. We see that the area with the largest proportion of immigrants and foreigners is Kaivopuisto in the Southern district, in which 10-16% of residents are foreign citizens, of immigrant background or foreign language speakers. However, the figures for Kaivopuisto are exceptional in that it is a diplomatic area and should strictly be excluded from consideration. The next highest proportions of immigrants are found in the Eastern district, in which 8-10% of the population are foreign citizens, of immigrant background or foreign language speakers. In fact, there is a commonly-held perception that Eastern Helsinki is a more multicultural or an ethnically diverse, but economically poorer, part of the city. The economic characteristics of Helsinki's ethnic diversity will be discussed in the following section. The other districts have low average proportions of 5% or less foreigners, with pocket areas having higher proportions, ranging from 10% in the Central and North-eastern districts to over 30% in the somewhat exceptional

⁹ The Helsinki metropolitan area comprises the three cities of Helsinki, Espoo (to the West) and Vantaa (to the North). The combined population of the cities is approx. 1 000 000, or one fifth of the total population of Finland.

student area of Viikki Science Park. A more recent report claims that about one quarter of all immigrants in Helsinki live in the eastern and south-eastern suburbs, where a lot of social housing was built in the 1990s. It is also observed that immigrants from Western countries are more evenly spread out in the Helsinki area than others (Kortteinen and Vaattovaara 2000 in Mikkonen and Kärkkäinen 2003:31).

The foreigner population of Helsinki (which includes immigrants, refugees and return migrants) comprises a quarter of all refugees and one third of all immigrants. The immigrant population has a growth rate in Helsinki of about 5-10% per year (City of Helsinki Urban Facts 2000:11-16). There is a strong trend of secondary migration to the Helsinki metropolitan area – a number of Helsinki's immigrants have moved to the city from other parts of Finland. This is especially so for refugees, who are housed in reception centres or municipal housing units in towns across the country when they arrive in Finland, but often move to Helsinki after a time. It is estimated that in 2001, about 700 refugees moved from one area of the country to another. Of these, one third moved from another area to the Helsinki metropolitan area (Tiitinen 2002:3). Most refugees and return migrants in Helsinki live in the eastern and south-eastern suburbs. The Unit for Immigrant Services of the City of Helsinki has estimated that 90% of refugees and return migrants wish to live in the Helsinki metropolitan area, in spite of its housing shortages (cited in Mikkonen 2003:51). Studies have shown that the trend of secondary migration is also on the rise in other larger cities in the south, such as Turku and Tampere (e.g. Kokko 2002).¹⁰

Ethnic segregation in the Helsinki metropolitan area

A high level of urban segregation is usually believed to be an indicator of deficient integration (Kauppinen 2002). Academic research on ethnic settlement patterns and urban segregation is a new phenomenon in Finland and to date, only a few studies have been completed.¹¹ One of the most recent publications on immigrant settlement and social housing is by Timo Kauppinen (2002). Segregation may be a result of the trend in Helsinki that the most disadvantaged groups are

¹⁰ Why are larger cities so attractive to immigrant minorities? Several researchers have studied the factors contributing to Helsinki's drawing power. Among them, Helsinki's relatively larger ethnic communities, as well as opportunities for work and studying have been mentioned (in Mikkonen and Kärkkäinen 2003:31). This means immigrants may come to the city to be closer to friends and relatives, or even to escape the attitudes of local people in their first place of residence. In the case of Turku, it has been found that immigrants move there because it is the next largest city after Helsinki and does not have as many problems of housing shortages. The study also suggests that immigrants move to Turku because of family connections and friends, job opportunities, education, or because of better services for immigrants than were available in smaller, northern towns (Kokko 2002).

¹¹ Under the auspices of the *Syreeni* research project of the Academy of Finland, segregation and local difference is now being studied extensively. Initial results of the research will not be able until the end of 2003 (City of Helsinki Urban Facts).

concentrated in the least popular neighbourhoods. It may also be a result of conscious settlement choices, whereby immigrants choose to live close to one another or settle according to the dictates of the housing market (Kauppinen 2002: 175-76). The reasons for and nature of segregation are discussed further in section 6.3 on housing conditions of immigrants. Here, we will focus on describing the patterns of segregation. Annex number 15 contains figure 3, which displays the relative distribution of ethnic minorities according to mother tongue in Helsinki city.¹²

Socio-economic differentiation is thought to influence urban segregation. In the Helsinki metropolitan area, socio-economic differentiation has been decreasing for decades, but more slowly in recent times. Markku Lankinen's study (2001) on regional differentiation in the Helsinki metropolitan area in the 1990s shows that income differences between various parts of the city have "grown notably," with differences of income between households increasing by 28% since 1996. Housing prices have also risen sharply possibly creating selective migration (Lankinen 2001:65). In an international comparison, however, the researchers argue that Helsinki's socio-economic differentiation is not very strong (Kauppinen 2002:179, Lankinen 2001:67, Kortteinen and Vaattovaara 1999). For details on the methodology of Kauppinen's and Lankinen's research, please see section 6.7.

Kauppinen's research finds that immigrants from high-GNP (so-called developed) countries are distributed fairly evenly across the metropolitan area but have their highest population share in the high-status neighbourhoods near the coastal areas and city centre.¹³ Immigrants from intermediate-GNP countries are clearly more concentrated in the lower-status suburbs in eastern and north-eastern Helsinki, along with those from low-GNP countries who have a similar distribution, but are not as strongly concentrated in the east. Both the intermediate- and low-GNP groups are most strongly concentrated in the suburbs along the metro and commuter rail lines, where affordable housing in blocks of flats is common (Kauppinen 2002:184). The most unevenly distributed immigrant group is Somalis – Kauppinen finds that half of them should be redistributed to achieve an even distribution comparable to the total population. The other large ethnic minority groups, Russians and Estonians, are less segregated. The segregation levels for all three have been decreasing, but slowest for the Somalis. In general, immigrants from high-GNP countries are associated with even spatial distribution, whereas those from low-GNP countries are associated

¹² Please note that Helsinki city does not include the adjacent cities of Espoo and Vantaa, which combined with Helsinki make up the Helsinki metropolitan area.

¹³ Unlike many European and North American cities, Helsinki's centre is a high-status area which attracts high-income immigrant groups, whereas others remain in the suburbs.

with uneven spatial distribution. Like other researchers, Kauppinen concludes that segregation of immigrants in Helsinki is “fairly low” in international comparison with other European cities (*ibid*:184-188). Lankinen states, for example, that a balanced distribution of immigrants in the Helsinki metropolitan area would require that only 21% of immigrants move to another residential area, whereas this rate in Chicago would have been 91% in 1980 (Lankinen 2001:67).

6.2 Minorities' socio-economic conditions and access to services

Swedish-speakers

Perhaps because of the important role of the Swedish upper class in Finnish economic and political history, there has been a common perception that Swedish-speakers belong to the socio-economic elite. Even today, Swedish-speakers are thought to be over-represented in the upper class. According to the Euromosaic project on minority languages and cultures in Europe, Swedish-speakers may be over-represented in the upper class in Helsinki, but not in the whole country (Euromosaic 1998). In 1975, for example, there were proportionally more Swedish-speakers in the managerial administrative and professional socio-economic group than national average. In the 1980s, the proportions of the Swedish-speaking population in agriculture/forestry, trade and transport were higher than those of the total population. For detailed statistics, please see annex number 16. Unfortunately, it has not been possible to locate more recent data about the socio-economic status of Swedish-speakers in comparison to the total population, but it is safe to say that the variation between the socio-economic position of this ethnic minority and the majority is not huge.

In terms of access to social services, a law enacted in 1921 and last modified in 1975 guarantees every citizen the right to be served in Finnish or Swedish (LL Art. 1). In spite of this guarantee and the bilingual ideology of state, in practice some public servants, even in bilingual areas, are monolingual Finnish-speakers. This reflects the view that at the higher state levels linguistic equality may be better guaranteed, but some anti-Swedish ideology exists at the lower levels of public administration in bilingual and monolingual Finnish-speaking areas (Euromosaic 1998). In such areas, Swedish-speakers may prefer to, or have to, use Finnish when dealing with public servants whose knowledge of Swedish is non-existent or weak. Only in areas where Swedish-speakers form a majority is it always possible to get service in Swedish. This might be one explanation for the linguistic segregation observed in section 6.1.

Swedish-speakers have fairly good access to educational services, mainly due to the good availability of Swedish-medium schools, as well as the prominence of Swedish-language instruction, even in Finnish-speaking areas. For more details on the educational position of the Swedish speaking minority, please see the previous Finland country reports on the education sector. The access of Swedish-speakers to public health services is on an equal footing with the rest of the population. The main potential for inadequate treatment is the lack of sufficient service provision in the Swedish language. A report on availability of public services in the second national language states that the option of receiving care, instructions, forms etc. in Swedish, even in bilingual municipalities, is not always a given (STM 2001b).

The Sámi

It has proved very difficult to locate socio-economic statistics that are differentiated enough to tell us about poverty and social exclusion amongst the Sámi. The RAXEN report on the education sector contains detailed information about the conditions and problems associated with education and the Sámi. Economically, the Sámi depend on traditional means of subsistence such as reindeer farming and herding, fishing, hunting and handicraft making. About 40% of the Sámi living in the Sámi homeland territories practice reindeer farming. The Sámi are also increasingly employed in the service sector, especially in the tourism industry (The Sámi Parliament). Unfortunately, data on income levels, reliance on state welfare subsidies and other measures of socio-economic well-being were not available at the time of writing this report.

In terms of access to services, the lack of adequate mother tongue service provision is the main threat to the rights of the Sámi. According to § 17 of the Finnish Constitution, the Sámi, as an indigenous people, have the right to maintain and develop their native languages, including the right to use them orally and in writing when dealing with authorities and services such as local courts, municipal offices and churches. However, the language law on Sámi languages does not require public servants to know Sámi languages, even if they serve in Sámi home areas. Although officials normally comply with requirements that public information material, forms and road signs be translated into the main Sámi languages used in the municipality, the provision of other services in Sámi languages is deficient.

Because more than half of the Sámi speak a Sámi language as their mother tongue, their access to social services, jobs and education is related to the extent to which they can use it in the public sphere. At present, there are only two Sámi language translators who work at the Sámi language

office. In some municipalities, such as Utsjoki, the community's need for information in Sámi is nonetheless being met. In others, delays due to translation sometimes mean that time-sensitive information, such as employment notices, may not be as widely distributed as possible.

Similarly, the availability of social and healthcare services in the Sámi languages varies considerably due to difficulties such as geographical limitations, which make it hard to provide high quality basic care to such a small but widely spread population. Municipalities with Sámi inhabitants are often far from larger regional hospitals or special care facilities, and must provide basic health care at their own expense. Mental healthcare services are also below standard in Sámi areas. For example, there is presently not a single Sámi-speaking psychiatrist in the Sámi municipalities, and the diagnosis and care of mental health patients in these areas are often poorer than expected. The lack of personnel who speak Sámi languages is the biggest obstacle to the provision of adequate healthcare services (STM 2001a).

The situation is somewhat similar with respect to provision of educational services in the Sámi languages – although municipalities are legally obliged to provide mother tongue teaching, the realisation of this goal may not always be possible. The Sámi Parliament and municipalities in the Sámi regions have argued that the reason for the poor or inadequate provision of services to the Sámi community has been the lack of state financial support – they feel the law governing the state's financial responsibility in sharing municipal expenses for social and healthcare is in opposition to the law guaranteeing the Sámi basic rights (Sámi Parliament, described in STM 2001a).

The Roma

The Roma are among the most socially and economically disadvantaged ethnic minority groups in Finland. The ECRI Second Report on Finland acknowledges, for example, that the Roma face serious problems in employment, such as an unemployment rate of 52-56% and a decline in trades they have traditionally practiced (ECRI 2002:14). Employment is discussed further in chapter 7. The most recent extensive research on the Roma has found that although their income levels do not appear to deviate strongly from the majority, there are proportionally more Roma living on state subsistence than the majority population. The Roma also have the lowest education levels of any group in Finland. Thus, they are defined as a group “at extreme risk of exclusion and poverty” (Suonoja and Lindberg 2000:77). The overall problem is thought to be one of marginalization in all spheres of life, which leads to poor health, nutrition, housing, education, social opportunities and so

on. The Roma's dependence on social welfare allowances and subsidies is also a major indicator of their socio-economic weakness – a 1997 study found that two thirds of Roma families in the southern region of Uusimaa received subsistence support (*ibid*: 78).

In terms of access to social services, the position of the Roma is often weaker than other groups. The Ministry of Social Affairs and Health has observed, for example, that the Roma do not always have adequate information about access to social and health services (STM 1999). In part, this is because the Roma language and culture is not accounted for in the provision of such services. Although the constitution stipulates that social and health services must take the Roma language and culture into consideration, there is no legal provision obliging public authorities to provide services in the Roma language, as they are required to do for the Sámi and Swedish-speakers. There are also very few Roma personnel in public service positions and problems arise in interaction between public servants and Roma clients. Aside from such cultural difficulties, the Roma's low level of education creates a barrier when dealing with bureaucratic issues such as completing detailed social service application forms or understanding the content of such material.

Immigrants, refugees and return migrants

Immigrants, refugees and return migrants (often simply called foreigners) in Finland show some variation in terms of socio-economic background. In general, immigrants from other EU countries or Western countries tend to be in a fairly good socio-economic position, whereas those from less-developed countries experience more poverty (Jokela 2001). Immigrants tend to be younger than the majority population (see annex number 3) and they also have higher unemployment levels than the majority (see section 7.1).

In terms of education levels, the trend of polarization within certain groups is especially visible amongst the Somali and Chinese populations, where there are large groups of people with high and low educational qualifications (Forsander 2000, 2002). In general, immigrants from China, the former Soviet Union, Central and Eastern Europe and other Nordic countries have high education levels. Those from Vietnam, Thailand, the Philippines and Turkey tend to be poorly educated. Amongst all immigrants, the level of polarization is higher than in the majority population. Sample data collected by Statistics Finland in 2002 shows that immigrants from EU, US, Canada and Japan have the highest educational levels; around 30 percent of them have an upper secondary or tertiary degrees, whereas only 18 percent in the largest refugee groups have such degrees (Statistics Finland 2002: 35).

Social services are residence-based, as mentioned earlier and those immigrants who are considered permanently resident in Finland have access to them (see footnote 3). Unlike in some countries, immigrants in Finland are eligible for social rental housing. Immigrant children also have the right to education in their mother tongue and religion. Health services for immigrants are provided by the municipality in which they live.

6.3 Housing conditions of minorities

Swedish-speakers

There is very little data available on the housing conditions of the Swedish-speaking minority. However, we can assume, on the basis of their good socio-economic position and access to public services, that Swedish-speakers have generally the same housing standards as the majority population. For details on general housing standards and trends in Finland, please see annex number 16.

The Roma

As mentioned earlier, the Roma are experiencing a southward migratory pattern, which is leading to concentration of Roma communities in larger, urbanised cities in the southern part of Finland, especially in the Helsinki metropolitan area. Owing to the existing pressure on the housing markets of these areas, as well as the poor socio-economic position of the Roma and ethnic prejudice, they are increasingly marginalized in housing. There is a particularly high demand for rental dwellings amongst the Roma, partly because they have historically been unable to afford home ownership or pay high free market rents, which normally require security deposits. The Roma are, therefore, more dependent on social housing than other ethnic minority or disadvantaged groups (Suonoja and Lindberg 1999:81).

The housing situation of the Roma has long been weaker than that of the majority population. Social research of the 1970s on housing standards amongst the Roma found that over half of them had inadequate housing or were without permanent housing (Suonoja and Lindberg 1999:79). To address the problem, policy and legal initiatives such as those described in section 5.2 were developed and implemented between 1975 and 1981. As a result of these initiatives, the living conditions of many Roma households were improved but about one fifth of all Roma were still

living in inadequate conditions (STM 1999). Further, the success of the initiatives has been criticised for not being effective in the long-term (see section 5.2).

At present, the Roma are most likely to live in urban areas in social housing, especially in the southern regions of Uusimaa (includes the Helsinki metropolitan area). In 1994, for example, about half of the Finland's estimated 10 000 Roma applied for social housing. Of them, 60% were applicants in the southern regions of Uusimaa and Häme. About 48% of Roma applicants were given social housing, compared to 45% of all applicants. It is interesting to note, however, that there are almost no homeless Roma because tight family networks ensure that emergency housing can always be found. The Roma appear to be treated quite equitably when it comes to the provision of social housing, but the extent of their dependence on it is disturbing, indicating that they have a greater need for assisted housing than the rest of the population, and that their housing needs are more critical than the national average (Suonoja and Lindberg 1999:83).

Immigrants, refugees and return migrants

Unfortunately, there is currently little national-level data available on housing standards amongst immigrants.¹⁴ A recent national report for the European Observatory on Homelessness (Mikkonen and Kärkkiäinen 2003) does include some comments and claims that housing conditions of immigrants are “relatively good” (*ibid*, 29). Refugees are provided the first dwelling by the municipality to which they are assigned. It is common for immigrants to live in social housing, which is usually owned by the municipality, and there are proportionally more immigrants living in government-financed dwellings and social rental housing than Finns. The dwellings themselves are generally of a good standard and newer ones are of a high standard (*ibid*, 29).

Because the economic situation of immigrants, especially refugees, is usually poor when they first arrive in Finland, they often cannot afford to buy or rent a dwelling from the private housing market (Mikkonen and Kärkkiäinen 2003:29). Renting housing is more common than home-ownership amongst foreigners. In 1998, for example, 75% of immigrants who arrived between 1991 and 1998 were living in rental housing although it is more common for non-refugee immigrants to purchase their own homes (Statistics Finland in *ibid*, 29).

¹⁴ Statistics Finland will publish a research report on the living conditions of immigrants by November 2003. The research contains interview data collected from members of four of the largest immigrant groups (Russians, Somalis, Estonians and Vietnamese) in Spring 2002. The sample size of the research is 2 250 and the response rate about 62% (Pohjanpää et. al. 2003).

In the Finnish case, it has been shown that prejudice and indirect racism are common in the private rental sector (see Similä 2000), where high rents and strong competition for dwellings means that foreigners often find renting on the private market difficult, and landlords are able to choose between tenants. This increases immigrants' dependence on social housing, which may sometimes be the only option available to them. In Finland immigrants are eligible for social housing. However, there is a high demand for social rental dwellings amongst immigrants, especially due to secondary migration from other parts of the country to the Helsinki metropolitan area (see section 6.1).

Housing is also problematic for the approximately 25 000 Ingrian Finns (or return migrants) who are estimated to be living in Finland¹⁵ (Mikkonen and Kärkkäinen 2003:11). Although return migrants have the right to move to the municipality of their choice, the main obstacle to their settlement is the lack of accommodation. The Ministry of Labour has stated that, in 2002, there were 540 return migrant families waiting for a dwelling in Finland. Once they are able to locate a dwelling and move to the country, return migrants have the same access and provisions as other immigrants.

Asylum seekers and refugees

This group is discussed separately because the state plays a greater role in their housing than it does for other immigrants. The state is responsible for housing asylum seekers when they arrive in Finland. They are placed in reception centres,¹⁶ where they remain until a decision has been made on their asylum applications i.e. until they are offered asylum, a residence permit for humanitarian reasons, or their application is rejected. On average, asylum seekers live in reception centres for one year, but the time can be longer (Ministry of Labour 1998:8-9). If asylum seekers have friends or relatives in Finland, they may also live with them. In practice, many asylum seekers choose this option and many others wish to move to bigger cities, away from the rural areas where reception centres are often located (see also footnote 12). Annex number 13 contains detailed statistics about the housing placement of refugees during 1994-2001. To summarize, over 15 000 refugees have been placed in over 130 municipalities, most of which are urban. The Helsinki metropolitan area

¹⁵ About 1000 return migrants entered Finland in 2002 (Ministry of Labour 2003).

¹⁶ There are 15 reception centres across Finland, each having a capacity for 100-150 persons, as well as about 15 staff personnel. Reception centres are run by the state, municipalities and the Finnish Red Cross. They offer temporary accommodation, urgent medical services, interpreter services and leisure activities. Residents receive a subsistence allowance and are responsible for their own meals and household expenses. Children attend nearby public schools and adults may be offered language and integration classes (The Cabinet 2002:51).

has offered the largest number of dwellings to refugees, over one fifth of all dwellings offered. This is followed by urban municipalities such as Turku, Tampere and Vaasa, but the absolute numbers of dwellings offered by these municipalities are less than half of Helsinki's.

About 3 out of 4 refugee families live social ARAVA rental units. About 1000 units have been purchased by municipalities, or the Y-Foundation, for refugee use. Some refugees have also been housed in free market rental dwellings (Tiittinen 2002). There is a lack of apartments large enough to house refugee families, which are often made up of more children than the national average (see also annex number 3). Overcrowding and long queues for suitable apartments are, therefore, fairly common. Once refugees decide to move away from the dwelling provided by the municipality they are housed in, they become responsible for finding their own housing. This is said to contribute to homelessness amongst foreigners being drawn to the Helsinki metropolitan area (Kortelainen 2002).

6.4 Recorded complaints about discrimination

It is very difficult to locate information on complaints of discrimination in the housing sector although it is often widely admitted that ethnic minorities face prejudice and racism in housing related situations and descriptions of individual cases are easy to locate (see, for example, Mikkonen and Kärkkäinen 2003, Tiittinen 2002, Jasinskaja-Lahti et. al. 2002, ECRI 2002, Suonoja and Lindberg 2000, Jokela 2001 etc.). This is partly because there is no centralised body monitoring and collecting data on occurrences of racism, and also because victims of racist acts are often reluctant or ignorant about reporting the events (see Streng 2002). Nonetheless, there are a few published accounts of discrimination in housing, which give an idea of the nature and extent of the problem.

In its annual report for 2002, the office of the Ombudsman for Minorities states that housing problems were one of the matters addressed during the year. Specifically, the most common complaint was about the Roma's problems in obtaining social housing, or the fact that social housing offered to Roma families was unsuitable. Unfortunately, there is no further data about the numbers of complaints brought to the office, or on the exact nature of these. Suonoja and Lindberg have given case study examples of the most typical housing problems faced by the Roma (2000:71-73). Once again, there is no data about how frequently these problems occur or about the geographical spread of their occurrence. In one case a Roma family with employed parents tried to

rent an apartment from the free market and were initially approved on the basis of their application and credit information but later denied the dwelling because of their ethnic background and accused of “cheating” the landlord by not informing him of their ethnic identity. In other cases, municipalities have offered Roma families dwellings that they cannot accept due to cultural and lifestyle practices, which the municipality has been aware of. Finally, there have also been cases of municipalities misusing loan funds intended for housing Roma families by offering the housing to evicted members of the majority population or refusing to provide housing for Roma because they are considered a cost burden to the municipality.

According to the Housing Fund of Finland, refugees are housed in areas with the most available dwellings (Tiitinen 2002:3). This may, however, lead to a concentration of refugees in certain areas and subsequent negative labeling of the area. Finnish families start moving away from the area, often believing that large numbers of refugee children lower school standards. Tiitinen reports that there are also cultural conflicts between refugees and Finnish neighbours due to prejudice, racism or lack of information about use of common space or tenant rules. The most common problems arise over differing daily rhythms, noise and household issues such as waste disposal, use of common space and so on. The report mentions that the use of guides on housing in the refugees own languages has improved the situation somewhat.

We have also received some information about immigrants’ housing-related complaints from so-called “housing advisors” (*asumisneuvot*) who are usually social workers employed by social housing companies or municipalities to assist in solving the housing problems of community members (see also section 8.3). On the basis of telephone conversations, it has been found that immigrants are rarely clients of housing advisors. One such advisor has suggested that only 10% of all client contacts are with immigrants, even though immigrants may make up a larger proportion of the community (consultation 20.8.2003). According to the client statistics of another housing advisor, only 1-2% of client households were of immigrant background. There is no differentiated data about the kinds of complaints immigrants brought forth, but housing advisors generally deal with issues such as noise and disturbance problems, homelessness, problems in paying rent, eviction threats and so on (consultation 21.8.2003).

Another source of information about housing-related cases of discrimination or ethnic tensions is a recent publication on the methods used by officials to solve so-called cultural conflicts (Mao 2003). The booklet contains details and descriptions of cases handled by social workers and other officials

in the field of healthcare, education and housing among others. Once again, there is no data on the frequency with which the cases occur and, therefore, no way to generalise on the basis of the cases described. However, the publication is broad in scope and is useful to give an idea of the nature of the problems ethnic minorities encounter. The most commonly described problems are between Somali families and Finnish neighbours who complain about their living habits, noise and smell problems and so on. There are also cases of problems in paying rent and miscommunication between housing superintendents and immigrant residents.

The Second Report of Finland to ECRI (2002) has mentioned that the Roma face racism and discrimination in housing and are in a difficult position in the housing market. The report finds that in spite of efforts to improve conditions (such as the publication of a guide for housing authorities in 2000 on the special housing needs of the Roma), there is continued discrimination in the allotment of municipal housing, sometimes through the exploitation of the Roma's cultural practices as a way of blocking their access to housing (ECRI 2002:14). The report has also stated that immigrants face discrimination in housing, although there are no statistics on this trend.

6.5 Reports on racism, discrimination, segregation, and exclusion

A more detailed list of reports and publications on racism, discrimination, segregation and exclusion are included in the data collection template submitted separately to the EUMC. Here, we will mention only a selection of these reports.

One of the most comprehensive researches on segregation in the Helsinki metropolitan area has been done by Timo Kauppinen at the University of Helsinki. The study uses data obtained from the municipalities of the Helsinki metropolitan region, dividing them into about 210 sub-areas and studying the location of various ethnic groups within each of them. The origin of the immigrants is classified as being from a low-, medium- or high-GNP country using figures from 1995, corresponding with the relative wealth or poverty of the group. An index of dissimilarity is created to depict the proportion of the group which should be redistributed in order to get an even spatial distribution. The research methods also include multiple regression analysis to study whether social housing predicts the settlement patterns of the immigrant groups studied. The findings of the study have been discussed in detail in various chapters of this report.

A similar but earlier study is Markku Lankinen's (2001) research on the development of regional marginalization in the Helsinki metropolitan area. For the research method, Lankinen used several variables to describe areas and analyzed them with several statistical techniques to compare the interpretations that these methods produced. The study employed time-series and cross-sectional data and used graphical presentations to illustrate the findings. The research tested the hypothesis of selective migration using data on educational structure of residents of particular areas.

There have also been two qualitative studies on homelessness amongst immigrants. The earlier was completed by Merja Rastas in 2002 and deals with homeless immigrants in Helsinki. The research method used was interviews with about 40 immigrants living in 5 temporary shelters in January 2001. The interviews covered reasons for homelessness, daily life in the shelter, needs for services, and views on obtaining a permanent dwelling in Finland. The second report was written by Anna Mikkonen and Sirkka-Leena Kärkkäinen in 2002 and dealt with homelessness amongst immigrants at the national level but inevitably focuses on the Helsinki metropolitan area, where immigrants are concentrated. The report was based on the findings of a questionnaire that was administered in July 2002 as part of a research initiative of FEANTSA¹⁷. The content of the report comes from existing literature and interviews with service providers and authorities and experts working with immigrants.

6.6 Non-existing data, "gap-analysis"

There is no or insufficient data available in the following areas:

- no recent data on location of Roma across the country
- no data on housing conditions of Swedish-speakers and Sámi
- no good data on socio-economic situation of Sámi and Swedish-speakers
- no data on court cases of racism or discrimination in housing
- no detailed statistics on recorded complaints of racism or discrimination in housing

¹⁷ FEANTSA is the Federation of National Organizations Working with the Homeless

7. Analysis of direct and indirect discrimination

7.1 Patterns of discrimination in housing

Unfortunately, there is very little theorisation or research on the nature of discrimination in the housing sector. There have been detailed social scientific research initiatives on racism and discrimination, the most recent and extensive of which was done in 2002 by Jasinskaja-Lahti et. al., but there are no studies on the causes and relationships underlying racism and discrimination in housing.¹⁸ For this reason, this section draws its conclusions only on the basis of housing-related data mentioned in existing research, as well as observations made by scholars. In some cases, there is good evidence for correlations whereas in others, possible patterns need to be studied in greater detail.

Unemployment and segregation

The relationships between employment, unemployment and housing in Finland are important in that regional unemployment varies somewhat and, therefore, affects the desirability of regions and municipalities for both ethnic minorities and the majority population. Employment and unemployment within ethnic minority groups are also important factors in shaping their access to housing and the type of housing they tend to have. In the Finnish case, this is largely because unemployment benefits are closely linked with provision of social housing, and the proportion of unemployed living in social housing areas is higher than in others. As has been done elsewhere in this report, the situation of the whole country will be discussed first, followed by a look at the Helsinki metropolitan area, where a number of ethnic minorities are concentrated. Due to lack of data and prior research, this section does not draw any analytical conclusions about the relation between housing and unemployment, but rather describes patterns of unemployment amongst minority groups and the country as a whole.

In the period 1998-2002, unemployment levels were highest (10-16%) in the northern regions of the country and lowest in the southern regions such as Uusimaa (5-7%). The average unemployment level for the whole country in same period was 9.5%. Although it may seem encouraging that the

¹⁸ In the statistical analysis of racism and discrimination by Jasinskaja-Lahti et. al. (2002), data was collected between April and July 2001 by means of a postal survey. The assumed universe was 32 962 foreign citizens between the ages of 18 and 64, who had entered Finland before the end of 1999 and were Kosovo Albanians (1521 persons), Arabs (3037), Somalis (2812), Vietnamese (2088), Russians (20 400), Estonians (7104), and return migrants of Finnish origin. Questionnaires were sent to a representative sample of 7 000, which was selected by stratified random sampling. The final response rate was 51.3%, giving a sample of 3 595 persons, consisting of 964 Russians, 1051 Estonians, 453 Vietnamese, 269 Somalis, 476 Arabs and 382 Kosovo Albanians.

immigrant minority is concentrated in areas with relatively lower unemployment rates, it is worrying that members of the Sámi and Roma minorities may suffer from structural limitations in employment. Further, the situation of refugees who are housed in rural northern municipalities with high unemployment levels is quite precarious. In practice, few refugees housed in reception centres are able to find work.¹⁹ Even immigrants who live in more urban southern towns and cities have great difficulty finding work. This contributes to their dependence on social rental housing and their subsequent concentration in low-income and socially problematic areas. Social science research has confirmed this emerging pattern, in which unemployment and the receipt of social housing as a social security benefit is shaping segregation patterns of ethnic minorities in Helsinki (Kauppinen 2002).

Figures for unemployment level by district in the Helsinki metropolitan area can be found in annex number 17. Here, we see that at the end of 2001 the most affluent Southern district had the lowest unemployment (5.7%) and that unemployment rises as we move from the south towards the north and east. The highest unemployment rate was in the Eastern district (11.7%) where ethnic minorities such as immigrants and refugees are concentrated (see section 6.1). In terms of segregation, it has been noted that ethnic minorities tend to find housing in areas where marginalized members of the majority population are to be found. This includes, in the case of Helsinki, the Eastern and Northern districts, where there are proportionally more social problems such as alcoholism, drug abuse, unemployment and violence (Jokela 2001). The connection between unemployment and location of ethnic minorities is important because it is part of the emerging pattern of segregation, in which the poor housing and social position of ethnic minorities becomes connected with regional unemployment.

This trend is also observed from figures of unemployment amongst the ethnic minorities. It has been mentioned earlier that unemployment is a major problem amongst the Roma, with unemployment estimates of about 50% compared to a national average of about 10%. Similarly, immigrants have high unemployment rates (about 34% at the end of 2001). The latest figures for 2002 published by the Ministry of Labour indicate that the unemployment level of immigrants is on the decline. From an unemployment rate of 53% in 1994, immigrant unemployment has fallen to 29% in 2002, compared to 17% and 9% for the total population in the same years (Ministry of

¹⁹ The employment situation of refugees is being studied at the Finnish League for Human Rights in a separate research project, whose results will become public in early 2004. Initial results indicate that the employment situation of refugees, especially those in reception centres and rural municipalities, is weak.

Labour 2003a). In 2002, there were approx. 24 3000 foreign job applicants, of whom 13 900 were unemployed. The biggest applicant groups were Russians and Estonians, who counted for 43% of all foreign applicants. They were followed by Iraqis, Iranians, Somalis, persons from former Yugoslavia, Turks, Vietnamese and Swedes. Unemployment has decreased for the two largest groups, Russians and Estonians, but the unemployment rate of the most marginalized, often refugee, groups has increased – this includes Iranians, Iraqis, Yugoslavians and Somalis (Statistics Finland 2002). These groups also tend to be housed in areas that are marginalized and have high overall unemployment rates.

Racism/discrimination and country of origin

Social scientific research has repeatedly shown that Somalis and Arabs experience racism and discrimination more often than other ethnic minorities (Jasinskaja-Lahti and Liebkind 1997, Liebkind and Jasinskaja-Lahti 2000, Jaakkola 1999 etc.). Jasinskaja-Lahti et. al. (2002) looked into housing-related discrimination and once again found that Somalis and Arabs tend to have more difficulties in renting or buying a dwelling in Finland. Annex number 18 shows the relevant data and references obtained from the survey. The data indicates that about a third of all Arab and Somali respondents have at least once been refused from renting or purchasing a dwelling because of their ethnic background. About 10% of each group said they have been refused 5 or more times. About 4 out of 5 Arab, Somali and Albanian respondents believed they had been refused a dwelling at least once in the last twelve months because of their ethnic background. Of the ethnic minorities interviewed, Estonians and Ingrian Finns had clearly fewer experiences of housing-related discrimination in the last twelve months (about half of the Estonian and Ingrian Finn respondents said they had never been refused a dwelling because of their ethnic background in the last twelve months). Only about 10% of Vietnamese, Russians, Estonians and Ingrian Finns had been refused a dwelling more than twice, whereas 35-45% of Arabs, Somalis and Albanians had been refused more than twice in the last twelve months.

The research also looked into harassment and harm caused to the respondents by their neighbours. Annex number 18 contains relevant findings and references from the research. Once again we see that Somalis, Arabs and Albanians are more likely to have experienced harassment or direct harm from their neighbours than the other groups interviewed – less than 25% of Vietnamese, Russians, Estonians and Ingrian Finns had been harassed one or more times by their neighbours, whereas more than half of all Somalis and more than one third of all Albanians and Arabs had had such

experiences. More than 10% of Arabs and almost one quarter of Somalis had experienced harassment and harm more than 5 times from their neighbours. In the last twelve months, 25-40% of Vietnamese, Estonians and Ingrian Finns have had no experiences of harassment from their neighbours, whereas the same can be said for only 17% of Russians and Arabs, 12% of Albanians and only 7% of Somalis. These figures indicate, once again that out of the groups studied, Somalis, Arabs and Albanians are in the worst position with respect to housing-related racism and discrimination.

Racism/discrimination and religion

The above paragraphs have described the experiences of Arabs, Somalis and Albanians as more negative with respect to racism and discrimination in housing-related settings. Of all the groups studied by Jasinskaja-Lahti et. al., these are most likely to have Muslim members. The higher frequency of racist behaviour directed at these groups suggests that racism and discrimination is more often targeted towards immigrants of Muslim background than those whose religious identity is somewhat closer to the Finnish majority religion of Lutheran Christianity. There is no data about anti-Semitism in the housing sector.

Racism/discrimination and ethnicity

The trends described above indicate that, aside from country of origin and religious characterization, certain ethnic groups experience more racism and discrimination than others. For example, those with an Arab ethnic or linguistic background appear to have more problems in finding housing, especially from the private rental market, than ethnic Europeans. The same is the case for those with an ethnic African background, especially Somalis. The Roma, who are both Finnish citizens and usually members of the same religious community as the majority population, also suffer from discrimination purely on the basis of their ethnicity. The housing related racism and discrimination experienced by the Roma has been discussed extensively earlier in the report so we shall not go into it in detail here. It is perhaps enough to note that the levels of racism and discrimination against the Roma are exceptionally high compared to those of other so-called national ethnic and linguistic minorities such as Swedish-speakers and the Sámi. Like the Roma, the Sámi may also experience racism and discrimination as a result of their ethnicity but this is hard to prove because there is no recorded evidence of housing-related racism or discrimination against them. Of these three main national minorities (Swedish-speakers, the Sámi and the Roma), there is the most evidence of marginalization and racism in housing-related matters amongst the Roma.

Racism/discrimination and age

It is very hard to say whether there is any relation between racism/discrimination in the housing sector and age. Further, it is also doubtful whether such a relationship can be studied at all because underage members ethnic minorities almost always live within the family unit. This is especially the case amongst the immigrant minorities, where families tend to be larger and more close-knit than in the majority population. Research on the housing and daily life of unaccompanied minors who are received as asylum seekers or refugees has suggested that it is difficult to determine what is in the best interests of the child with respect to housing arrangements (Mikkonen 2001:14). Presently, most unaccompanied minors are housed in state homes, while those who have relatives in Finland can live with them. The cultural and linguistic interests of the children in state institutions may be hard to guarantee but the research generally found positive evidence of children's integration and stability in the homes. Once unaccompanied minors reach the age of majority, they are provided supported housing arrangements and assisted in the transition from the institution to independent life. More research needs to be done into this area to determine the possible risks of discrimination or marginalization faced by these children. A recent report on homelessness amongst immigrants claims that there are no findings about street children in Finland (Mikkonen and Kärkkäinen 2003:45).

Racism/discrimination and class

In Finland, there is a correlation between the threat of poverty, marginalization and social exclusion and class or socio-economic status. In section 6.2, we saw that ethnic minorities with a higher socio-economic status are less likely to be segregated into areas with poorer housing and social standards. This was the case for both Swedish-speakers and immigrants from Europe and richer countries of origin, who tended to be concentrated in wealthier parts of the country and wealthier suburbs within the Helsinki metropolitan area (see Kauppinen 2002). Similarly, we observed a correlation between socio-economic status and dependence on social housing (for example, amongst the Roma and refugees who most often live in social rental housing, see Suonoja and Lindberg 2000). The effect of this trend is that social housing has an influence on segregation patterns, with areas containing many social rental dwellings slowly becoming ghettoised as low class and low socio-economic status neighbourhoods, often with higher proportions of ethnic minorities and marginalized members of the majority population (see Kauppinen 2002, Jokela 2001).

Racism/discrimination and legal status

Because housing is residence-based (see section 5.1), legal status can affect the housing position of ethnic minority groups insofar as their residence is considered temporary and not permanent (see footnote 3). Most of Finland's ethnic minorities are also national minorities in the sense that they are Finnish citizens. This includes Swedish-speakers, the Roma, the Sámi and smaller ethnic minorities such as Jews, Tatars and Old Russians. Newer ethnic minority groups such as refugees and return migrants are also given permanent residence status and are, therefore, eligible for the same housing benefits and allowances as other citizens. Immigrants, on the other hand, may have varying legal statuses, depending on the purpose of their entry and stay in the country. Immigrants who come to Finland for the purposes of family reunion or marriage are given permanent residence. Those who enter the country on the basis of a work permit are considered temporary residents for the first two years, after which their residence becomes permanent (Directorate of Immigration 2003). All these groups are subsequently entitled to the same housing rights as the majority population.

Those with temporary residence status are under some threat of marginalization in terms of housing. Foreign students or labour migrants during their first two years, for example, are not eligible to seek social rental dwellings. Although there are organizations specialised in providing student housing,²⁰ there is currently a severe shortage of housing even for students from the majority population. This means that foreign students, who are excluded from municipal and state housing provisions and allowances, may be at risk of not having suitable or adequate dwellings. The problem is intensified when students complete their studies and are no longer eligible for student housing or for state provided housing (as long as their residence is still temporary). Although cases of foreign students living in emergency shelters have been recorded (Rastas 2002:38, 57), it is difficult to judge the extent to which the threat of homelessness or eviction from student housing exists.

7.2 Groups vulnerable to racism and discrimination in housing

The Roma

As mentioned earlier in the report, the Roma are the ethnic group most likely to suffer from racism and discrimination in housing-related matters, in spite of being citizens of Finland and having Finnish as their mother tongue. The Roma have historically been at the bottom of the social order

²⁰ The largest of these is the Foundation for Student Housing in the Helsinki Region (HOAS), which owns about 8000 dwellings and houses about 16000 students. Similar foundations exist in most major cities and towns.

and, perhaps because of their nomadic lifestyle and marginalization, have been the concern of the welfare state only during the last two to three decades. Although there were some initial measures to secure adequate housing for the Roma, these were short-lived and have not been followed up by subsequent positive discrimination initiatives. In fact, the first laws on housing provisions for the Roma have been criticised for worsening rather than improving the position of the Roma in the long run. There are still extensive problems of overcrowding and unsuitable or inadequate housing, although homelessness in the strict sense of the word (see below) is not common amongst the Roma (Suonoja and Lindberg 2000).

The continual decline in the number of Roma homeowners and mortgage applicants, as well as the unwillingness of municipalities to build housing reserved for the Roma, are major threats to the future housing security of this ethnic minority. The lack of consideration of the special cultural and ethnic needs of the Roma in housing is also a major challenge to their ability to maintain good housing standards. As with all other ethnic minorities, their position on the housing market is closely related to their overall socio-economic well-being, and especially to their employment status. Nonetheless, the findings of this report suggest that the Roma are under severe threat from cultural prejudice and misconceptions, both on the part of their potential majority population neighbours, and the authorities that are responsible for securing their housing needs.

Homeless²¹ immigrants

Perhaps the most acute issue in housing policy is homelessness.²² Since the United Nations declared 1987 the year of the homeless, Finnish municipalities and charity organizations have received state support to acquire and build rental housing for the homeless. In addition to such funding from the Ministry of the Environment, funding from the Ministry of Social Affairs and Health and Finland's Slot Machine Association (RAY) has been directed towards the reduction of homelessness and the improvement of housing conditions amongst the lowest economic groups. From the perspective of minority issues, homelessness has mainly been on the agenda as a problem amongst the Roma. However, it has now become quite uncommon for the Roma to be completely without a dwelling as they have close family networks which provide support (see also section 6.3). However, homelessness has recently become an important issue amongst immigrant and refugee minorities,

²¹ In this report, we follow the definition of homelessness provided by Mikkonen and Kärkkäinen, which states that "homeless persons are those living outdoors, in temporary shelters and hostels for the homeless, in institutions, or temporarily with relatives or friends due to lack of housing" (2002:5).

²² In spite of the efforts of the welfare state and the relatively high level of homeownership (over 50%), there are about 10 000 homeless persons in Finland (Canada Mortgage and Housing Corporation 2002, Ministry of the Environment).

whose social networks are often quite weak when they arrive in Finland. Government policies and programmes aimed at eradicating homelessness theoretically encompass homeless immigrants and refugees.

Homelessness amongst immigrants is a relatively new social problem in Finland and research on its nature and causes has been conducted only in the last couple of years. In 2002, there were an estimated 10 000 homeless individuals and 800 homeless families across Finland (Tiitinen 2003). Amongst immigrants, homelessness is considered “a marginal but growing problem” (Mikkonen and Kärkkäinen 2003:35). Although there are no homeless immigrants living on the streets, the proportion of immigrants in shelters and temporary dormitories has increased considerably in the last few years. The number of immigrants applying for municipal social housing is also on the rise – in 2001, for example, 14% of all applicants for social housing were immigrants (Rastas 2002). The nature of homelessness amongst immigrants has also changed in that long-term residents of Finland, and not just those recently arrived, are becoming and remaining homeless. Research by Mikkonen and Kärkkäinen has found that homelessness is more common amongst immigrants than the majority population. Although the absolute numbers of homeless immigrants are quite small, they are often concentrated in larger cities, comprising a large proportion of all homeless in these urban centres. It is also difficult to judge the extent of homelessness amongst immigrants because many stay with friends and relatives and are not counted in the official statistics on the homeless – some have estimated that there are about 1000 homeless immigrants if all such persons are included (Rastas 2002). Annex number 19 contains a comparison of homeless persons and homeless immigrants by municipality in 2002. The groups most commonly requiring services for homelessness are Russians, Somalis, Ingrian Finns and Estonians, although clients from other African and Eastern European countries also exist. Homelessness has also been found amongst Western European immigrants, who are often thought to be a well-off group (Mikkonen and Kärkkäinen 2003:42).

The reasons for rising immigrant homelessness are often related to financial difficulties (connected with unemployment) and cultural problems (such as poor integration or lack of language skills) and illiteracy rather than the more serious problems of poor mental health and substance abuse associated with homelessness amongst the majority population (*ibid.* 42). Immigrants also often become homeless because it is hard for them to find a new dwelling after eviction from a private rental dwelling. Reasons for eviction include noise and overcrowding problems, misunderstandings with landlords and neighbours, and unwillingness on the part of landlords to renew rental contracts

(Rastas 2002, 57-58). Inability to pay rent in a timely fashion due to economic hardship may also be a cause of eviction or subsequent homelessness. Immigrant homelessness is also affected by structural problems such as the shortage of social housing, especially in areas with high concentrations of immigrants.

Somalis

It is worth mentioning this ethnic group separately from other immigrants because it appears that Somalis are most likely to face racism and discrimination in all areas, including employment, education and housing. One reporter has claimed that the Somalis have only recently replaced the Roma as the “most hated” group in Finland (Lanas Cavadas in Raento and Husso 2002). The evidence presented in this report confirms the fact that it is common for Somalis to suffer from acts of racist violence or discrimination in housing-related settings (see chapter 6). For this reason, we believe greater efforts should be targeted at improving the housing conditions of Somalis, not just in terms of quality and suitability of housing, but also with respect to improving the social conditions in neighbourhoods where there are Somali residents.

8. Strategies, initiatives and good practices in housing

8.1 Anti-discrimination legislation

As mentioned earlier, the renewed constitutional law of 11 June 1999 contains a general prohibition of discrimination on the basis of “gender, age, origin, language, religion, conviction, opinion, disability or other personal reason” (731/1999 §6). Only so-called positive special treatment is acceptable for the protection of the status of ethnic minorities. Further, the Constitution protects the rights of ethnic minorities (such as the Sámi, Roma and immigrant minorities of Finland) to maintain and develop their own language and culture (§17). Although there is no specific anti-discrimination legislation related to housing, the above constitutional provisions imply that denying access to housing on the basis of race, gender, ethnicity and so forth is illegal. Still, the lack of a specific legal basis for combating discrimination in the housing sector may be seen as a weakness on the part of the Finnish government in its commitment to promoting diversity and tolerance.

Similarly, the Finnish Penal Code contains general anti-discrimination clauses that can be applied to the housing sector. The Penal Code outlaws agitation against an ethnic group (578/1995 § 11:8), criminalizes discrimination *inter alia* on the basis of race, religion and ethnic origin (*ibid.* §11:9),

and makes labour discrimination punishable by fine or imprisonment (*ibid.* § 47:3). However, as mentioned in the Finnish reports on legislation and racial violence, few cases of discrimination reach the courts and penal law is seen as among the last resorts in eliminating racial and ethnic discrimination. There is also the problem that penal law often deals only with the most direct cases of racism, whereas more common indirect racism remains unquestioned.

The Act on the Integration of Immigrants and Reception of Refugees or Integration Act (*Kotoutumislaki*) of 1.5.1999 is another major legal tool that attempts to increase and support diversity. On paper, the Act promotes equal opportunity for immigrants and newcomers to Finnish society, while encouraging and facilitating their integration and also preserving their own culture and language (439/1999). Further details about the Integration Act can be found in annex number 5.

International human rights agreements signed by Finland are directly applicable and valid in the law. These include the United Nations Convention on the Elimination of All Forms of Racial Discrimination (CERD), the International Covenant on Civil and Political Rights (ICCPR), the European Human Rights Agreement, and the UN Convention on the Rights of the Child, among others.

8.2 New policies on housing and integration

As this is the first report on the housing sector, there are, strictly speaking, no *new* policy developments with respect to equal treatment and access to housing. The foundational and most recent housing policy of Finland was covered briefly in section 5.1. As it is not possible to present any newer developments in housing policy, we shall take a more detailed look at the very recently published National Action Plan against Poverty and Social Exclusion 2003-2005, which contains information about eradication of poverty and social exclusion in the housing sector, among others.

As mentioned earlier, the aim of housing policy is to “ensure a socially and regionally balanced and stable housing market, to eliminate homelessness and to improve the quality of housing” (National Action Plan 2003:24). Of relevance to ethnic minorities are the intentions to increase the amount of social rental housing and develop housing allowances (ethnic minorities rely heavily on social housing), the channelling of loans to urban growth centres (ethnic minorities are clustered in larger cities where there is stiff competition for affordable housing), and increased provision of housing to young families (ethnic minorities have larger families with younger children than the majority). The

proposed focus on equitable development in urban policy should also benefit ethnic minorities such as the Roma and immigrants, because of their secondary migration to the south and urban marginalization.

Policies aimed at reducing or eliminating homelessness are also relevant for immigrants, refugees and return migrants because homelessness amongst these minority groups is a “marginal but growing problem” (Mikkonen and Kärkkäinen 2003:35). Further, homelessness is more common amongst these groups than Finns (see also section 7.4). The National Action Plan 2003-2005 includes a joint effort between the central government and the cities of Helsinki, Espoo and Vantaa, which make up the Helsinki metropolitan area, to reduce homelessness. The plan is to be implemented by the Ministry of the Environment and the Ministry of Health and Social Affairs and includes the “allocation of freed social rental housing to the homeless” (National Action Plan 2003:24, 30).

Potentially useful in the reduction of discrimination against minorities is the government’s intention to encourage cooperation between associations of tenants and landlords to prevent to the use of eviction threats to force tenants to accept unreasonably high rises in rent. Although there is no documentary evidence of this, it has been suggested that ethnic minorities such as immigrants and the Roma are prone to eviction threats and rent rises as a means of eviction (Jokela 2001, Rastas 2002). It remains to be seen whether the implementation of the above-mentioned policy proposal will have any effect on this type of discrimination.

Finally, the action plan states that one of its three strategic goals of housing policy is to “preserve the social balance in housing districts while diversifying their resident structure” (National Action Plan 2003:24). Although the terms “social balance” and “diversifying resident structure” are rather vague, they can be interpreted as the attempt to prevent segregation along economic, ethnic and social lines. To reach these goals, the use of “urban planning, housing programmes, land surrenders and tenant selection” has been proposed. Controlled diversification of residential neighbourhoods is intended to ensure reasonably priced housing while preventing the accumulation of social problems in any particular areas (as is currently the case in the Helsinki metropolitan area, where the eastern districts have more social problems than others).

8.3 Other strategies, initiatives and good practices

The following criteria have been used to determine the choice of strategies, initiatives and good practices:

- Topic: the items are either clearly related to racism, discrimination and xenophobia in the housing sector (e.g. housing subsidies) or deals indirectly with multiculturalism in housing (e.g. a general strategy to improve tolerance in neighbourhoods with relatively large immigrant populations through the use of training and advice)
- Time frame: the chapter tries to focus on newer items that have come up in the housing sector, so some good initiatives (such as laws on housing of the Roma) are not mentioned because they were passed over a decade ago. This is especially the case for good practices.
- Actors: although the sections on legislation and policy naturally focus on state actors such as the Housing Fund of Finland and the Ministry of the Environment, there is an attempt to include a diverse range of actors such as civil society organisations, academic institutions and European-level bodies.
- Focus: the focus of the chosen items is also fairly broad in that it encompasses activities and initiatives aimed at specific minority groups (such as the Roma) but also covers efforts directed at the majority population, academic audiences, the authorities and children and the wider public.

Strategies and good practices in housing

As part of the Government's housing policy, financial assistance is to be provided to those who, for example receive an ARAVA-loan, in order to allocate housing to refugees and homeless people. This is done through The Housing Fund of Finland (*Valtion Asuntorahasto* / NFP/FI/0004). In the government's budget for 2003 this support was allocated as 8,4 million euros. For further information, please see www.ara.fi.

A research programme on marginalization, inequality and ethnic relations in Finland (SYREENI) is currently being conducted, funded by the Academy of Finland. The research is concerned with the mechanisms leading to inequality and marginalization, with special reference to ethnic relations. One institution taking part in the programme is the City of Helsinki Urban Facts, where Mari Vaattovaara has studied the "Accumulation of deprivation and ethnic minorities in the Helsinki Metropolitan Area". Thus far, research has shown that socio-economic deprivation and ethnic minorities have begun to concentrate in the same areas, however the causes and consequences of this phenomenon are still under research.

The priority areas of the JOIN-project are education, health care and police work. The project partnership is mixed involving both public and private organisations, which are operational at local, regional and national levels. Partners come from three EU member states: Finland, Germany and Ireland. The JOIN project aims to develop local dialogue and structures for co-operation between groups exposed to discrimination and local public administrations. It strongly promotes "high-profilicity" in tackling discrimination by working in transnational cross-sectored and horizontal networks for the creation of good European level examples. For further information, please see www.join.fi

The initiative *SEIS: Suomi eteenpäin Ilman Syrjintää* (STOP: Finland Forward Without Discrimination) comprises national awareness raising campaigns run by four ministries responsible for the promotion of non-discrimination in Finnish society. Projects are funded by the Community Action Programme to Combat Discrimination and based on horizontal and cross-administrative approach. Groups exposed to discrimination on all grounds are involved in the planning, implementation and organisation of the activities. Projects are targeted to raise awareness of discrimination on a horizontal basis through high profile activities such as "Diversity Day", information share activities as well as long-term and structural work. For further information, please see www.join.fi/seis

A recently completed project in the Helsinki metropolitan area aimed at defending human rights, reducing local racism and improving the living conditions of marginalized immigrants and refugees, especially those who are homeless. The project, called Survive in Finland (*Selviydy Suomessa*) was carried out by the Helsinki Deaconess Institute during 2000-2002 and included work with 105 clients. Aside from the work with individuals, an important outcome of the project was the publication of a detailed guide to housing for immigrants (*Selviydy Suomessa* 2002, see also relevant data collection template).

Finally, the housing advisor (*asumisneuvoja*) system is an initiative that includes some work with ethnic minorities, although not directly so. The advisors are social workers employed by non-profit organizations, housing funds, municipalities etc. to function as a contact point and negotiator for residents' housing-related enquiries and problems. As mentioned earlier in the report, housing advisors do not often deal with the immigrant minority (one in ten of a particular advisor's clients

were immigrants for example) but they are a good resource that could potentially be developed for further work with preventing racism and discrimination against ethnic minorities in housing.

9. Summary and Conclusions

This report has attempted to provide an overview of the situation regarding racism and discrimination in the housing sector of Finland. We hope that it has allowed clearer insight into the realities and difficulties facing the country in the immediate and near future. This chapter summarises some of the main ideas presented in the report. The following and final chapter provides certain suggestions and recommendations for positive change in this area.

There is a relatively good legislative background for the protection of ethnic minority rights and the prevention of discrimination against minorities, included in the Finnish Constitution, which prohibits discrimination on the basis of race, gender, age, sexuality etc. There are also provisions criminalizing racist acts and discrimination in the Penal Code. However, there is no specific law that prohibits or sets punishments for discrimination in housing. The lack of specific legislation on equality and tolerance in housing may be seen as a weakness in the country's commitment to reduce discrimination in this sector.

In terms of policy, there have been provisions to assist the Roma minority in improving their housing conditions but, in hindsight, the success of these policies has been limited. There is also an unofficial diversity policy and the government recommends the prevention of ethnic segregation, but studies show that this process is gradually underway nonetheless. There are also some general monitoring systems but none specific to housing-related issues. The lack of a monitoring infrastructure devoted to the housing sector is another possible weakness of the system in its current form.

The general housing standards of some ethnic minorities, such as the Roma, refugees and immigrants from poorer countries, are lower than those of the majority population, and these groups face more problems in obtaining and maintaining suitable housing. There is a clear need for action to improve the ability of such groups to acquire adequate housing. The problem of homelessness is also spreading to groups that were traditionally not suffering from it, such as immigrants. There are needs to more detailed research into the housing conditions of the most marginalized groups in order to be able to make conclusive policy decisions in this direction.

Another worrying trend observed from the data is the increasing secondary migration of immigrants and other ethnic minorities to the urban centres of the south, especially the Helsinki metropolitan area. As a result of overcrowding and housing shortages caused by such migration, this trend may contribute to ethnic segregation and marginalization of ethnic minorities in low-income neighbourhoods with poorer social and educational services. Although a number of researchers have mentioned this possibility, there is little concrete research and data to back the hypothesis.

Ethnic minorities also appear, from the content of the report, to be more dependent on welfare services such as housing allowances and social rental housing. This is especially the case for economically and educationally marginalized groups such as the Roma and refugees, who also have exceptionally high unemployment rates of up to 60% and tend to be less educated than other groups. The connection between reliance on social housing and socio-economic status indicates that housing problems cannot be tackled alone, as was done in the earlier legal reforms on housing for the Roma, but should be addressed in conjunction with other social problems such as education, employment and family well-being.

11. References

Act on the Integration of Immigrants and Reception of Refugees, 439/1999

The Cabinet (200) Valtioneuvoston selonteko kotouttamislain toimeenpanosta (The Cabinet's review of implementation of the Integration Act) VNS 5/2002 vp. Helsinki

Canada Mortgage and Housing Corporation (2002) Review of Finland's Housing Policy, available at <http://www.vyh.fi/eng/orginfo/publica/electro/housing/eva-3.pdf> (28.7.2003)

City of Helsinki Urban Facts (2000) (*Helsingin kaupungin tietokeskus*), Ulkomaalaisten elämää Helsingissä (The life of foreigners in Helsinki), Helsinki: Tilastoja 2000:22

City of Helsinki Urban Facts (2002) Helsingin työttömyys ja pitkäaikaistyöttömyys alueittain 31.12.2001 (Unemployment and long-term unemployment in Helsinki 31.12.2001), publication 18, available at <http://www.hel.fi/tietokeskus/tilastoja/tyottomuus/2002/tyottomuus091002.pdf> (25.9.2003)

Constitution of Finland 731/1999

Directorate of Immigration (2003) various informational brochures available at <http://www.uvi.fi> (4.9.2003)

ECRI (2002) European Commission against Racism and Intolerance, Second Report on Finland, Council of Europe: Strasbourg

Euromosaic (1998) Swedish in Finland, Euromosaic Report, Research Centre of Wales, available at <http://www.uoc.edu/euromosaic/web/document/suec/an/e1/e1.html> (24.8.2002)

Forsander, A. and Alitolppa-Niitamo, A. (2000) Maahanmuuttajien työllistyminen ja työhallinto – keitä, miten ja minne. Työministeriön julkaisu 242. Helsinki: Työministeriö. [Labour administration

and employment of immigrants – who, how and where. MOL publication 242. Helsinki: Ministry of Labour.]

Government of Finland (2003) <http://www.government.fi/tiedostot/pdf/en/36146.pdf> (12.7.2003)

Jasinskaja-Lahti, I., Liebkind, K. and Vesala, T. (2002) Rasismi ja syrjintä Suomessa: Maahanmuuttajien kokemuksia (Racism and Discrimination in Finland: Immigrants' Experiences) Helsinki: Gaudeamus

Jokela, U (2001) Monikulttuuristuva lähiö ja yhdyskuntatyön uudet haasteet (Suburban multiculturalization and new challenges for social work) Master's Thesis, Department of Social Policy, University of Helsinki, available at <http://www.kirkkohelsinki.net/tiedostot/gradu.lopullinen.doc> (1.9.2003)

Kauppinen, T. (2002) The beginning of immigrant settlement in the Helsinki metropolitan area and the role of social housing, *Journal of Housing and the Built Environment*, Vol. 17, pp. 173-197

Kokko, K. (2002) Maahanmuuttajien Suomen sisäinen muuttoliike, Tapaustutkimuksena Turku (The internal migration of immigrants in Finland, A case study of Turku) Geography Department, University of Turku, available at <http://www.utu.fi/erill/instmigr/art/kokko.pdf> (20.9.2003)

Kortelainen, M. (2002) Pakolaiset asuvat tavallisesti aravavuokra-asunnossa (Refugees usually live in ARAVA rental apartments) *Rakennuslehti*, available at <http://www.rakennuslehti.fi/haku/haettu.asp?tulosid=3249&paiva=9.5.2002> (22.8.2003)

Kortteinen, M. and Vaattovaara, M. (1999) Pääkaupunkiseudun kehityssuunta on kääntynyt (The development direction of the capital city area has turned), *Yhteiskuntapolitiikka*, Vol. 64, pp. 342-351

Lankinen, M. (2001) Allueellisen eriytymisen suunta Helsingissä ja pääkaupunkiseudulla 1990-luvulla (The direction of regional differentiation in Helsinki and the capital area in the 1990s) *Helsingin kaupungin tietokeskus (City of Helsinki Urban Facts)*

LL (Språklag 1.6.1922/148)

Mikkonen, A (2001) Ilman huoltajaa Suomeen tulleiden pakolaisnuorten sosiaaliset verkostot, arki ja asuminen (The social networks, daily life and housing of unaccompanied refugee minors in Finland), Master's Thesis, Department of Social Psychology: University of Helsinki

Mikkonen, A. and Kärkkäinen, S. (2003) Homeless immigrants in Finland, National Report 2002, European Observatory on Homelessness, Helsinki: National Research and Development Centre for Welfare and Health (STAKES)

Ministry of the Environment (2001) Finland's National Report to Istanbul +5, Appraisal of the implementation of the Habitat Agenda, UN Habitat, available at <http://www.unchs.org/istanbul+5/europe.htm> (12.6.2003)

Ministry of the Environment press release 17.12.2002 available at <http://vyh.fi/eng/current/press/moe/moe02199.htm> (28.7.2003)

Ministry of Labour (2001) Kohti etnistä yhdenvertaisuutta ja monimuotoisuutta: Hallituksen etnisen syrjinnän ja rasismin vastainen toimintaohjelma (Towards ethnic equality and diversity: The Government's Action Plan against Ethnic Discrimination and Racism), Ministry of Labour Publications: Helsinki

Ministry of Labour (1998) Turvapaikanhakijoiden vastaanotto ja sen kehittäminen, (The reception of refugees and its development) Helsinki: Publication no. 3 of the Immigration Unit

Ministry of Labour (2002) Ombudsman for Minorities, available at <http://www.mol.fi/vahemmistovaltuutettu/ombudsmaneng.html> (12.8.2003)

Ministry of Labour (2003a) Migration Affairs in 2002, available at <http://www.mol.fi/migration> (30.4.2003)

Ministry of Labour (2003b) Migration Statistics and Diagrams 2002, available at <http://www.mol.fi/migration> (30.4.2003)

National Action Plan (2003) National Action Plan against Poverty and Social Exclusion 2003-2005, Finland, available at http://europa.eu.int/comm/employment_social/news/2001/jun/napiincl_03_fi.pdf (26.8.2003)

Penal Code of Finland 578/1995

Pohjanpää, K, Paananen, P. and Nieminen, M (2003) Maahanmuuttajien elinolot - venäläisten, virolaisten, somalialaisten ja vietnamilaisten elämää Suomessa 2002 (Living conditions of immigrants – the lives of Russians, Estonians, Somalis and Vietnamese in Finland in 2002), Statistics Finland, to be published in October 2003

Raento, P. and Husso, K. (2002) Cultural diversity in Finland, Fennia International Journal of Geography, 180:1-2, available at <http://www.helsinki.fi/ml/maant/geofi/fennia/demo/pages/raento.htm> (24.9.2003)

Rastas, M. (2002) Maahanmuuttajien asunnottomuus Helsingissä (Homelessness of immigrants in Helsinki) Ministry of the Environment: Helsinki

Sak, B. and Raponi, M. (2002) Housing Statistics in the European Union 2002, International Centre for Research on the Public and Cooperative Economy (CIRIEC), University of Liège, available at <http://mrw.wallonie.be/dgatlp/HousingStats> (10.9.2003)

Selviydy Suomessa (2002) Asumisopas maahanmuuttajille (Housing Guide for Immigrants), Helsinki Deaconess Institute, available at <http://www.hdl.fi/julkaisut/asumisopas.pdf> (30.9.2003)

Similä, M (2000) Migrants and ethnic minorities on the margins: Report for Finland, MEMM-report to CEMES, SSKH Discussion Papers 6/2000, Helsinki: Swedish School of Social Science, University of Helsinki

Statistics Finland (2002) Foreigners and international migration. Population 2002. Helsinki: Statistics Finland.

Statistics Finland (2003) available at http://www.stat.fi/tk/tp/tasku/taskus_asuminen.html (29.6.2003)

Streng, J (2002) Rasismi Suomessa 2002 (Racism in Finland 2002), Helsinki: Finnish League for Human Rights

STM (1999) Suomen Romanit (The Roma of Finland) Ministry of Social Affairs and Health, publication 14, available at <http://www.vn.fi/stm/suomi/pao/julkaisut/romanit.htm#5> (16.9.2003)

STM (2001a) Saamelaiset (The Sámi) Ministry of Social Affairs and Health, available at <http://www.stm.fi/suomi/tao/julkaisut/omakieli/saamelaiset.htm> (16.9.2003)

STM (2001b) Suomenruotsalaiset (Finland Swedes) Ministry of Social Affairs and Health, available at <http://www.stm.fi/suomi/tao/julkaisut/omakieli/suomenr.htm> (16.9.2003)

Suonoja, K. and Lindberg, V. (1999) Romanipolitiikan strategiat (Strategies of the policy on Roma) Ministry of Social Affairs and Health: Helsinki

Tiitinen (2002a) Pakolaisten asuttaminen Suomessa 1994-2001 (Housing of refugees in Finland 1994-2001) Helsinki: ARA (Housing Fund of Finland)

Tiitinen (2003) Asunnottomat 2002 (The Homeless 2002), Housing Fund for Finland ARA selvityksiä 7/2003 available at http://www.ara.fi/pdf/Asunnott2002selv_liitteinen.pdf (12.9.2003)

Consultations by telephone or e-mail

Schulman, H. City of Helsinki Urban Facts (11.8.2003)

Myllypuron Kiintestot Oy, Housing advisor (20.8.2003)

Maunulan Asunnot KOY, Housing advisor (21.8.2003)

ANNEXES

1. Background

Finland is a small (pop. 5.2 million) Nordic welfare state with a tradition of pacifism and involvement in international affairs as a donor and aid-giver to poorer developing countries. Historically, Finland has been a country of net outward migration, as Finns emigrated in search of work in the post-World War II period. Immigration to Finland remained relatively negligible until the 1990s, when immigration began to increase, especially as the first quota refugees began arriving in Finland in the early 1990s. Finland has historically been a very homogenous country, with only small indigenous and local ethnic minority populations. All official statistics on population structure are taken from the national Population Register, which records only one citizenship for each person, regardless of dual citizenship. Naturalised Finnish citizens are recorded as Finns, and there is no indication of their previously held citizenship. Thus, all statistics used in this report do not account for those who have acquired Finnish citizenship but are of immigrant background. Even exact measures of the sizes of national minorities such as the Roma and Sámi are unavailable, as statistics are not gathered on the basis of ethnic identity. Instead, we can look at national statistics collected on the basis of citizenship and mother tongue to get some idea of the ethnic minority populations' composition.

Finland's population was recorded as 5.2 million at the end of 2002, of which only 2%, or about 104 000 persons, were foreign citizens. The Swedish speaking minority formed 5.6% of the total, or about 290 000 persons. Speakers of Sámi at the end of 2002 were 0.03% of the population, or 1720 persons. Foreign languages were spoken as a mother tongue by 2.2% of the population, or about 117 000 persons (Statistics Finland 2003). Although even today there are proportionally few foreigners and immigrants in Finland, the relative rate of immigration to Finland has been steadily rising, increasing rather sharply since the 1990s from 10-20 000 to well over 50 000 by 1994 (Statistics Finland 2001).

2. Largest nationality groups

The ten largest nationality groups amongst foreign citizens residing in Finland in between 1993 and 2002 are shown in the table below. At the end of 2002, the largest group of foreign citizens comprised 24 336 Russians. This was followed by 12 428 Estonians, 8 037 Swedes, 4 537 Somalis, 3 420 Iraqis, 2 535 Britons, 2 461 Germans, 2 363 Iranians, 2 177 Yugoslavians, and 2 146 Turks.

In total, there were 103 682 foreign citizens living in Finland at the end of 2002. As previously mentioned, these figures do not include those with dual citizenship or those who have acquired Finnish citizenship by application.

Annex Table 1: Ten largest nationality groups and all foreign nationals in Finland 1993-2002

Citizenship	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Russia	5828	7785	9720	11810	14316	16861	18575	20552	22724	24336
Estonia	5893	7472	8446	9038	9689	10340	10652	10839	11662	12428
Sweden	6528	6685	7014	7291	7507	7756	7809	7887	7999	8037
Somalia	2883	3538	4044	4555	5238	5371	4410	4190	4355	4537
Yugoslavia	2072	2255	2407	2624	2755	2935	3392	3575	4240	2177
Iraq	846	1009	1341	1855	2435	2670	2960	3102	3222	3420
Former USSR	7468	6804	6163	5187	4675	3628	2966	2447	2249	2011
United Kingdom	1676	1747	1865	1803	1907	2058	2170	2207	2352	2535
Germany	1576	1613	1748	1836	1961	2072	2162	2201	2327	2461
United States	1754	1775	1844	1833	1905	2001	2063	2010	2110	2146
Iran	919	1125	1275	1397	1681	1706	1868	1941	2166	2363
All foreign nationals	55587	62012	68566	73754	80600	85060	87680	91074	98577	103682

Source: Statistics Finland 2003

3. Age distribution

The immigrant population is also different from the majority population in terms of its age distribution structure. As immigration to Finland has only really increased since the 1990s, the majority of immigrants are first-generation. (This can also be verified from Table 1 above, which shows that the large majority of foreign citizens are also foreign-born.) The national statistics for the end of 2002 regarding age distribution and citizenship are shown in the table below. There are proportionally more working-age foreigners in Finland compared to the majority Finnish population (75.7% of foreigners are of working age, compared to 66.6% of Finns). Looking at the populations of foreigners and Finns as a whole, we see that there is very little difference in the proportion of children under the age of 14 (17.8% of Finns and 17.9% of foreigners are children under the age of 14). However, almost 30% of Africans and 25% of Asians are under the age of 14, compared to only 16% of Europeans. This indicates that while the overall foreigner population is not much younger than the Finnish majority, there populations of Africans and Asians in Finland are younger than others. This is especially relevant for education issues, as it is clear that there are

proportionally more children from these ethnic minority communities in the Finnish school system. It also suggests that education policy, as well as reduction of racism and discrimination in education, is of great interest and necessity to them.

Annex Table 2: Comparative age distributions of Finns and foreigners in Finland 2002

Population	Percentage aged 15-64 yr.
Finns	66.6%
Foreigners (all)	75.7%
Population	Percentage aged 0-14 yr.
Finns	17.8%
Foreigners (all)	17.9%
Africans	29%
Asians	24%
Europeans	16%
South Americans	10%
Australasians	8%
North Americans	5%

4. Finland's national immigration policy

The Immigration and Refugee Policy Programme was accepted on 16.10.1997, to be implemented gradually within financial limits. This includes policy decisions on regulations covering entry and residence of foreigners and immigrants, as well as refugees and asylum seekers. Finnish immigration and asylum policy is also in line with the EU policy framework as put forward by the European Commission (e.g. in the Tampere and Seville summits of 1999 and 2002, respectively). Researcher Outi Lepola has described Finnish immigration policy using Hammar's concepts of *entrance gates*, which are controlled by the state. Specifically, she identifies three gates in the progression from foreigner to Finnish citizen. Briefly, the first of these is entry to the country, followed by permanent residence, and finally citizenship by application. At present, the first gate of immigration opens relatively easily, especially for citizens of Nordic and/or EU countries, who are exempted from obtaining a visa for short-term entry, or refugees and those with family connections in Finland. The second gate (i.e. receipt of permanent residence) can be surpassed only after a two-year stay in Finland, and ensures rights and privileges that are quite similar to those enjoyed by citizens. However, students, certain types of workers and refugees receiving only temporary

protection find permanent residence elusive. The final gate to citizenship can be approached after five years as a permanent resident, although those with family and historical ties to Finland may acquire citizenship earlier (Lepola 2000: 28-30).

The Ministry of Labour states that Finland's immigration policy aims to be open, international, and respectful of human rights, legal protection and good governance, while simultaneously combating illegal immigration and international crime (MOL 2002). The 1997 Immigration and Refugee Policy Programme acknowledges that immigrants can provide new inputs for national economic and cultural development, and as such, the basic aim of immigration policy is meant to be integration of immigrants and simultaneous maintenance and preservation of their native cultures (Ministry of Foreign Affairs 1998).

Recently, there has been considerable popular and scholarly discussion about the need to replace Finland's dwindling workforce through a more active immigration policy. Similarly, views on an active immigration policy formed part of the public and party discourse in the run-up to the latest parliamentary elections, held in March 2003. Opinion is divided between those who promote a more active immigration policy because they see it as necessary to maintaining the needed supply of skilled labour (particularly in fields such as health/social work and IT), and those who believe the 229 000 unemployed persons (giving an unemployment rate of 9%) already in Finland should be employed before new workers are recruited from abroad (Statistics Finland 2003). It is also worth noting that the Alien's Act (also known as the Foreigner's Act or *Ulkomaalaislaki*) of 1991 is up for reform in 2003, so this may result in policy changes to address various issues related to immigration and integration.

5. Finland's integration policy

The Integration Act (*Kotoutumislaki*) of 1.5.1999 forms the backbone of Finland's official integration policy. The law promotes equal opportunity for immigrants and newcomers to Finnish society, while encouraging and facilitating their integration into the mainstream society and also preserving their own culture and language (Integration Act 493/1999). According to the Integration Act, municipalities are responsible for providing immigrants services such as language and job skills training, as part of their specially developed *integration programmes*. The immigrant then draws up an *integration plan* in co-operation with municipality officials and/or the employment office. The plan identifies the best measures to help the immigrant's integration. At the same time, an integration plan may also be drawn up for the immigrant's family and children. Education in

Finland's national languages is considered the key feature of the integration plan as lack of language skills have repeatedly been identified as major obstacles to foreigners' integration. However the integration plan may also include vocational or academic education. The integration policy also encourages non-employment activities, such as community work and social clubs, in order to improve social integration with the majority culture. If the immigrant complies with the integration plan, he/she is eligible to receive financial support in the form of an "integration allowance" (MOL 2000). Although officials see the Integration Act as an adequate and necessary measure to improve integration of minorities, there has been some criticism from immigrants and observers (Streng 2002:8-9). This is mainly because the Integration Act applies only to those members of the immigrant minority who are in the labour force (i.e. it excludes students, pensioners etc.). Further, the integration programmes and plans have been criticised for being one-sided because immigrants face sanctions for lack of participation, whereas there are no penalties against the authorities if they fail to provide adequate guidance or training according to the plan.

6. Finland's anti-discrimination policy

Although equality of citizens has traditionally been protected in Finnish law, the protection against discrimination intended by human rights agreements led to a broader legal definition of discrimination. The renewed constitutional law of 17 July 1995 contains a general prohibition of discrimination on the basis of "gender, age, origin, language, religion, conviction, opinion, disability or other personal reason" (HM §5). Only so-called positive special treatment is acceptable for the protection of the status of minorities. Further, the law protects the rights of minorities (such as the Sámi, Roma and immigrant minorities of Finland) to maintain and develop their own language and culture (HM §14.3). With respect to schools, this right enables minorities to receive teaching in their native language, as well as to dress according to their customs (e.g. wearing headscarves). Discrimination, which is known to have a serious effect on the victim's sense of self-worth, is also a criminal offence in Finland (RL 11 §9). This means that teaching and other services of schools must be organised in such a way that students are not in an inferior position because of their ethnic background.

International human rights agreements signed by Finland are directly applicable and valid in the law. These include the United Nations Convention on the Elimination of All Forms of Racial Discrimination (CERD), the International Covenant on Civil and Political Rights (ICCPR), the European Human Rights Agreement, and the UN Convention on the Rights of the Child.

7. Housing in Finland

Finland has the lowest overall population density (17/sq. km) in the EU but the population is highly concentrated in the more urbanised southern region of the country (the population density of the southernmost province Uusimaa is 205/sq. km). In the eastern and northern provinces the population density drops to about 10/sq. km, and in the most sparsely populated region of Lapland it is as low as 2.2/sq. km.

In terms of dwellings, the density is naturally also higher in the southern part of the country. The number of dwellings has increased by about 40 percentage points since 1980 to approx. 2.5 million in 2001, whereas the total population of the country has grown by 8.7% during the same period. Similarly, household size and overcrowding have been declining steadily for some decades – at present, the average Finnish household comprises 2.2 persons and only 23% of the population live in households with more than one person per room (Sak and Raponi, 2002:15, Statistics Finland 2003). The number of vacant dwellings in the stock has also increased slightly from 7% in the early to mid 1990s to about 9% in the late 1990s to early 2000s (Sak and Raponi, 2002:32).

The quality of housing in Finland is generally high. In 2000, more than 30% of the dwelling stock was less than 20 years old. Traditionally, there has been a strong emphasis in Finland on providing new housing units for families and low income groups. In the same year, about one third of all newly completed dwellings were one-family houses and about a quarter were social rental dwellings (Sak and Raponi, 2002:28, 40, 41). Social housing is fairly common in Finland, especially in the rental sector – in 2000, 16% of the total dwelling stock and 52% of the rental dwelling stock comprised government-subsidised rental housing offered by municipalities and non-profit housing societies (Sak and Raponi, 2002:35).

The latest statistics on dwellings by tenure status are for 2001. According to these, the tradition of home ownership remains strong with 57% of housing units under occupant ownership. About 31% of units are tenant occupied rental units and about 1% are right of occupancy units. The remaining 10% of housing units are classified under the category “other or unknown” (Statistics Finland 2003).

Housing costs are a fairly large burden in Finland relative to other EU countries. In 2001, the average housing expenditure was about 25% of a household’s total expenditure (Sak and Raponi, 2002:45). However, there is a strong polarisation of housing costs because rents and prices of

dwellings are considerably higher in the Helsinki metropolitan Area than in the rest of the country – in 2002, the cost (in euro/m²) of dwellings in older blocks of flats in the Helsinki region was about double that of similar dwellings in the rest of the country. The average rent of rented dwellings was 7.66 euro/m²/month, with government-subsidised dwellings being cheaper than average (6.92 euro/m²/month) and non-subsidised dwellings being more expensive (8.21 euro/m²/month) (Statistics Finland 2003).

8. Ethnic minority interest bodies

The Advisory Board for Roma Affairs was set up in 1956 and currently serves as a link between the Finnish Roma and the public authorities, especially in legislation concerning education and housing of the Roma. Similarly, the Advisory Board for Sámi Affairs has functioned since 1960 as a consultative body that works to improve the social, cultural, legal, educational and economic situation of the Sámi. The Advisory Board for Ethnic Relations deals with issues related to immigration, racism and ethnic relations. It counsels the authorities in issues such as migration and integration policies and tolerance. Finally, the Commission against Racism, Xenophobia, Anti-Semitism and Intolerance serves a consultative function to the authorities and also brings together various persons, including academics, experts, public figures and ethnic minority groups, who are active in combating racism and xenophobia. The ECRI Second Report on Finland emphasises the positive role that these monitoring agencies play and commends most of them for increased visibility and participation from members of ethnic minority groups (ECRI 2002:10). However, there are still questions as to whether these bodies can sufficiently address the needs of all ethnic minority groups. For example, the Report expresses concern that the requests of the relatively large Russian-speaking community for a separate advisory board for Russians have so far been denied (ECRI 2002:16).

9. The Swedish-speaking minority

Annex table 3: Geographical distribution of Swedish-speaking minority in 2002

Region	Total population	Swedish-speaking population	Swedish-speakers as percentage of total
Uusimaa (south, incl. Capital area)	1 329 004	103 966	7,8
Region of East	90 934	31 171	34,3

Uusimaa			
Region of Ostrobothnia (west)	173 006	90 188	52,1
Region of Central Ostrobothnia	70 674	6 719	9,5
Region of South-West Finland	450 968	26 292	5,8
Region of Kymenlaakso (southeast)	186 111	1637	0,9
Autonomous Islands of Åland	26 257	24 461	93,2
Whole country	5 206 295	290 251	5,6

Source: The Swedish Assembly of Finland <http://www.folktinget.fi>

Annex table 4: Distribution of Swedish-speaking minority according to linguistic status of municipality in 2002

Linguistic status of municipality	Number of municipalities	Total population of municipality	Swedish-speaking population (number)	Swedish-speakers as percentage of population
Swedish-speaking municipalities	21	43 354	40 320	93,0
Municipalities with a Swedish-speaking majority	22	154 193	104 770	67,9
Municipalities with a Finnish-speaking majority	20	1 394 151	131 732	9,4
Finnish-speaking municipalities	385	3 614 597	13 429	0,4
Total	448	5 206 295	290 251	5,6

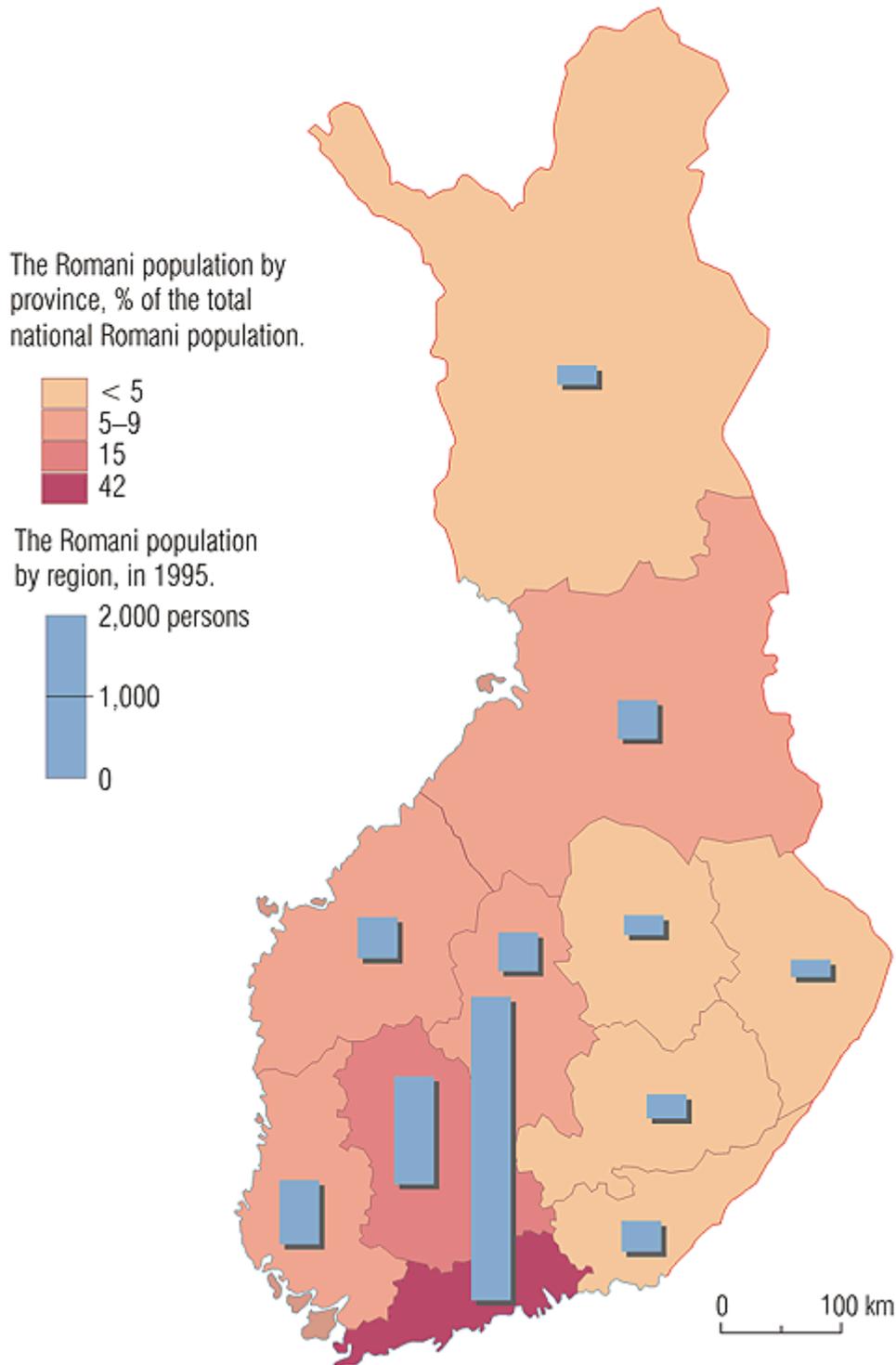
Source: The Swedish Assembly of Finland <http://www.folktinget.fi>

10. The official languages of municipalities

The official language of the municipalities or of their constituent parts shall be the language spoken by the whole population, or both languages if the speakers of one of them exceeds 8% of the population or are more than 3,000 in number. Any administrative unit including more than one municipality is monolingual if all municipalities are monolingual in the same language, otherwise it shall be bilingual. The government determines the official languages every ten years according to the result of the population census. A bilingual municipality is declared monolingual when, according to the census, the minority language does not exceed the 6% of the population. However, bilingualism can be maintained on request of the municipal administration. (Art. 3 and 7 LL) Presently there are 21 monolingual Swedish municipalities (16 of which on Åland) and 42 bilingual ones (22 with a Swedish majority and 20 with a Finnish majority). <http://www.uoc.edu/euromosaic/web/document/suec/an/e1/e1.html>

11. Regional distribution of the Roma in Finland

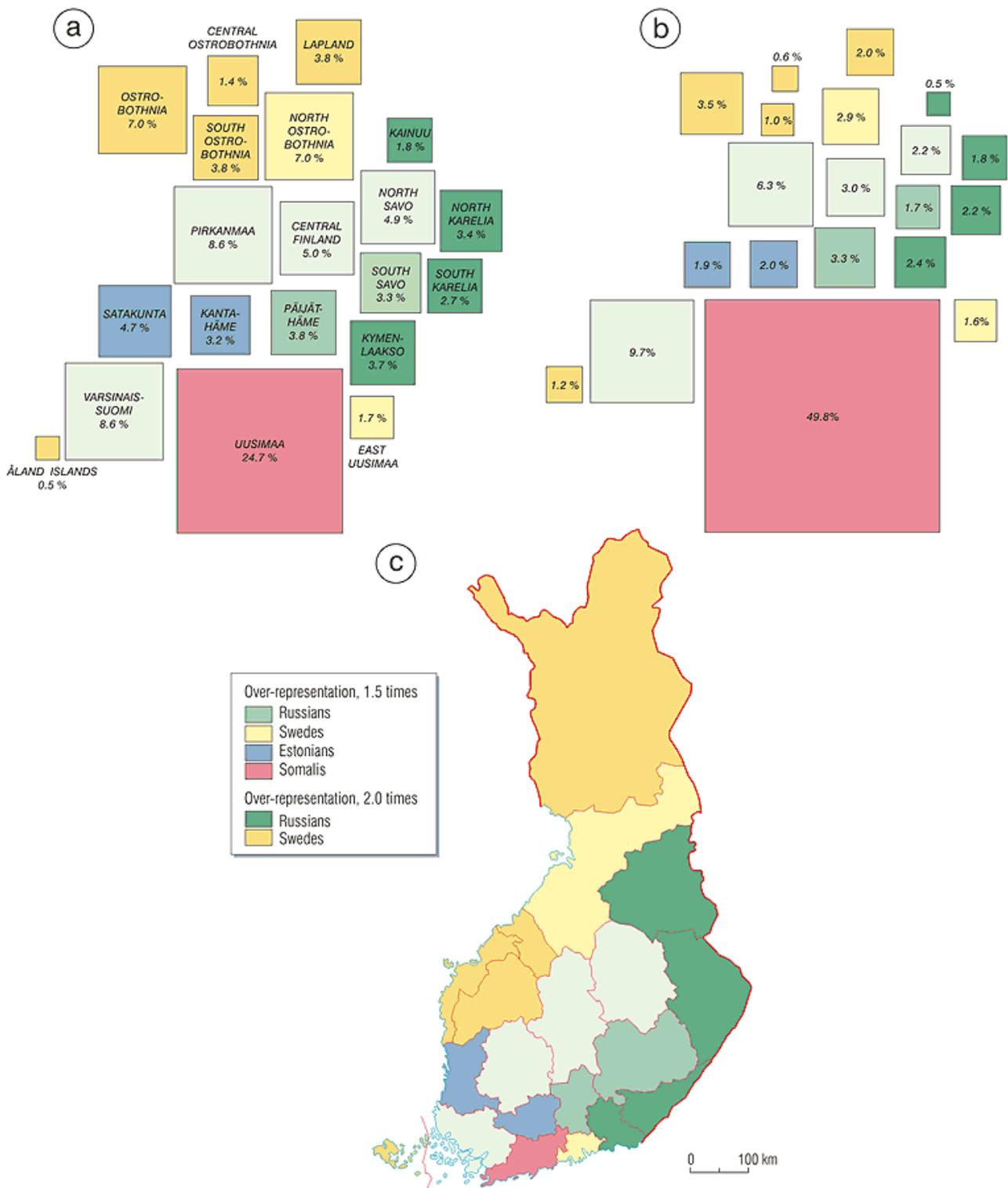
Figure 1: The distribution of the Roma population by province in 1995.



Source and figure: P. Raento & K. Husso (2002)

12. Regional distribution of foreigners in Finland

Figure 2: The figure below shows the regional distribution of foreigners in Finland. (A) depicts the regions according to their share of the total population as a percentage. (B) shows the foreign population of each region as a proportion of the total foreign population of Finland. (C) shows the relative hearths of the four biggest foreigner groups in the country. Two-times overrepresentation means that the region has twice as high a proportion of this group than the region's share of the entire country's foreign population would suggest. It is important to remember, however, that although a particular group may be over-represented, the absolute number of foreign nationals is very small in many regions and their proportion of the region's total population also tiny. In many regions, most foreigners live in the region's main urban center (Raento and Husso 2002:20).



Source: Geographical Society of Finland; Figure: P. Raento & K. Husso (2002)

13. Housing provided to refugees by municipalities

Annex table 5: Number of dwellings allotted by municipalities to refugees 1994-2001

Municipality	Number of dwellings allotted
Helsinki metropolitan area	1335
Varsinais-Suomi	674
Pirkanmaa	594
Pohjanmaa	539
Other Uusimaa	287
Lapland	236
Kanta-Häme	216
Pohjois-Pohjanmaa	201
Etelä Savo	167
Keski-Suomi	162
Pohjois-Karjala	138
Itä-uusimaa	110
Päijät-Häme	93
Kymenlaakso	88
Keski-Pohjanmaa	82
Kainuu	48
Etelä-Karjala	38
Etelä-Pohjanmaa	10
Satakunta	7

Source: Housing Fund of Finland http://www.ara.fi/pdf/Selvitys7_2002Pakol.pdf

14. Immigrants in the City of Helsinki

Annex table 6: Distribution of immigrants within the Helsinki districts and selected areas during 1999-2000

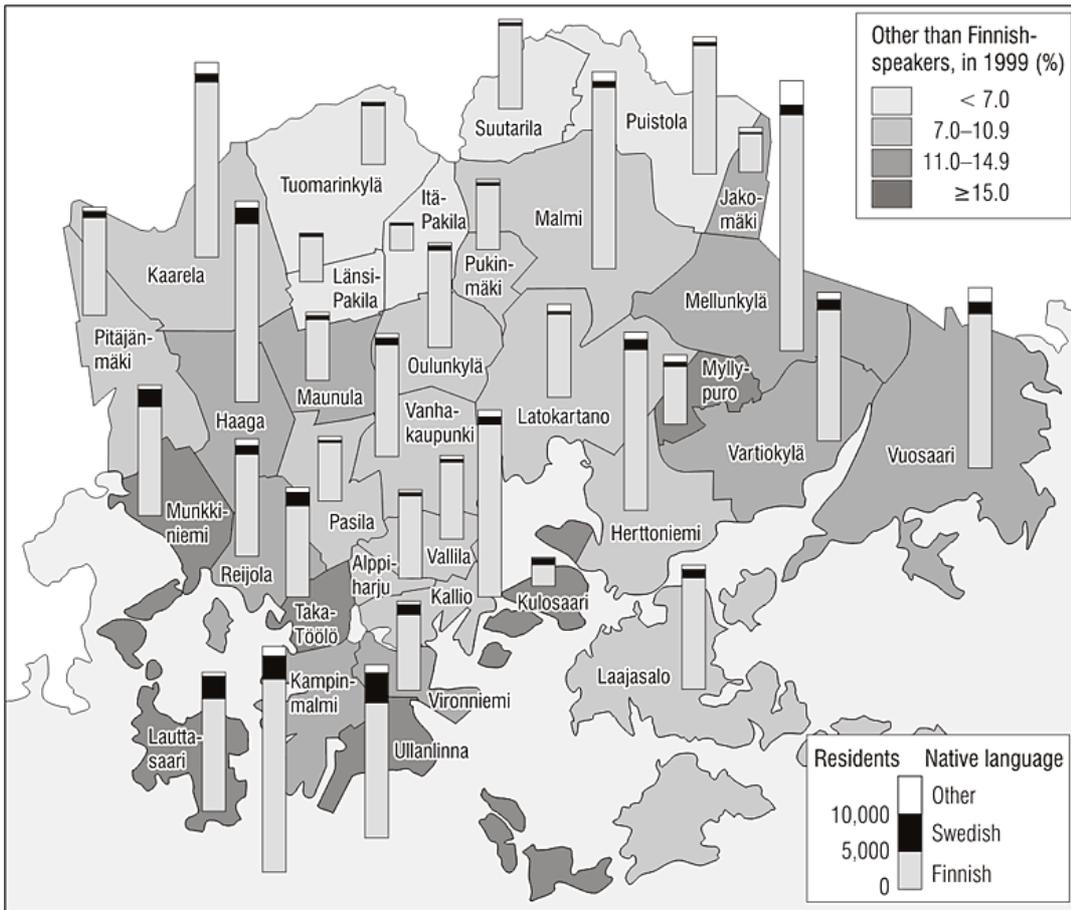
City district Area	Total population	Foreign-background		Foreign citizens		Foreign lang. speakers	
			%		%		%
Helsinki	551 123	35 915	6,5	25 884	4,7	29 597	5,4
Southern	97 015	5 722	5,9	3 866	4,0	4 263	4,4
Kaivopuisto	504	84	16,7	65	12,9	51	10,1
Western	100 639	5 851	5,8	4 021	4,0	4 756	4,7

Tali	1 180	122	10,3	84	7,1	108	9,2
Central	73 252	3 960	5,4	2 752	3,8	3 171	4,3
Koskela	3330	345	10,4	292	8,8	290	8,7
North-eastern	83 842	5 405	6,4	4 064	4,8	4 618	5,5
Latokartano	712	73	10,3	59	8,3	61	8,6
Pihlajisto	2 856	296	10,4	215	7,5	267	9,3
Viikin tiedep.	587	192	32,7	181	30,8	185	31,5
Northern	41 250	1 602	3,9	1 091	2,6	1 219	3,0
South-eastern	44 918	2 457	5,5	1 671	3,7	1 969	4,4
Eastern	90 355	8 370	9,3	6 546	7,2	7 459	8,3
Itäkeskus	4 767	553	11,6	426	8,9	512	10,8
Myllypuro	8 941	1 015	11,4	823	9,2	930	10,4
Vesala	7 673	857	11,2	695	9,1	750	9,8
Kivikko	3 252	542	16,7	448	13,8	492	15,1
Kurkimäki	3 061	320	10,5	239	7,8	308	10,1
Meri-Rastila	5 336	784	14,7	611	11,5	751	14,1
Kallahti	6 941	779	11,2	597	8,6	708	10,2
Other	19 852	2 548	12,8	1 873	9,4	2 142	10,8

Source: City of Helsinki Urban Facts 2000 in Jokela 2001

15. Ethnic segregation by language group

Figure 3: Distribution of speakers of the main languages (excluding Finnish) found in Helsinki city in 1999



Source: City of Helsinki Urban Facts and P. Raento & K. Husso (2002), Figure: P. Raento & K. Husso (2002)

16. Socio-economic position of Swedish-speakers

Annex table 7: The occupational structure of Swedish-speaking Finns compared to the total population 1985

Socio-economic group (occupational)	Swedish-speakers %	Total population %
Agriculture and forestry	13.2	8.4
Manufacturing	20.1	24.4
Construction	5.0	7.1
Trade	23.6	20.6
Transport	10	7.4
Services	27.6	27.6
Other	0.6	4.4
Total	100	100

Source: Euromosaic (1998)

17. Unemployment levels in the Helsinki metropolitan area

Annex table 8: Unemployment in the Helsinki metropolitan area 2001

Helsinki City District	Unemployment rate
Southern	5.7
Western	6.8
Central	9.2
Northern	6.6
North-eastern	8.6
South-eastern	8.3
Eastern	11.6
Whole city of Helsinki	8.5
City of Espoo	6.0
City of Vantaa	7.2

Sources: City of Helsinki Urban Facts 2002 and City of Kuopio

18. Immigrants' experiences of racism and discrimination in housing

The following four tables describe the results of the social scientific research by Jasinskaja-Lahti et al. The study was carried out on Albanians (Alb), Arabs (Ara), Somalis (Som), Vietnamese (Vie), Russians (Russ), Estonians (Est) and Ingrian Finns or return migrants (Ing). All values are in percentages and numbers of respondents are indicated.

Annex table 9: Frequency of not being able to rent or buy a dwelling in Finland because of ethnic background (%)

	Alb	Ara	Som	Vie	Russ	Est	Ing	Total
n	355	448	243	379	523	680	713	3363
Haven't rented or bought a dwelling	18.3	10.7	28.8	4,7	35	33,2	31,2	24,9
Never	53,2	54,9	37	77,3	50,5	58,1	55	55,9
1-2 times	16,9	17	13,6	12,9	9,9	7,5	10,9	11,9

3-4 times	5,4	6,9	9,5	2,9	2,3	0,7	1,9	3,4
5 or more times	6,2	10,5	11,1	2,1	2,5	0,4	1,1	3,8

Source: Jasinskaja-Lahti et. al. 2002:173

Annex table 10: If not able to rent or buy a dwelling because of ethnic background, frequency of not being able to do so in the last 12 months (%)

	Alb	Ara	Som	Vie	Russ	Est	Ing	Total
n	59	94	51	54	48	31	58	395
Never	20,3	18,1	17,6	33,3	25	51,6	48,3	28,4
1-2 times	44,1	38,3	39,2	56,6	62,5	45,2	44,8	46,1
3-4 times	25,4	23,4	21,6	5,6	4,2	0	3,4	13,9
5-9 times	8,5	10,6	11,8	5,6	6,3	0	3,4	7,3
10 or more times	1,7	9,6	9,8	0	2,1	3,2	0	4,3

Source: Jasinskaja-Lahti et. al. 2002:174

Annex table 11: Frequency of harm or harassment by neighbours in Finland because of ethnic background (%)

	Alb	Ara	Som	Vie	Russ	Est	Ing	Total
n	361	452	251	421	540	691	726	3465
Never	66,5	61,1	45,4	73,6	77	87	76,9	73,1
1-2 times	18,6	20,1	19,9	15	15,2	8	17,4	15,4
3-4 times	7,8	7,3	12	5	3,9	2,3	2,5	4,8
5 times or more	7,2	11,5	22,7	6,4	3,9	2,7	3,7	6,6

Source: Jasinskaja-Lahti et. al. 2002:175

Annex table 12: If harm or harassment by neighbours, frequency of it in last 12 months (%)

	Alb	Ara	Som	Vie	Russ	Est	Ing	Total
n	66	95	89	72	70	46	92	530
Never	12,1	16,8	6,7	26,4	17,1	37	33,7	20,6
1-2 times	56,6	42,1	36	47,2	58,6	43,5	51,5	47,5

3-4 times	15,2	21,1	20,2	13,9	14,3	8,7	5,4	14,5
5-9 times	10,6	7,4	20,2	8,3	8,6	4,3	6,5	9,8
10 or more times	4,5	12,6	16,9	4,2	1,4	6,5	3,3	7,5

Source: Jasinskaja-Lahti et. al. 2002:176

19. Homeless amongst immigrants and the total population 2002

Annex table 13: Number of homeless persons and homeless immigrants by municipality 2002

Year 2002	Single homeless persons	Single homeless immigrants	Homeless families	Homeless immigrant families
Whole country	9 600	330 (estimate)	800	210 (estimate)
Helsinki	4 600	200 (estimate)	600	200 (estimate)
Espoo	530	55	23	3
Vantaa	430	40	34	2
Turku	450	2	34	2
Tampere	540	2	16	0
Oulu	180	1	0	0
Kuopio	150	2	0	0
Jyväskylä	150	6	0	0

Source: Mikkonen and Kärkkäinen 2003:37