

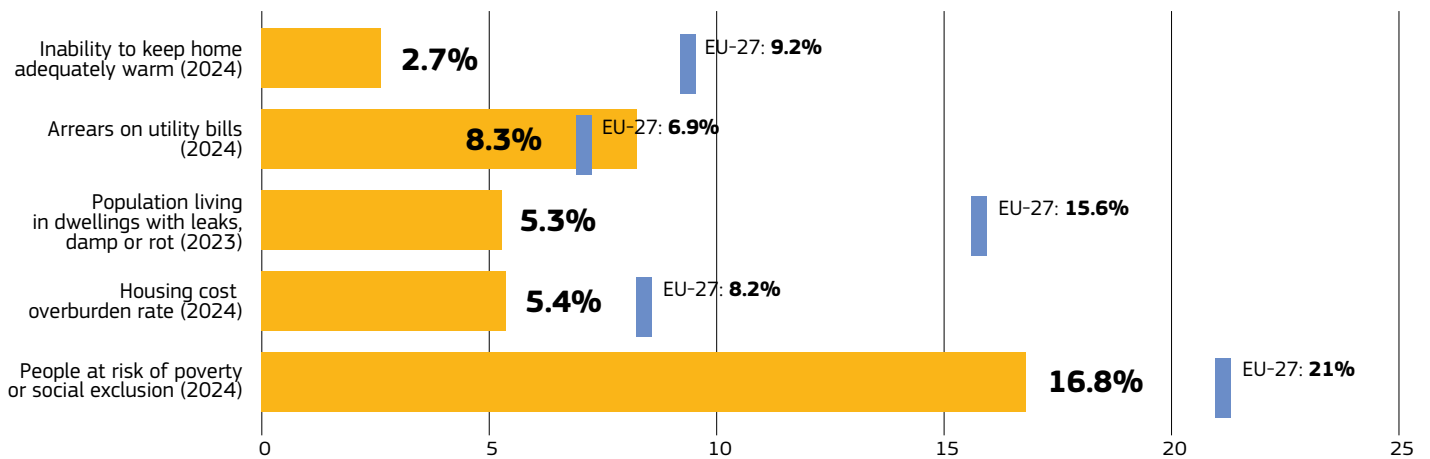


## NATIONAL ENERGY POVERTY DEFINITION

Finland has not yet established an official definition of energy poverty.

## ENERGY POVERTY EPAH INDICATORS

A selection of indicators, based on the Commission Recommendation (EU) 2020/1563 on energy poverty.



[EPAH'S ENERGY POVERTY INDICATORS DASHBOARD](#)



## NATIONAL ENERGY POVERTY INDICATORS AND TARGETS

In the [National Energy and Climate Plan for 2030 \(published in 2024\)](#), Finland presents the number of households suffering from energy poverty in Finland is the number of non-payment records regarding electricity bills as the country's energy poverty indicator. The pre-crisis level based on Q1–Q2/2022 data was 5,600 per year. The latest number of those with a non-payment record, between Q4/2022 and Q3/2023, was 7,200 representing 0.25% of all households.

**NATIONAL ENERGY POVERTY GOVERNANCE**
**KEY POLICIES ADDRESSING ENERGY POVERTY**

YEAR	LAW	DESCRIPTION
1997	<a href="#">Act on Social Assistance</a>	Anyone in Finland who needs support and whose income, assets or other benefits do not suffice to secure a minimum standard of living is entitled to social assistance. This assistance may cover reasonable housing costs, electricity and heating when these are not affordable. Thus, households experiencing severe difficulty in paying energy bills may qualify for social assistance. However, energy poverty is not explicitly named in the law.
2020	<a href="#">Long-Term Building Renovation Strategy</a>	Sets out a roadmap to decarbonise and improve the energy performance of the building stock by 2050, including measures to modernize heating systems, upgrade insulation, and shift to low-carbon heating solutions. The Strategy identifies market barriers to building renovation, such as split incentives, and targets specific support for worst performing buildings. It ascertains that energy poverty is not separated from general poor financial status, which is addressed by government allowances for housing costs, by social assistance, and by targeted renovation subsidies.
2024	<a href="#">National Energy and Climate Plan for 2030</a>	Finland's national plan for energy and climate policy until 2030. It outlines energy efficiency targets, heating system transitions, building renovation strategies, consumer protection, and social support. The NECP states that energy poverty is treated as part of social policy while recognising that, due to the country's northern location, it is critical to safeguard the basic needs of households, such as energy supply and adequate indoor temperature. It argues that the low levels of energy poverty in Finland are due to its strong social security system, long-standing housing subsidies, high building-stock energy efficiency, and heating being included in rent for apartment buildings. However, it acknowledges that some households still occasionally struggle with energy bills, mainly due to gaps in awareness of available social benefits, proposing the reinforcement of energy advisory services.
Ongoing	<a href="#">Draft National Building Renovation Plan</a>	Finland has submitted its draft National Building Renovation Plan to the European Commission, building on the previous Long-Term Building Renovation Strategy. The preparation of the plan included one kick-off event, four regional workshops, and two public consultations.
Ongoing	<a href="#">Social Climate Plan</a>	Finland is developing its Social Climate Plan. Finland received support from the European Commission's Technical Support Instrument (TSI) to develop its Social Climate Plan.



March 2026

## NATIONAL ENERGY POVERTY GOVERNANCE

### NATIONAL ENERGY POVERTY OBSERVATORY

Finland does not have a National Energy Poverty Observatory. An [Energy Poverty Expert Group](#) has been set up by the Ministry of Economic Affairs and Employment, being run by the Energy Authority. The group consist of members from all the relevant Ministries (Economic affairs and employment, Environment, Social affairs and health, Agriculture and forestry, Transport and communication), Energy industries, Motiva Oy, Association of Finnish Local and Regional Authorities, Transport and communication agency.

### EPAH ANTENNAS AND OTHER ORGANIZATIONS

EPAH Antenna: EPAH has established partnerships with energy-poverty stakeholders across all EU Member States. In Finland, the EPAH Antenna is Tampere University. Tampere University is a multidisciplinary, foundation-based university that conducts scientific research in technology, health, and society and provides the highest education in these fields. Research includes the development of composite indicators to measure energy poverty, emphasising contextual and seasonal variations and recognising that energy poverty is not uniform across regions or time.

Website: <https://www.tuni.fi>. Contact: [raul.castanodelarosa@tuni.fi](mailto:raul.castanodelarosa@tuni.fi). Check [EPAH's Organisations List](#) to discover other energy poverty stakeholders in the country.

March 2026

**NATIONAL MEASURES AND ILLUSTRATIVE PRACTICES**

This section highlights a selection of ongoing national measures and local initiatives addressing energy poverty. Further projects and updated information are available in the online EPAH Atlas database.

**EPAH ATLAS DATABASE**


MEASURES	DESCRIPTION
<a href="#">Yleinen asumistuki</a> (general housing allowance) <i>[reformed in 2015]</i>	<p>The most important form of social support for low-income households related to housing costs. The allowance can cover at most 70% of reasonable housing costs and the amount is affected by the incomes of all household members. Heating costs, if not included in the rent, are considered eligible. In 2023, 404,662 households benefited from general housing allowance. Specific housing allowance schemes are in place for pensioners and students.</p>
<a href="#">Toimeentulotuki</a> (social assistance) <i>[introduced in 1997; reforms in 2018 and 2017]</i>	<p>The last resort benefit that families can receive when their income and assets do not cover their essential daily expenses which are also not covered by any other benefit. Basic Social Assistance consists of a 1) basic amount and 2) other basic expenses which can be paid on top of the basic amount, including heating and household electricity. In 2023, 250,493 people received social assistance.</p>
<a href="#">Valtion tukeman asuntorakentamisen keskus</a> (centre for state-subsidised housing construction) <i>[predecessor agency established in 2008; reformed in 2025]</i>	<p>A body operating in connection with the Ministry of the Environment that implements state-subsidised housing construction. For the construction of apartments or basic renovation it can grant 1) subsidized loans, 2) investment grants to improve housing for people with special needs, 3) other aid, or 4) a state guarantee for a loan. This system is part of Finland's approach to effectively avert poverty caused by housing costs with energy costs also included in the rent.</p>
Grants for abandoning <a href="#">oil heating</a> and <a href="#">natural gas heating</a> in residential buildings <i>[since 2020 for oil heating and since 2022 for natural gas heating; running until 2025]</i>	<p>Since 2020, the Finnish government has offered grants for abandoning oil (and since 2022 also natural gas) heating in small detached or semi-detached houses used as full-time residences. The subsidy gives €4,000 when replacing oil or gas heating with a heat pump or district heating, or €2,500 when switching to other non-fossil heating systems. It does not include specific provisions for energy-poor households.</p>
<a href="#">Korjausavustus iäkkäiden ja vammaisten henkilöiden asuntoihin</a> (repair allowance for housing for the elderly and disabled) <i>[ongoing]</i>	<p>The grant scheme provides financial support for home repairs and modifications for persons aged 65 or over, or for persons with disabilities, with the aim to make their homes safe, healthy, and accessible. It applies to owner-occupied homes or apartments, with a threshold for household income and assets. The grant can cover a share of the renovation costs, typically up to 50 %, and in special cases up to 70 % of costs.</p>
<a href="#">Valtakunnallinen Asiaa energiasta -neuvonta &amp; Alueelliset energianeuvotat maakunnissa</a> (national energy advisory services and regional energy advisors) <i>[ongoing]</i>	<p>Energy Matters is a national consumer energy advice service that provides information on energy savings, environmental issues and climate. The service is maintained by Motiva Oy and is free for households. Regional advisors are funded by the Energy Authority. The target group is all households, housing associations, municipalities and SMEs.</p>



## NATIONAL MEASURES AND ILLUSTRATIVE PRACTICES

ILLUSTRATIVE PRACTICES	DESCRIPTION
<a href="#">North Karelia Towards Oil-Free and Low-Carbon Area</a>	<p>With ERDF funding, the Regional Council of North Karelia, realized a process of joint procurement to purchase photovoltaics. It engaged private households aiming to provide affordable prices through collective purchase. The project attracted 250 people, and 41 new solar units were installed. Notably, around 60% of participants were from rural and agricultural areas. The collective purchase achieved cost savings of 30% compared to the average market price, with minimal effort needed from the households themselves.</p>
<a href="#">Energy and transport poverty in Finnish rural areas</a>	<p>This project aimed at increasing knowledge of energy and transport poverty in rural areas in Finland. The purpose is to map out the current situation through comprehensive surveys and interviews with inhabitants, companies, and organizations. To address these issues, measures are identified in stakeholder and expert workshops.</p>
<a href="#">StartSun – Start-ups for Solar Energy Communities</a>	<p>The StartSun project, partially funded by Interreg Baltic Sea Region and led by Green Net Finland, supports the creation of citizen-led solar energy communities. The initiative helps households and small communities collectively invest in solar energy by providing guidance, frameworks, and operational support. In Marttila, Finland, the pilot takes a conceptual approach to explore administrative and legal models for future energy communities involving municipal housing.</p>

### FURTHER READING

- [Energy Poverty in Finland](#)
- [Energy Poverty in Finland: Reality and Challenges in the Face of Climate Change](#)
- [Energy Poverty in Rural Areas: Methods, Models and Solutions](#)
- [Using energy vulnerability framework to understand household agency in sustainability transitions: Experiences from Canada and Finland](#)
- [Support for the development of the Social Climate Fund Plan: Report 2 on the impacts of ETS2, identification of vulnerable groups and stakeholder engagement](#)



March 2026

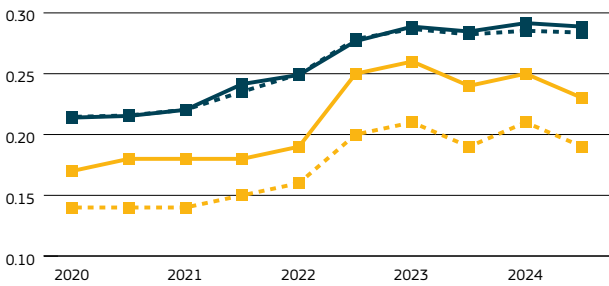
## MEMBER STATE BACKGROUND

Finland is a Northern European country with a cold Nordic climate. The country has a population of [5,603,851 people](#). The real GDP per capita in 2024 was [43,280 euros](#), which is above the EU-27 average value (33,650 euros). Finland has a Gini coefficient of [26.1](#) (a measure of economic inequality), which is below the EU-27 average value of 29.4.

### ENERGY PRICES

Finland (in EURO)    Finland (in PPP)    EU-27 (in EURO)    EU-27 (in PPP)

#### ELECTRICITY PRICES FOR HOUSEHOLD CONSUMERS

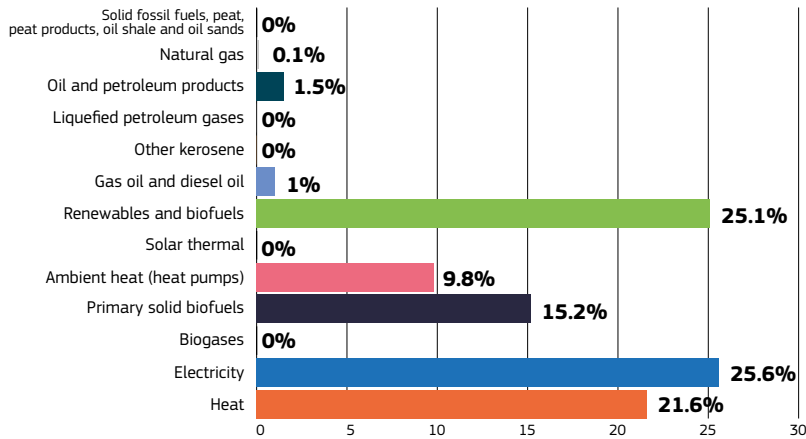


#### GAS PRICES FOR HOUSEHOLD CONSUMERS

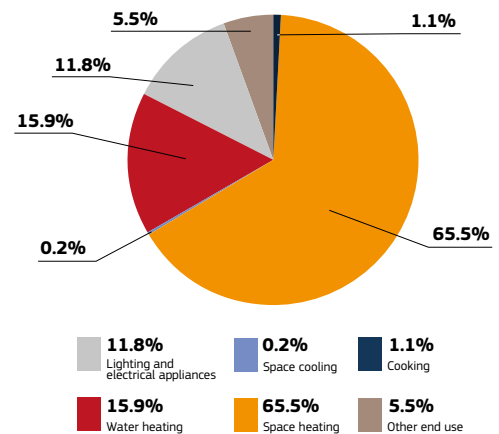


### HOUSEHOLDS ENERGY CONSUMPTION

FINAL ENERGY CONSUMPTION IN HOUSEHOLDS BY ENERGY SOURCE (2024)



FINAL ENERGY CONSUMPTION IN HOUSEHOLDS BY END USE (2024)



### VULNERABLE AND HARD TO REACH

Note: All data shown as a share of the total population of the country (2024). [Source](#).

Low income	29%
Low education	12%

Rural households	27%
Elderly households	22%
Young households	17%
Single parents	7%

Migrants	9%
Unemployed persons	6%
Ill-health and disabilities	47%
Tenants	32%

