

# SUM MAR IES!

## NAVIGATING BETWEEN CULTURES

### HOUSING PREFERENCES AND CHOICES OF HIGHLY SKILLED SECOND-GENERATION SOMALIS IN HELSINKI

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# Urbaria Summary 2025/1

## Navigating Between Cultures

### Housing Preferences and Choices of Highly Skilled Second-Generation Somalis in Helsinki

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- This article explores the housing preferences and choices of highly skilled second-generation Somalis in Helsinki. Using spatial distribution mapping and semi-structured interviews, the study highlights how the second-generation Somalis navigate between different housing cultures. The key findings include:
- At the time of the interviews all those who participated, lived in rental housing due to financial constraints as well as cultural and religious factors such as the lack of Sharia-compliant mortgage options in Finland.
- Interviewees shared many housing preferences with the native Finns, including proximity to green spaces, services, and public transport. At the same time close family ties also shaped their choices.
- Some interviewees considered relocating abroad to access more suitable home ownership options.
- These findings highlight the need for inclusive housing policies that accommodate diverse financial and cultural realities in an increasingly multicultural Finland.

## **Participation of second-generation immigrants in the Finnish housing market**

Finland is becoming more diverse, which is also evident in the context of housing. A quickly growing group taking their first steps in the housing market are the children of immigrants i.e., the second-generation. The challenges of this group are widely discussed in Finland. However, very little is known about their housing preferences and choices, and even less about those of the highly skilled individuals in the second-generation (Saukkonen, 2022).

Some international studies have suggested that the second generation is in a more advantageous position compared to their parent's generation due to better resources such as language skills and social networks (Özüekren & Van Kempen, 2002). This is not, however, confirmed yet in the context of Finland. Hence it is a very important subject for research, as local features of the housing market have an essential impact on housing preference fulfillment.

## **Housing choices and preferences of Second-generation Somalis in Helsinki**

The first generation of Somalis have been noted to have a distinct housing pattern, which has been explained with precarious position in the labor market, discrimination as well as cultural and religious reasons both in Finland and internationally (Dhalmann & Vilkkama, 2009; Murdie, 2002; Skovgaard Nielsen, 2017). While the research of the first generation has been quite extensive, the research regarding second-generation housing patterns is only starting to emerge. According to Statistics Finland (2025), second-generation Somalis are one of the largest segments of this group in Finland, which makes them an interesting and important group to study.

This article focuses on the housing preferences and choices of second-generation Somalis. We had several reasons for including only those who were highly educated and born in Finland. First of all the aim was to ensure language proficiency, adequate resources and comprehension of the Finnish society and housing market (Skovgaard Nielsen, 2015). Furthermore, no studies have yet focused on the housing of highly-skilled second-generation Somalis in Finland. Therefore, our research aims to initiate discussion about a relatively underexplored topic.

The primary research method used in this study was a semi-structured interview. Fifteen highly-skilled second-generation Somalis (aged 25-29) were interviewed to explore their housing experiences and preferences. Participants were recruited using the snowball method, in which participants connect the person conducting the interviewees to other potential interviewees. (Scott, 2021, p. 190). Furthermore, data from Statistics Finland and the City of Helsinki was utilized to analyze the spatial distribution of housing among Somalis in Helsinki.

## Main Findings

### 1. Housing Preferences Reflect Finnish and Somali/Islamic Influences

Second-generation Somalis in Helsinki interviewed for this study expressed similar housing preferences as the general Finnish population. These included having nature, parks and recreation areas close by, and also having access to good public transportation and larger living spaces. This finding can be understood as an indication of how the group is adapting aspects of the Finnish housing culture (Portes & Zhou, 1993).

Some also preferred having services appropriate to the Islamic way of life, such as a mosque and a grocery shop selling halal food close by. Familial bonds also remained a significant factor influencing housing choices. This was evident for example in the preference for locations that provided easy access to their families.

### 2. Barriers to Home ownership and the Role of Religion

A significant obstacle for many interviewees regarding housing is the lack of Sharia-compliant mortgage options. Islamic finance prohibits interest-based loans<sup>1</sup>, making traditional home ownership difficult for many practicing Muslims. As a result, many interviewees remain in rental housing and some are even seriously considering relocating to other countries with more inclusive financial options. Some also feel the lack of suitable financing options hinder wealth building on both individual and community level (Borchgrevink, K., & Erdal, M. B, 2022).

*“This is a very important topic to me. The prices of houses are really high in Finland, and one has to take out mortgage, which is not allowed in our religion. Home ownership in Finland at the moment feels like hopeful thinking.”* (Teacher, 25)

### 3. The Impact of Housing on Belonging and Retention of the highly-skilled second-generation

Housing opportunities influence the long-term integration of second-generation. Some interviewees expressed concerns about feeling excluded from the Finnish society due to the financial and cultural barriers they face in the housing market, which has been noted also in other Nordic studies (Borchgrevink, K., & Erdal, M. B. 2022). The absence of suitable

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<sup>1</sup> Islam prohibits both charging and paying of usury also known as Riba in Arabic as it is considered unjust. Trade is allowed, however (Kadi, 2023).

mortgage options has even led some to contemplate moving abroad, which raises questions about Finland's ability to retain highly-skilled professionals from diverse backgrounds. As the country faces an aging society and shrinking working-age demographic, attracting and retaining highly-skilled professionals from diverse backgrounds becomes ever more critical (Peltonen&Larja, 2023).

## Conclusion

This article highlights the second-generation's navigation between different housing cultures, and how their movement in the housing market is not a solely economic issue, but is also influenced by cultural, social and religious factors.

More research focused on the different cultural and social contexts of housing is needed .A deeper understanding of second-generation housing preferences, choices, and the reasons behind these choices provides valuable insight into the group's current and future residential patterns.

Importantly, our research recognized that the second-generation Somalis are not a monolithic group. There is a diversity in class, thought, and religious views. The primary object of our research was rather to explore how this group navigates the realities of Finnish housing with their complex identities.

These findings underscore a serious need to examine the Finnish housing policy as Finland is becoming inevitably more multicultural. Ignoring the changing reality runs a risk of alienating a growing segment of the population. Early action is important in concerns related to inclusion as we have seen in some of the other European countries. However, as the population of second-generation Somalis is still quite young and small, Finland is now in a favorable position to make a lasting positive difference for the future.

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