

Annamaria Öblom

**Ethnic and Gender Discrimination in the Private Rental Housing Market
in Finland: A Field Experiment**

Annamaria Öblom, 34816
Master's Thesis in Psychology
Supervisor: Jan Antfolk
Faculty of Arts, Psychology and
Theology
Åbo Akademi University
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Subject: Psychology	
Author: Annamaria Öblom	
Title: Ethnic and Gender Discrimination in the Private Rental Housing Market in Finland: A Field Experiment	
Supervisor: Jan Antfolk	
Abstract: Ethnic and gender discrimination in a variety of housing markets is documented in several populations. We conducted an online field experiment to examine ethnic and gender discrimination in the private rental housing market in Finland. We sent 1459 inquiries regarding 800 apartments. We compared responses to standardized apartment inquiries including fictive Arabic-sounding, Finnish-sounding or Swedish-sounding female or male names. We found evidence of discrimination against Arabic-sounding names and against male names. Inquiries including Arabic-sounding male names had the lowest probability of receiving a response, receiving a response to about 16% of the inquiries made, while Finnish-sounding female names received a response to 42% of the inquiries. We did not find any evidence of landlords' gender moderating the observed discrimination pattern. The findings suggest that both ethnic and gender discrimination occur in the private rental housing market in Finland.	
Keywords: discrimination, ethnicity, gender, housing market, field experiment	
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Abstrakt: <p>Förekomsten av etnisk diskriminering och könsdiskriminering på olika marknader har dokumenterats i många länder. Vi utförde ett nätbaserat fältexperiment för att undersöka förekomsten av etnisk diskriminering och könsdiskriminering på den privata hyresbostadsmarknaden i Finland. Vi skickade 1 459 bostadsförfrågningar om 800 hyresbostäder. Förfrågningarna innehöll ett fiktivt arabiskt, finskt eller svenskt kvinnligt eller manligt namn. I likhet med tidigare forskning fann vi bevis på diskriminering. Arabiska manliga namn hade den lägsta sannolikheten (16 %) att få svar på de förfrågningar som skickades, medan finska kvinnliga namn hade den högsta sannolikheten (42 %). Vi fann ingen effekt av annonsörernas kön på diskriminering. Dessa resultat visar att etnisk diskriminering och könsdiskriminering förekommer på den privata bostadsmarknaden i Finland.</p>	
Nyckelord: diskriminering, etnicitet, kön, bostadsmarknad, fältexperiment	
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Abstract in Swedish

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Press release – Pressmeddelande

Running head: DISCRIMINATION IN THE FINNISH HOUSING MARKET

Ethnic and Gender Discrimination in the Private Rental Housing Market in Finland:

A Field Experiment

Annamaria Öblom

Åbo Akademi University

Faculty of Arts, Psychology and Theology

Introduction

Definition and types of discrimination

Discrimination towards different groups in our society is evidently occurring, although the expression of direct discrimination has been reduced in recent decades [1]. Differently from racial prejudice (attitudes), racial stereotypes (beliefs) and racism (ideologies), the term “discrimination” does not assume any underlying cause [2]. Hence, an individual who has no intention to engage in discrimination may still treat individuals or groups unequally, based on their personal characteristics such as ethnicity and gender [3]. Forms of discrimination include *differential treatment* and *disparate impact*. Differential treatment occurs when individuals receive intentional, unequal treatment due to a personal characteristic. Disparate impact includes (unintentional) processes and decisions that may not have any discriminative content independently, yet produce or reinforce disadvantage towards one group over another [3]. Thus, being declined housing on the grounds of ethnicity is an example of differential treatment. However, it might also be a case of disparate impact if it (unintentionally) reinforces disadvantage over a minority group.

The prevalence of discrimination

A review on racial discrimination in the US indicated the occurrence of discrimination in a variety of markets, such as employment, housing, credit, and consumer markets [3]. For example, a study showed that discrimination was perceived by 30% of the included minority-group in the US during 2008 [4]. Similar results have been found in studies conducted in Europe [5]. Discrimination in Europe is believed to be widespread, particularly on the grounds of age, gender and ethnicity [6]. The Eurobarometer 2015 showed an increase from 16% to 21% in the overall proportion of perceived discrimination in the European Union [7]. The rate of perceived discrimination in Finland in 2012 was 16% [8]. The most common bases for discrimination were ethnicity (69%) and gender (51%). Taken together, these results suggest that discrimination based on ethnicity and gender in a variety of countries continues to be prevalent.

The association between discrimination and well-being

Previous research provides a clearly documented link between discrimination and psychological health [9–13]. In a meta-analysis, Schmitt, Branscombe, Postmes and Garcia showed a significant association between perceived ethnic discrimination and a decreased psychological well-being [14]. Furthermore, results from a literature review indicated an association between

ethnic discrimination and psychological distress among immigrants [15]. Moreover, discrimination has been associated with an increase in anxious, depressive, psychosomatic, and physiological symptoms [1, 9, 16]. This is especially true in immigrant populations [1]. The clearly documented associations between discrimination and negative health effects make discrimination an important topic of research.

Discrimination in the housing market

Housing-market discrimination occurs when individuals receive differential treatment based on personal factors such as ethnicity or gender [17]. The increased difficulties some groups face in gaining access to a suitable and well-located apartment is an example of such discrimination [18]. Previous research provides evidence of housing-market discrimination in countries such as the US, Australia, India, Canada, Germany and Sweden [3, 17, 19]. About 30% of the immigrants interviewed in a study conducted in Finland reported occurrence of discrimination in the apartment seeking process [18]. Compared to the ethnic majority, potential tenants belonging to an ethnic minority usually receive fewer responses to their inquiries on apartments, are shown and offered fewer housing units, and may be invited to less apartment viewings [20]. A study from 2013 on housing policy in the Nordic countries showed that immigrants in Norway, Denmark, Sweden and Finland acquired different housing positions compared to the majority population [21].

Results from a recent field experiment on discrimination in the housing market in France revealed that applicants with foreign sounding names were less likely to receive responses to their e-mail enquiries than participants with French-sounding names [22]. In addition, applicants with foreign-sounding names received responses that were more likely to be negative. Similar results were found in a recent study in Belgium [23]. A study on rental discrimination and ethnicity in the US showed that typical African-American and Arabic names received fewer positive responses than typical White names [24]. In sum, results from previous studies suggest that ethnic discrimination in the housing market occurs in a variety of countries, and that the discrimination is based on different response patterns to inquiries made with different names.

Gender discrimination is also frequently associated with ethnic discrimination in housing market studies [20, 25, 26]. A field experiment on gender and ethnic discrimination in the Norwegian housing market showed that Arabic males in particular were discriminated against. Females with an Arabic name were not discriminated against to the same degree [25]. Similar results were found in a Swedish field experiment [20]. Females with a Swedish name received more responses to their apartment inquiries than males with a Swedish name, and males with an Arabic

name received worse treatment than males with a Swedish name. However, Bengtsson and colleagues extended the study and found that females with a Swedish name were more likely to receive responses from landlords than females with Arabic names indicating an ethnic discrimination also amongst females [26]. Together, previous studies indicate that females with native names are more likely to receive responses than females with foreign names when applying for an apartment, and that males with foreign names may face more discrimination than both females with foreign names and males with native names.

The housing market in Finland

During 2015, 1.4 million of the Finnish population lived in rental apartments and the share of rental apartments in the housing market was approximately 32% [27]. The size-corrected price (€/m²) for rental apartments in three large cities in Finland during 2016 was 16.14€/m² in Helsinki, 13.22€/m² in Tampere, and 12.37€/m² in Turku. The mean apartment price in the whole country was 12.72€/m² [27]. The capital area of Helsinki is the most expensive area to live in, and it can be difficult to gain access to apartments [28]. In Finland an act of Non Discrimination from 2014 is adapted to all housing policies [29]. It states that no one may be discriminated against on the basis of personal characteristics, and landlords are obliged to follow this legislation when renting an apartment [30]. The act of Non Discrimination also applies to online rental housing, that has become a widely used platform for apartment distribution in Finland [31, 32].

The current study

Discrimination can be examined with surveys and self-reports (perceived discrimination and attitudes), statistical analyses of demographic data, and laboratory experiments [33]. Laboratory experiments often offer the strongest evidence of causality, but might in turn have low ecological validity [34]. To address the issue of ecological validity, scholars have used field experiments such as *audit tests* or *correspondence tests* [34]. Audit tests involve applicants of different ethnicity (matched on variables like gender, education and physical appearance) who apply for an apartment or a job in person. Discrimination is measured as the number of responses or offers an applicant receives. However, tests based on personal approaches are not double-blind, and testers in the minority group often report an overestimation of discrimination [35–37]. Hence, many scholars have chosen to use correspondence tests rather than audit tests [38].

In the current study, we examined discrimination by using a correspondence test. We made this choice because correspondence tests do not involve real-life contact between a tester or confederate and the test case. Instead, we sent written applications to landlords, which also mimics the most prevalent form of contact between landlords and possible tenants. The application process is terminated when the applicant receives an answer to their inquiry. Correspondence testing allows for control of the application contents, and for randomization of the applicant names. In addition, correspondence testing is cost-effective, and enables the use of large sample sizes [38]. Further, correspondence tests are less subjective than audit tests, as researchers or assistants are less likely to involuntarily influence landlords' decision-making processes.

Our intention was to examine the effects of ethnicity and gender on the probability to receive a response from a landlord to an apartment inquiry. We were interested in whether females and males with Arabic-sounding names were more likely to experience discrimination than females and males with Finnish-sounding or Swedish-sounding names. Immigrants born in Somali and Iraq belong to two the largest immigrant groups in Finland [9, 39], and therefore the possible discrimination of individuals with Arabic-sounding names is of particular interest. Swedish-sounding names were included because Finland is a bilingual country, with Finnish and Swedish as the two main languages. By the end of 2013, 5.3% of the Finnish population was Swedish-speaking [40]. According to research on cultural differences between the two language groups, the Swedish-speaking Finns have slightly better health, employment, income, and equal to higher social status than Finnish-speaking Finns [41, 42]. We were therefore also interested in exploring landlords' responses to individuals with Finnish-sounding and Swedish-sounding names.

In the current study, we sent out standardized apartment inquiries to 800 landlords on the online platform *Tori.fi*. We used fictive names that indicated ethnicity and gender of the applicant. We randomized the selection of a name to be included in an inquiry. We then analyzed the received responses, which served as measures of discrimination.

Based on the aforementioned studies in the field, we formulated the following hypotheses:

1. Ethnicity-based discrimination, such that Arabic-sounding names would receive less favorable responses than Finnish and Swedish names;
2. Gender-based discrimination, such that male names would receive less favorable responses than female names; and
3. An interaction effect of the two types of discrimination, such that the gender discrimination (discrimination of men) would be larger for Arabic-sounding names than for Finnish-sounding and Swedish-sounding names.

Materials and Methods

Ethics statement

The current study received permission from the Faculty of Arts, Psychology and Theology at Åbo Akademi University, and from the Ethical board of Åbo Akademi University during fall 2015.

Procedure

To investigate discrimination in the private housing market we used Tori.fi. Tori.fi is a large online platforms in Finland used for renting apartments. We conducted the study between December 2015 and April 2016. Included in the study were three metropolitan areas in Finland: Helsinki, Turku and Tampere. In addition, we added the group “Others” that consisted of apartment advertisements from randomly selected locations around Finland. We replied to housing advertisements posted online during the prior month, and included advertisements for any type of housing. Eight-hundred selected advertisements were included in the sample. We excluded advertisements looking for an applicant of a specific gender.

We created six fictitious e-mail accounts based on fabricated names on the Gmail platform. Each account represented the ethnic background and gender of an applicant applying for housing online. We included names that represented regular names of individuals belonging to three different ethnic groups in Finland. We included Arabic-sounding names, Finnish-sounding names and Swedish-sounding names. For the Finnish-sounding and the Swedish-sounding names, frequency data from the Population Register Centre in Finland was used [43, 44]. See Appendix A for the names used in this study.

For each apartment advertisement we randomly selected a pair of names, and sent two matched e-mails to the landlord of the included advertisement. Each e-mail was identical and written in grammatically sound Finnish. See Appendix A for an example. The second e-mail was sent one to three days after the first one. Our aim was to send 1600 emails in total. In 141 cases the apartment advertisement had been removed after the first e-mail was sent, and thus only one e-mail per landlord was sent in these instances. This resulted in 1459 sent e-mails in total. To comply with the directives defined in the ethical approval we sent debriefing e-mails to the participants during the month of January 2017.

Measures

To operationalize discrimination, we used two different indicators. Firstly, we registered whether each e-mail received an answer or not within the time frame of the study. Secondly, received responses were coded as either *positive* (indicating an invitation to further contact with the landlord or receiving an invitation to a viewing) or as *negative* (indicating a rejection of further contact with the landlord or receiving a response about an unavailable apartment). In our study, we also calculated the ratio of positive responses (positive responses / all inquiries). Additionally, we coded gender of the landlord using binary coding (1 for male and 2 for female). When the gender could not be reliably obtained, we treated gender information as missing. We also registered the location, size and price of the housing.

The coding of responses as positive or negative was done by one of the authors, and a randomly selected subset of 30 responses were selected for assessment of coding agreement. The other author coded these responses independently. There was a 100% agreement between the two coders ($\kappa = 1.00$).

Data analysis

Because observations were clustered within individual landlords, we conducted our main analyses using a generalized linear mixed model in the *lme4*-package [45] for R [46]. To model data we used binomial logistic regressions fit by a maximum likelihood estimation (Laplace approximation). In the first regression model, the probability of receiving a response was the criterion. In the second regression model, the probability of receiving a positive response was the criterion. In both models, we investigated both the main effects of ethnicity and gender as well as their interaction. Thus, gender and ethnicity were treated as independent factorial predictors.

For example, we specified the full factorial binomial logistic regression model for the probability of receiving a positive response as follows:

```
Model <- glmer(Response ~ Ethnicity + Gender + Gender * Ethnicity + (1 | Landlord), family = "binomial")
```

To obtain point estimates and *SE* that could be interpreted directly, we added the term “-1” after the predictor term. This removes the intercept from the model and yields absolute estimates for each included condition. The point estimates for each category of gender by ethnicity was then converted into probabilities using the formula $\exp(x)/(1+\exp(x))$, where x is the point estimate of interest. The 95%CI were obtained through a similar conversion after multiplying the *SE* by 1.96 and subtracted from (for the lower bound estimates) or added to (for upper bound estimates) the

point estimate. Correlations of fixed effects are reported in tables 4 and 5 in Appendix C.

As explorative analyses, we also split the data according to the landlord gender and ran similar analyses for both subgroups of male and female landlords.

χ^2 -test and one-way ANOVAs with Tukey HSD pairwise comparison tests were used to examine descriptive data.

Results

Descriptive statistics

Out of the 1459 inquires, 722 included a male name and 737 included a female name. Four-hundred and ninety-four inquires included an Arabic-sounding name, 488 a Swedish-sounding name, and 477 a Finnish-sounding name. The distribution of ethnicities was similar for both genders. The main descriptive statistics, distributions of sent e-mails and received responses are shown in Table 1. To test whether our sampling reflected the general housing market in Finland, we also calculated the mean and *SD* for the price (€/m²) for each measured location (Helsinki, Turku, Tampere and Other). We found that the distribution of prices reflected those provided from Statistics Finland [27]. In all cases, the price (€/m²) provided by Statistics Finland was within 1 *SD* of our mean. See Appendix B, Table 3 for more details.

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Table 1. Distribution of Sent E-mails and Received Responses from all Landlords, Female Landlords and Male Landlords.

	Arabic		Finnish		Swedish		<u>Female</u> (N = 350)	Landlords		<u>Unknown</u> (N = 39)	Total (N = 800)
	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>		<u>Female</u>	<u>Male</u>		
Sent e-mails	249	245	236	241	252	236	643	746	70	1459	
Received response											
Yes	79	44	101	83	95	91	217	258	20	493	
No	170	201	135	158	157	145	426	488	50	966	
Response type ^a											
Pos	66	35	85	75	88	80	192	223	16	431	
Neg	13	9	15	8	7	11	24	35	4	63	

Pos = positive, Neg = negative.

^aOne missing response.

Probability to receive a response and a positive response by ethnicity

We first tested our hypothesis that there would be a main effect of ethnicity on the probability to receive a response to an apartment inquiry. We found a significant effect of ethnicity, such that responses were more likely when inquirers included a Finnish-sounding name ($OR_{log} = 0.69, SE = 0.15, z = 4.57, p < .001$) or a Swedish-sounding name ($OR_{log} = 0.68, SE = 0.15, z = 4.49, p < .001$) than when including an Arabic-sounding name. Arabic-sounding names were set as the intercept, and the intercept was significant ($OR_{log} = -1.20, SE = 0.12, z = -9.91, p < .001$). There was no statistically significant difference between using Finnish- and Swedish-sounding names ($p > .05$). The adjusted R^2 was .03. See Table 2 for predicted probabilities.

A similar pattern was found when investigating the effect of ethnicity on the probability to receive a positive response. In this case there was also significant effect, such that positive responses were more likely when inquirers included a Finnish-sounding name ($OR_{log} = 0.74, SE = 0.16, z = 4.57, p < .001$) or a Swedish-sounding name ($OR_{log} = 0.80, SE = 0.16, z = 4.91, p < .001$) than when including an Arabic-sounding name. Again, Arabic-sounding names were set as the intercept, and the intercept was significant ($OR_{log} = -1.51, SE = 0.14, z = -10.96, p < .001$). There was no statistically significant difference between Finnish and Swedish names ($p > .05$). The adjusted R^2 was .04. See Table 2 for predicted probabilities.

Probability to receive a response and a positive response by gender

We then tested our hypothesis that there would be a main effect of gender on the probability to receive a response to an apartment inquiry. We found a significant effect of gender, such that responses were less likely when inquiries were made using male names ($OR_{log} = -0.35, SE = 0.12, z = -2.93, p < .01$) compared to female names. Females were set as the intercept, and the intercept was significant ($OR_{log} = -0.55, SE = 0.08, z = -6.551, p < .001$). The adjusted R^2 was .01. See Table 2 for predicted probabilities.

Testing the effect of gender on the probability of receiving a positive response yielded similar results. An effect of gender was found, such that positive responses were less likely when inquiries were made using male names ($OR_{log} = -0.33, SE = 0.13, z = -2.63, p < .01$) compared to female names ($OR_{log} = -0.82, SE = 0.09, z = -8.61, p < .001$). See Table 2 for predicted probabilities.

The interaction of ethnicity and gender on the probability to receive a response and a positive response

After this, we tested our third hypothesis of an interaction effect between ethnicity and gender, such that the effect of gender (discrimination against men) would be larger in the group with the Arabic-sounding names than in the other two groups. Indeed, the effect of gender on the probability to receive a response for Arabic-sounding names ($OR_{log} = -0.81$, $SE = 0.23$, $z = -3.58$, $p < .001$) was larger than in the other groups ($OR_{log} = -0.38$, $SE = 0.20$, $z = -1.88$, $p > .05$ and $OR_{log} = 0.03$, $SE = 0.20$, $z = 0.14$, $p > .05$ for Finnish-sounding and Swedish-sounding names respectively).

The same was true for the probability of receiving a response. Here, the effect of gender ($OR_{log} = -0.85$, $SE = 0.25$, $z = -3.40$, $p < .001$) was also larger for Arabic-sounding names than for Finnish-sounding names ($OR_{log} = -0.25$, $SE = 0.21$, $z = -1.15$, $p > .05$) and Swedish-sounding names ($OR_{log} = -0.06$, $SE = 0.21$, $z = 0.20$, $p > .05$). The adjusted R^2 was .05. See Fig 1 for a visual representation of the interaction and Table 2 for the recalculated probabilities and their 95% CI.

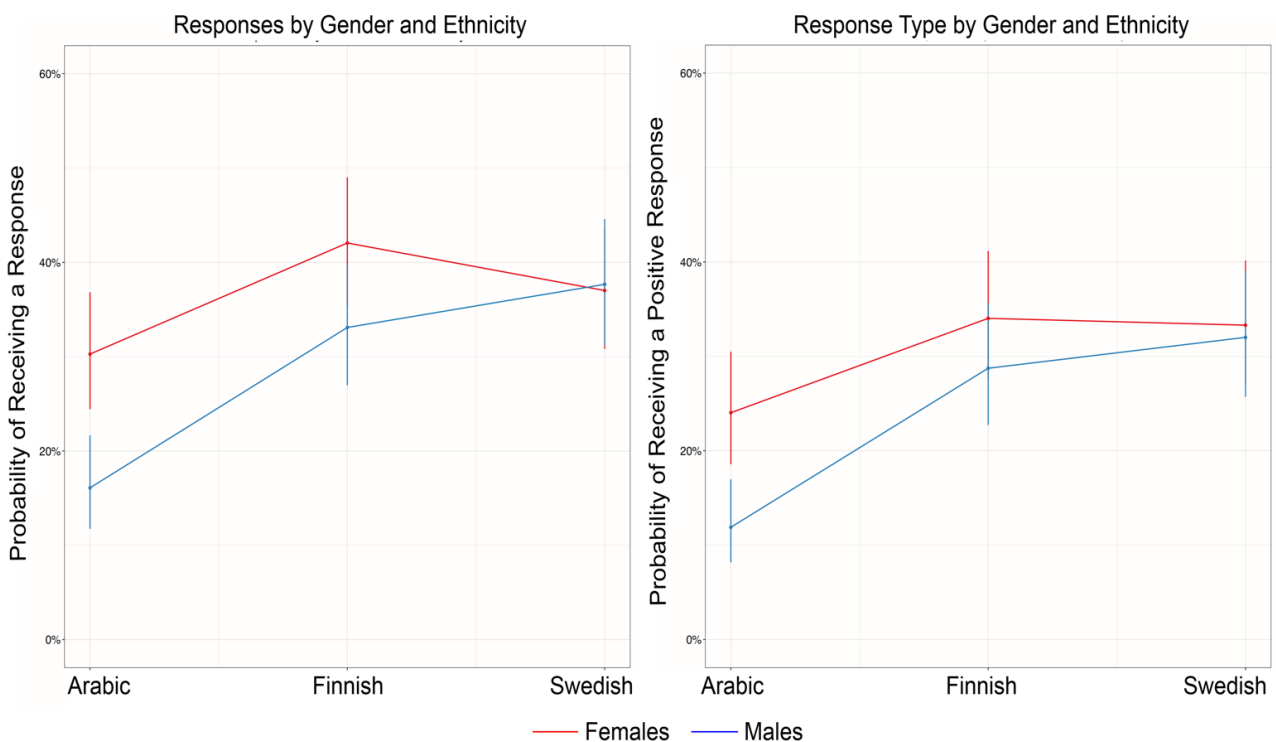


Fig 1. Responses and Response Type by Gender and Ethnicity. Predicted probabilities for response (y-axis; left panel) and predicted probabilities for positive response (y-axis; right panel) by gender (female and male) and ethnicity (Arabic, Finnish, and Swedish). Vertical lines denote the 95% confidence intervals.

Running head: DISCRIMINATION IN THE FINNISH HOUSING MARKET

Table 2. Probabilities (and corresponding 95%CI) to Receive a Response and a Positive Response from All Landlords, Male Landlords and Female Landlords.

Condition		Response						Positive response					
		<u>All landlords</u>		<u>Male landlords</u>		<u>Female landlords</u>		<u>All landlords</u>		<u>Female landlords</u>		<u>Male landlords</u>	
		Prob	95%CI [LL, UL]	Prob	95%CI [LL, UL]	Prob	95%CI [LL, UL]	Prob	95%CI [LL, UL]	Prob	95%CI [LL, UL]	Prob	95%CI [LL, UL]
Arabic	Female	0.30	[0.24, 0.37]	0.34	[0.26, 0.43]	0.26	[0.18, 0.36]	0.24	[0.19, 0.30]	0.26	[0.18, 0.36]	0.20	[0.13, 0.28]
	Male	0.16	[0.12, 0.22]	0.20	[0.13, 0.28]	0.14	[0.08, 0.23]	0.12	[0.08, 0.17]	0.14	[0.08, 0.23]	0.34	[0.26, 0.43]
Finnish	Female	0.42	[0.35, 0.49]	0.38	[0.30, 0.48]	0.46	[0.36, 0.56]	0.34	[0.28, 0.41]	0.46	[0.36, 0.56]	0.38	[0.30, 0.48]
	Male	0.33	[0.27, 0.40]	0.34	[0.26, 0.43]	0.32	[0.23, 0.43]	0.29	[0.23, 0.36]	0.32	[0.23, 0.43]	0.34	[0.26, 0.43]
Swedish	Female	0.31	[0.31, 0.44]	0.34	[0.26, 0.44]	0.43	[0.34, 0.52]	0.33	[0.27, 0.40]	0.43	[0.36, 0.52]	0.34	[0.26, 0.44]
	Male	0.38	[0.31, 0.45]	0.41	[0.31, 0.51]	0.34	[0.35, 0.44]	0.32	[0.28, 0.39]	0.34	[0.25, 0.44]	0.41	[0.31, 0.51]
Ethnicity	Arabic	0.23	[0.19, 0.23]	0.27	[0.22, 0.32]	0.20	[0.15, 0.27]	0.18	[0.14, 0.22]	0.16	[0.11, 0.22]	0.22	[0.16, 0.28]
	Finnish	0.38	[0.33, 0.42]	0.36	[0.32, 0.41]	0.39	[0.32, 0.47]	0.31	[0.27, 0.37]	0.34	[0.26, 0.42]	0.30	[0.24, 0.39]
	Swedish	0.37	[0.33, 0.42]	0.37	[0.33, 0.42]	0.39	[0.32, 0.45]	0.33	[0.27, 0.37]	0.34	[0.28, 0.42]	0.32	[0.24, 0.37]
Gender	Female	0.37	[0.33, 0.40]	0.36	[0.30, 0.41]	0.38	[0.33, 0.44]	0.31	[0.27, 0.35]	0.33	[No conv.]	0.30	[0.25, 0.36]
	Male	0.29	[0.25, 0.33]	0.31	[0.26, 0.37]	0.27	[0.22, 0.33]	0.24	[0.21, 0.28]	0.22	[No conv.]	0.26	[0.21, 0.32]

CI = Confidence Interval; LL = Lower Level; UL = Upper Level. No conv = Model did not converge.

Probability to receive a response and a positive response by ethnicity and gender: Female and male landlords

To explore the effect of ethnicity and gender among female and male landlords we included landlord gender in the model. We found no evidence of a three-way interaction between landlord gender and the tenant gender and ethnicity ($F [2, 1376] = 0.448, p > .05$ for responses and $F [2, 1376] = 0.154, p > .05$ for response type). Nor did we find any two-way interactions between landlord gender and tenant gender ($F [1, 1376] = 1.768, p > .05$ for responses and $F [1, 1376] = 1.522, p > .05$ for response type) or between landlord gender and landlord ethnicity ($F [2, 1376] = 1.570, p > .05$ for responses and $F [1, 1376] = 1.540, p > .05$ for response type). There was also no main effect of landlord gender ($F [1, 1376] = 0.009, p > .05$ for responses and $F [1, 1376] = 0.167, p > .05$ for response type). Thus, we did not find any evidence of the landlord gender affecting discrimination. See Table 2 for probabilities for male and female landlords separately.

Discussion

The aim of the present field experiment was to examine whether or not and to which extent, ethnic and gender discrimination occur in the private rental housing market in Finland. We conducted the study using a correspondence test in which we sampled 800 rental advertisements from a market-leading online site. We sent inquires that included either male or female Arabic-, Finnish- or Swedish-sounding names. Hence, in the current study we focused on discrimination as behavior, measured as responses to apartment inquiries.

In line with previous research we found discrimination against Arabic-sounding names [20, 24]. Inquires including Arabic-sounding names had a markedly lower probability of receiving a response than Finnish- and Swedish-sounding names. We also found that inquires including female names were more likely to receive responses than males. Moreover, the discrimination against men was largest for inquires including Arabic-sounding names. In fact, there was no evidence of an effect of gender for inquires including Finnish- or Swedish-sounding names. In addition to the aforementioned results we also compared received responses between female and male landlords but did not find any significant differences. To the best of our knowledge, this was the first correspondence study of discrimination in the Finnish housing market.

Our results suggest the occurrence of discrimination in the private housing market in Finland. This discrimination most clearly has a negative effect for Arabic males. Furthermore, Arabic females are less likely to gain access to the rental market, compared to females with Finnish- or Swedish-sounding names. This is in line with earlier research, showing that an individual belonging to an ethnic minority usually has a lower probability of receiving a response to an apartment inquiry [20-24].

Our results also support findings from former studies conducted in Finland and other Nordic countries [21]. Results from Finland, Sweden, Norway and Denmark suggest the occurrence of both ethnic and gender discrimination in housing markets. However, unlike in the study by Ahmed and Hammerstedt in Sweden, discrimination amongst females with Arabic-sounding names was not prevalent [20].

Implications

Access to housing is of paramount importance for functioning and well-being in other

Running head: DISCRIMINATION IN THE FINNISH HOUSING MARKET

areas of life. It affects health, personal and professional opportunities, and the availability of public services and social networks [19, 47]. It is therefore important that individuals have equal, unbiased access to the housing market. Previous research has investigated the sequelae of housing discrimination and shown a variety of adverse economic and social consequences for discriminated groups. These sequelae include worsening residential segregation, poorer educational access, poorer employment rates, and a decreased welfare for members of the discriminated groups [19, 26, 47]. Thus, promoting ethnic and gender equality in the rental housing market may have several positive long-term consequences for the individual, as well as positive social, economic, and public health consequences for society at large.

The implications of our results are straightforward. Individuals with Arabic-sounding male names, and to a lesser extent individuals with Arabic-sounding female names, may find it more difficult to acquire rental housing. This might affect their well-being on many levels, as indicated by prior research [9–13]. Demonstrating the occurrence of ethnic and gender discrimination in the Finnish housing market is also useful for policymaking. Both forms of discrimination can be either intentional or unintentional, and thus, cases of differential treatment or disparate impact [2, 3]. The act of Non Discrimination from 2014 states that no one may be discriminated against based on personal characteristics such as nationality and gender [29]. This act should be adapted to all housing policies, including the online platform for rental apartments. However, based on the results of this study, the Non Discrimination act may not prevent the occurrence of discrimination (against Arabic-sounding names and male names) in the housing market. Thus, our findings provide relevant information for the future development of non-discrimination and equal housing opportunities in the private housing market in Finland.

Limitations and future directions

A limitation of the present field experiment is that it investigated only differences in housing access between individuals with Finnish-, Swedish- and Arabic-sounding names. We did not use names of non-Arabic immigrants, and it is therefore currently impossible to generalize the observed effect to other immigrant groups. Moreover, a limited number of names were included in the study, and we chose to include names that could be considered stereotypical. Some less typical ethnic names may be misattributed to other ethnic groups, and thus, stereotypical ethnic names may lead to different responses than less stereotypical names

[48]. These issues are worth consideration in future studies.

The validity of response rates as a measure of discrimination is also not perfect as there can be several different reasons for not replying an e-mail [5]. However, due to the experimental design including random allocation of names to inquiries for apartments it is unlikely that any systematic bias would be confounding the results of the current study. It is likely that some of the landlords were couples and that, in many cases, the decision regarding whether to respond was a decision made by both a male and female landlord. This naturally decreases the validity of the gender coding for landlords, and obscures analyses including landlord gender.

An additional limitation to the current study is that a correspondence test does not capture the underlying attitudes and perceptions that may be associated with the very acts of discrimination [3, 34, 49]. It is therefore impossible to draw any conclusions regarding the motives or individual propensities that lead to the observed discriminatory behavior.

A suggestion for future research is to compare responses to apartment inquiries between different metropolitan areas in Finland. This would allow for an investigation of whether the high demand and the expensive apartment prices in Helsinki are associated to higher rates of discrimination. Although the current study included all the necessary variables for such an analyses, the subsample for a specific region was too small to conduct meaningful statistical analyses.

Conclusions

Taken together, the results from this field experiment support findings from previous studies on ethnic and gender discrimination in housing markets of several nations. We provide evidence of the occurrence of both ethnic and gender discrimination in the Finnish private rental housing market, such that individuals with Arabic-sounding names and individuals with male names are discriminated. Males with Arabic-sounding names have the lowest probability to receive a response to an apartment inquiry. We do not find any evidence of the landlord gender affecting discrimination. This study provides valuable knowledge to the area of discrimination research in the housing market in Finland.

Swedish Summary

Etnisk diskriminering och könsdiskriminering på den privata hyresbostadsmarknaden i Finland: Ett fältexperiment

Introduktion

Definition och förekomst

Diskriminering gentemot olika folkgrupper i vårt samhälle är än i dag ett allmänt förekommande fenomen, men formen av diskriminering har under de senaste årtionden blivit allt mer indirekt (Pascoe & Richman, 2009). Diskriminering förekommer då en individ blir ojämnt bemött på grund av personliga egenskaper, som etnicitet eller kön. Diskriminering kan vara både avsiktligt (differentierat bemötande) och icke-avsiktligt (olikartat bemötande), vilket innebär att diskrimineringen kan ta sig uttryck på olika sätt. Diskriminering skiljer sig från fördomar (attityder), stereotyper (trossagor) och rasism (ideologier), eftersom diskriminering framförallt är en handling som kan motiveras av och bero på de ovannämnda faktorerna (Pager & Shepherd, 2009).

Tidigare forskning antyder att diskriminering förekommer i flera olika länder runtom i världen. Resultat från studier som gjorts i USA påvisar prevalensen av diskriminering gentemot minoriteter (till exempel latinamerikaner) på olika marknader, som till exempel på arbetsmarknaden, bostadsmarknaden, kreditmarknaden och konsumentmarknaden (Pager & Shepherd, 2008, Pérez & al., 2008, Kessler & al., 1999). Liknande resultat framkommer i studier om diskriminering i Europa (Riach & Rich, 2002). En jämförelse av Eurobarometern åren 2012 och 2015 visade att andelen upplevd diskriminering stigit från 16 % till 21 % i den Europeiska unionen (European Union, 2015).

Sambandet mellan diskriminering och psykologiskt välmående är väldokumenterat (Castaneda, Rask, Koponen, & al., 2015, Jasinskaja-Lahti, Liebkind & Perhoniemi, 2006, Jasinskaja-Lahti & Liebkind, 2001, Liebkind & Jasinskaja-Lahti, 2000, Liebkind, 1996). Dagligen förekommande diskriminering har associerats med en förhöjd förekomst av negativa

hälsoeffekter, som till exempel depression, ångest samt olika psykosomatiska och fysiologiska symptom (Castaneda & al., 2015, Pascoe & Richman, 2009, Major, Quinton & McCoy, 2002). De tydliga resultaten om förekomsten av diskriminering och om sambandet mellan diskriminering och ett försämrat välmående bidrar till att göra diskriminering till ett relevant forskningsområde..

Diskriminering på bostadsmarknaden

Diskriminering på bostadsmarknaden är ett ämne av kontinuerligt intresse för forskare inom olika discipliner (Pager & Shepherd, 2008). Bostadsmarknadsdiskriminering förekommer när personer med liknande ekonomisk bakgrund blir offer för diskriminering på bostadsmarknaden på grund av personliga faktorer som etnicitet eller kön (MacDonald, et al., 2016). Tidigare studier tyder på förekomsten av diskriminering på bostadsmarknaden i ett flertal olika länder, exempelvis USA, Australien, Indien, Kanada, Tyskland, Spanien, Sverige och Finland (Datta & Pathania, 2016, McDonald & Nelson et al., 2016, Pager & Shepherd, 2009, Aaltonen et al., 2008). Förekomsten av både etnisk diskriminering och könsdiskriminering på bostadsmarknaden har konstaterats. Tidigare forskningsresultat indikerar att kvinnor med inhemska namn har en högre sannolikhet att få svar på sina bostadsförfrågningar och att män, och i synnerhet män med utländska namn, oftare blir offer för diskriminering än kvinnor.

Immigranter från Somalia och Irak hör till några av de största immigrantgrupperna i Finland (Castaneda et al., 2015, Ministry of the Interior, 2013). De ovannämnda grupperna har, baserat på tidigare studier, en högre sannolikhet att bli diskriminerade på bostadsmarknaden än personer som tillhör den inhemska befolkningen. Med denna kunskap som grund för vår studie var vi (studerande Annamaria Öblom och postdoktoral forskare Jan Antfolk) intresserade av att undersöka förekomsten av etnisk diskriminering och könsdiskriminering på den finska bostadsmarknaden.

Denna studie

Vi undersökte diskriminering med ett korrespondenstest, som är en fältexperimentmetod som använts inom tidigare diskrimineringsforskning i flera länder (Oh & Yinger, 2015, Bursell,

2007, Riach & Rich, 2002). Vi var intresserade av om effekterna av etnicitet och kön kan påverka sannolikheten att få ett svar på en bostadsförfrågan av en bostadsannonsör på den privata hyresbostadsmarknaden i Finland.

Hypoteserna var följande:

1. Förekomsten av etnisk diskriminering. Arabiska namn förväntades få färre svar än finskspråkiga och svenskspråkiga namn.
2. Förekomsten av könsdiskriminering. Manliga namn förväntades få färre svar än kvinnliga namn.
3. En interaktionseffekt mellan etnicitet och kön. Könseffekten (diskriminering av män) förväntades vara högre för arabiska namn än för finskspråkiga eller svenskspråkiga namn.

Material och metod

Studien beviljades etiskt tillstånd av Fakulteten för humaniora, psykologi och teologi vid Åbo Akademi, och av den etiska nämnden vid Åbo Akademi under hösten 2015. E-postmeddelanden som innehöll en bostadsförfrågan skickades ut till 800 bostadsannonsörer via Tori.fi under hösten 2015 och våren 2016. Vi skickade två identiska e-postmeddelanden skrivna på finska till varje enskild annonsör, under ett tidsspänn av 1–3 dagar (förutom i 141 fall då endast ett e-postmeddelande kunde skickas eftersom bostadsannonserna raderats). E-postmeddelandena skickades i randomiserad ordning från sex olika e-postkonton, som skapades för studiens syfte. Det slutgiltiga antalet utsända e-postmeddelanden var 1 459.

Det fiktiva namnet på innehavaren av e-postkontot indikerade personens etnicitet och kön. Kvinnliga och manliga arabiska, finskspråkiga och svenskspråkiga namn inkluderades. Svenskspråkiga namn inkluderades eftersom svenska är det andra officiella språket i Finland och på grund av att finlandssvenskar utgör en betydande minoritet i Finland (Statistikcentralen, 2013). Tidigare forskningsresultat påvisar att finlandssvenskar har en något bättre ekonomisk ställning än finskspråkiga personer i Finland (Dutton et al., 2016, Heikkilä, 2011). Vi var därför även intresserade av att undersöka eventuella skillnader mellan

svar som skickades till personer med finskspråkiga namn och svar som skickades till personer med svenskspråkiga namn.

För att operationalisera diskriminering använde vi två olika indikatorer. Först bestämdes en nivå för sannolikheten att få ett svar av en bostadsannonsör. Även icke-svar registrerades. Sedan kodade vi de mottagna svaren som antingen positiva eller negativa. Summan av icke-svar och negativa svar användes för att räkna ut proportionen av positiva svar. Utöver detta kodades även datumet för varje svar, annonsörens kön och den utannonserade bostadens läge, storlek och pris.

Vidare undersöktes skillnader i lägenhetspriser mellan de områden som inkluderades i studien (Helsingfors, Tammerfors, Åbo och övrigt). Även detta gjordes i ett explorativt syfte, till följd av resultat från undersökningar som påvisar att Helsingfors är den dyraste staden i Finland att hyra en lägenhet i (Suomen virallinen tilasto, 2016).

Eftersom observationerna var klustrade inom varje enskild annonsör, utfördes våra huvudsakliga analyser med en generaliserad linjär blandad (mixed) modell, som tillhör programvaran *lme4* (Bates, Maechler, Bolker, & Walker, 2015) för R (R Core Team, 2008). För att analysera data användes två binomiala logistiska regressioner som lämpar sig för en maximerad sannolikhetsestimering (Laplace approximation). I den första regressionen var utkomstkriteriet sannolikheten att få ett svar på en bostadsförfrågan. I den andra regressionsmodellen var utkomstkriteriet sannolikheten att få ett positivt svar på en bostadsförfrågan. Med dessa modeller undersöktes både huvudeffekterna av etnicitet och kön och deras interaktionseffekter. Ett exempel på den binomiala logistiska regressionsmodellen för sannolikheten att få ett positivt svar är följande:

```
Model <- glmer(Svar~ Gender * Ethnicity + (1 | Landlord), family = binomial)
```

Förutom de ovannämnda analyserna jämfördes svar utskickade av kvinnliga och manliga bostadsannonsörer, i ett explorativt syfte. χ^2 -test och envägs-variansanalyser med Tukey HSD-parvisa jämförelsetest användes för att undersöka deskriptiva data.

Resultat

Deskriptiva data

Sammanlagt skickades 1 459 e-postmeddelanden åt 800 bostadsannonserer runtom i Finland. Antalet mottagna svar var 493. Av dessa besvarades 217 e-postmeddelanden av kvinnliga annonserer och 258 av manliga annonserer. Av de utskickade e-postmeddelandena fick personer med ett arabiskt kvinnligt namn 79 svar, personer med ett arabiskt manligt namn 245 svar, personer med ett finskspråkigt kvinnligt namn 101 svar, personer med ett finskspråkigt manligt namn 83 svar, personer med ett svenskspråkigt kvinnligt namn 95 svar och personer med ett svenskspråkigt manligt namn 98 svar. Ett χ^2 -test påvisade inga signifikanta samband mellan etnicitet och kön i samplet ($\chi^2 = 0,455$, $df = 2$, $p > 0,05$).

Av explorativa skäl undersökte vi om bostadspriserna skiljde sig mellan de inkluderade områdena Helsingfors, Åbo, Tammerfors och övrigt. En variansanalys och ett Tukey HSD post hoc-parvist jämförelsetest påvisade signifikanta skillnader i bostadspriser mellan alla de inkluderade områdena, förutom mellan Åbo och Tammerfors.

Huvudanalyser

Med kön och etnicitet som oberoende variabler undersökte vi sannolikheten för att en individ med ett specifikt namn får ett svar och ett positivt svar på en bostadsförfrågan. Först testade vi vår hypotes om att förfrågningar utskickade med arabiska namn förväntades få färre svar än förfrågningar utskickade med finskspråkiga eller svenskspråkiga namn. Vi fann en signifikant huvudeffekt av etnicitet som antydde att sannolikheten för att få ett svar var högre när en bostadsförfrågan skickades med ett finskspråkigt namn ($OR_{log} = 0,69$, $SE = 0,15$, $z = 4,57$, $p < 0,001$) eller ett svenskspråkigt namn ($OR_{log} = 0,68$, $SE = 0,15$, $z = 4,49$, $p < 0,001$) än när en bostadsförfrågan skickades med ett arabiskt namn ($OR_{log} = -1,20$, $SE = 0,12$, $z = -9,91$, $p < 0,001$).

Vi fann ett liknande mönster när vi undersökte effekten av etnicitet på sannolikheten att få ett positivt svar. Sannolikheten för att få ett positivt svar var högre när en bostadsförfrågan skickades med ett finskspråkigt namn ($OR_{log} = 0,74$, $SE = 0,16$, $z = 4,57$, $p < 0,001$) och ett

svenskspråkigt namn ($OR_{log} = 0,80$, $SE = 0,16$, $z = 4,91$, $p < 0,001$) än när en bostadsförfrågan skickades med ett arabiskt namn ($OR_{log} = -1,51$, $SE = 0,14$, $z = -10,96$, $p < 0,001$).

Vi testade sedan vår andra hypotes om att manliga namn förväntades få färre svar än kvinnliga namn. Vi fann en signifikant huvudeffekt av kön som antydde att sannolikheten att få ett svar var lägre när en förfrågan skickades med ett manligt namn ($OR_{log} = -0,35$, $SE = 0,12$, $z = -2,93$, $p < 0,01$) än när en förfrågan skickades med ett kvinnligt namn ($OR_{log} = -0,55$, $SE = 0,08$, $z = -6,551$, $p < 0,001$).

Resultaten var liknande när vi testade effekten av kön på sannolikheten att få positiva svar. Vi fann en könseffekt som påvisade att sannolikheten att få ett positivt svar var lägre när en bostadsförfrågan skickades med ett manligt namn ($OR_{log} = -0,33$, $SE = 0,13$, $z = -2,63$, $p < 0,01$) än när en förfrågan skickades med ett kvinnligt namn ($OR_{log} = -0,82$, $SE = 0,09$, $z = -8,61$, $p < 0,001$).

Till näst hypotesprövades antagandet om en interaktionseffekt mellan etnicitet och kön.

Könseffekten förväntades vara högre (mera diskriminering mot män) för arabiska namn än för finskspråkiga eller svenskspråkiga namn. Vi fann en signifikant högre effekt av kön på sannolikheten för personer med arabiska namn att få ett svar ($OR_{log} = -0,81$, $SE = 0,23$, $z = -3,58$, $p < 0,001$) än för personer med finskspråkiga namn att få ett svar ($OR_{log} = -0,38$, $SE = 0,20$, $z = -1,88$, $p > 0,05$) eller personer med svenskspråkiga namn att få ett svar ($OR_{log} = 0,03$, $SE = 0,20$, $z = 0,14$, $p > 0,05$). Effekten såg likadan ut för sannolikheten att få positiva svar.

Explorativa analyser

För att undersöka effekten av annonsörernas kön på sannolikheten att få svar upprepade vi de ovannämnda analyserna separat för de båda könen. Vi fann ingen signifikant effekt av annonsörernas kön på diskriminering.

Diskussion

Syftet med fältexperimentet var att undersöka om, och i vilken grad, etnisk diskriminering och könsdiskriminering förekommer på den privata hyresbostadsmarknaden i Finland. Vi utförde studien som ett korresponderstest som innehöll ett sampel av 800 bostadsannonsörer i Finland, till vilka vi skickade bostadsförfrågningar som inkluderade kvinnliga och manliga

arabiska, finskspråkiga och svenskspråkiga namn. Vi fokuserade på diskriminering som ett beteende som operationaliserades som mottagna svar på bostadsförfrågningar.

Vi fann diskriminering gentemot (fiktiva) personer med arabiska namn och (fiktiva) personer med manliga namn. Förfrågningar som skickades med arabiska namn hade en betydligt lägre sannolikhet att få ett svar än förfrågningar som skickades med ett finskspråkigt eller ett svenskspråkigt namn. En förfrågan som skickades med ett manligt arabiskt namn hade den lägsta sannolikheten att få ett svar (16 %), medan en förfrågan som skickades med ett kvinnligt finskspråkigt namn hade den högsta sannolikheten att få ett svar (42 %). Vi jämförde även svaren som skickats ut av kvinnliga och manliga bostadsannonsörer men fann ingen effekt av annonsörens kön på diskriminering. Enligt vår kunskap var detta den första korrespondensstudien om diskriminering på den finska bostadsmarknaden. Studien tillför betydelsefull information för utvecklingen av jämlika bostadsmöjligheter på den privata bostadsmarknaden i Finland.

Studien har några begränsningar värda att diskuteras. En av dessa är att effekterna beskriver skillnader i bostadsmöjligheter mellan finskspråkiga, svenskspråkiga och arabiska namn. Det är därför omöjligt att generalisera effekterna till att gälla andra immigrantgrupper än den arabiska. Vidare inkluderade vi ett begränsat antal namn i studien och de namn som inkluderades kan betraktas som stereotypiska. Kodningen av annonsörernas kön är även värd att notera. Annonsörens kön kunde inte avgöras på ett tillförlitligt sätt utgående från det namn som använts i bostadsannonsen (till exempel kunde det vara frågan om ett par som annonserade en lägenhet), vilket medför en sänkt validitet i kodningen av variabeln.

Ett förslag för framtida forskning är att undersöka diskrimineringstendenser på bostadsmarknaden inom olika områden i Finland. Även om den ifrågavarande studien innehöll alla de nödvändiga variablerna för analyser av detta slag, var subsamplen för specifika analyser för små.

Slutsats

Våra resultat visar att diskriminering gentemot personer med arabiska namn och personer med manliga namn förekommer på den privata bostadsmarknaden i Finland. Vi finner dock ingen

effekt av annonsörens kön på diskriminering. Den utförda studien tillför användbar information för utvecklingen av jämlika bostadsmöjligheter i Finland.

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Appendix A

Applicant names

1. Juuso Laine (Finnish male)
2. Anu Koskinen (Finnish female)
3. Erik Johansson (Swedish male)
4. Elisabeth Andersson (Swedish female)
5. Ali Hussein (Arabic male)
6. Miriam Al-Zahavi (Arabic female)

E-mail sent to landlords

Original

Hei,
olen kiinnostunut ilmoittamastasi asunnosta, Olisiko asunnosta mahdollista saada lisäinfoa sähköpostitse?
Ystävällisin terveisin,
Xx

In English

Hello,
I am interested in the apartment you advertised. Is it possible to get some further information of the apartment per e-mail?
Kind regards,
Xx

Appendix B

Table 3. Apartment Prices per Location.

LOCATION	mean apartment price in €/m ²	SD	Pairwise comparisons	
Helsinki (<i>N</i> = 204)	21.02	7.19	Turku:	-6.70***
			Tampere:	-88.74***
			Other:	-9.59***
Turku (<i>N</i> = 199)	14.32	4.26	Tampere:	1.06
			Other:	-2.89***
Tampere (<i>N</i> = 201)	15.38	4.82	Other:	-3.95***
Other (<i>N</i> = 194)	11.43	3.38		

*** $p < .001$, ** $p < .01$, * $p < .05$. *P*-values are based on a Tukey HSD post hoc pairwise comparison. A Tukey HSD post hoc pairwise comparison showed significant differences in apartment prices between locations. The results indicate that apartment prices in the private rental market in Finland significantly differ between all the other areas included, but Turku and Tampere.

Appendix C

Table 4. Correlation of Fixed Effects on the Probability to Receive a Response.

All landlords ^a		Intercept	GndrMI	EthncS	EthncF	GnM:ES
	GenderMale	-0.546				
	EthnicitySwe	-0.719	0.439			
	EthnicityFinn	-0.702	0.439	0.532		
	GndrMI:EthS	0.425	-0.765	-0.641	-0.339	
	GndrMI:EthF	0.426	-0.757	-0.338	-0.653	0.579
Male landlords ^b		GndrFm	GndrMI	EthncS	EthncF	GnM:ES
	GenderMale	0.130				
	EthnicitySwe	-0.683	-0.025			
	EthnicityFinn	-0.679	-0.010	0.497		
	GndrMI:EthS	0.421	-0.538	-0.665	-0.333	
	GndrMI:EthF	0.424	-0.549	-0.328	-0.673	0.543
Female landlords ^c		GndrFm	GndrMI	EthncS	EthncF	GnM:ES
	GenderMale					
	GenderMale	0.134				
	EthnicitySwe	-0.761	-0.064			
	EthnicityFinn	-0.728	-0.047	0.573		
	GndrMI:EthS	0.435	-0.607	-0.612	-0.347	
	GndrMI:EthF	0.429	-0.575	-0.345	-0.623	0.614

Fm = female; MI = male; ES = Ethnicity Swedish.

^a glme: intercept “Arabic Female

^b glme: one variable with six levels

^c glme: one variable with six levels

Appendix C (continued)

Table 5. Correlation of Fixed Effects on the Probability to Receive a Positive Response.

All landlords ^a	Intercept	GndrMI	EthncS	EthncF	GnM:ES
GenderMale	-0.585				
EthnicitySwe	-0.717	0.444			
EthnicityFinn	-0.710	0.441	0.520		
GndrMI: EthS	0.444	-0.752	-0.652	-0.334	
GndrMI: EthF	0.450	-0.744	-0.337	-0.660	-0.559
Male landlords ^b	GndrFm	GndrMI	EthncS	EthncF	GnM:ES
GenderMale	0.082				
EthnicitySwe	-0.689	-0.023			
EthnicityFinn	-0.700	-0.019	0.496		
GndrMI: EthS	0.440	-0.534	-0.672	-0.331	
GndrMI: EthF	0.454	-0.538	-0.330	-0.676	0.531
Female landlords ^c	GndrFm	GndrMI	EthncS	EthncF	GnM:ES
GenderMale	0.088				
EthnicitySwe	-0.757	-0.047			
EthnicityFinn	-0.730	-0.039	0.560		
GndrMI: EthS	0.460	-0.590	-0.633	-0.350	
GndrMI: EthF	0.449	-0.561	-0.348	-0.638	0.588

Fm = female; MI = male; ES = Ethnicity Swedish.

^a glme: intercept “Arabic Female”

^b glme: one variable with six levels

^c glme: one variable with six levels

PRESSMEDDELANDE

Personer med arabiska namn och män diskrimineras på den privata hyresbostadsmarknaden i Finland

Pro gradu-avhandling i psykologi

Fakulteten för humaniora, psykologi och teologi vid Åbo Akademi

Resultaten från en pro-gradu avhandling vid Åbo Akademi tyder på att personer med arabiska namn och män diskrimineras på den privata hyresbostadsmarknaden i Finland. Pro gradu-skribent Annamaria Öblom har tillsammans med postdoktoral forskare Jan Antfolk undersökt diskriminering på den privata bostadsmarknaden i Finland under åren 2015 och 2016.

Undersökningen utfördes som ett fältexperiment, en metod som använts inom tidigare diskrimineringsforskning i olika länder runt världen. Datat samlades in via nätet på domänen Tori.fi. I undersökningen deltog 800 bostadsannonsörer från hela Finland. Sammanlagt skickades 1 459 förfrågningar om lediga hyresbostäder runtom i Finland. Andelen mottagna svar jämfördes mellan de olika grupperna i studien: kvinnor och män med arabiska namn, finskspråkiga namn och svenskspråkiga namn.

Forskarna fann att kvinnor och män med arabiska namn hade en lägre sannolikhet att få svar på sina bostadsförfrågningar än personer med finskspråkiga och svenskspråkiga namn. Män hade också en lägre sannolikhet att få svar på sina bostadsförfrågningar än kvinnor. Arabiska män hade den allra lägsta sannolikheten (16 %) att får svar på sina förfrågningar, medan finska kvinnor hade den högsta sannolikheten (42 %). Detta tyder enligt forskarna på att etnisk diskriminering och könsdiskriminering förekommer på den privata hyresbostadsmarknaden i Finland. Studien var den första av sitt slag som utförts på den privata hyresbostadsmarknaden i Finland.

Ytterligare information fås av:

Annamaria Öblom
Pro gradu-skribent i psykologi
Psykologi/Åbo Akademi
040 9636618
aoblom@abo.fi

Jan Antfolk
Postdoktoral forskare i psykologi
Psykologi/Åbo Akademi
jantfolk@abo.fi