REDUCING
HOUSING
INEQUALITIES

National report on housing inequalities – Norway

An extract from Deliverable 2.1, *"Contextualized analysis of the housing situation – Papers on (sub)national trends"*, of the ReHousIn project

December 2024

FOREWORD

This report is an extract from Deliverable 2.1, *"Contextualized analysis of the housing situation – Papers on (sub) national trends"*, of the ReHousIn project. The deliverable examines the housing landscape in nine European countries from 1990 onward: Austria, France, Hungary, Italy, Norway, Poland, Spain, Switzerland, and the United Kingdom.

The full version of the deliverable is available here.

Deliverable No.	**D2.1**
Document title	Contextualised analysis of the housing situation – Papers on (sub) national trends
Dissemination level	Public
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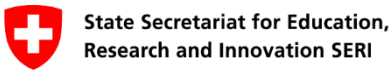
Editor(s)	Szymon Marcińczak, Tomasz Mikołajczyk, Bartosz Bartosiewicz (UNILODZ)
Due date	31.12.2024
Actual submission date	31.12.2024
Work package	WP2 [Trends in inequalities and access to housing]
Project title	ReHousIn: Contextualized pathways to Reduce Housing Inequalities in the green and digital transition.
Grant Agreement No.	101132540
Coordinator	Metropolitan Research Institute (MRI)

This document has been prepared in the framework of the European project ReHousIn – "Contextualized pathways to reduce housing inequalities in the green and digital transition".

The ReHousIn project aims to spark innovative policy solutions towards inclusionary and quality housing. To achieve this, it investigates the complex relationship between green transition initiatives and housing inequalities in European urban and rural contexts and develops innovative policy recommendations for better and context-sensitive integration between environmentally sustainable interventions and socially inclusive housing.

This project is co-funded by the European Union. The UCL's work on this project is funded by UK Research and Innovation (UKRI) under the UK government's Horizon Europe funding guarantee. The ETH work on this project is funded by the Swiss State Secretariat for Education, Research and Innovation (SERI) under the Swiss government's Horizon Europe funding guarantee.



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NATIONAL REPORT ON HOUSING INEQUALITIES – NORWAY

Executive Summary

The national report on housing inequalities in Norway provides an analysis of economic, demographic, and environmental trends shaping the country's housing sector from approximately the early 2000s to 2023. Throughout this period, Norway has demonstrated strong economic performance, supported by prudent fiscal policies and resource wealth, enabling good recovery through crises such as the 2008 financial downturn and COVID-19 pandemic. Population growth and immigration, particularly following Norway's participation in the European Economic Area, have significantly impacted housing demand, especially in urban areas like Oslo, which experience significant housing pressure.

Environmental efforts, including investments in renewable energy and reductions in building sector CO_2 emissions, align with national priorities for a sustainable and green transition.

The second part of the report focuses on housing inequalities through three main indicators: housing cost burdens, housing and neighborhood quality, and housing segmentation. While most households seem to experience manageable housing costs, vulnerable groups such as students, immigrants, and tenants in market-rate rentals face disproportionately high housing cost burdens, often exceeding 30% of disposable income. Housing and neighborhood quality indicators are generally positive, with low incidences of structural issues and strong heating adequacy, but urban areas report higher noise and crime levels. Homeownership, although still predominant, has declined, with a corresponding rise in market-rate rentals, particularly in densely populated regions. This segmentation highlights growing affordability challenges and reduced access to subsidized housing, particularly in urban centers.

Introduction

Norway is a country located in the Scandinavian peninsula and, with an overall area of 323,781 km2 (Nordic Cooperation, n.d.), shares land borders with Sweden, Finland, and Russia, and maritime boundaries with Denmark and the United Kingdom. Its coastline stretches over 25,000 kilometers with numerous islands. The Arctic territories of Svalbard and Jan Mayen are also under Norwegian sovereignty. As of 2024, the overall Norwegian population accounted for 5,571,634 people, of which about 1,5 million live in the metropolitan area of the capital, Oslo (Statistics Norway, 2024a). There are many remote and not inhabited areas in the country, which is one of the least densely populated in Europe, and 83.24% of the population lives in urban settlements (Statistics Norway, 2024b).

Norway is administratively divided into 11 counties (fylker) and further subdivided into municipalities (kommuner). These divisions emphasize local autonomy, with municipalities responsible for education, healthcare, and local infrastructure. Counties function as regional coordinators, managing larger-scale projects and regional development initiatives. The governance model is a constitutional monarchy with a parliamentary system, where the King

serves as a ceremonial head of state, and executive power rests with the Prime Minister and Cabinet. The unicameral Storting (Parliament) holds legislative authority, with elections held every four years. Norway's decentralized governance ensures that local and regional governments wield significant power, supported by a combination of central funding and local taxation.

Although Norway is not a member of the European Union (EU), it maintains close ties through the European Economic Area (EEA) Agreement, which it joined in 1994. This agreement allows Norway access to the EU's single market while adopting many EU regulations. Norway is also a member of the Schengen Agreement, which it joined in 2001, enabling passport-free travel across most of Europe. However, Norway retains sovereignty over key areas like agriculture, fisheries, and foreign policy, opting out of full EU membership through national referendums in 1972 and 1994.

The report is structured as follows. In the first part we identify key global events at the supra-national level such as the global financial crisis, the energy crisis and COVID-19, and how they have impacted the Norwegian economy. We further explore key demographic trends, with a focus on ageing and migration. Additionally, we describe main environmental trends and characteristics of housing development and tenure structure in the country. The second part of this report focuses on an analysis of housing inequalities using EU-SILC data from 2005 to 2020. Housing and neighborhood quality, housing costs and housing segmentation are examined.

1 SOCIO-ECONOMIC AND HOUSING CONDITIONS

1.1 Demography, Economy, Environment and Society

1.1.1 Macroeconomic Trends at the National Levels

This section analyses Norway's macroeconomic trends from 2005 to 2023, focusing on GDP growth, inflation, and interest rate dynamics in response to global crises. Key periods include the 2008 financial crisis, the 2014 oil price collapse, and the 2020 COVID-19 pandemic, highlighting Norway's resilience through prudent fiscal policies and resource wealth.

Norway's macroeconomic trends since the 2000s have been shaped by its resource-based economy, prudent fiscal policies- characterized by debt management, long-term planning and deficit control-, and responses to key global crises. As it can be observed in Figure NO 1, the period from 2005 to 2008 saw robust economic growth driven by a booming oil and gas sector, with GDP growing steadily and inflation remaining relatively stable under the Norges Bank's[1] inflation-targeting framework. In this period, Norges Bank raised interest rates to temper demand and keep price levels in check (OECD, 2009). However, the global financial crisis in 2008–2009 caused a temporary contraction in GDP (reaching its lowest peak in 2009) and rising inflation due to higher import prices and a depreciating currency. Norges Bank responded by slashing interest rates to stimulate the economy, helping the country recover more quickly than many other advanced economies.

From 2010 to 2014, Norway experienced moderate GDP growth as it recovered from the global financial crisis, although a sharp decline in global oil prices in 2014 led to slower economic growth (OECD, 2014, p. 201). Inflation remained moderate during this time, while public debt decreased due to prudent fiscal management (Figure NO 2). However, the oil price collapse resulted in reduced investment and consumption, prompting Norges Bank to lower interest rates to historic lows by 2016. The economy stabilized from 2017 to 2019, as oil prices recovered and investments in renewable energy and infrastructure increased. GDP grew modestly, inflation aligned closer to Norges Bank's target, and interest rates gradually increased. The country’s public debt remained low, reflecting strong fiscal discipline (see Figure NO 2).

[1]Norges Bank operates independently and sets its own monetary policy tailored to Norway’s economic conditions. This is separate from the European Central Bank (ECB), which manages monetary policy for the eurozone countries that use the euro. Norway is a member of the European Free Trade Association (EFTA) and the European Economic Area (EEA), which allows participation in the EU's single market. However, these agreements do not include monetary union or financial governance under the ECB.

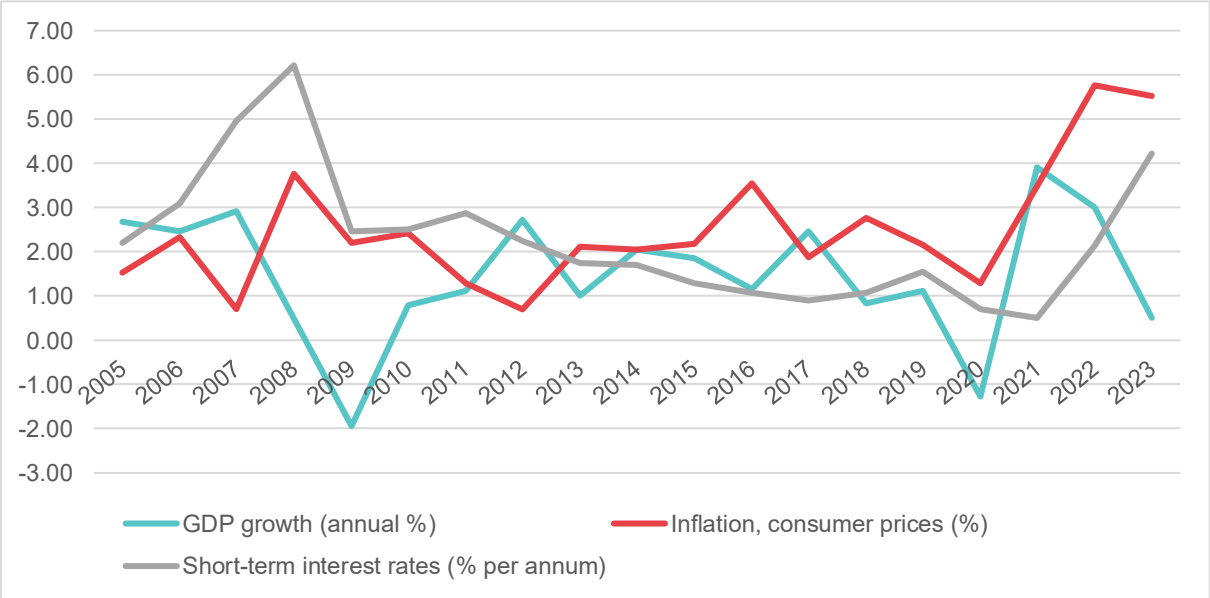

Figure NO 1. Macro-economic Trends, Norway. Sources: compiled by author, data from: DATABANK–World Bank Group, OECD–Organisation for Economic Co-operation and Development

The COVID-19 pandemic in 2020 caused a brief contraction in GDP, which was mitigated by substantial government stimulus supported by Norway's sovereign wealth fund. Inflation initially fell but rose sharply by late 2021 due to rising energy prices. Norges Bank responded by raising interest rates to curb inflation, which accelerated further due to the 2022 European energy crisis and the Russian invasion of Ukraine. By 2023, inflation remained high, prompting further interest rate hikes, but Norway benefited from surging export revenues as a major natural gas supplier, supporting strong GDP growth and stable public finances during this period.

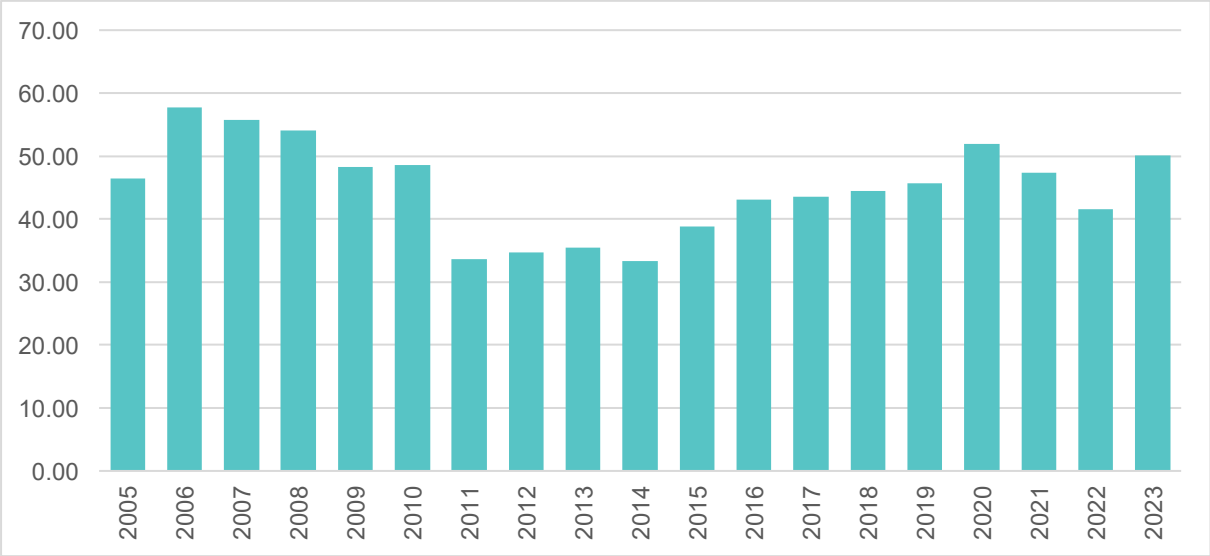

Figure NO 2. Public Sector Debt in Q4 (% of GDP), Norway 2005 – 2023. Sources: compiled by author, data from: OECD–Organisation for Economic Co-operation and Development

1.1.2 Socio-economic and Demographic Trends

Demographic Trends

Norway's population grew steadily from 1990 (from 4,241,276 in 1990 to 5,571,634 in 2023), with a consistent growth averaging about 0.8% per year. This suggests a positive net birth rate and a likely contribution from immigration and reflects the country's overall economic stability.

The contribution of immigration to a steady increase of the overall Norwegian population has been growing from the early 1990s (see Figure NO 3), in part also as a result of Norway joining the European Economic Area (EEA) in 1994 (Cappelen et al., 2011). In practice this meant that citizens of the EU gained free access to work in Norway for three months or to stay for six months as job-seekers, as well as getting in principle the same social benefits as Norwegian citizens (Cappelen et al., 2011). By the late 1990s and early 2000s, Norway's immigration policies became more favorable, encouraging skilled labor immigration and family reunification, which contributed to a steady growth in the immigrant population. The early 2000s marked a notable turning point, as Norway adopted more structured immigration policies. This included the introduction of a points-based system to attract skilled workers, and easing requirements to obtain work permits (OECD, 2003). Additionally, Norway became a destination for people from Eastern Europe, especially after the EU enlargement in 2004, which allowed citizens from several countries, such as Poland and Lithuania, to move freely to Norway for work. Also in relation to this, there has been a net increase in the inflow of immigrants in the country from 2007 (43% more compared to 2006) up until 2014 (when there was a net immigration of about 49000 people, the highest in the considered time frame).

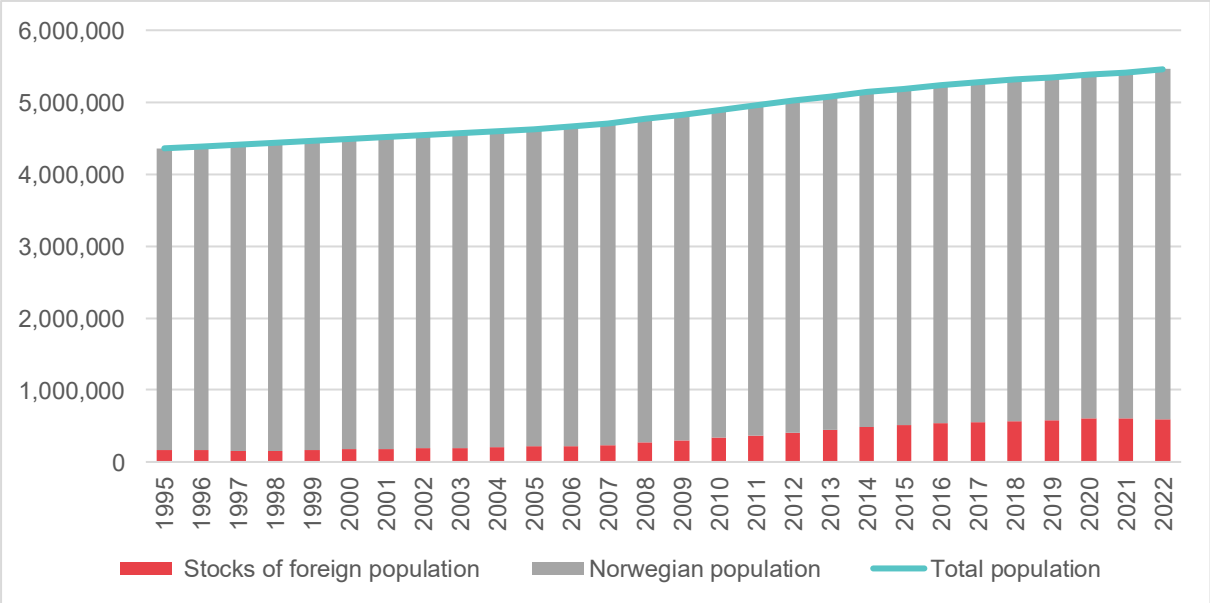

Figure NO 3. Population development, Norway. Sources: compiled by author, data from: OECD–Organisation for Economic Co-operation and Development

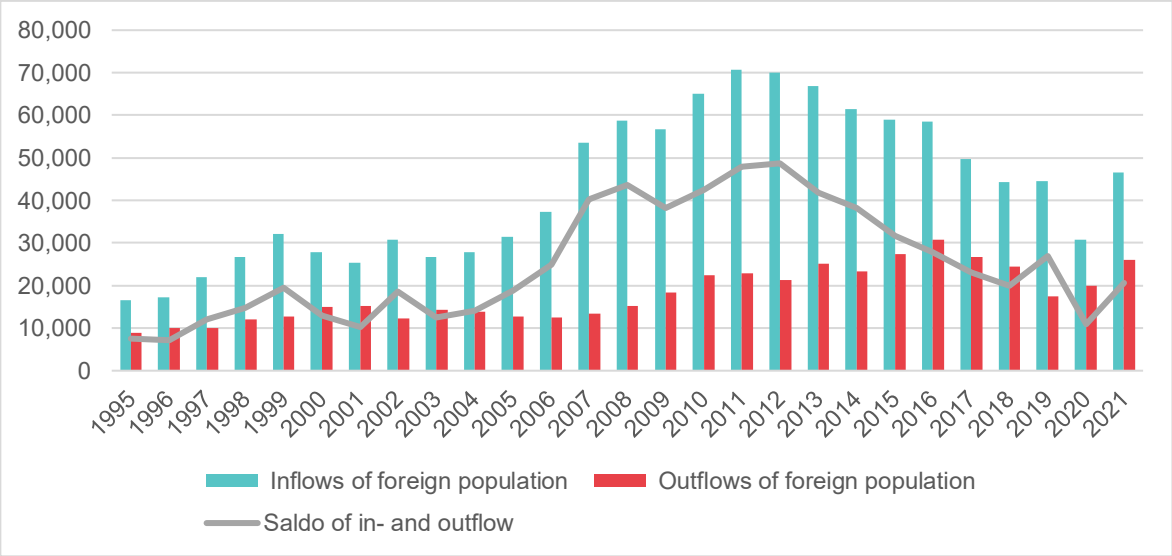

Figure NO 4. In- and outflows of foreign population, Norway. Sources: compiled by author, data from: OECD–Organisation for Economic Co-operation and Development

Additionally, the refugee crisis of 2015 saw a surge in asylum seekers, with thousands arriving from war-torn regions, particularly Syria, Afghanistan, and Iraq (30,520 only in 2015). Norway responded by increasing its intake of refugees, although the subsequent years saw a tightening of asylum policies, which effects can be seen in the drastic reduction of inflow of refugees from 2016 (OECD, 2016).

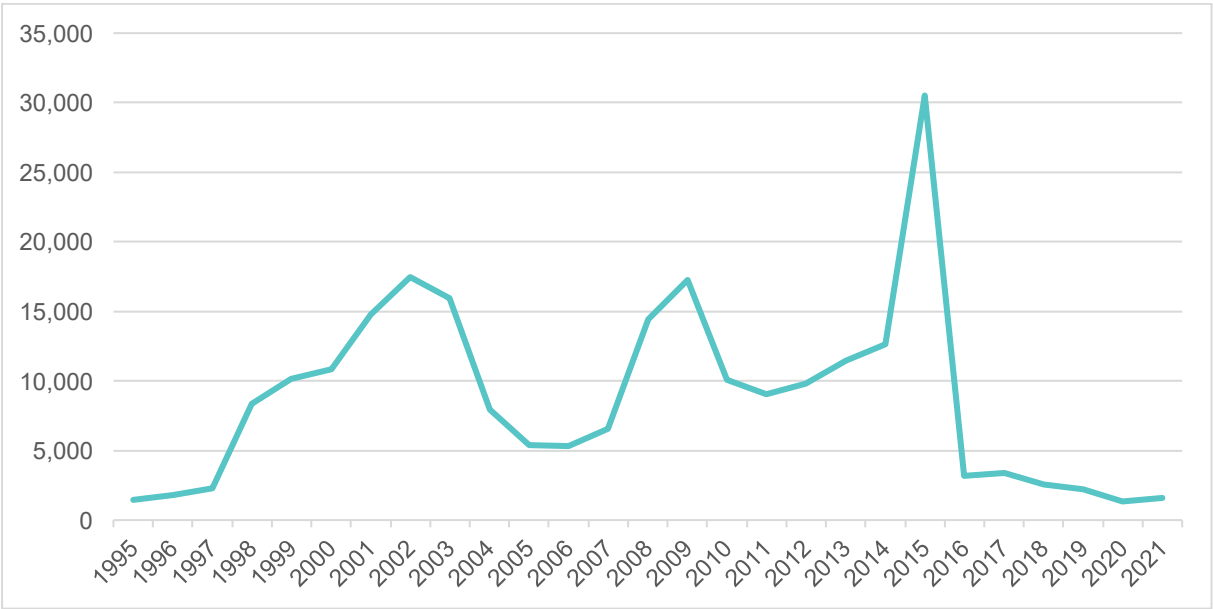

Figure NO 5. Inflows of asylum seekers, Norway. Sources: compiled by author, data from: OECD–Organisation for Economic Co-operation and Development

Overall, the influx of immigrants and asylum seekers has transformed Norway's demographic landscape. As of 2022 the share of immigrant population in the country was of 586017 people, corresponding to the 10, 7% of the total population, compared to the 3,7% of 1995 (see Figure NO 3).

Ageing Trends

In 1990, around 16.3% of Norway's population was aged 65 years or older. This percentage saw a slight decline throughout the 1990s, dropping to 15.6% by 2005. However, after 2005, the trend reversed, and the proportion of older adults began to rise. By 2010, it had reached 16.7%, and by 2020, it had increased further to 18.5%. This rise of over 2 percentage points within a decade suggests improvements in life expectancy in Norway, with a growing share of the population entering retirement age. According to the 2020 national population projections, Norway will soon experience an historic demographic shift. Within ten years, and for the first time ever, the projections suggest that Norway will have more elderly than children and teenagers (Thomas & Syse, 2020).

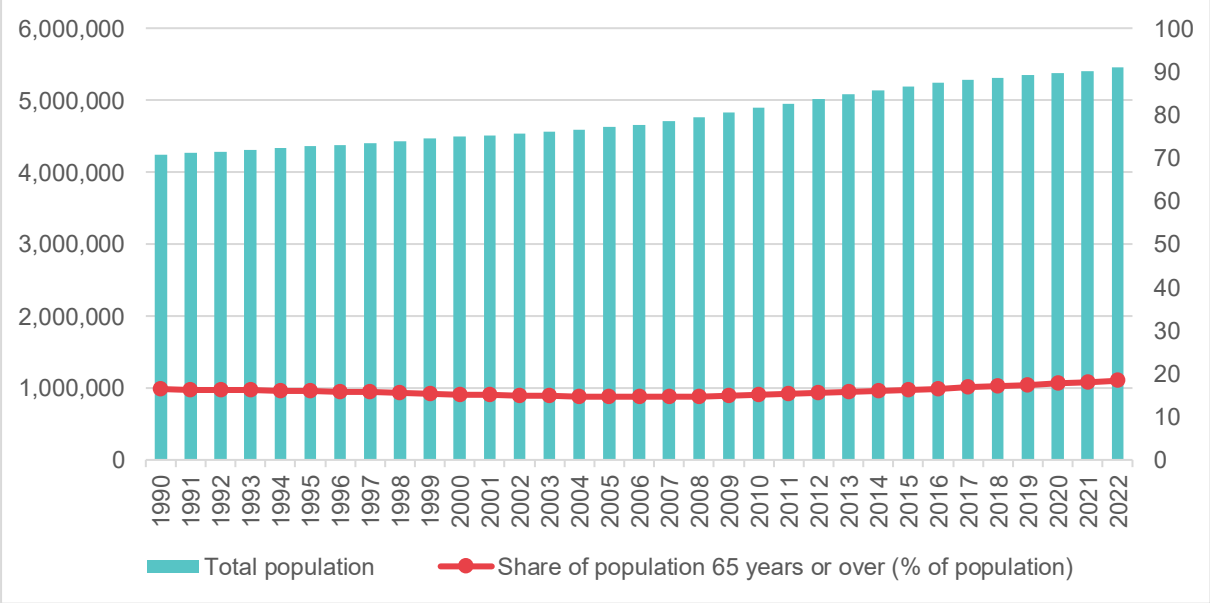

Figure NO 6. Share of population 65 years or over (% of population), Norway. Sources: compiled by author, data from: OECD–Organisation for Economic Co-operation and Development

Wages, Unemployment and Income Inequalities

Figure NO 7 shows four indicators in Norway from 1990 to 2022: steadily rising wages (mint bars), a stable poverty and income inequality rate (red line), fluctuating unemployment rates tied to economic cycles (gray line), and increasing government social protection expenditures as a share of GDP (blue line).

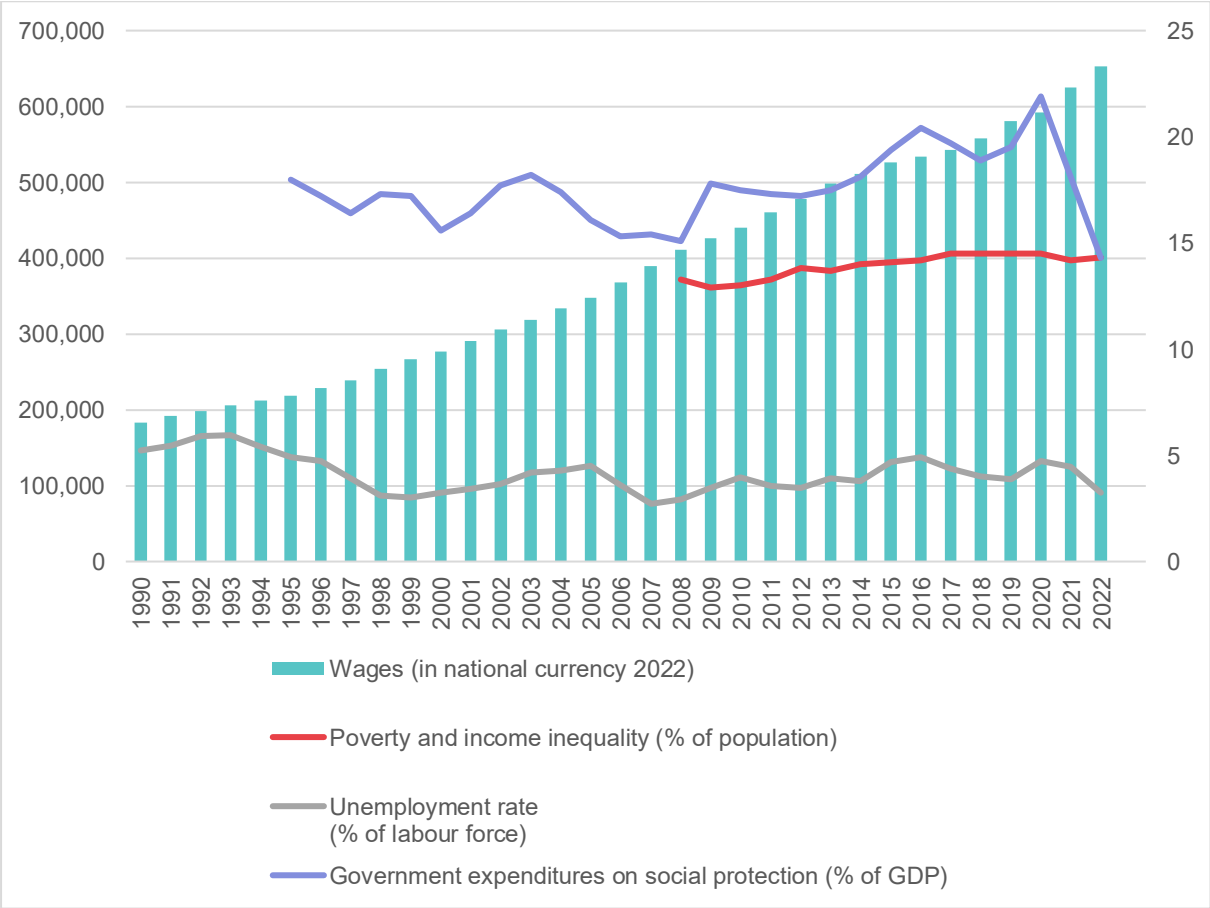

Figure NO 7. Main socio-economic trends, Norway. Sources: compiled by author, data from: OECD–Organisation for Economic Co-operation and Development

Wages have shown a steady increase when adjusted to 2022 values. From 183,117 NOK in 1990 to 277,322 NOK by 2000, representing a 55,4% increase over the decade. By 2010, the wages had risen to 440,224 NOK, which indicates a significant 58,7% increase compared to 2000. Finally, in 2023, average wages reached 689,190 NOK, marking a 56,5% increase compared to 2010. Despite this apparently substantial increase, as noted by Statistics Norway, Norway has seen virtually no real wage growth in the period 2015–2023. Between 2022 and 2023, nominal wage growth was 5.2 %, while prices rose by 5.5 %, measured by the CPI (Statistics Norway, 2024c).

The unemployment rate displayed fluctuations, which corresponded with various economic cycles: it stood at 5.2% in 1990, rising to 6.0% by 1993, reflecting the global economic downturn of the early 1990s. Then a recovery phase followed, bringing the rate down to 3.4% by 2000. Prior to the 2008 financial crisis, Norway's unemployment rate dipped to 2.9%, highlighting the strength of the country's economy during that period. However, the crisis led

to a spike in unemployment, which reached 3.9% in 2010. This was followed by another increase during the energy crisis, with the rate rising to 4.9% in 2016. By 2020, amidst the global disruptions caused by the COVID-19 pandemic, the unemployment rate increased slightly to 4.7%, but it began to decline again in 2022.

The red line indicating poverty and income inequalities (data are available only fort he period 2008-2021) appears relatively stable, suggesting that income disparities have not widened significantly during this period.

Over the period from 1995 to 2022, the trend in social protection expenditures as a percentage of GDP closely followed fluctuations in economic cycles and unemployment rates. Between 1995 and 2000, government spending on social protection decreased from 18.0% to 15.6% of GDP. This period coincided with a substantial decline in unemployment, from 4.93% to 3.24%, which might indicate a reduced need in the social protection expenditure. Following the global financial crisis of 2008-2009, social protection spending rose to 17.5% of GDP by 2010, as unemployment increased and GDP growth slowed to 0.79%. This trend continued, reaching 19.4% by 2015, as governments maintained higher levels of support during the ongoing recovery. The COVID-19 pandemic caused the most dramatic changes, with social protection expenditures surging to 21.9% of GDP in 2020 due to emergency measures aimed at mitigating economic impacts. By 2022, as the economy rebounded with a growth rate of 3.01% and unemployment decreased to 3.23%, social protection spending dropped to 14.3% of GDP, reflecting the winding down of pandemic-related support.

1.1.3 Environmental and Energy Trends

This section presents an analysis of CO_2 emissions from Norway's building sector, trends in household energy consumption, and electricity prices over time. It examines government expenditure on environmental protection and shifts in Norway's total energy balance. The section also discusses the energy consumption patterns across household sectors, emphasizing stability in usage and the role of renewables in the energy mix.

CO2 emissions from the building sector

The CO_2 emissions from Norway's building sector have seen a significant decline from 1970 to 2022. In 1970, emissions were over 20 million metric tons of CO_2 equivalents per year (Mt CO_2eq/yr). By 2022, they had dropped substantially to around 5 Mt CO_2eq/yr, indicating a reduction of nearly 75% over the period.

This decline was especially pronounced between 1970 and 1978, when emissions fell rapidly from over 20 Mt CO_2eq/yr to around 15 Mt CO_2eq/yr. The downward trend continued through the 1980s and 1990s, albeit with occasional fluctuations, and saw another significant drop between 2000 and 2010, bringing emissions below the 10 Mt CO_2eq/yr mark.

In the last decade, from 2010 onwards, the pace of reduction has slowed, with emissions stabilizing between 5 and 6 Mt CO_2eq/yr. Despite this plateau, the long-term trend shows considerable progress in reducing the building sector's carbon footprint.

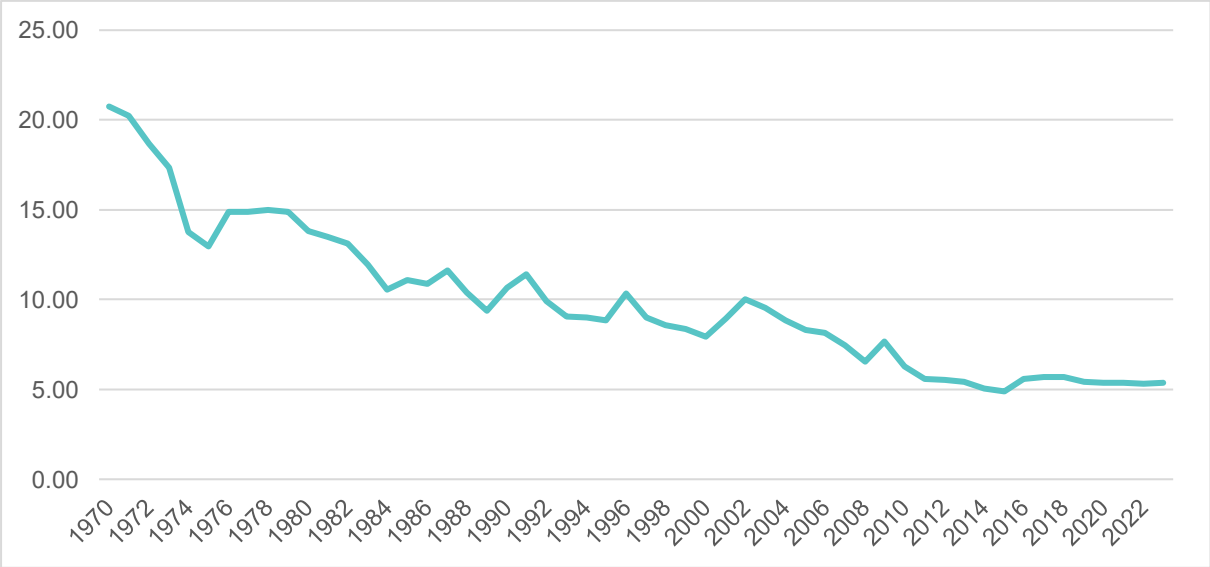

Figure NO 8. The share of CO2 emissions in the building sector (Mt CO2eq/yr, Norway. Sources: compiled by author, data from: EDGAR-Emissions Database for Global Atmospheric Research, EUROSTAT-Statistical Office of the European Communities

Consumption in Households

When it comes to the fuels used in households, Figure NO 9 shows the total energy balance in Norway, which started just below 4,000 thousand tons of oil equivalent in 1990 and remained relatively stable with gradual increases until the mid-2010s. There is a sharp increase around 2018, peaking close to 5,000 thousand tons, followed by a slight dip by 2022. Natural gas consumption showed a steady increase until around 2007, where it fluctuated slightly. After peaking around 2011, it gradually decreased with some fluctuation and experiences a notable drop around 2022. Oil and petroleum products start relatively high in 1990 but declines until 2005, after which it stabilizes at a lower level. Overall, it shows a downward trend, with slight fluctuations through the 2010s, and remains a relatively minor part of the energy mix. Renewable energy and biofuels have shown consistent growth over the years. The line starts low in the early 1990s but steadily rises through the 2000s and 2010s, reaching its highest level around 2022, reflecting an increasing focus on renewable energy in Norway. The contribution of electricity remained low and flat throughout the entire period, suggesting minimal changes in this segment. Fossil fuel consumption remained negligible, showing a flat trend with almost no presence in the energy balance. Similar to solid fossil fuels, heat remained a minor contributor to the overall energy balance, with a flat and consistent line throughout the period.

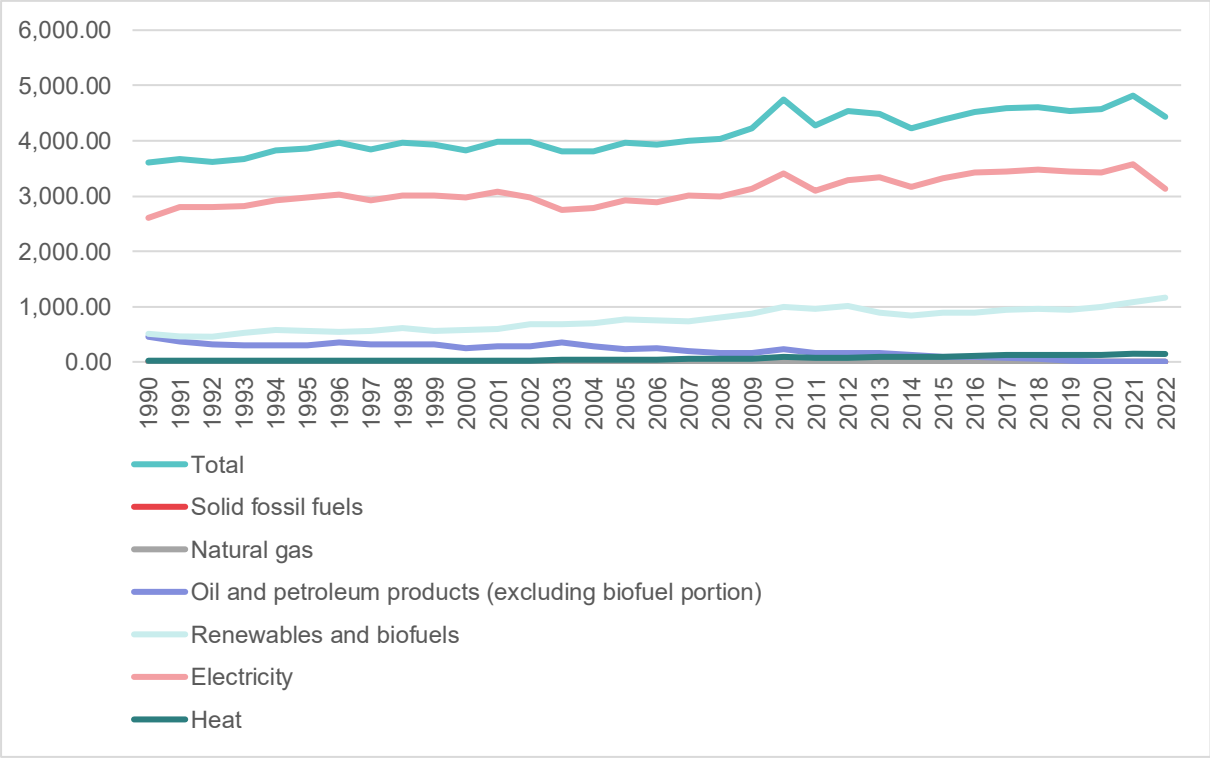

Figure NO 9. Complete energy balances, thousand tonnes of oil equivalent, Norway.
Sources: compiled by authors, data from: EUROSTAT-Statistical Office of the European Communities

The rise in energy consumption during the early 2000s can be partly attributed to economic growth in Norway, leading to increased household energy demand. The slight dip in consumption around 2008-2009 aligns with the global financial crisis. The economic downturn likely led to reduced energy use as households cut back on spending and consumption to adapt to economic uncertainties. While Norway was less affected than many other countries due to its robust economy, the broader impact on global energy demand had a dampening effect. Energy consumption stabilized around 2010 and experienced fluctuations until 2019 . The COVID-19 pandemic brought a temporary shift in household energy patterns globally, with a pick in energy consumption in 2021, arguably related to lockdowns and increased time spent at home.

In 2021 and 2022, global energy markets faced a crisis due to supply chain disruptions and geopolitical tensions, notably the war in Ukraine, which affected natural gas and energy supplies across Europe. Norway, as a major energy producer, saw increased demand for its resources, but households also faced higher electricity prices. This period of increased energy costs might have led to greater emphasis on energy-saving behaviors in Norwegian households, possibly curbing consumption further and contributing to the slight decrease observed by 2023.

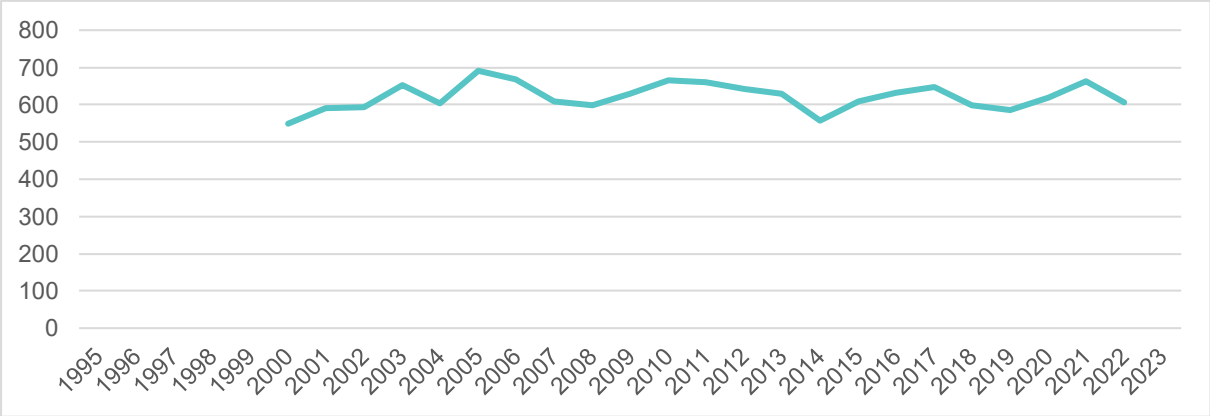

Figure NO 10. Final energy consumption in households per capita (Kilogram of oil equivalent), Norway. Sources: compiled by author, data from: EDGAR-Emissions Database for Global Atmospheric Research, EUROSTAT-Statistical Office of the European Communities

Energy consumption in the various sectors of Norwegian households reveals distinct patterns over the period from 2011 to 2022. The total household energy use (mint line), which consistently remains around 197,000 terajoules (TJ), reflects the relatively stable demand for energy across all end uses. Space heating stands out as the first-largest consumer, using about 139,000 TJ annually. However, it shows a slight downward trend, with a more pronounced drop in 2022. In contrast, energy consumption for lighting and electrical appliances remains constant at approximately 31,000 TJ per year, while water heating also shows little variation, consistently consuming around 22,800 TJ. Space cooling, cooking, and other miscellaneous uses make up the smallest portion of energy use, together contributing less than 5,500 TJ annually.

Overall, the stability in energy consumption across sectors indicates consistent energy demand patterns in Norwegian households, though fluctuations in space heating may be tied to factors like weather variations or efficiency improvements.

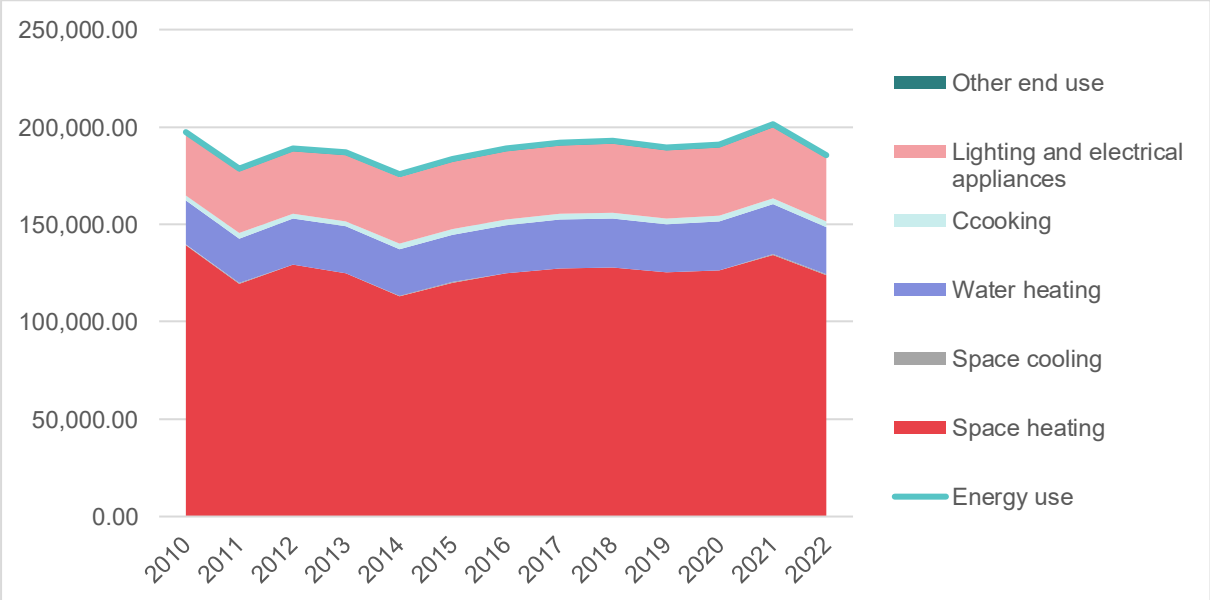

Figure NO 11. Disaggregated final energy consumption in households - quantities, Terajoule, Norway. Sources: compiled by author, data from: EUROSTAT-Statistical Office of the European Communities

Electricity Prices

Between 2007 and 2020, electricity prices in Norwegian household were fluctuating. A drop in 2009 was followed by a steep increase in 2010 and then a gradual decrease unti 2015. Another remarkable drop in 2020 was followed by a sharp spike from 2021 to 2023. Global events like the COVID-19 pandemic triggered a surge in energy demand, initiating a steep price rise. This trend was further intensified by the European energy crisis and the Russian invasion of Ukraine in 2022, which led to natural gas shortages across Europe. It should be noted that, in order to support households to mitigate high electricity costs, in september 2023 a support model (Strømstøttemodell**)** was introduced in Norway. The support is calculated hourly based on the spot price of electricity rather than a monthly average. If the spot price exceeds a threshold of 91.25 øre per kilowatt-hour (73 øre/kWh excluding VAT) during any given hour, the government covers 90% of the cost above this threshold. The support is automatically deducted from household electricity bills, reducing the amount payable. It applies to monthly consumption up to 5,000 kWh, with any usage beyond this limit excluded. While the scheme is available to all households, it does not cover holiday homes. This approach ensures timely and responsive relief for periods of high electricity prices.

Data on gas prices are not available as despite being the world's third-largest gas exporter, Norway's domestic gas consumption (as of 2022) is just about 1% of its total final energy consumption.

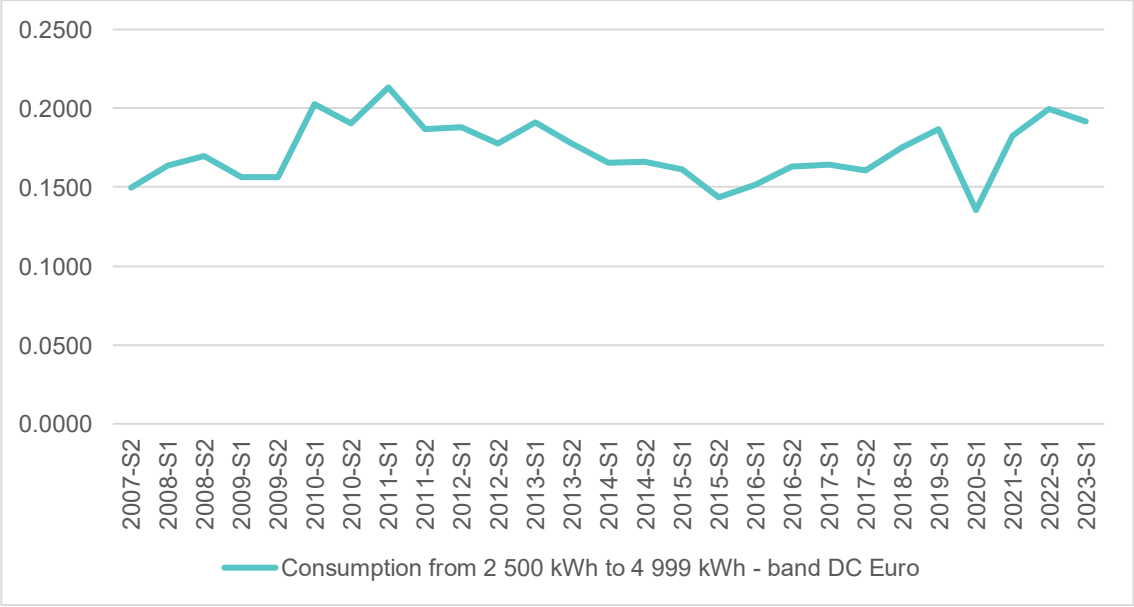

Figure NO 12. Electricity prices for household consumers - bi-annual data, Norway. Source: compiled by author, data from EUROSTAT-Statistical Office of the European Communities

Government Expenditure in Environmental Protection

Government spending on environmental protection in Norway was just over 2% of the total budget in 1995. However, this share gradually declined, hitting its lowest point around 2003, where it fell to approximately 1%. Between 2003 and 2009, the percentage of environmental protection spending remained low but showed a slow recovery, rising to around 1.5%. This

level was maintained until 2015. Since 2015, Norway's government spending on environmental protection has increased gradually. In 2021, it reached 2%, and by 2023, it saw a significant spike, exceeding 2.5%, the highest level in the observed period, which reflects stronger attention and financial commitment to environmental issues, likely driven by growing global and national focus on sustainability and climate change.

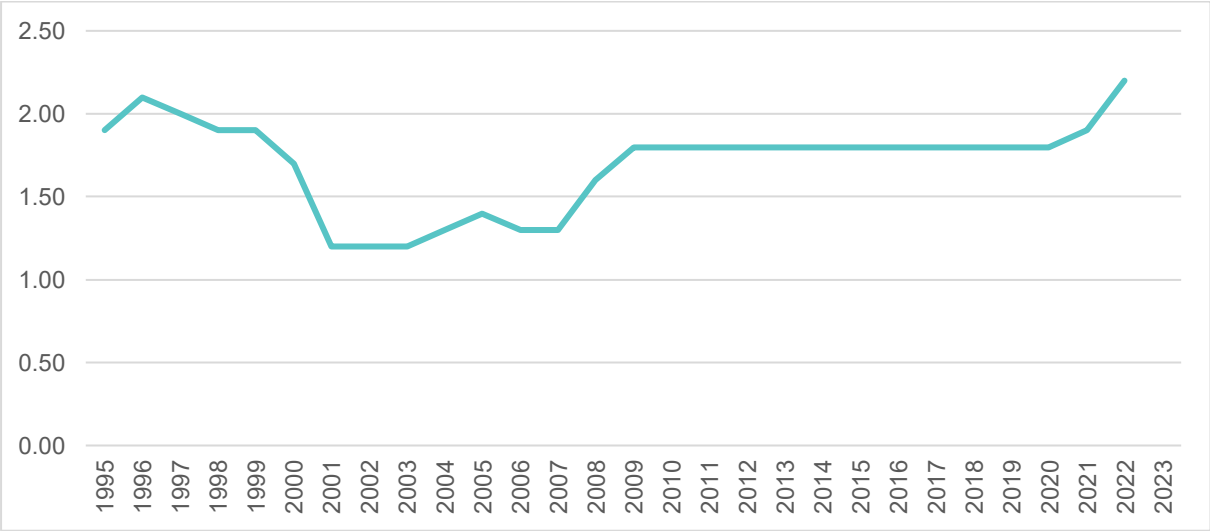

Figure NO 13. Total general government expenditure on environmental protection (% of total, Norway. Sources: compiled by author, data from: EUROSTAT-Statistical Office of the European Communities

1.2 Housing Sector

1.2.1 Housing Stock Development and Tenure Structure

Figure NO 14 shows the growth and distribution of residential housing types in Norway from 2006 to 2024. The total residential stock increases steadily from around 1.4 million dwellings in 2006 to nearly 1.6 million in 2024, highlighting a consistent expansion of the housing stock in line with population growth and urban development in Norway.

Detached houses form the majority of the housing stock, accounting for approximately 50-60% of all dwellings, a trend consistent with Norway's historical preference for single-family homes, particularly in suburban and rural areas. Row houses, linked houses, and houses with three or more dwellings represent the second-largest category, showing gradual growth in urban centers as part of Norway's efforts to increase housing density and sustainability.

Multi-dwelling buildings make up the 6% of the total stock, with an increase of 1% between 2006 and 2024. Their growth has been relatively minor compared to detached and row houses, reflecting their specialized nature, such as accommodating urban. The steady growth in residential stock aligns with increased urbanization, densification and housing demand especially in major cities like Oslo, Bergen, and Trondheim.

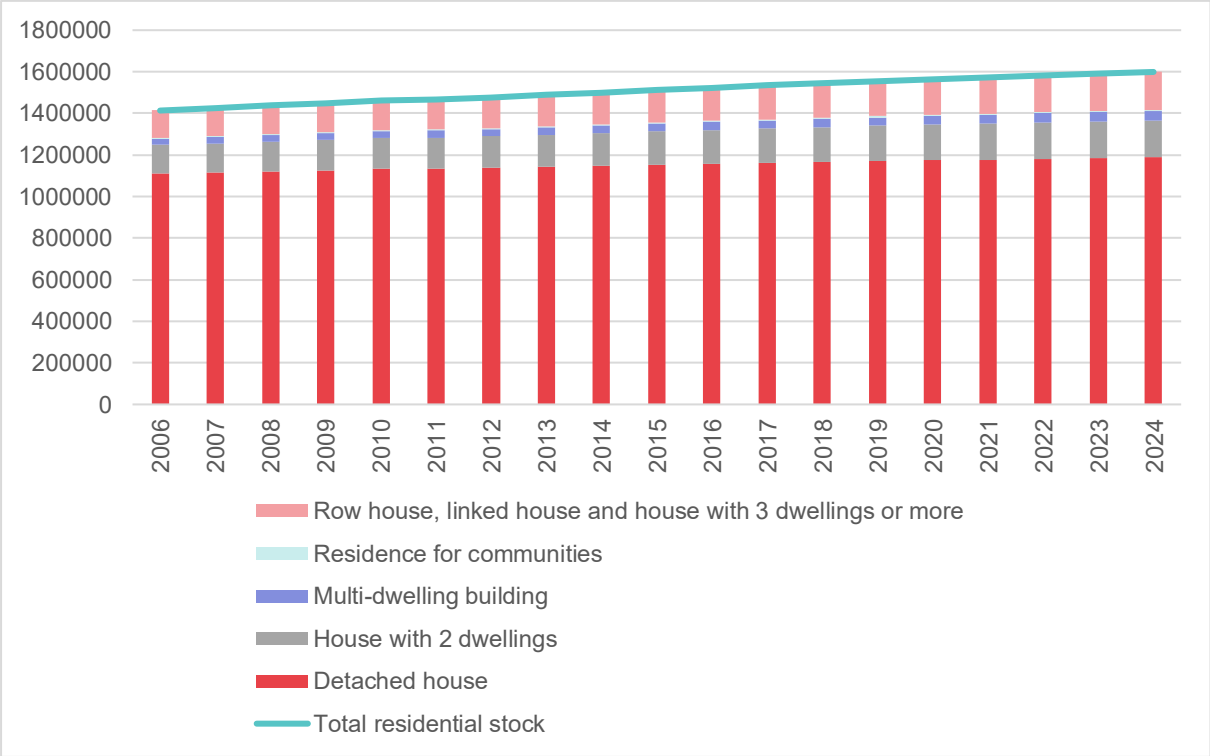

Figure NO 14. Existing building stocks. Residential buildings in Norway. Source: compiled by author, data from: Statitstics Norway (Table 03175)

Another interesting trend in Norway is represented by the growth in holiday houses (Figure NO 15), which steadly increased over time. In 2001, there were approximately 400,000 holiday homes, and this figure grows consistently to just over 500,000 by 2024. The growth rate reflects a steady demand for recreational properties such as cabins (hytter), which are deeply ingrained in Norwegian culture.

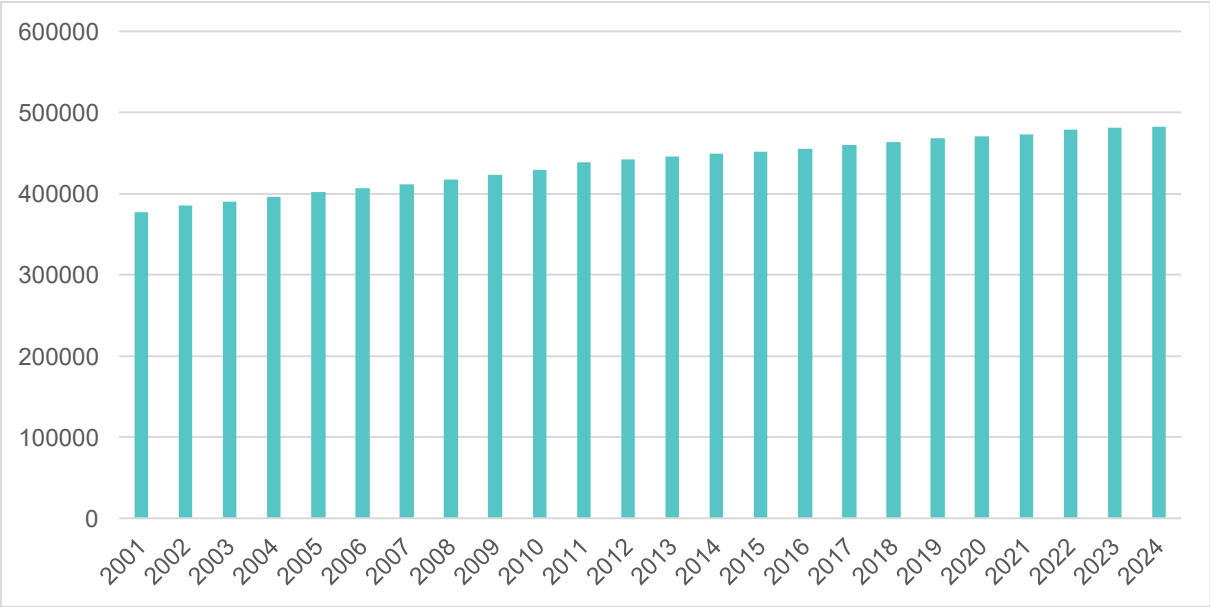

Figure NO 15. Existing building stocks. Holiday houses, Norway. Source: compiled by author, data from: Statistics Norway (Table 03174)

When it comes to the age structure of the norwegian housing stock, the average age is 50 years. 13% of the housing stock has been built before 1940, 48% between 1946 and 1990 and 33% between 1990 and today (see Figure NO 16 for an overview).

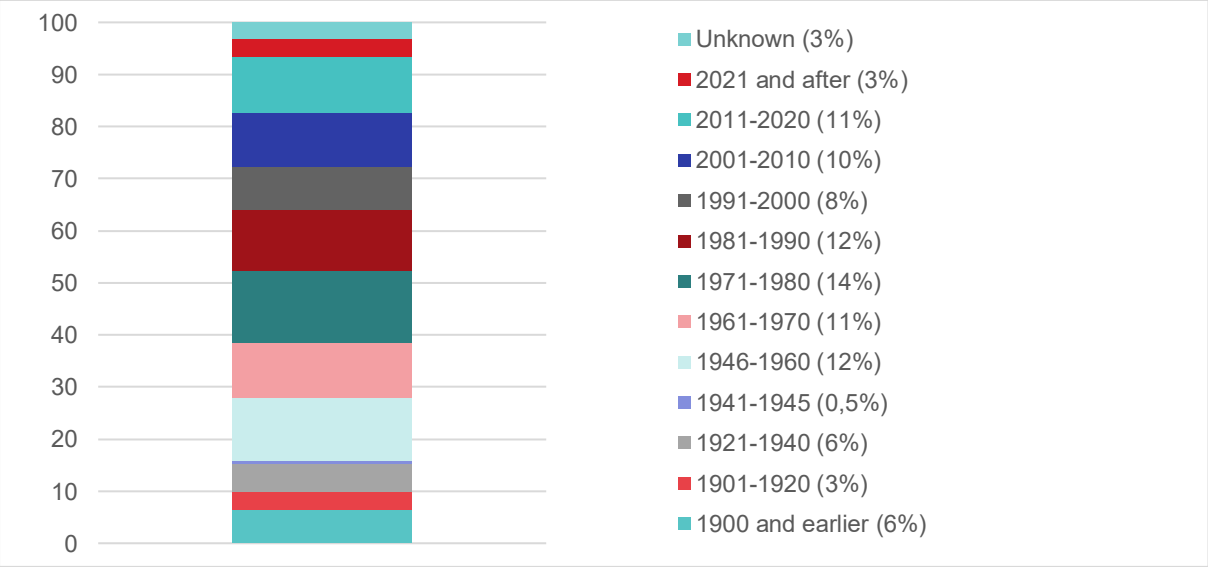

Figure NO 16. Age of the Housing Stock, Norway. Source: compiled by author, data from: statistics Norway (tablle 06266)

The construction activity in Norway has been fluctuating. Figure NO 17 illustrates the annual number of completed dwellings in Norway from 2007 to 2023, revealing key trends in housing construction over this period.

From 2007 to 2010, there is a significant decrease in the number of completed dwellings, dropping from around 28,361 in 2007 to a low of 16,627 in 2010, reflecting the impact of the global financial crisis on the construction industry. Following this, there is a sharp recovery, with completions steadily increasing from 18,540 in 2011 to a peak of 31,344 in 2018. This growth aligns with economic stabilization and increased housing demand during that period. After 2018, the number of completed dwellings begins to decline gradually, with 25,705 dwellings completed in 2023, indicating a slowdown in construction activity. This recent trend may reflect implications of the COVID-19 pandemics as well as of the energy crisis.

Figure NO 17. Number of Completed Dwellings by year, Norway. Source: compiled by the author, data from Espeland (2024)

Tenure Structure

Norway is well known to be a homeownership dominated country. As it can be observed from Figure NO 18, however, the share of homeowners has increasingly decreased from to 2003. Specifically, the percentage of homeowners dropped from 83,2% in 2003 to 79,2 % in 2023. This trend was briefly reversed after the 2008 global financial crisis, most likely linked to the extremely low interest rates, which led many people to invest in housing. On the other side, the number of tenants increased by 4% between 2003 and 2023 (from 16,8% to 20,8%).

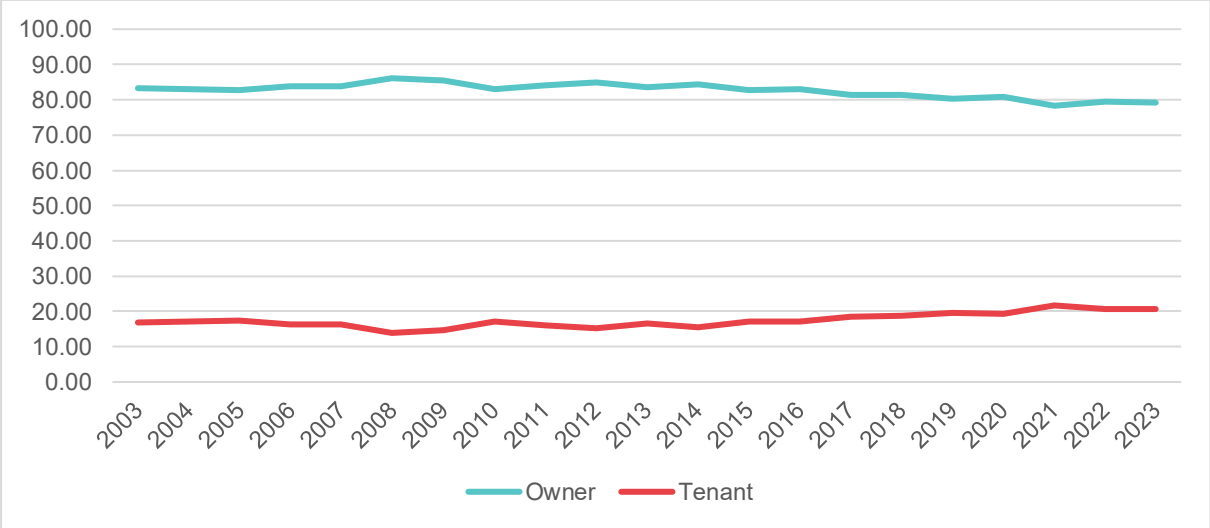

Figure NO 18. Tenure structure and its changes, Norway. Source: compiled by author, data from: CensusHub

It should be noted that, as of 2023, while Norway keeps being a country with high homeownership levels, this comes with high levels of households' debt (Figure NO 19). Most of homeowners (59,8%) hold mortgage debts[2] versus 19,4% owning outright. Furthermore, as of 2023, 19% of the people were renting in the private market while only 1,8% was renting in the subsidized market, which reflects the extremely low share of public housing available in Norway (around 3%).

[2] While, according to the data, it emerges that almost 60% of Norwegians have a mortgage debt, it should be noted that, as of 2020, about 13% of Norwegians held a *rammelån*, e.g. a flexible kind of loan with security in the dwelling, that can be used for various purposes, such as home renovations, large purchases (cars, cabins, boats etc.), investments, or as a financial buffer. This means that expenses other than housing costs might be included in the mortgage, and it demonstrates how housing functions as an "financing tool" for many Norwegian households.

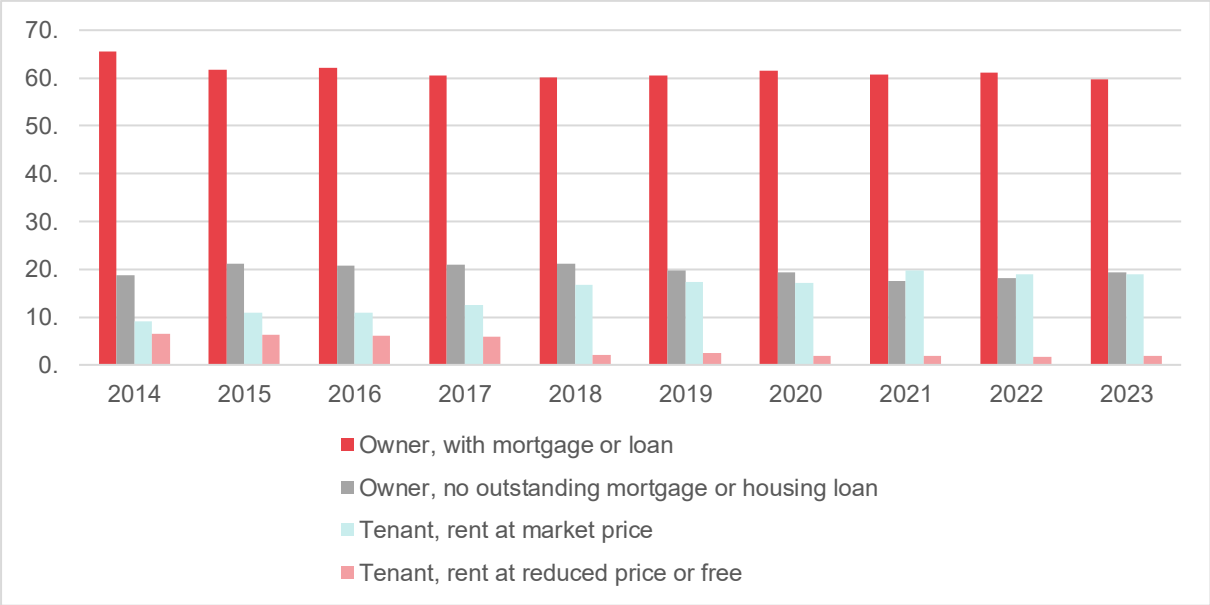

Figure NO 19. Distribution of population by tenure status, Norway. Source: compiled by author, data from: Eurostat

The ownership distribution of the housing stock in 2024 (Figure NO 20) reveals that the vast majority of dwellings—approximately 2 million—are owned by private individuals (73,8% of the total stock). Following this, housing cooperatives[3] own 377,060 dwellings (13,9%), private enterprises hold 213,476 (7,8%), municipalities have 80,956 (3%), the state owns 11,174 (0,4%), and counties hold 1,537 (0,1%). Additionally, there are 3,356 dwellings categorized under "other" ownership, and around 26,000 dwellings with uncoded ownership information (see Figure NO 20). Over a 10-year period, municipally owned buildings have seen the largest increase (+42%), followed by those owned by private enterprises (+24%) and private individuals (+18%).

[3] The Norwegian cooperative housing system is based on collective ownership and shared responsibility among residents. A borettslag (housing cooperative) is a corporation that is jointly owned by its residents. Residents purchase a share in the housing cooperative, and the number of shares correspond to the number of housing units in the housing cooperative. Each share corresponds to a specific unit and grants the resident the exclusive right to this unit. The cooperative – e.g. the residents collectively – owns and manages the building and shared facilities. Residents pay a monthly fee to cover maintenance, shared expenses, and collective loans, with decisions made democratically by a board and general meetings. Differently, a sameie (condominium) is not a corporation, but an association of individuals owning their units outright.

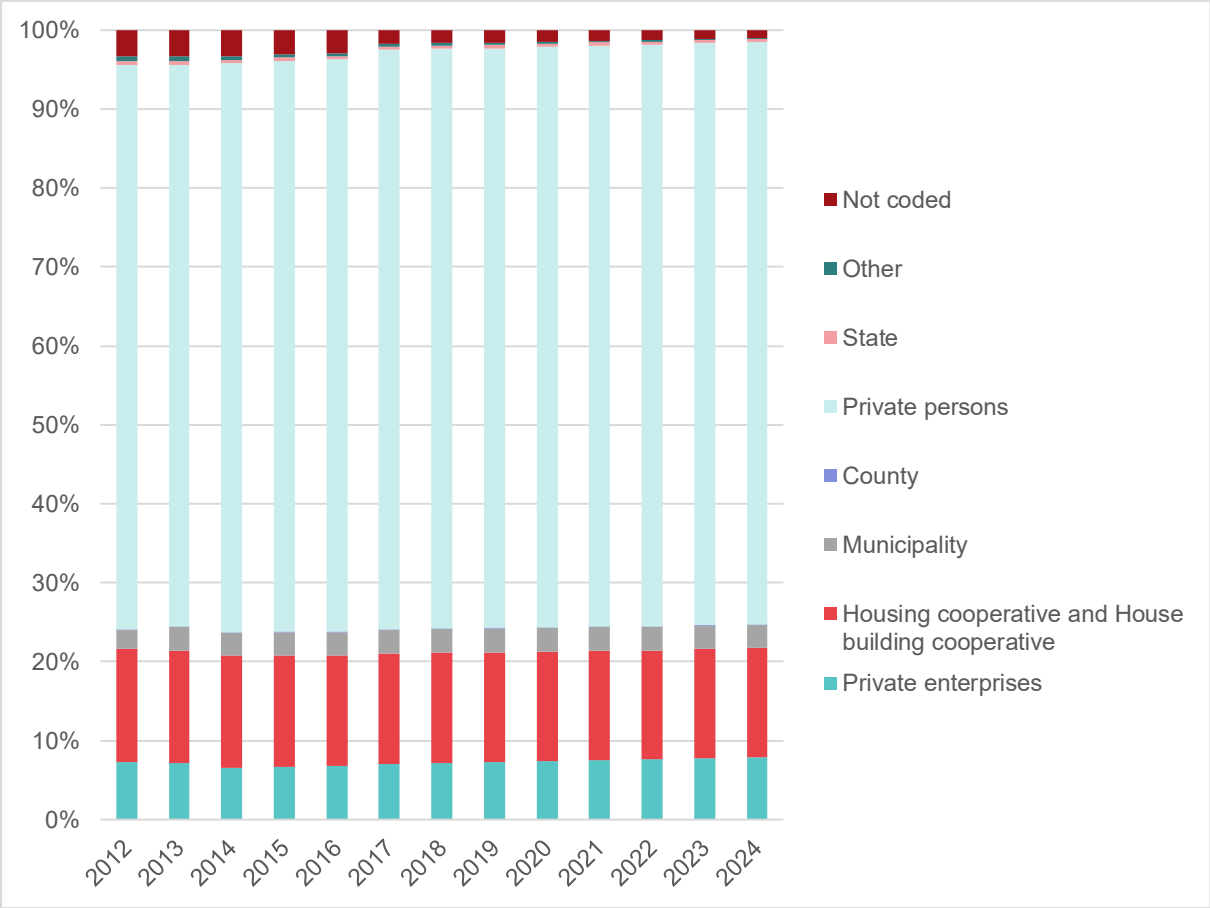

Figure NO 20. Dwellings by type of owner. Source: compiled by author, data from: CensusHub

1.2.2 Housing Prices and Policy Expenditures

Figure NO 21 illustrates the trends in real house prices, rental prices, and wage growth in Norway from 1990 to 2023, with indices normalized to 2015 = 100.

From the mid-1990s, real house prices began a sharp upward trajectory, with notable acceleration after the global financial crisis in 2008 and continuing steadily through the 2010s and 2020s. Rental prices, which are only available fort the years 2009-2023, have shown a more moderate and consistent increase, growing steadily but not as rapidly as housing prices. Up until 2015, wage growth was relatively aligned with the housing market, post-2015, the gap between the two widened slightly with housing prices growing more, but then wage growth outpaced housing price growth after 2018. It should be noted that, as highlighted above, considering inflation and CPI growth, wages in Norway have not seen real growth between 2015 and 2023. This means that the gap between housing prices and wages can be expected to be higher in real terms. Futhermore, the gap between wage increase and housing/rental price increase might be considerably higher in some urban areas, especially around the capital city, Oslo.

Figure NO 21. Housing and rental price development, Norway. Source: compiled byauthor, data from OECD

Government expenditures for housing

General government expenditures in Norway for housing, housing development, and community development have consistently remained below 1% of total government spending since 1995 (Figure NO 22). Since then, spending on both housing and community development has significantly declined, with housing expenditures averaging just 0.25% since 2014 and community development expenditures dropping to zero since 2007. However, a modest increase is seen in the area of housing development, which now accounts for approximately 0.77% of total government expenditures, up from 0.29% in 1995.

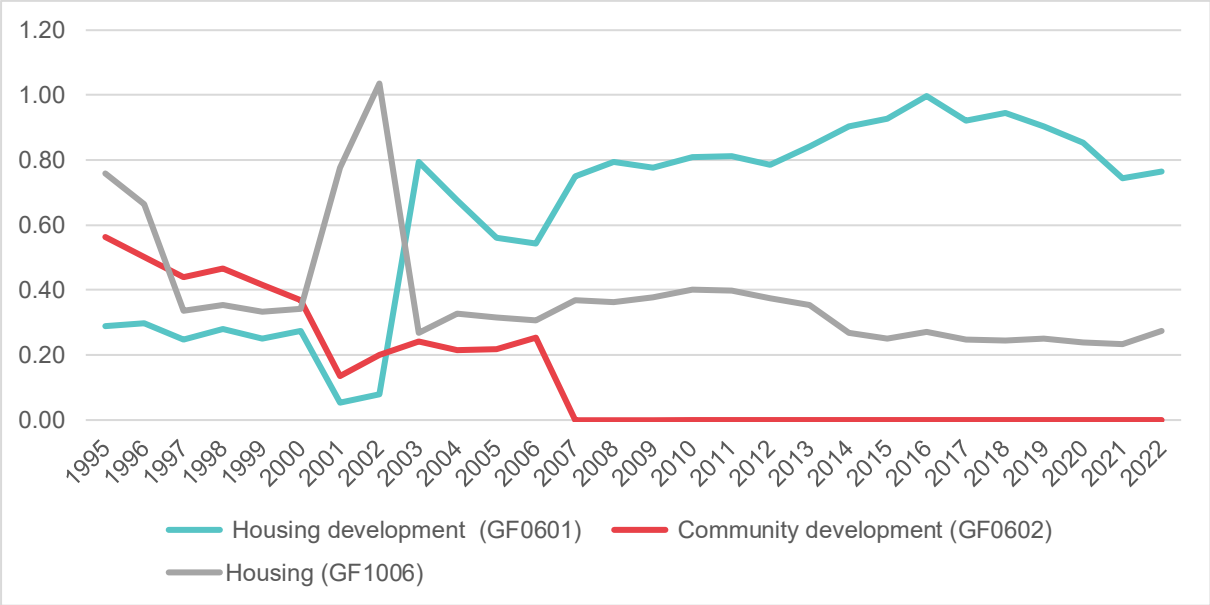

Figure NO 22. General Government Expenditures on housing (consolidated) (% of total expenses). Source: compiled by author, data from: OECD

2 MAJOR TRENDS IN HOUSING INEQUALITY DEVELOPMENT IN THE 21ST CENTURY

This part of the report is based on EU SILC data, i.e. the survey on income and living conditions that is carried out in the EU and other European countries.

2.1 Housing and Neighbourhood Quality

The dataset from the 2005-2020 EU-SILC surveys on housing and neighborhood quality includes the following indicators:

1. Leaking roof, damp walls/floors/foundation, or rot in window frames or floor
2. Ability to keep home adequately warm
3. Problems with the dwelling: too dark, not enough light
4. Noise from neighbors or from the street
5. Pollution, grime or other environmental problems
6. Crime violence or vandalism in the neighborhood

The indicators are assessed at the country level and also focus on densely populated areas, intermediate and thinly populated areas. Some relevant trends emerge in the Norwegian context (see figure NO 23 for quality indicators assessed at the country level and annex 1 for an overview of the data also according to different degrees of urbanization).

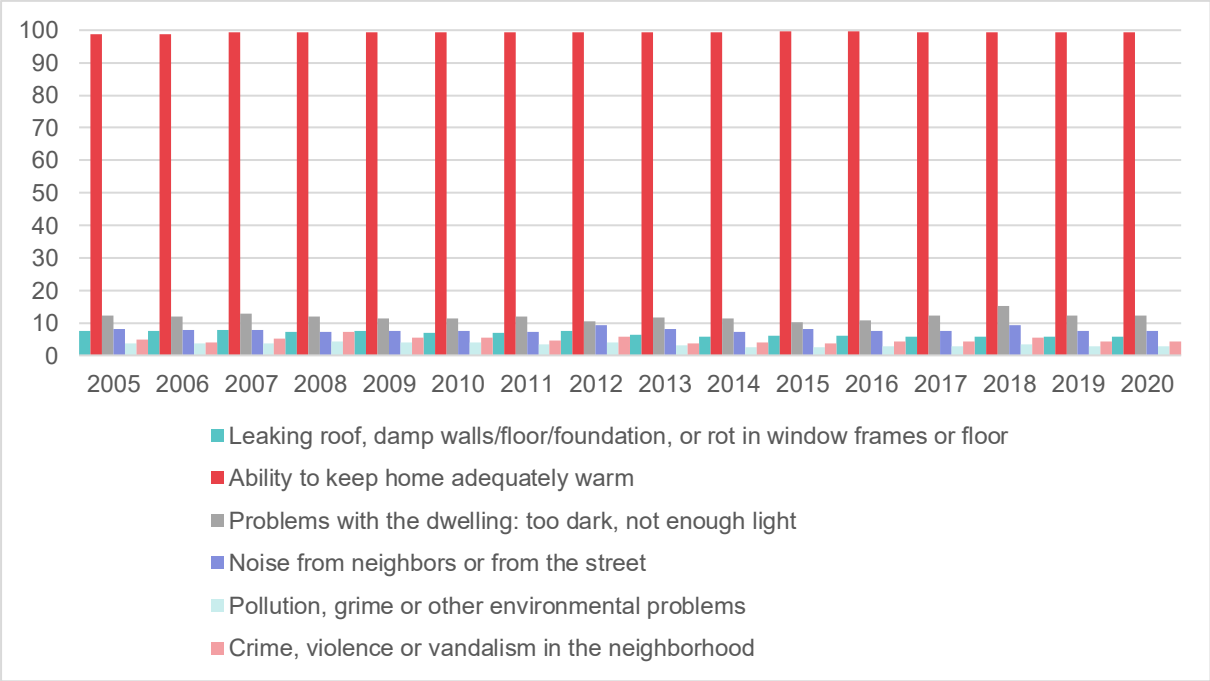

Figure NO 23. Share of positive answers on housing and neighborhood quality. (%), 2005-2020, Norway. Source: compiled by authors, data from: EU-SILC own calculation

The ability to keep home warm is the most positive indicator across all levels of urbanization, with between 99% and 100% of respondents consistently reporting the ability to keep their homes adequately warm throughout the 2005-2020 period.

Problems like damp walls, floors, or foundations, and rot in window frames or floors, show little variation between urbanization levels and remain fairly stable over time, with an average occurrence between 6.2% and 6.7%.

Problems relative to dwelling light are relatively more concerning, especially in densely populated areas and intermediate areas where on average between 2005 and 2020, 14% and 11% of the respondents reported such issues.

Noise from neighbors or the street is reported, on average between 2005 and 2020, more frequently in densely populated areas, with 9% of respondents citing this issue, compared to 7.5% in intermediately populated areas and 7% in sparsely populated areas.

Issues concerning pollution, grime or other environmental problems are the least reported by respondents. As expected, the issue is perceived to be stronger (even if not remarkably) in densely populated areas (3,8% of respondents on average in the considered time frame), compared to intermediately densely populated areas (about 3,3%) and thinly populated areas (about 2,8%). Interestingly, the perception of environmental problems at the country level has generally decreased of 1% between 2005 and 2020.

Finally, reports of crime-related concerns are higher in densely populated areas, averaging 6.7% between 2005 and 2020, compared to 4% in intermediate areas and 2.5% in sparsely populated areas. Interestingly, while perceptions have remained stable in densely and

sparsely populated areas, there has been a 2% decrease in crime-related concerns in intermediate areas over this period.

Housing overcrowding is here considered as another indicator of housing quality. The perception of housing overcrowding varies substantially across areas with different degrees of urbanization. As observed in Figure NO 24, densely populated areas consistently report the highest levels of perceived overcrowding compared to intermediate and thinly populated areas. The share of positive answers in densely populated areas often hovers around 8-10%, with notable peaks between 2018 and 2020. This is also consistent with the previous chart as urban areas often feature smaller homes with more people living in a limited space. Intermediate areas have lower rates of reported overcrowding, with percentages generally between 3-6% throughout the period 2005-2020. Thinly populated areas exhibit the lowest perceived overcrowding rates, usually below 5%. The overall country trend closely follows that of densely populated areas, which can be explained with the fact that the great majority of people (about 83%) in Norway live in urban and more densely populated areas (Statistics Norway, 2024b).

Figure NO 24 suggests that the challenge of housing overcrowding in Norway is primarily an urban issue, driven by smaller living spaces and a higher density of people in densely populated areas.

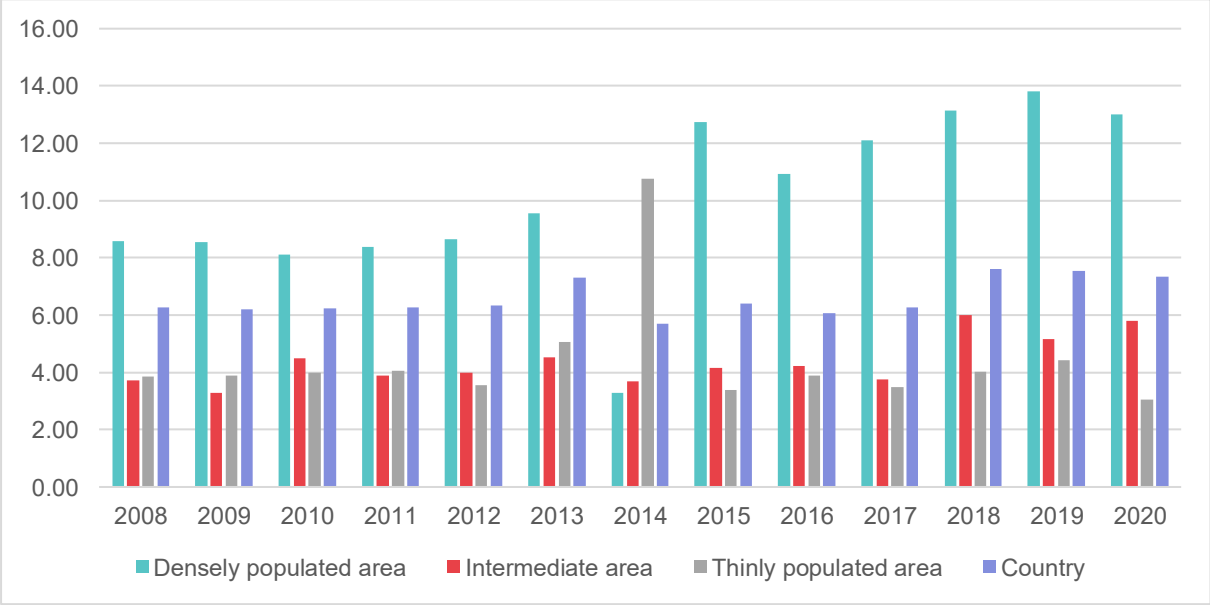

Figure NO 24. Share of positive answers on housing overcrowding 2008-2020, Norway. Source: compiled by authors, data from: EU-SILC own calculation

The amount of space available to each member of a household (Figure NO 25) can also be considered as a relevant indicator of housing quality. In Norway the number of persons per room is consistently higher in homes with 5 or fewer rooms compared to those with 6 or more rooms. This is expected, as larger homes naturally offer more living space per individual. For households with 5 or fewer rooms, the number of persons per room generally remains around 0.6 throughout the period 2005-2020, indicating a relatively stable ratio. For households with 6 or more rooms, the number of persons per room is lower, staying close to 0.5.

Figure NO 25. Number of persons per room 2005-2020, Norway. Source: compiled by author, data from: EU-SILC own calculation

2.2 Housing Costs

As far as housing cost burden is concerned, data from EU-SILC are available between 2005 and 2020. However, as data for 2005 are consistently low across all the indicators that will be discussed in this section (which might be related with methodological issues in the survey), description and interpretation will include data from 2006 or 2007.

Data about self-perceived housing cost burden (Figure NO 26) show a somewhat positive and relatively stable situation in Norway. In 2020, the great majority (around 60%) perceive not a burden at all from their housing costs, about 33% on average feel somewhat a burden and only about the 5% feel a heavy burden. Over time, the proportion of people reporting that their situation is "not a burden at all" grew by about 5%. Conversely, those feeling "somewhat a burden" declined slightly, indicating an easing of perceived pressures. The "heavy burden" category remained consistently low, with no significant change over the years.

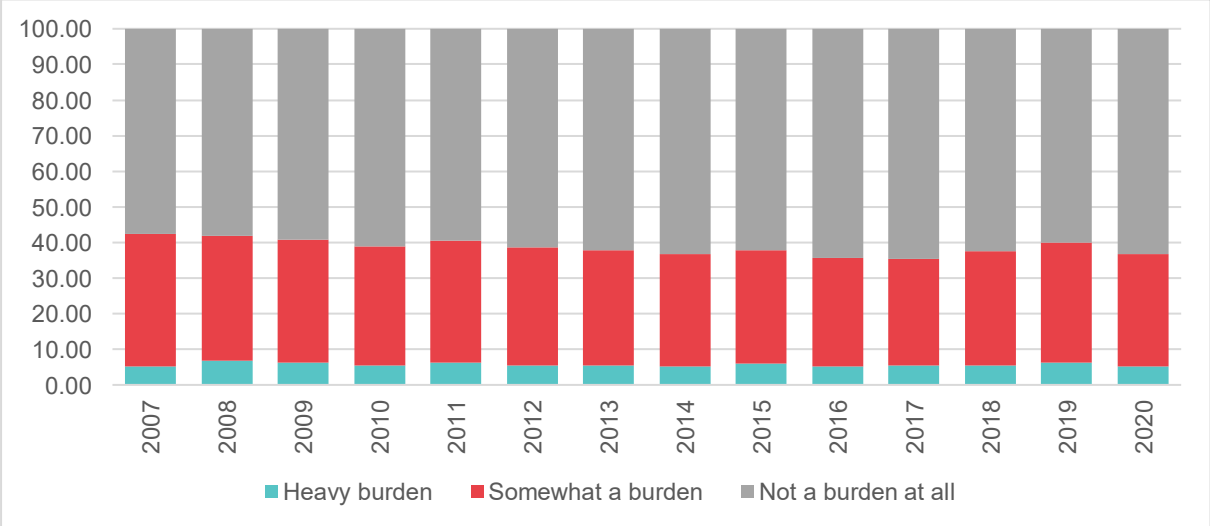

Figure NO 26. Self-perceived housing cost burden. Source: compiled by author, data from: EU-SILC own calculation

2.2.1 Housing Cost Burden per Socio-economic and Demographic Conditions

The share of housing costs on disposable income varies considerably across different education levels. Generally speaking, as expected, those under highest housing cost burdens are those with primary education (25,5% on average between 2006 and 2020), followed by those with secondary education (about 21% on average in the same time frame). Those with upper-secondary, post-secondary and tertiary education experience less housing cost burdens overall (around 18% of their disposable income on average between 2005 and 2020). Interestingly, the perceived housing cost burden has somewhat decreased across all categories between 2006 and 2020.

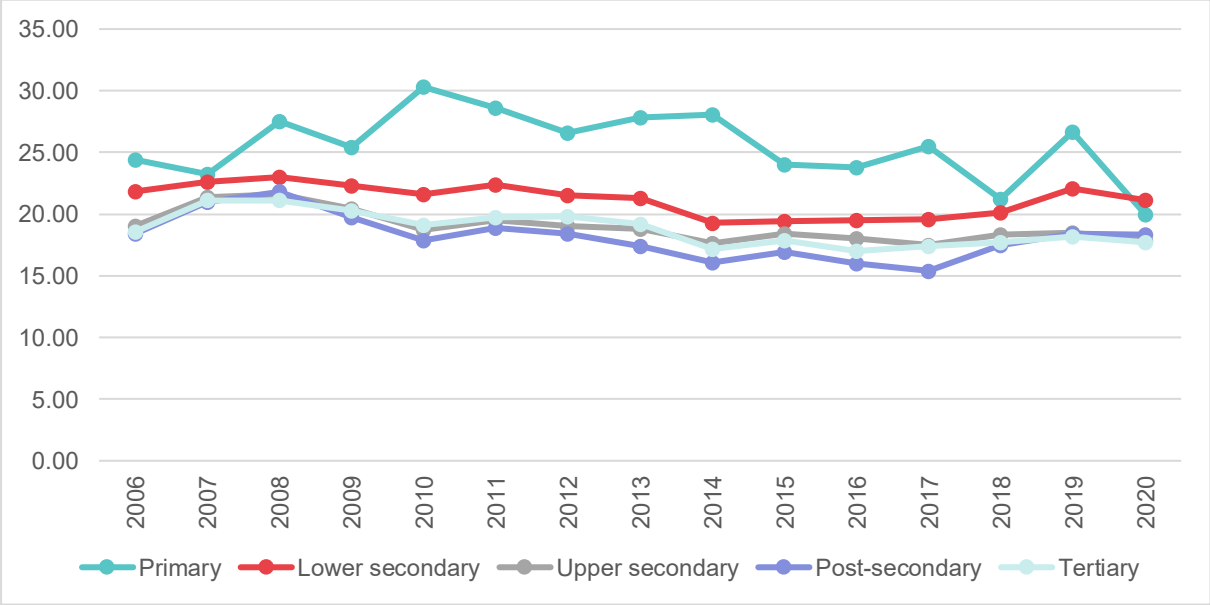

Figure NO 27. Share of housing costs in total disposable income by educational attainment level
Source: compiled by author, data from: EU-SILC own calculation

When looking at the share of total housing costs in total disposable income by self-defined economic status, it is immediately clear that students are the category experiencing the highest housing cost burdens, often reaching or exceeding 40% in several years between 2006 and 2020, reflecting their generally limited income. Unemployed individuals also face a significant burden from housing costs, with their share fluctuating between 25% and 35% over the period, highlighting economic vulnerability. Disabled individuals have seen variability in their housing cost burden, but generally remain in the 25-35% range throughout the years. Individuals in retirement, those engaged in domestic tasks, and other inactive persons show a slightly lower burden, usually between 20% and 30%. Full-time and part-time workers tend to have the lowest housing cost burden relative to their disposable income, typically staying in the range of 15% to 25%, reflecting a relatively more stable economic status.

The data shows notable fluctuations in some categories around 2007-2009, possibly due to the financial crisis, with students and unemployed individuals showing peaks during this period.

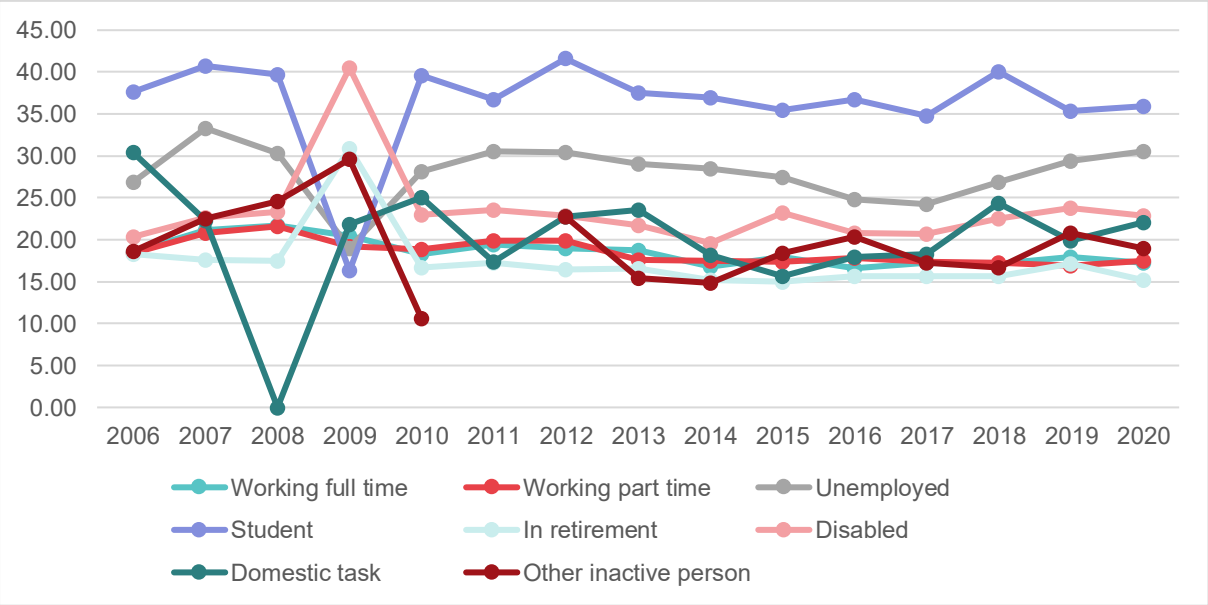

Figure NO 28. Share of total housing costs in total disposable income by self-defined economic status. Source: compiled by author, data from: EU-SILC own calculation

When it comes to housing costs according to country of origins, individuals born outside the EU consistently have the highest share of housing costs relative to their disposable income. This percentage often exceeds 25%, indicating a larger financial burden of housing costs for this group compared to same country residents and EU-born residents. For individuals born in the same country, the share of housing costs in disposable income is typically the lowest among the three groups, ranging mostly from 15% to just above 20%, within the 2006-2020 time period. EU-born residents lag in the middles, with a share of disposable income used for housing costs tipically between 19 and 25%. There is some fluctuation in the percentages over the years for all groups. For example, a rise in the share of housing costs is noticeable around 2008-2009, likely related to the global financial crisis, and again in 2015-2016. Post-2016, the share of housing costs seems to stabilize or show a gradual increase across all ethnic groups (Figure NO 29).

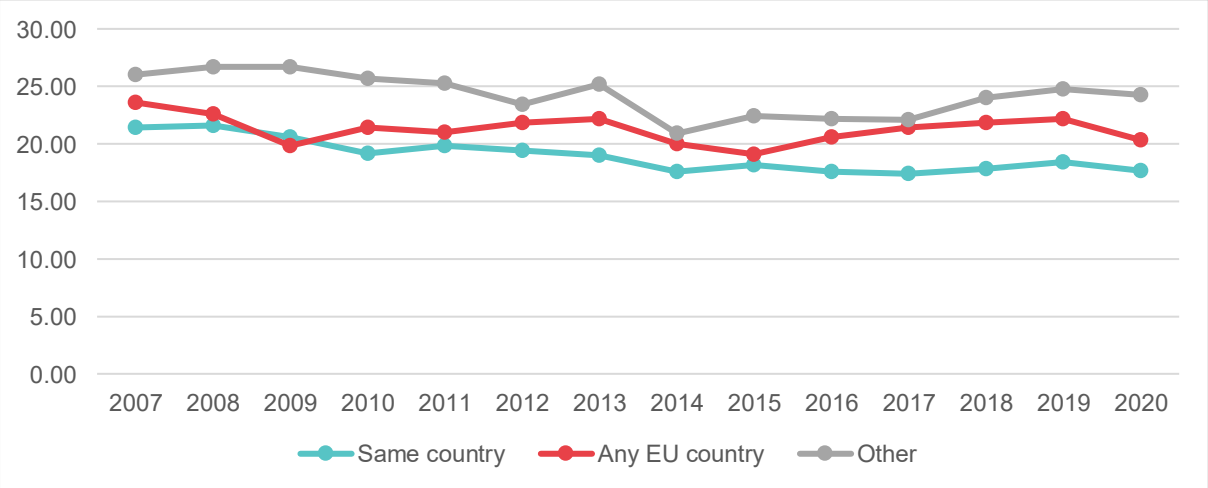

Figure NO 29. Share of total housing costs in total disposable income by country of birth. Source: compiled by author, data from: EU-SILC own calculation

2.2.2 Housing Cost Burden per Household Type

The share of total housing costs in total disposable income shows interesting variations across different household typologies. Single-person households consistently bear the highest share of housing costs relative to their disposable income, generally hovering around 25% throughout the entire period. This suggests that single-person households have a relatively heavier housing cost burden due to having a single income source. Single-parent households with one or more dependent children also have a relatively high share of housing costs, typically staying close to 25%, similar to single-person households. Households with two adults and no dependent children, where both adults are under 65 years, and other households without dependent children, tend to have a lower share of housing costs, mostly ranging between 15% and 20%. Households with two adults and no dependent children, with at least one adult aged 65 or over, generally experience the lowest housing cost burden, staying around or slightly below 20% throughout the observed period. This could reflect the stability of income from pensions or savings in older households. The overall trend across all household types remains relatively stable over the years.

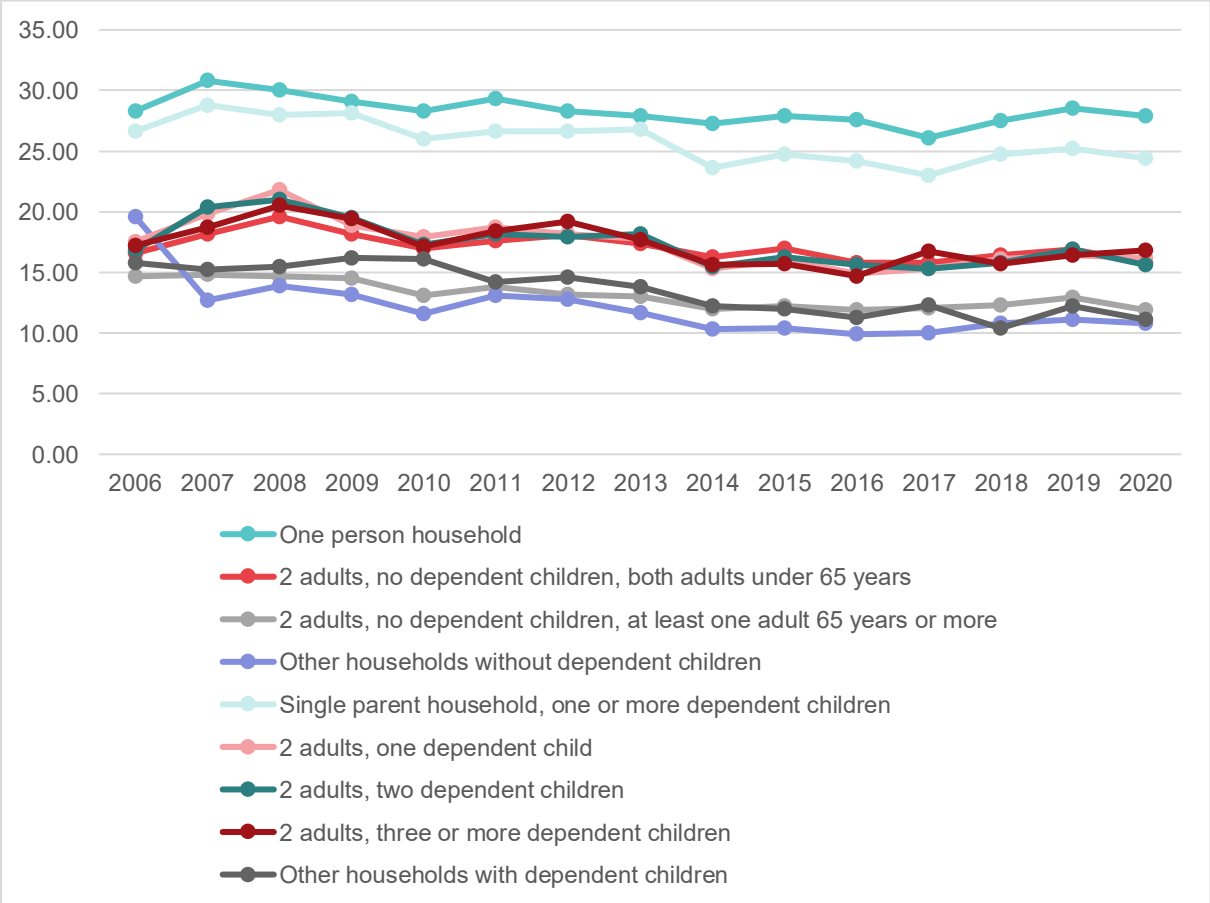

Figure NO 30. Share of total housing costs in total disposable income by household type. Source: compiled by author, data from: EU-SILC own calculation

2.2.3 Housing Cost Burden per Building Type and Tenure

Looking at the financial burden as share of housing costs on disposable income, data shows that in general people living in detached and semi-detached houses experience less burden (housing costs are at an average of 17%-22% of disposable income between 2006 and 2010). This can be explained with the fact that housing price per square meter is generally lower in this housing typologies (given also the fact that they are in general in not so central positions), but also with the fact that these housing typologies in Norway are usually located in well off areas. Conversely, households living in apartments in buildings are those spending the highest share of their disposable income (26% on average between 2006 and 2020). Notably, despite some fluctuations, trends remain relatively stable across all categories.

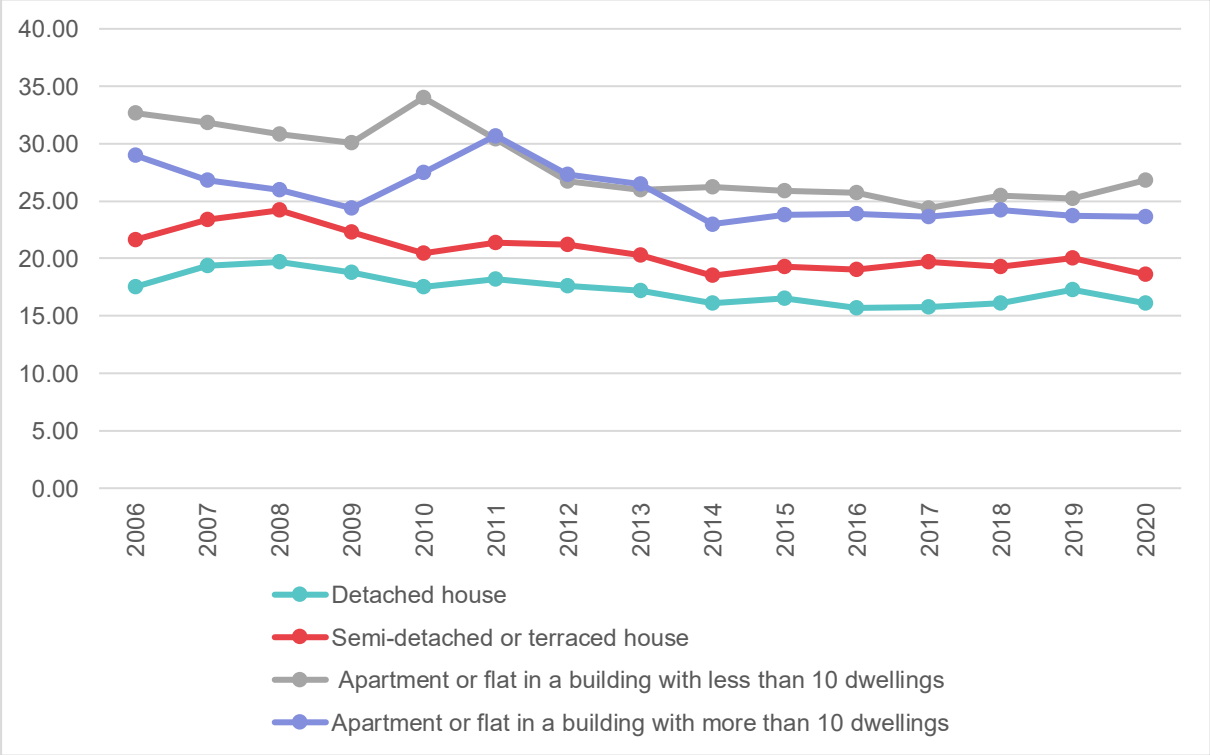

Figure NO 31. Share of total housing costs in total disposable income. Source: compiled by author, data from: EU-SILC own calculation

Regarding housing costs by tenure status, the data reveals that tenants paying market-rate rent, as expected, consistently face the highest housing cost burden, typically exceeding 33% of their disposable income and reaching up to 37%. Renters paying reduced rates experience a lighter burden compared to market-rate tenants but still allocate a substantial portion of their income to housing—generally between 15% and 25%, though this figure briefly exceeded 30% between 2011 and 2014. This indicates that even with lower rental rates, housing remains a significant expense for this group. Homeowners, on the other hand, dedicate a relatively smaller share of their disposable income to housing, usually between 10% and 20%, a trend that remains stable throughout the 2006-2020 period.

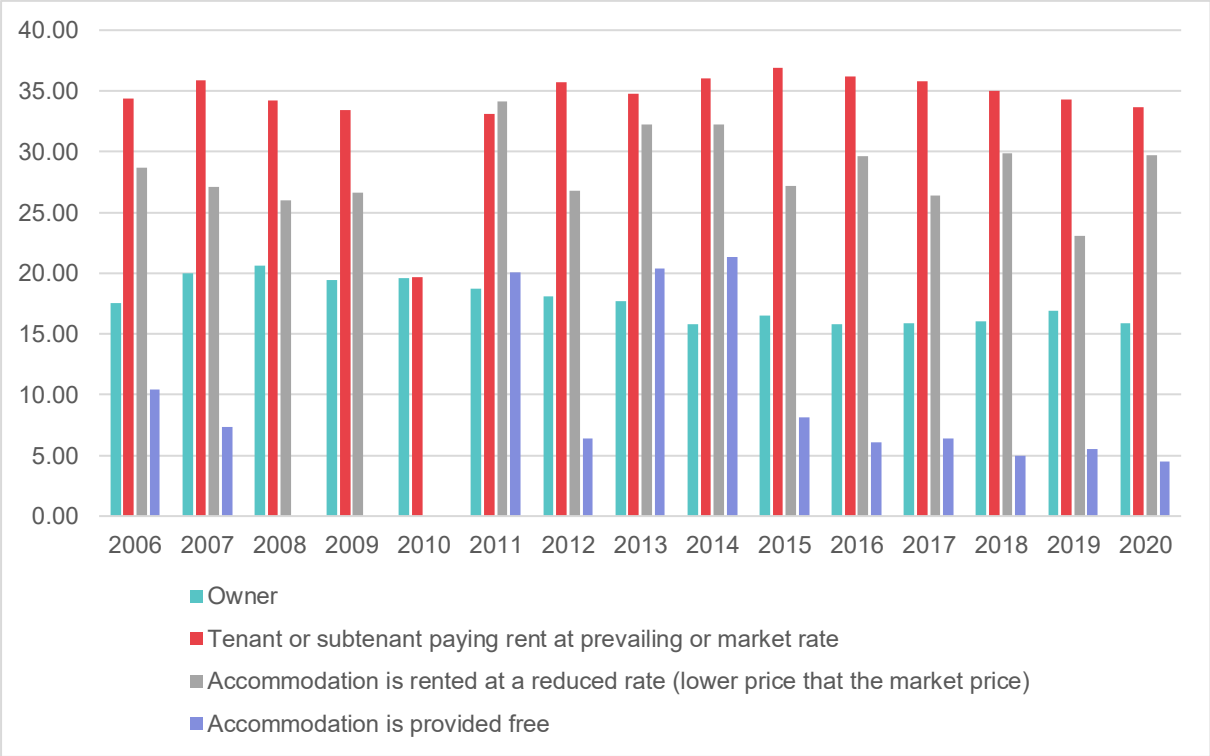

Figure NO 32. Share of housing costs in total income by tenure status (%). Source: compiled by author, data from: EU-SILC own calculation

Even though, generally speaking, housing costs cover a smaller share of disposable income for homeowners, some experience arrears on mortgage payments. As figure NO 33 shows, this does not appear to be a remarkable issue in Norway, where the number of people with mortgage arrears has been on average 3,7% between 2006 and 2020 and with a substantial decrease of more than 4% in this time period (from 6,9% in 2005 to 2,7% in 2020).

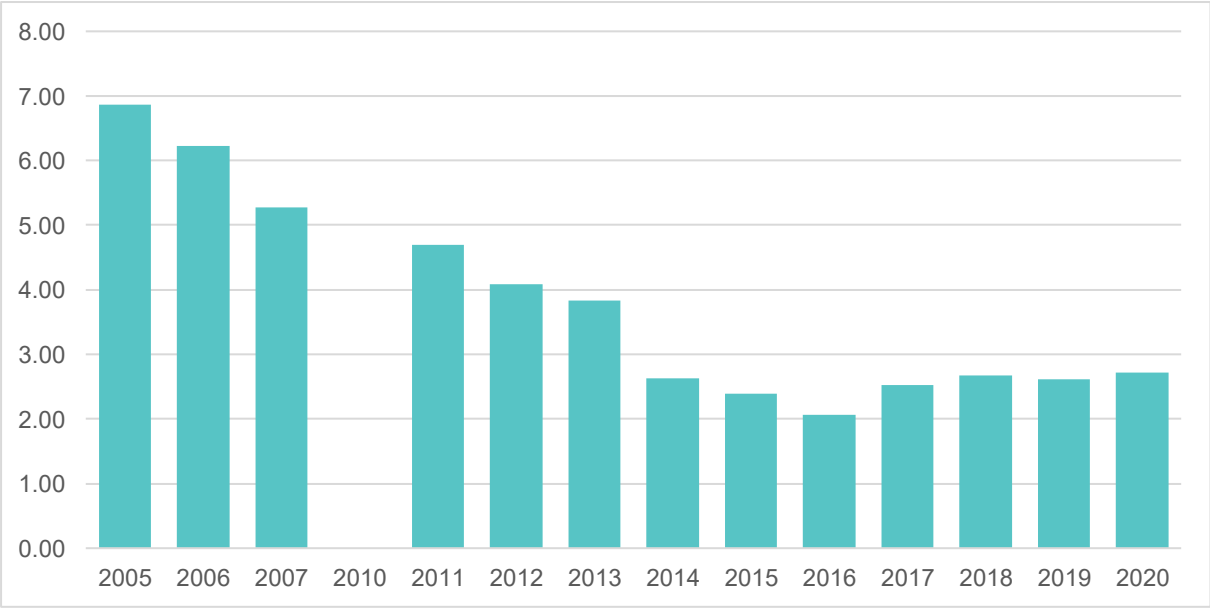

Figure NO 33. Share of households in arrears of mortgage payments. Source: compiled by author, data from: EU-SILC own calculation

2.2.4 Territorial Differences of Housing Cost Burdens (According to Degrees of Urbanization)

The share of housing costs in total income also varies according to areas' different urbanization levels. As expected, housing costs as a share of disposable income are generally higher in densely populated areas compared to intermediate and thinly populated areas. Throughout most of the period 2006-2020, this share fluctuates but typically remains close to or slightly above 20%. The slight increase in housing cost shares during certain periods, such as 2008-2009 and around 2015-2016, may reflect broader economic conditions, such as the impact of the global financial crisis and subsequent economic recovery, which affected housing markets and affordability.The higher costs in dense areas can be attributed to greater demand for housing in urban centers, leading to higher rents and property prices. The share of housing costs in disposable income in intermediate areas is generally lower than in densely populated areas but follows a similar trend. It fluctuates around 15% to 20%, showing some variation over time but remaining relatively stable. These areas represent suburban or semi-urban regions where housing may be less costly than in urban centers but still more expensive than in rural areas.

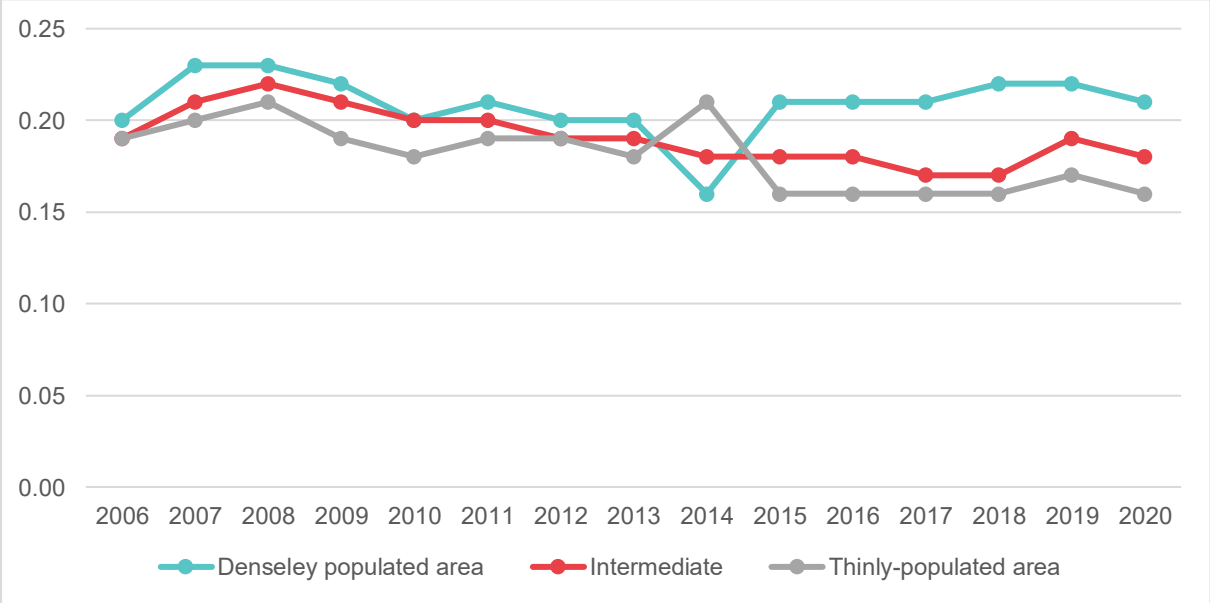

Figure NO 34. Share of housing costs in total income by type of urbanization (in %). Source: compiled by author, data from: EU-SILC own calculation

In addition to the disparities observable across the different degrees of urbanization, figure NO 35 shows how housing cost overburden is distributed across different Norwegian regions, based on NUTS-1. It should be specified that according to Eurostat, the housing cost overburden rate is defined as the percentage of the population living in households where the total housing costs (including rent or mortgage, utility bills, and maintenance costs) exceed 40% of their disposable income (after deducting housing allowances). In the period between 2021 and 2023 (available time frame from Eurostat), the overall housing cost overburden rate in Norway rose steadily, with more households across the country spending a significant portion of their income on housing expenses. In 2021, the national rate was around 11%, which increased slightly to 12% in 2022 and reached approximately 13% by 2023. The region of Oslo

og Viken consistently recorded one of the highest housing cost overburden rates throughout the three-year period. In 2021, the rate was 13%, climbing to around 16% in 2022. This region's high and fluctuating rates reflect the pressures of urban living costs, especially in Norway's capital area. Other regions show high housing cost overburden rates (Agder og Sør-Østlandet and Trøndelag), almost reaching the situation in the capital region (even though it is only in the region of Oslo that a constant upward tren is observable). Regional disparities are evident especially with Inland and western regions where the housing cost overburden rate is 2-3% points lower than that in the most pressured regions.

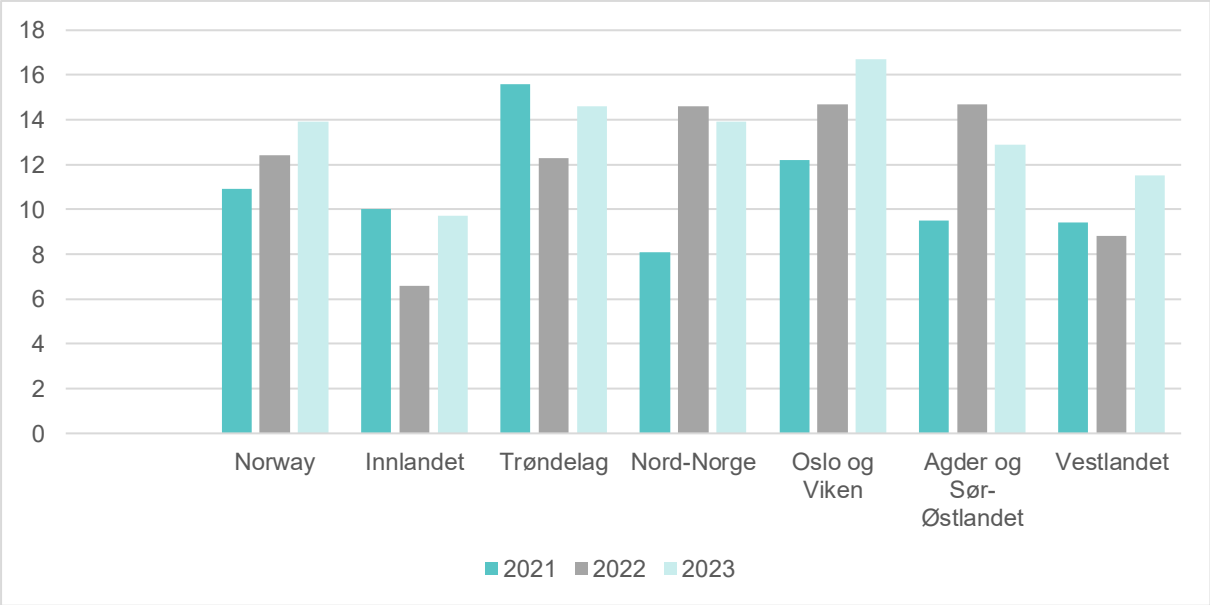

Figure NO 35. Housing cost overburden rate by NUTS1 regions, Norway. Source: compiled by author, data from: Eurostat

2.3 Housing Segmentation

As already mentioned, Norway is a country where homeownership is predominant, and this clearly emerges also when looking at the tenure structure by type of urbanization. From 2007 to 2020, ownership has consistently been the largest segment across all levels of urbanization, typically accounting for 70% to 80% of the total housing stock. On average, intermediate areas have the highest rate of homeownership at 79.5%, while densely populated areas have the lowest at 73.7%, compared to a national average of 76.6%. Notably, the share of homeowners has declined across all degrees of urbanization (-7.5% in densely populated areas and -5% in intermediate areas), with the exception of thinly populated areas, where the level remained stable.

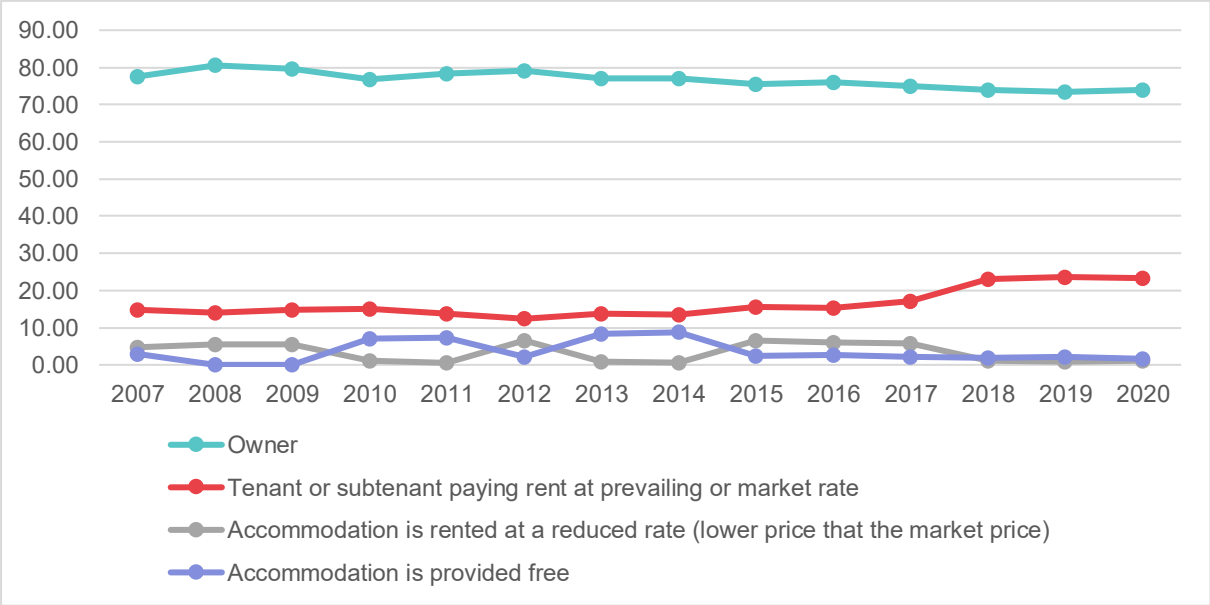

Figure NO 36. Tenure Structure in Norway (share %). Source: compiled by author, data from: EU-SILC own calculation

Densely populated areas have the highest proportion of tenants or subtenants paying rent at prevailing or market rates, with this share reaching about 28% in 2020—an increase of approximately 11.5% since 2007. At the national level, the trend closely mirrors that of intermediate areas, where around 23% of tenants rented at market rates in 2020, reflecting a rise of about 9% since 2007. In thinly populated areas, roughly 20% of residents rented at market rates in 2020, marking a 6,5% increase from 2007.

Accommodations rented at reduced rates make up a relatively small share of housing across all types of urbanization in Norway, and this share has significantly declined between 2007 and 2020. As shown in figure NO 37, the proportion of people living in reduced-rent accommodations ranged from 3% to 5% in 2007, with the highest share in densely populated areas (5%). By 2020, this share had fallen to a maximum of 1.7%, also reflecting a dramatic decrease due to reductions in government spending on public housing. Similarly, accommodations provided for free, which accounted for about 1.7% of the total housing share in 2020, saw a decline of 1.5% between 2007 and 2020.

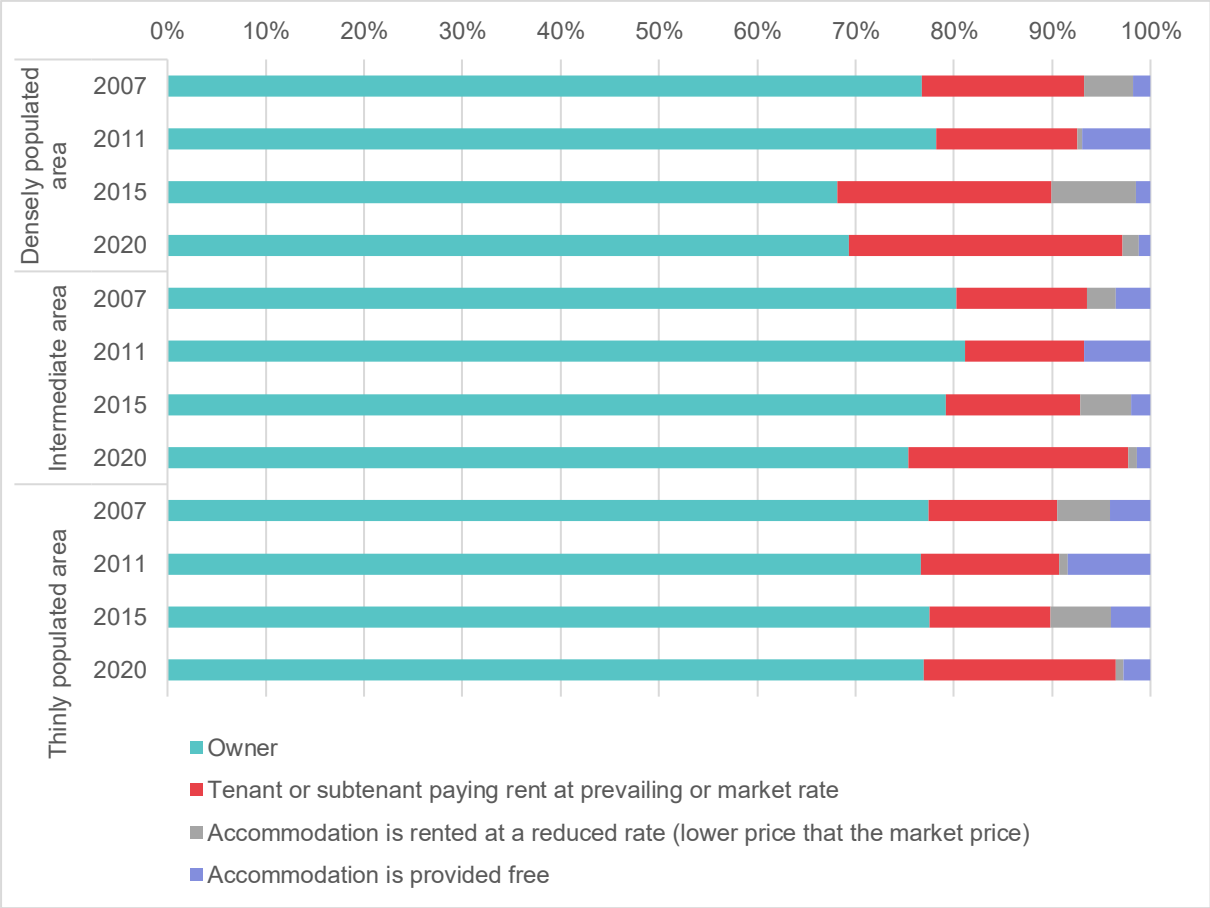

Figure NO 37.Tenure structure in Norway according to degree of urbanization. Source: compiled by author, data from: EU-SILC own calculation

Figure NO 38 provides valuable insights into the distribution of residential building typologies across varying degrees of urbanization in Norway, shedding also light on the evolution of densification trends over the years. The data clearly indicates that detached and semi-detached houses are dominant across all levels of urbanization, although they are more prevalent in intermediate and sparsely populated areas.

Despite it is important to interpret steep changes in the data with caution, as they may be influenced by methodological adjustments in the EU-SILC survey in Norway, a noteworthy trend emerges in densely populated areas. Between 2007 and 2020, the share of apartments in buildings with more than 10 dwellings increased by 14%. This shift reflects a marked intensification of urban densification processes over the past two decades, underscoring a growing emphasis on compact residential development in Norwegian cities.

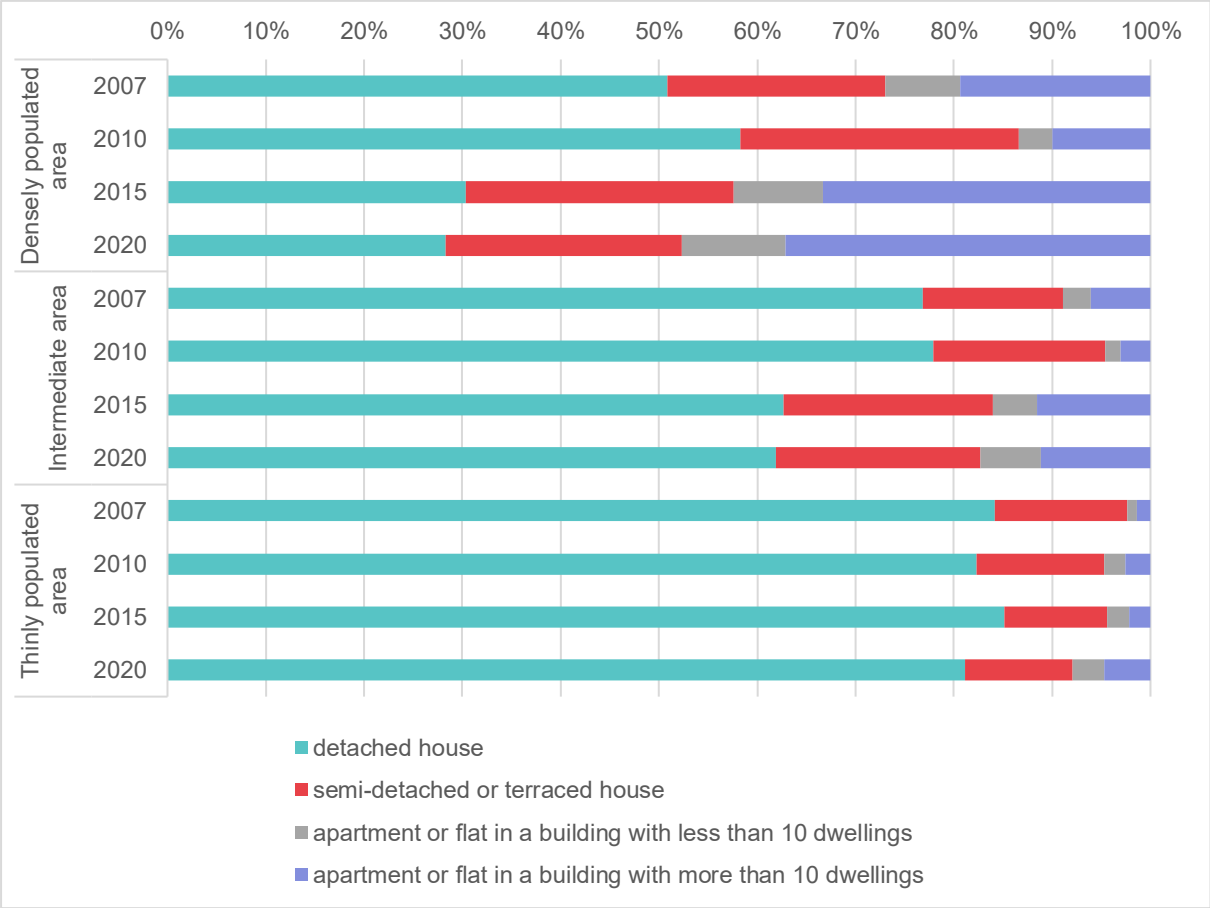

Figure NO 38. Residential building typologies in Norway according to degree of urbanization. Source: compiled by author, data from: EU-SILC own calculation

Annex

Annex Table 1: Development of self-perceived housing quality per degree of urbanisation, 2005-2020, Norway.

Year	Degree of urbanization	Leaking roof, damp walls/floors /foundation, or rot in window frames or floor	Ability to keep home adequately warm	Problems with the dwelling: too dark, not enough light	Noise from neighbors or from the street	Pollution, grime or other environmental problems	Crime violence or vandalism in the neighborhood
2005	Denseley populated area	8,11	98,61	14,00	8,55	4,39	6,83
2005	Intermediate	7,59	98,52	12,33	8,22	3,37	5,27
2005	Thinly-populated area	6,57	99,42	9,71	7,16	2,91	1,75
2006	Denseley populated area	8,23	98,49	13,70	9,11	3,78	4,99
2006	Intermediate	5,79	98,42	12,84	6,53	2,84	5,16
2006	Thinly-populated area	7,13	99,11	9,19	5,35	3,29	1,39
2007	Denseley populated area	8,30	99,09	13,94	9,03	3,61	6,62
2007	Intermediate	7,98	99,08	11,26	7,47	4,20	4,50
2007	Thinly-populated area	7,18	99,55	9,37	5,72	2,41	1,74
2008	Denseley populated area	7,14	99,13	14,65	8,87	3,86	6,78
2008	Intermediate	9,80	99,16	11,49	6,85	5,06	5,37
2008	Thinly-populated area	6,30	99,65	10,62	6,77	3,09	2,16
2009	Denseley populated area	7,64	99,38	13,34	7,60	3,98	7,31
2009	Intermediate	8,22	98,90	10,86	7,79	4,39	4,71
2009	Thinly-populated area	6,92	99,52	10,46	6,13	4,33	2,41
2010	Denseley populated area	7,07	99,36	12,91	8,27	4,26	7,56
2010	Intermediate	7,54	99,33	9,65	7,10	3,99	3,88
2010	Thinly-populated area	6,68	99,43	9,68	6,56	3,06	2,42
2011	Denseley populated area	7,25	99,11	14,15	7,92	3,81	6,44
2011	Intermediate	6,87	98,38	11,99	7,99	3,00	2,75
2011	Thinly-populated area	6,84	99,19	8,46	5,74	3,24	2,72
2012	Denseley populated area	7,76	99,32	11,98	10,43	4,45	7,73
2012	Intermediate	8,17	99,14	8,93	7,59	4,03	4,61
2012	Thinly-populated area	6,86	99,61	8,85	8,52	3,15	2,99
2013	Denseley populated area	6,25	99,19	13,05	8,31	3,06	5,93
2013	Intermediate	6,33	99,20	10,04	7,13	2,81	3,61
2013	Thinly-populated area	6,49	99,56	9,79	5,94	3,30	2,37
2014	Denseley populated area	5,78	99,47	8,31	5,88	2,39	1,85
2014	Intermediate	5,34	99,41	9,97	6,62	2,25	3,31

2014	Thinly-populated area	5,70	99,45	14,06	9,32	3,18	7,86
2015	Denseley populated area	5,66	99,59	14,41	13,01	4,26	9,68
2015	Intermediate	6,45	99,71	9,92	8,25	2,61	4,70
2015	Thinly-populated area	5,97	99,80	6,67	7,12	1,74	3,19
2016	Denseley populated area	5,23	99,35	13,97	9,39	3,34	7,77
2016	Intermediate	5,36	99,51	9,34	6,26	2,33	3,79
2016	Thinly-populated area	4,68	99,47	7,11	5,20	1,96	2,20
2017	Denseley populated area	4,68	99,21	14,59	9,80	4,51	5,63
2017	Intermediate	4,81	99,70	9,58	6,05	2,85	2,94
2017	Thinly-populated area	5,19	99,34	7,49	5,80	2,84	1,91
2018	Denseley populated area	6,04	99,35	16,82	11,67	4,44	8,06
2018	Intermediate	5,72	99,34	9,15	7,88	2,86	3,35
2018	Thinly-populated area	6,00	99,38	6,78	7,01	2,63	1,85
2019	Denseley populated area	5,83	99,07	13,58	8,39	4,02	7,81
2019	Intermediate	5,99	99,06	10,70	8,04	2,48	3,04
2019	Thinly-populated area	6,05	99,12	8,04	6,11	1,76	1,65
2020	Denseley populated area	5,79	99,50	15,73	9,99	2,54	6,40
2020	Intermediate	5,77	99,20	11,92	7,20	3,66	3,50
2020	Thinly-populated area	5,67	99,69	9,12	5,73	1,60	1,91

Source: compiled by author, data from: EU-SILC own calculation