

YSI - Living alone as a part of lifecycle

Country report - Norway

1. Single-person households in Norway

In 2016, approximately 895 000 people in Norway lived in single-households and the number of single households have been growing steady over the past few decades (SSB). The increase has especially taken place among young people, due to people moving out from their parents at an earlier time, starting families later in life, as well as an increase of dissolution of cohabitation, and marriages (Meld. St. 24 2015-2016). It has never been commissioned any government white paper or NOU (Official Norwegian Reports), directly concerning single households in Norway. A white paper was however, commissioned, but the process was later discarded by the new administration and instead presented as a report on living conditions in single households in 2006 (Ensliges landsforbund). The report was titled “Aleneboendes levekår”, and was published by SSB. It is a comprehensive statistical compilation on dwelling conditions, income development, consumption, health i.e among people living alone.

The report concludes that people living alone is a large and diverse group, with great variations in socio-economic conditions. Some are rich, some are poor, some are at good health and others are not (SSB 2006). Although single household dwellers include all types of people, there are characteristics more dominant for parts of this group than for others; housing expenses is obviously a heavier burden for people living alone, young people in particular use a larger part of their income on housing than the rest of the population. Additionally, single households experienced a lower income growth compared to the general income growth in the population between 1990-2003. Young single people, under 30 years, stands out with the weakest income growth, especially among women. Further, individuals in single households are generally overrepresented among people below the low-income threshold, a group generally characterized by weaker work-participation, lower level of education and more frequent recipients of social benefits, such as housing support and social assistance (Mørk 2006).

Single household is not a salient debate in Norway. Little attention is devoted to the issue, both from media and politicians. As mentioned in the datasheet there is an NGO advocating for the economic and social rights of people living alone. The organization mainly promotes differences in taxation between single-person households and multi-person households, in particular differentiated fees on municipalities services, such as renovation, water and sewage (Ensliges landsforbund). In terms of political debate, it is almost non-existing (ibid) There is however an example where a parliament representative put forward a question in the parliament, to the minister of finance, regarding the financial situation of single people without children. In her answer to the Storting, the financial minister pointed out that the group of people living in single households is a homogeneous group, often in a transient situation and in general not economically disadvantaged, and that no specific political effort targeting this group, was planned (Jensen 2014).

The organization for people living alone are advocating for the preparation of white paper on single households in order to bring the issue on to the political agenda, this has however, not yet happened. Further, single households were devoted some attention in a separate section in the recent white paper on families, where it is mentioned that measures can be taken to reduce public taxes for single households, but no specific plans or strategies are mentioned (Meld. St 24).

In general people living alone has lower scores on key living condition indicators such as income, health, social and political participation and labor force participation (Meld. St 24 2014-2015). According to the SSB publication mentioned above, there are groups within the group of people living alone that are in a more vulnerable position, namely young people. Young people in single households are overrepresented among people living under the low-income threshold and are thus more likely to be in a more vulnerable position on other living condition indicators (Mørk, 2006). According to a SSB-report on economy and living conditions for low-income groups, single households are highly overrepresented among those under the low-income threshold. While close to ten percent of the population is under the low-income threshold, the same is true for 35 percent of single-person households under the age of 35 and 26 percent for single households, 67 years and older. The same number is 18 per cent for those living alone between 35 and 49 years, and 14 percent for those between the ages of 50 and 66 (Kaur, 2013).

Further the following key points can be mentioned regarding single person households (Kaur 2013):

- One third of young people living alone is below the low-income threshold
- Supplementary benefit is more widespread among young people living alone
- Income inequality among single people under 35 years has increased in recent years
- About two out of three young people living alone have high dwelling expenses
- Payment problems are more prevalent among young people living alone, and they perceive their own economy as worse than the rest of the population.
- About one third of those living alone under 67 is not employed throughout the year

In total, there are about as many men as women living alone. There are however differences when looking at the different age groups. More young men than young women are living alone, whereas among seniors, women are in majority (ibid)

2. Single-person households and the public sector

As mentioned in the datasheet, we have not been able to identify any specific policy attention or legislation towards single-person households. Living alone is not a part of the eligibility criteria for receiving benefits on income, housing, health etc. People living alone are in other words eligible based on criteria which applies to all, such as low-income, loss of income, health issues

and so on. This seems to be the argument of the current government for not introducing policies directly targeting single-person households. (Jensen 2014).

The housing policy instruments are not targeted specifically at single-person households. Housing allowance (bostøtte), together with other housing schemes provided by Husbanken, are means-tested. People living alone will thus qualify for housing allowance if they meet criterias of low-income and high living expenses. Housing allowance is provided to about 100 000 households, about 70 percent of the beneficiaries are people living alone (Meld. St. 24 2015-2016). In 2011, 5.3 percent of the population received housing allowance, for people living alone the same number was 9.7 percent for those under 35, 11.3 for those between 35-49 and 9.9 for those between 50-66 (Kaur 2013).

Public attention and debate concerning people living alone, seems often to be related to loneliness, especially loneliness among senior citizens. As a policy field loneliness can be linked to public health, and there are initiatives taken to counteract loneliness. The third sector is often cited as an important player in public health work, and NGOs are both working directly to counteract loneliness as well as being an important arena for participation and social inclusion. Several government white papers and strategies are pointing at the cooperation between public and voluntary organizations in order to counteract loneliness (Helse- og omsorgsdepartementet 2015; Hutchinson et. al 2013). In Meld. St. 19 2014-2015, the government commits to strengthen voluntary organizations effort to reduce loneliness. This rests on the assumption that the combination of loneliness and inactivity has many negative effects on senior's health, especially those living alone (ibid). An example of such an effort is the Campaign for community and social support (Kampanjen for fellesskap og sosial støtte), initiated by the Directorate of Health.

2.1. Taxation

There are no fundamental differences in taxation for families and single-households. The lack of a differentiated taxation system, especially related to municipal fees on water, renovation and electricity is an important issue for the singles' interest organization. According to the organization no such measures are taken, with a few exceptions on some municipalities making it possible to install a water meter, and flexible payment on renovation, which ensures that household fees are paid according to consumption, rather than a fixed rate system. The recent white paper on families, mentions municipality taxes related to housing as a possible area of improvement (Meld. St. 24 2015-2016).

2.2. Social security

There are no social security schemes where living alone is a term or criteria for receiving benefits. But as mentioned above people living alone is overrepresented among low-income groups and is thus expected to be overrepresented among social security beneficiaries. In short,

social security works in the same way for single person households as for the rest of the population.

The survivor's pension system in Norway consist of a basic pension (grunnpensjon), supplementary pension (tilleggspensjon) or a special allowance (sært tillegg). Basic pension is a fixed-rate system corresponding with the basic amount of the National Insurance Scheme (1 G). Supplementary pension is estimated based on what the deceased have earned and for how many years he or she have had an income. Both schemes are paid, for the rest of the surviving spouse' life. If the surviving spouse is working, job seeker or studying, he or she may also be entitled to additional benefits related to child care or education expenses (NAV)

3. Sources

List of written sources and persons interviewed

Ensliges Landsforbund <http://www.ensliges.no/>

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https://www.regjeringen.no/contentassets/4458634b21274b349a602c9a00ff116f/nasjonal_strategi_frivillighet.pdf

Hutchinson, Sandvin, Bjørge & Johansen (2013), Samarbeid mellom offentlige tjenester og aktivitetsbaserte, frivillige organisasjoner; en ressurs i sosialfaglig arbeid?

Jensen 2014

<https://www.stortinget.no/no/Saker-og-publikasjoner/Sporsmal/Skriftlige-sporsmal-og-svar/Skriftlig-sporsmal/?qid=59780>

Kaur, R. (2013): Økonomi og levekår for ulike lavinntektsgrupper 2013. Rapport 2013/32. SSB.

https://www.ssb.no/inntekt-og-forbruk/artikler-og-publikasjoner/_attachment/135653?_ts=140cee64848

Meld St. 19 (2014-2015) Folkehelsemeldingen – Mestring og muligheter

<https://www.regjeringen.no/contentassets/7fe0d990020b4e0fb61f35e1e05c84fe/no/pdfs/stm201420150019000dddpdfs.pdf>

Meld. St. 24 Familien – ansvar, frihet og valgmuligheter

<https://www.regjeringen.no/contentassets/8e378de25cfa49f28851cb0ef91a7f82/no/pdfs/stm201520160024000dddpdfs.pdf>

Mørk Eilev (red) 2006, Alenboendes levekår

<https://www.ssb.no/a/publikasjoner/pdf/sa81/sa81.pdf>

NAV <https://tjenester.nav.no/veiledearbeidssoker/?sprak=nb>