



HOUSING IN RURAL AREAS

A rural perspective on urbanisation and ageing



Nordic Council
of Ministers

Our vision 2030

A **green** Nordic region

Together, we will promote a green transition of our societies and work towards carbon neutrality and a sustainable circular and bio-based economy.

A **competitive** Nordic region

Together, we will promote green growth in the Nordic region based on knowledge, innovation, mobility and digital integration.

**The Nordic
region will
become the most
sustainable and
integrated region
in the world**

A **socially sustainable** Nordic region

Together, we will promote an inclusive, equal and interconnected region with shared values and strengthened cultural exchange and welfare.



The role of Nordic housing organisations in rural areas

The challenges

- Demographic decline
- Outmigration of young people
- Ageing population
- Reduced economic activity

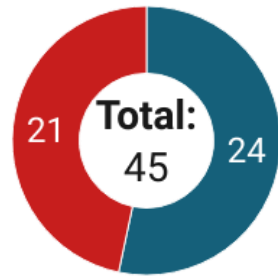
Social cohesion

- Segregation between population groups
- Access to social and healthcare services
- Lack of quality affordable housing

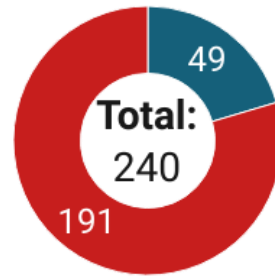
But are they all the same?

Nordic countries - Rural municipalities Population development 2001-2021

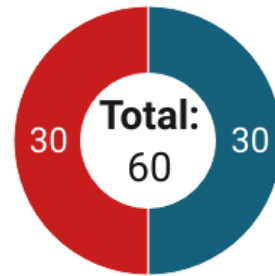
■ Population increase ■ Population decline



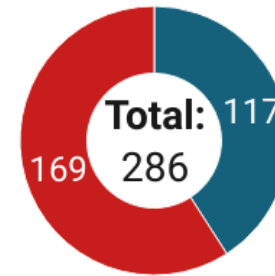
Denmark



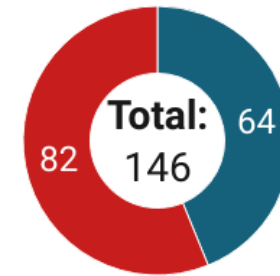
Finland



Iceland



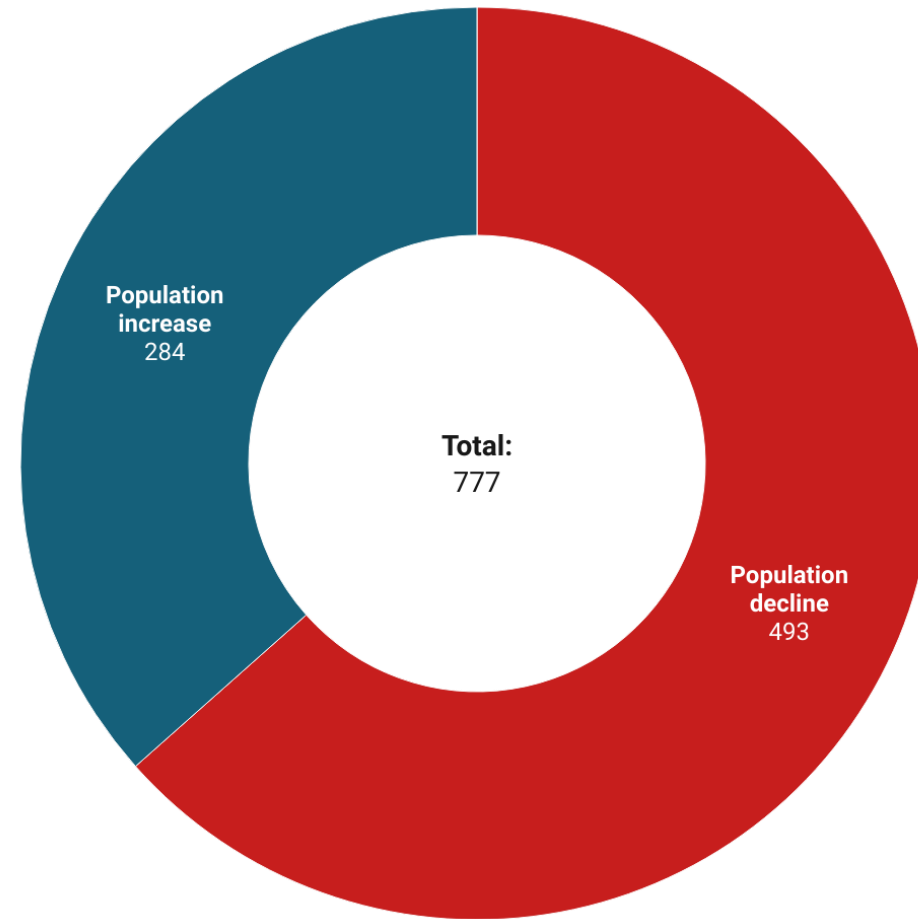
Norway



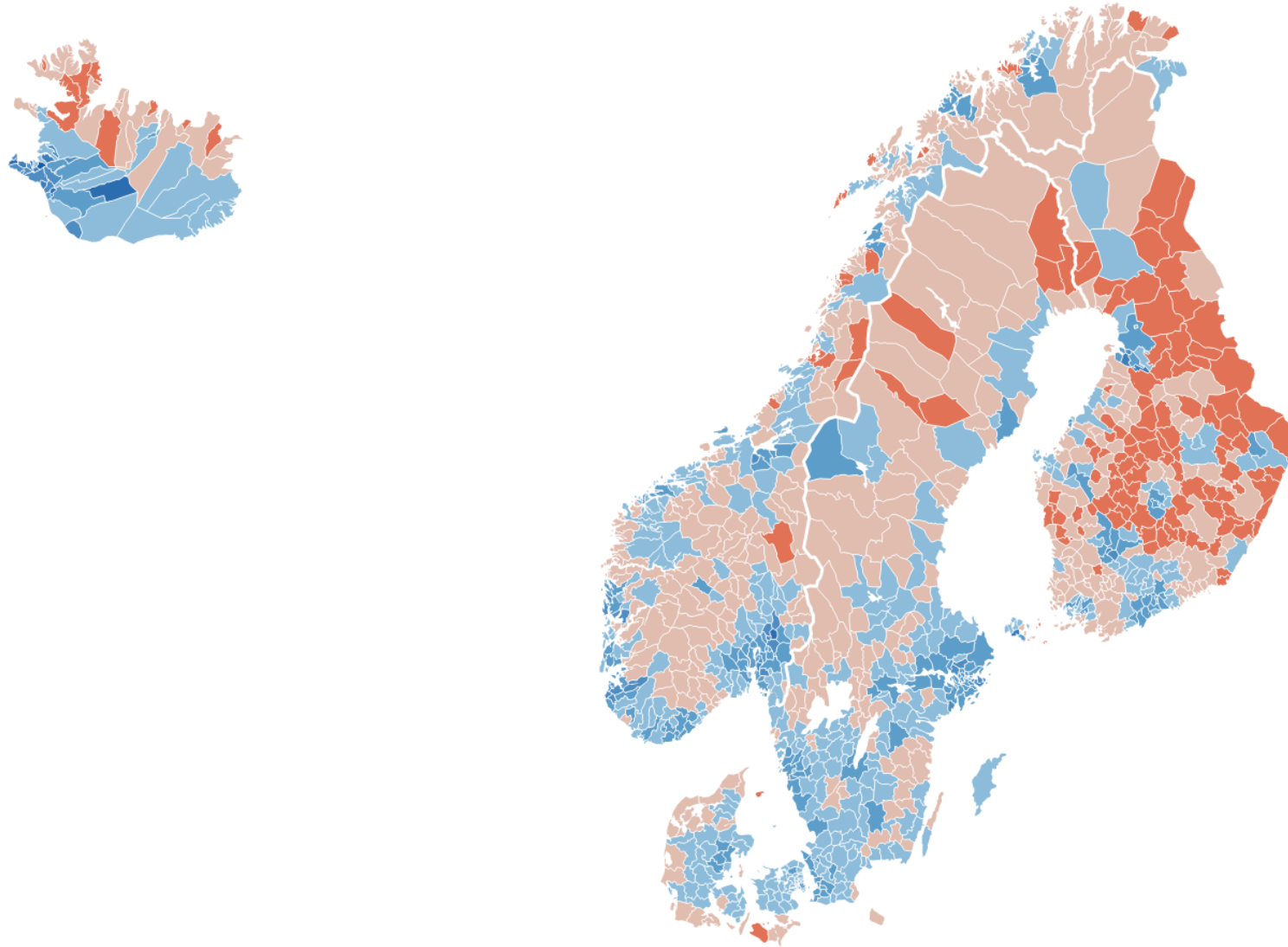
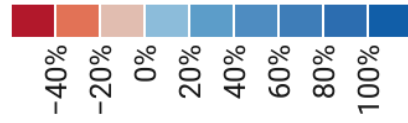
Sweden

Nordic Region - Rural municipalities Population change 2001-2021

■ Population decline ■ Population increase



Nordic countries - Municipalities - Population Change between 2001-2021



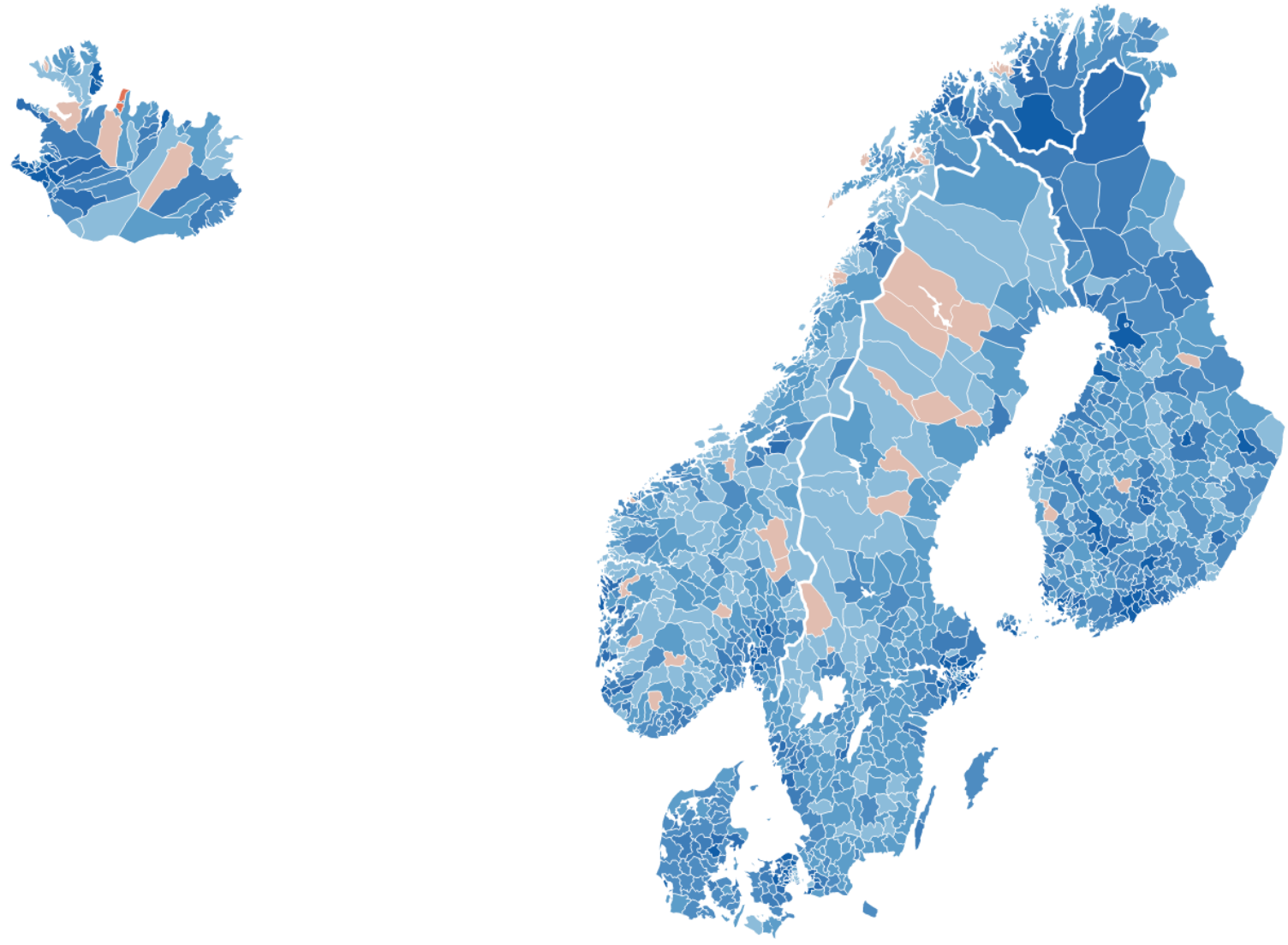
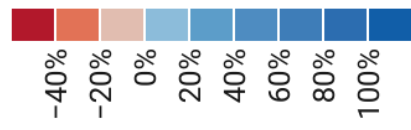
Nordic population in 2021

- Sweden: 10.4 million
- Denmark: 5.8 million
- Finland: 5.5 million
- Norway: 5.4 million
- Iceland: 370,000

27.5 million people

Increase since 2001: 3.4 million

Nordic countries - Municipalities - Population aged 65+ Change between 2001-2021



Nordic population aged 65+

- An increase of 46% in the Nordic Region
- An increase of more than 40% - slightly less in Sweden
- Largest increase in Iceland – 66%

65+ population: 5.5 million

Increase since 2001: 1.7 million

Old-age dependency ratio

- Changed from 4.2 to 3.1 in 2001-2021
- Two people per person aged 65+ in rural Finland

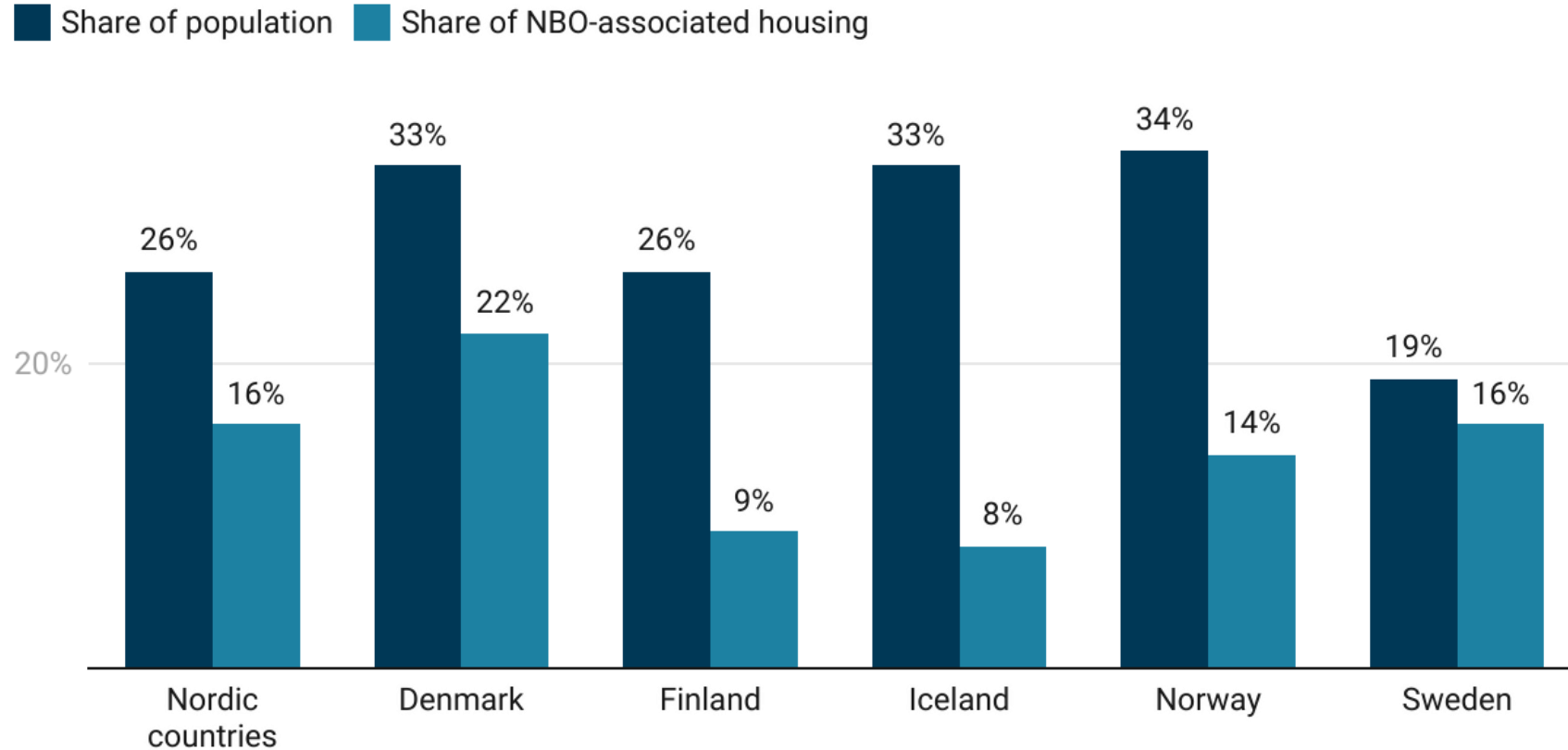
In-depth
analysis of
three million
homes in the
Nordic Region

NBO-associated housing

– Sweden: 1.5 million	147 per 1,000
– Denmark: 590,000	101 per 1,000
– Finland: 303,000	55 per 1,000
– Norway: 592,000	110 per 1,000
– Iceland: 4,000	11 per 1,000

Nordic countries - Rural areas

Share of NBO-associated housing vs. population share



Includes data on housing compiled by municipality, approximately 2.5 million housing units

Chart: Finnsson & Co • Created with Datawrapper

The key questions

- How can Nordic housing organisations address these demographic challenges
- How can Nordic housing organisations contribute to social cohesion in local communities

Core activities

- Construction of new housing to meet demand
- Renovation to improve housing quality
- Adapting the existing housing stock
- Attractive public spaces
- Innovative housing and financing models

Social initiatives, addressing for instance:

- Social segregation
- Ethnic segregation
- Age composition

Lolland
Adapting
capacity to
demand

Lolland ticks all the boxes

- Population decrease: 20%
- Working age population down 28%
- 20 per increase in the 65+ group
- Old-age ratio went from 3.1 to 1.9



First new
housing in
Flateyri in
25 years



The school has provided what many rural areas crave: more young people and families who contribute to a vibrant and liveable community



Kombohus
Enabling new
construction in
sparsely
populated
areas

Framework agreements ensure
economy of scale also in
rural areas



The
Evenes-model
Housing for a
new military
airbase







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