



POVERTY WATCH 2021



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POVERTY WATCH - POVERTY IN NORWAY 2021

This report is published by Velferdsalliansen EAPN Norway. We are a non-commercial, politically independent and philosophy-neutral community of cooperation between voluntary organizations working in the fight against poverty. We work for an active and inclusive welfare society where no one is left out.

With welfare politics as the main focus, Velferdsalliansen EAPN Norway shall be an active, visible and premise-bearing agent for its target group and its members - locally, nationally and internationally. Real user participation from individual to service and system level is central to our work. Therefore, we get input from our members, and lift it up in various forums and arenas in Norway, the Nordic countries and Europe. This is how each individual in the member organizations influences our work.

We are part of the European Anti-Poverty Network (EAPN), which means that we cooperate with 32 similar national networks in Europe, as well as 13 European organizations. This enables the exchange of knowledge, coordination and increased political impact. We actively contribute to empowering people living in poverty across Europe through our participation in a number of working groups. We are part of the Baltic Sea NGO Network, the Nordic Welfare Platform, the Nordic civil society network for our vision 2030 and the Co-operation Forum against Poverty in Norway.

Velferdsalliansen EAPN Norway is working for a welfare society and social justice. Our advocacy work takes many forms to promote and maintain an active and inclusive welfare society that embraces everyone with the goal of influencing politics and society to achieve social justice and a dignified life for the entire population. To contribute to this development, we train participants, arrange poverty hearings and debates, give advice, input and participate in hearings, media coverage, social policy events, seminars, carry out own projects and in collaboration with others. Every year, we award the Thumbs Up Award / Journalist Award to a journalist who has highlighted poverty in a respectful way and who helps to break down prejudices.

By sitting on the user council the health inspectorate, various committees and NAV user committees at national, local and county level, we contribute to the development of an adult labor and welfare administration and a health inspectorate that puts users and participation in focus from day one.

In this report, we present the latest available statistics on poverty in Norway, as well as our assessments of the development of poverty.

COVID-19 has affected poverty in 2021. This year's report therefore includes a discussion about who the victims in Norway are and what the long and short term effects of the pandemic is.

The report concludes with our view on how poverty can be reduced, a section based on our action plan against poverty and action plan for work inclusion. The action plan involves concrete measures and financing proposals, which have been developed through cooperation between our member organizations. Furthermore, the plan is based on the perspective of both researchers, users, people who have been inside the Nav system, input from politicians, the National Organization in Norway, and this is how we cultivate a holistic way of thinking. Our recipe for poverty is to get those who are outside into work, while at the same time ensuring that everyone who is unable to work receives benefits that are sufficient to live a good and dignified life.

Velferdsalliansen EAPN Norway
Honoratte BNN Muhanzi
CEO



1. WHAT IS POVERTY?

Poverty is about more than just having little money. Simply explained, poverty is about a lack of vital resources and the freedom to live a dignified life.

We define a person as poor if the level of income and resources (material, social and cultural) means that the person can not achieve a standard of living that is considered acceptable in Norwegian society. Insufficient income and resources often lead to exclusion and marginalization, as well as the shame of not meeting society's established norms. We describe this definition of poverty as relative as opposed to absolute poverty. It is based on the fact that poverty is about not having the same opportunities as others in society have.

Poverty also exists in Norway

Poverty also exists in Norway, and is increasing. Admittedly, the poor in Norway do not live in the same acute need that exists in several countries outside Europe. However, this does not change the reality for those who struggle to make ends meet in Norwegian society. Much of the poverty in Norway is not very visible, because many who struggle to meet basic needs do not share it with those around them due to shame and fear of exclusion. Norway is also one of the richest countries in the world, which in turn makes the differences between rich and poor very obvious.

Living in poverty, and the insecurity it entails, affects all aspects of life. In everyday life, the urge to meet urgent needs can often displace the long-term perspective, which can lead to unwise decisions. Among other things, the poor have an increased risk of physical and mental health problems, eat more unhealthily and use more drugs than those who can pay the unexpected bills. In addition, children in poor families have poorer conditions related to schooling, and are often excluded from arenas and opportunities that other children have access to.

Poverty is a problem for the people concerned, but poverty can also be inherited and contributes to weakening the level of trust in society. The lost opportunities of those living in poverty weaken us both as a social and economic community.

2. HOW IS POVERTY MEASURED?

The proportion of poor people in a country will vary depending on how poverty is measured. Different indicators measure different phenomena, and all goals have strengths and weaknesses in terms of the information they provide. In short, poverty can be measured by either an absolute or relative standard. The World Bank and UN poverty line of \$ 1.90 a day is a widely used measure of absolute poverty. If you are below this limit, you are considered extremely poor.

On the other hand, for industrialized countries such as Norway, it is common to use a relative measure of poverty - a limit that moves on the basis of income development in society as a whole. One weakness with relative poverty is that not everyone below the poverty line experiences negative consequences of this or feels poor. In addition, statistics can define people as poor due to low income, even if they have a significant wealth.

Nevertheless, relative poverty as a measurement have clear advantages. For example, we know that the chance of social exclusion and not being able to cover basic needs such as food, clothing and housing is greater if you live below the poverty line. Relative measurements also capture that poverty is about limited opportunities for participation in society. This is an important principle when we measure poverty in Norway, because richer societies require more resources to be able to participate at a generally accepted level.

Velferdsalliansen EAPN Norway assumes that poverty is about limited opportunities for an acceptable standard of living and participation in the rest of society. Therefore, we believe that a relative poverty target is best suited for measuring poverty in Norway and Europe in general.

Measuring poverty in Norway

In Norway, there is no set poverty line. The EU Council of Ministers, on the other hand, decided in 1975 that poverty is relative, and that the poverty line should be set according to the general standard of living in each individual country. Norwegian authorities most often use the EU limit of 60 percent of median income or the OECD limit of 50 percent, but without calling it a poverty line [1]. Official statistics from Statistics Norway (SSB) instead operate with the terms «low income» and «low income limit», which in practice measure the same thing.

The most common low-income threshold used by Statistics Norway follows the EU definition of poverty. The limit is set at 60 percent of the median income after tax, adjusted for the composition of households (referred to as EU60). In this way, it is taken into account that households have different levels of necessary expenses, based on the number of adults and children included in the household. Table 1 shows the poverty line for different household types in 2019 [2].

TABLE 1: POVERTY LINE (EU60) AFTER HOUSEHOLD TYPES, 2019

Household type	Poverty line
Single	237 600 NOK
Single with one child	308 800 NOK
Single with two children	380 100 NOK
Single with three children	457 400 NOK
Couple	356 400 NOK
Couple with one child	427 600 NOK
Couple with two children	498 900 NOK
Couple with three children	570 200 NOK
Couple with four children	641 500 NOK

SOURCE: STATISTICS NORWAY

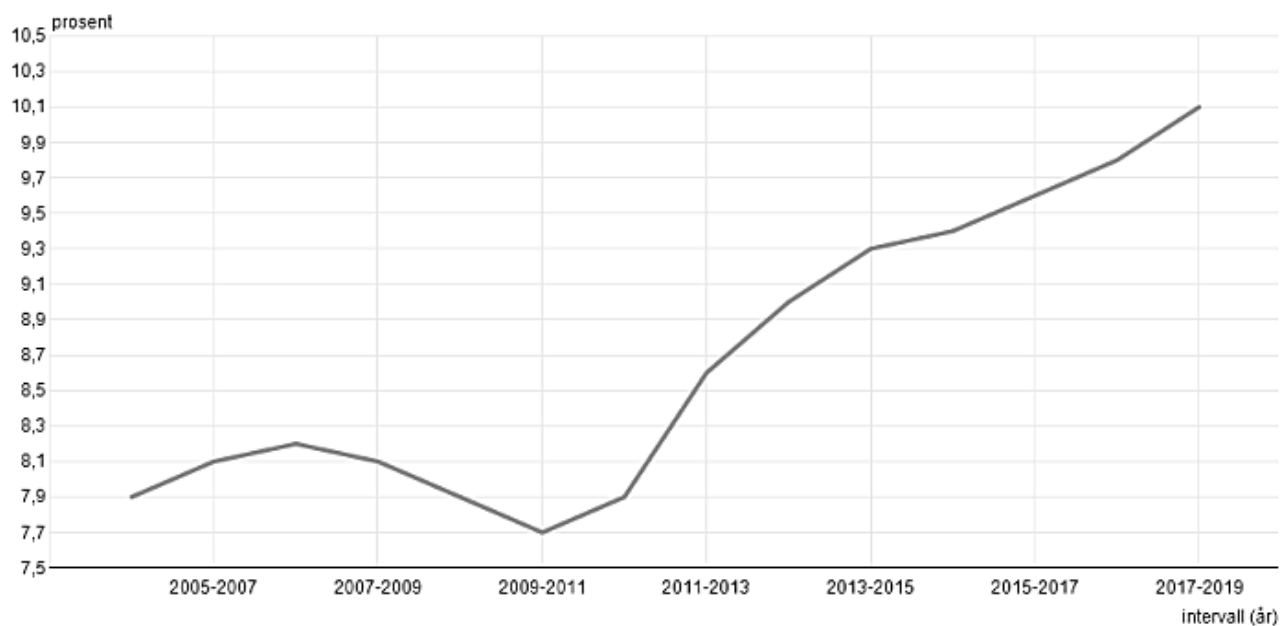
3. HOW DOES POVERTY DEVELOP?

Increased poverty measured by persistent low income

Statistics that show the proportion of the population living on low income in a given year have their weaknesses. Some people have varying incomes, so that they appear as poor in the statistics for one year, even though they have income above the poverty line for a longer period of time. Persistent low income means living in poverty over time. Therefore, persistent low income, where the low income threshold is defined as income lower than 60 percent of the median income as an average over the last three years, is a more accurate measure of poverty. In this report, we therefore use persistent low income as long as this is available, and low income when it is lacking.

The development in persistent low income shows that poverty in Norway is increasing. Figure 1 shows that the share with persistent low income admittedly fell from 8.2 percent in 2008 to 7.7 percent in 2011. On the other hand, the share has increased in recent years. From 2011 to 2019, which are the latest available figures, the proportion with persistent low income has increased from 7.7 to 10.1 percent. In 2019, this corresponded to 500 010 people. As Figure 1 shows, poverty is at a peak measured by persistent low income. [3]

FIGURE 1: PERCENTAGE WITH PERSISTENT LOW INCOME (EU60). THREE-YEAR PERIOD. ALL COUNTIES AND AGES



SOURCE: STATISTICS NORWAY

16.2 percent in the risk zone for poverty or social exclusion

There are also indicators of poverty that look at more than income. The EU's statistical office Eurostat has developed the indicator AROPE ('at risk of poverty or social exclusion'), which aims to identify how many people live with a risk of poverty or social exclusion. The indicator is composed of three factors: low income, lack of connection to the labor market and serious material deficiencies for economic reasons. People living in households that meet one or more of these three factors are considered to be at risk. According to AROPE statistics, 15.6 per cent of the population had a risk of ending up in poverty or social exclusion in 2019. The proportion has been increasing since 2014, and this is the highest figure measured since the peak year of 2006.

6 percent struggle to make ends meet

Statistics Norway's living conditions survey helps to further complement the picture of how many people experience a lack of material and social benefits. The survey from 2020 is based on interviews with approximately 12,000 Norwegians and estimates that 6 percent of the population over the age of 16 live in a household that has difficulties making ends meet. In addition, it is estimated that 19 percent live in a household that does not have the opportunity to manage an unforeseen expense of 18,000 NOK.

4. WHO ARE POOR IN NORWAY?

People with limited connections to the labor market

Lack of and unstable connection to the labor market is the most important reason why Norwegians end up below the poverty line. In 2016, the risk of persistent low income was as much as five times as high for households without a stable employment relationship than the rest of the population [5].

Particularly permanent unemployment increases the risk of poverty, and in 2019 55.5 percent of the long-term unemployed were below the poverty line for this year [6]. Not only does permanent unemployment lead to a reduced income, it also often goes beyond social relationships, self-esteem and personal freedom. For those who for various reasons cannot work, long-term absence from the labor market also means that it becomes more difficult to get back into work when they are ready for it.

Recipients of public benefits

Being dependent on public benefits means that you are extra vulnerable to being below the poverty line. The minimum amount for several of NAV's (the Norwegian Labour and Welfare Administration) benefits is around twice the National Insurance basic amount (2G), which from May 2021 corresponds to 212,798 NOK. This amount is significantly lower than the poverty line for single people without maintenance responsibility (approx. 237,600 NOK). Some minimum amounts, on the other hand, are just over the limit. This applies, for example, to the minimum disability benefit, which in 2021 was 2.48G, or 23,870 NOK, for a single person [7].

The proportion below the poverty line in a given year does not surprisingly vary between the various benefits. At one end of the scale, there are recipients of disability benefits - in 2019, 22.8 per cent of those on disability benefits were below the poverty line. At the other end of the scale are recipients of work assessment allowance (AAP) and social assistance, where the proportion below the poverty line is significantly higher - 37.3 and 69.6 per cent, respectively.

The development in poverty among benefit recipients shows an upward trend. From 2010 to 2019, the proportion below the poverty line among people on disability benefits has increased steadily from 12.3 to 22.8 percent. In the same time period, the proportion who are annually below the poverty line has increased significantly for those who receive temporary benefits such as AAP, social assistance and qualification benefits. For recipients of qualification benefits and social assistance, the increase was as much as 30.5 and 20.2 percentage points [8].

Since 2012, the proportion with persistent low income has increased among single minimum pensioners living with old-age pensions. In 2019, as many as 70 per cent in this group were below the poverty line, compared with 11 per cent in the rest of the population [9].

High and stable poverty among immigrants

In 2019, 29 percent of those with an immigrant background, including Norwegian-born with immigrant parents, had persistent low income. This marks an increase of only one percentage point from 2017, and before that the proportion has been stable since 2014. [10] At the same time, the trend in recent years has been that people with an immigrant background have about three times as high a persistent low income than the entire Norwegian the population has.

The fact that poverty is higher among immigrants is closely related to the fact that many immigrant groups have lower occupational participation than the rest of the population, and that they are therefore more dependent on public benefits. This is also reflected in the employment statistics, which show that 65.4 percent of immigrants between the ages of 20 and 66 were employed per the fourth quarter of 2020. The corresponding figure for Norwegians without an immigrant background was 78.1 percent. [11] Immigrants also more often work part-time, which in part has to do with the fact that more have typical part-time occupations [12]. There are several and complicated reasons why immigrants have a weak connection to the labor market. Common challenges are limited Norwegian skills and lack of formal competence, as well as limited networks and knowledge of the Norwegian labor market.

Several immigrants also experience challenges in getting education from their home country approved in Norway. In 2015, at the height of the refugee crisis, NOKUT (National Agency for Quality in Education) experienced an increase of 20% in refugees and other immigrants who applied for approval of their education. Each of these applications must be processed individually and several experience standing in line for a very long time before they receive a response to their application. This problem applies to both those with upper secondary education and those with higher education. [13]

A report from Fafo (social science research organization) shows that there are particular challenges associated with the authorization of statutory professions. It turns out that the information related to authorization is both incomplete and complicated, that the communication between the applicant and the approval body is challenging, and that it is generally difficult to understand the relationship of responsibility. This creates barriers, especially for people of non-European origin. [14]

More young people are at risk of poverty

In the last decade, there has been an increasing trend towards poverty among those under 67 years of age. The largest increase has occurred among young adults aged 18 to 34 years, where the proportion with persistent low income was 14.8 per cent in 2019 [15].

The increase in this age group is related to the fact that many under the age of 30 are out of work and education, of which a significant number of young people lack upper secondary education. While the proportion of jobseekers in this age group has decreased, the proportion receiving health-related benefits has increased. [16]

The proportion of young people who drop out of both education, work and work training has remained relatively stable and in fact has been somewhat reduced in recent years, which is positive. These people are classified internationally as NEET ('Not in Education, Employment or Training') and accounted for 10.5 percent of young people between the ages of 15 and 29 in 2019, which corresponded to 108,562 people [17].

In a survey conducted by Statistics Norway of young people with NEET status in 2012, it is found that around half of the group experienced only short-term exclusion. On the other hand, long-term exclusion was more common among young recipients of public benefits, and especially health-related benefits such as AAP and disability benefits. [18] It is therefore unfortunate that the proportion of young people on such benefits has increased, and as of June 2020, just over 10 per cent of AAP recipients were under the age of 25 [19]

Students

Another group of young people who are at risk of poverty are students. Today, Norwegian students studying in Norway receive a student loan of approx. 1.2G which corresponds to 126,357 NOK. This amount places students very far below the poverty line with over 100,000 NOK below the limit. Without a part-time job or financial help from home, there are many who would not make ends meet. Students are also excluded from a number of social benefits, such as housing benefits, unemployment benefits and parental benefits. This leads to more students living from hand to mouth, struggling with mental health problems and not performing well enough academically because they have to work alongside their studies. [20]

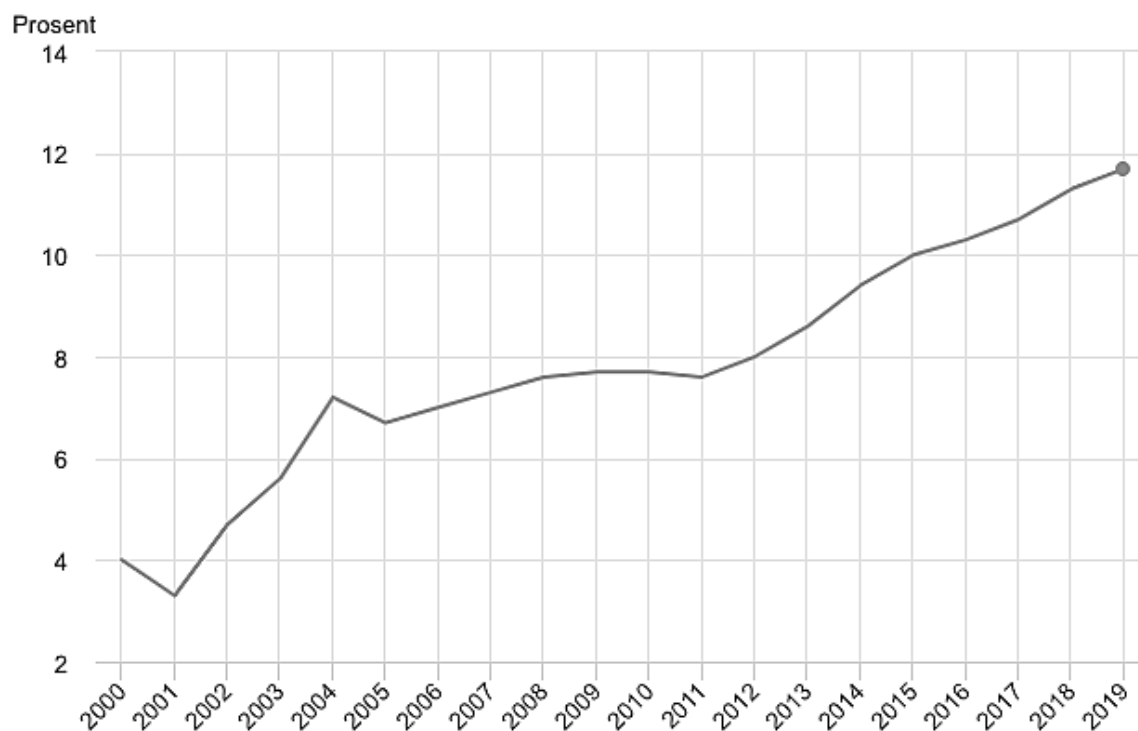
Young people without upper secondary education

Young people dropping out of high school are also a group at increased risk of experiencing poverty. 1 in 5 who start high school drop out or does not complete their started education within five years. The figures are even higher for vocational students. These people have a higher risk of unemployment, disability pension and low income than other young people of their age. [21]

The proportion of children in poor families is growing rapidly

Poverty among families with children is a growing problem in Norway. In 2019, as many as 11.7 percent of children under the age of 18 lived in households with persistent low incomes, compared with 11.3 percent the year before. In just one year, the number of children in poverty increased by 4,000. The increase from 2018 to 2019 can also not be seen as an isolated event, ever since 2014, child poverty has been higher than in the rest of the Norwegian population, and it is growing faster. Figure 2 illustrates an alarming increase in the proportion of children in poor families. [22]

FIGURE 2: PROPORTION OF CHILDREN UNDER THE AGE OF 18 WITH PERSISTENTLY LOW HOUSEHOLD INCOME. ALL COUNTIES



SOURCE: STATISTICS NORWAY

Poor families with children are characterized by a high proportion with a weak connection to the labor market. This is emphasized by the fact that as many as 6 out of 10 children below the poverty line live in a household without a work connection. Having parents who work thus provides effective protection against low income. [23]

Children with an immigrant background make up an increasing proportion of children with persistent low income, and since 2013, these children have made up more than half of the group with children with persistent low income. This is largely due to the fact that they come from households with a weak connection to the labor market. It is especially children who have immigrated to Norway, and not Norwegian-born children with immigrant parents, who are most exposed to low income. [24]

Persistent low income is also significantly more common among single parents than couples. Among single parents, the proportion with persistent low income has increased markedly in recent years, and it reached a peak of 29 per cent in 2019. In comparison, the proportion for couples with children, where the youngest child was between 0 and 17 years, was 8 per cent. Single parents with three or more children are particularly vulnerable to persistent low income, with a share of as much as 48 per cent in 2019. [25]

5. THE CAUSES OF POVERTY

This section describes important systemic causes of poverty in Norway, as well as problems that arise as a consequence of poverty.

The reasons why an individual lives in poverty often include long periods outside the labor market, low level of education, that the family has many children or only one person in the family had paid work. Other causes are long-term illness or other conditions that make it impossible to work or work full time, such as disability and mental illness. Nevertheless, the welfare state sets framework conditions that are vital for how poverty in Norway develops and what consequences it has. This chapter deals with different levels of the poverty aspect, from an overall system level to the individual perspective.

Expensive housing market - and difficult to get support

Although the majority of households in Norway owned their homes in 2020, there are large differences between groups. Where 39 percent of low-income households were homeowners this year, the proportion was as high as 88 percent among households in the third income quartile [26]. For many groups with weak finances, the requirement of 15 percent equity and restrictions on five times income in the loan amount makes ownership unrealistic. Some in the low-income group, such as families with children and benefit recipients, can admittedly buy a home with the help of start-up loans and grants from the Housing Bank. At the same time, the benefits also have limited availability for this group. Many are forced to rent and also have to make do with living cramped and poor.

Many have been affected by the fact that the housing subsidy from the Housing Bank has been given stricter entry requirements and has not been adjusted correspondingly to inflation. The housing allowance will help households with low incomes and high housing expenses, but in 2017 the income limit for receiving support was raised. Many thus dropped out of the scheme, and this particularly applied to benefit recipients. Compared with 2011, there were around 34,900 fewer households receiving housing benefit in 2017. Furthermore, the rates have not been adjusted corresponding to inflation, so housing benefit has in practice decreased. [27]

The cuts in housing benefits are becoming even more critical in connection with the introduction of standard rent on municipal rental housing. Rent is a kind of average market price for similar homes in the same area and has meant that the price of municipal rental housing has skyrocketed in many municipalities [28]. 70.5 percent of the households that received housing benefit in 2020, rented [29]. At the same time as it has become more difficult to obtain such support, which is mainly intended as financial assistance for renting, rental prices have risen sharply due to current rents.

Social assistance is little help

Many social assistance recipients do not receive sufficient funds to cover their living expenses. As described earlier, it is these benefit recipients who have the highest proportion below the poverty line, and they are also the group that experiences the greatest shortcomings.

Statistics Norway's living conditions survey from 2019 shows that recipients of social assistance are overrepresented in terms of material and social deficiencies. Among the recipients in 2019, 24 percent stated that they could not afford to replace worn-out clothes [30], and 49 percent that they could not afford a week's holiday during the year [31]. The group also has a hard time getting the ends to meet. Among social assistance recipients in 2019, 46 percent stated that they found it difficult or very difficult to make ends meet this year, compared with 6 per cent in the entire population [32].

Much of the explanation lies in the fact that the rates paid are too low in relation to what a reasonable subsistence actually costs. SIFO's reference budget for a single man between 31 and 50 years is 10,685NOK, excluding housing expenses [33]. The state's guidelines for social assistance, on the other hand, show a rate of only NOK 6,450 for a single adult in 2021, again excluding housing expenses [34]. Several state and municipal benefits today have a minimum rate of well below the relative poverty line (EU60).

Social assistance is a discretionary and municipal benefit, which has resulted in great variation between municipalities and caseworkers in who receives social assistance and how much they receive. Many experience not being entitled to social assistance because they are married, while others are forced to sell assets such as cars and housing, as well as empty their savings accounts before they can receive the benefit [35]. If you do not meet the sometimes strict entry requirements, you can end up completely without income and with a longer way out of poverty than you originally had.

We find a large variation in the municipal benefits when it comes to child benefit. In 2020, 251 of the country's 356 municipalities still have a scheme which means that if you should need to apply for social assistance, but have one or more children under the age of 18, Nav will deduct you for child benefit. For the 65,000 children who belonged to families who received social assistance in 2020, this may have consequences for their access to social and material benefits. [36]

Inequality in dental health

Dental health in adults is a black hole in the Norwegian welfare state, which particularly affects those below the poverty line and people who struggle with illness. Health services are otherwise fully or partially reimbursed by the state through the National Insurance Scheme, but this does not apply to dental services. Children up to the age of 18 receive free dental treatment, and those between the ages of 19 and 20 are reimbursed 75 percent of the expenses.

With the exception of people with certain diseases, no reimbursement of dental expenses is given for adults over 20 years of age. After this, a regular check at the dentist will cost around 1,000 NOK, and many can not afford a check or treatment of the teeth.

Groups at risk of poverty top the statistics of those who cannot afford to go to the dentist. Among those below the poverty line, the proportion was 12 percent in 2019, compared with 5 per cent in the entire population. In addition, the unemployed and recipients of social assistance are severely overrepresented, with 23 and 22 percent, respectively, not being able to afford to go to the dentist. [37] Partly as a consequence of not being able to go to the dentist for financial reasons, people from low-income households have significantly poorer dental health than those from households with higher incomes [38].

Expensive treatment means that many with low income postpone the dental visit until the pain has become so great that cant take it anymore. In addition, we experience that some people choose to pull teeth instead of repairing them, because this is the cheapest solution. For those who can not afford treatment, the stigma and shame of having poor dental health is also a problem. For some, this leads to weakened self-esteem and social isolation. Where much else can be hidden away, the smile is something that is noticed, whether it is a matter of socializing with friends or a job interview.

Weakening of public services such as AAP

At the same time as the poverty of benefit recipients has increased, a number of public benefits have been tightened in recent years. This has taken place through the introduction of stricter entry criteria, and cuts in both the rates and the duration of various benefits.

The idea behind tightening public benefits seems to be that this will get more people into work. The problem is that many do not have the opportunity to work, or work full time, because they are ill, have an injury or disability. This is how already vulnerable get hit hard.

From 1 January 2018, the rules for work clearance allowance (AAP) were tightened. The benefit secures income for people who have at least 50 percent reduced working capacity due to illness or injury. The benefit is received while Nav clarifies the person's ability to work and whether the person in question is to be granted disability benefits or receive help to return to work. Several tightenings in AAP were thus introduced in 2018. The criteria for receiving AAP were tightened and the maximum period for receiving the benefit was reduced from four to three years. Furthermore, an upper limit of two years was introduced for the extension of AAP, which can be applied for if the person's ability to work has not been completed within three years. Previously, there was no upper extension limit.

Furthermore, the criteria for extending the AAP period were tightened, which quickly had negative consequences. The proportion of AAP recipients who received an extension fell from 15 percent in December 2017 to 8 percent in December 2018. This led to an increase in both the number of people on disability benefits and social assistance. The total number of social assistance recipients was stable in 2018, but the number who had AAP in the same year increased by 3,100 people from 2017. Expenditure on social assistance increased by approximately 500 million NOK from 2017 to 2018, and as much as one third of the increase could be attributed to previous AAP recipients switched to social assistance. [39]

Due to the austerity measures, a situation has arisen where many AAP recipients do not have time to have their ability to work clarified within three years and do not receive an extension. There is then a waiting period of 52 weeks before you can apply for AAP again. Many are thus pushed over to social assistance, which is intended as a short-term benefit and far too low to be able to live on without going beyond basic needs. The austerity measures have resulted in many being pushed into poverty.

In addition, the AAP scheme was further tightened from 1 January 2020, which has affected young recipients. The minimum amount for AAP recipients under the age of 25 has been reduced from 2G (212,798 NOK) to 2/3 of 2G (141,865 NOK) a year, which is a cut of almost 1,000 NOK. Furthermore, the young disability supplement for new AAP recipients under the age of 25, which was 44,000 NOK, has been phased out. [40] Feedback from those affected by the AAP austerity measures shows that the changes push them further away from working life rather than helping them in - contrary to the intention. Nav itself also finds no evidence that the austerity measures have led to more people at work [41].

6. THE CONSEQUENCES OF POVERTY

The consequences for those living in poverty vary in size and diversity. For some, it is hardly noticeable that they do not have the same material and social benefits as the rest of society. For others, poverty is all-consuming and has consequences for all aspects of life. In this chapter, we will take a closer look at some of these consequences, both for the individual, but also for society as a whole.

Living in poverty not only affects the individual, but it also affects their family. In Norway today, approx. 115,000 children live in families with persistent low income. These children do not have access to the same material and social benefits as other children their age. Often the family cannot afford leisure schemes, holidays or other benefits that build social competence and belonging. Growing up in poverty affects children's development in several areas, both cognitive, linguistic, behavioral, mental and physical.

These children also have an increased risk of doing worse in school and having lower well-being than children who come from high-income families, and they often have fewer close friends. Many people experience that these challenges can follow one through life and affect the quality of life and income level in adulthood, among other things through low education, poorer connection to the labor market and health. In this way, poverty is inherited. [42] [43]

Social exclusion

An issue that is closely linked to mental health is the burden that people living in poverty experience related to social exclusion and marginalization. Norway is a country with a high level of income, which means that its inhabitants enjoy a number of material and social benefits in everyday life. People living in poverty do not have the opportunity to participate in this lifestyle and as a consequence experience a strong feeling of exclusion. It is possible to assume that this feeling is greater in Norway than in other countries because the rest of the population lives very well. In this way, many people in society do not participate in the community and lose an important connection to the rest of the population. This phenomenon becomes especially visible during the Christmas season and other celebrations associated with high consumption.

Exclusion is expensive for the society

Society as a whole should have an interest in preventing and eradicating poverty in Norway. The fact that people live in poverty has consequences not only for the individual and their family, but for the rest of society also. The state spends significant sums on economic measures aimed at the poor population.

Since 2013, the number of young disabled people under the age of 30 has doubled, which led to more than 100 billion NOK being spent on disability benefits in 2021. At the same time, society misses out on skills and resources from the people who have little connection to the labor market. This can be anything from immigrants who do not get their education from their home country approved, single mothers who are unable to balance their responsibilities and a job, or people with a mental health that creates challenges for them in the labor market. [44]

7. THE EFFECTS OF COVID-19

Covid-19 spread in Norway in 2020, and on March 12, the government decided to shut down large sections of society to limit the spread of infection. Schools, psychologists and other critical functions had to be moved to digital surfaces, while a number of shops, restaurants and hairdressers had to close indefinitely. Norway and other countries also chose to close their borders, impacted several industries.

No one knows what phase of the corona pandemic we are in or how long it will last. What we do know is that Norway, due to its oil wealth and a well-functioning welfare state, has an advantage in the face of the pandemic compared to several other countries. Although economic muscle is one important factor that explains why Norway has handled the crisis very well, factors such as the high level of trust in the population, good digital infrastructure and good interaction between professional and political authorities have also had a positive effect. From the first lockdown in March 2020 to August 2021, the role of the pandemic in society has changed drastically, from acute consequences such as redundancies and home schooling, to long-term effects affecting mental health and the social habits of the population. Based on this development, this chapter will explain who has been affected by the pandemic and what long-term effects the pandemic will have on Norwegian society and its population.

Early consequences of Covid-19

The welfare alliance EAPN Norway sees that the inequalities and challenges that existed in society before the pandemic are still valid or have been exacerbated. Those who before the pandemic had good finances and were resourceful, are generally doing well. People living in poverty and social exclusion, on the other hand, are hit extra hard, because they are already struggling with major challenges and have both fewer resources and fewer alternatives.

In the initial phases of the pandemic and the first lockdown, we saw an over-representation of groups among new layoffs who were disadvantaged even before the virus outbreak. For example, this was about people with low education and income. This includes people with service jobs in hotels, tourism, restaurants and nightlife. Women and immigrants are also overrepresented in low-income occupations, which means that these groups were particularly hard hit by redundancies [45]

Low-income families with children were also a group that quickly experienced both economic and social consequences of the pandemic. In addition to being particularly vulnerable to redundancies [46], many in this group were suddenly given responsibility for home schooling of their own children. This required digital equipment, but also digital and general competence. The low-income parents often also have a low level of education, and a lack of competence has made it difficult for more people to assist their children's school work. For immigrant parents with limited Norwegian skills, this has been particularly challenging. A 2020 survey of young people between the ages of 13 and 19 shows that the majority learned less with home school, but that those from lower social strata and with an immigrant background performed worse [47]

The long-term effects of Covid-19

Despite the fact that the Covid-19 pandemic is still very active in large parts of the world, the local epidemic in Norway is under greater control (as of August 2021). This is related to several work-oriented measures as well as the very high vaccination rate in the population. The acute challenges associated with the pandemic have almost returned to normal, which creates room to take a closer look at the long-term societal effects associated with Covid-19.

The labor market

Those who were outside the labor market before the virus outbreak have had their future prospects worsened. With such high unemployment as it is now, it is even more difficult for this vulnerable group to get a job. Extended stays from the labor market can be a real financial challenge for those who were out of work before the virus outbreak, which includes more immigrants, the sick and young adults with NEET status ('Not in Education, Employment or Training').

Several people in our target group have experienced increased concerns as a result of the pandemic, and many are more worried than usual about their own and the Norwegian economy. Among those laid off and dismissed, we experience increased concern about not having basic needs covered, as well as about unpredictability with regard to work. The future has also become more uncertain for those who were out of work before, and this group was most concerned both before and after the corona measures [48].

Loneliness among children and young people

Children and young people are one of the groups that have suffered the most during the corona measures, related to loss of education, less socializing, canceled leisure activities and important youth years and experiences they did not get to experience. In a report from Red Cross, only half of young people between the ages of 16 and 19 answered that they were doing well. These are dramatic numbers and no other age group has achieved the same results. The report confirms that the challenges that children and young people had before the pandemic have intensified, at the same time as new challenges have arisen that cannot be solved simply by returning to a "normal everyday life".

63 per cent of the boys and 82 per cent of the girls surveyed answer that they feel lonely often or occasionally. At a societal level, this can manifest itself as increased exclusion and poor mental health. As we have explained earlier in the report, these are factors that can lead to poverty. It is also pointed out that loneliness leads to poorer school performance, which in turn can lead to persistent low income [49].

Digitization

When Norway closed down in March 2020 and many were sent to home offices and home schools, we were completely dependent on digital solutions for society to continue and for critical functions to be taken care of. In the aftermath of the acute phase, the debate around digitization has increased drastically. There are many good arguments for increased digitalisation, some of which are related to the social aspect, efficiency and availability of services. On the other hand, many people experience that digitization of services that were previously physical means that they no longer have the same access to these services.

This is particularly relevant for people with an immigrant background and poorer Norwegian skills, the elderly who have low digital competence, and people who do not have access to digital tools as a result of, for example, low income. When society in the future will further digitize itself, this challenge will only intensify.

The publics concern about inequality

One of the more positive long-term consequences associated with the pandemic is the collective commitment that deals with inequality in society. A survey from Norstat shows that the most important issue for most people in the run-up to the parliamentary elections in 2021 is social differences in society. This is in sharp contrast to the last parliamentary election in 2017, where the most important issue for voters was immigration. Social differences did not reach the podium at that time [55].

It is reasonable to assume that the reason why social differences have become an important issue for this year's voters is the pandemic and the spotlight it has placed on social inequality. The pandemic has affected people very differently and the focus on housing conditions, benefits from the state and connection to the labor market has led to more people becoming aware of the differences that characterize our society. One consequence of this is that the parties running for office are dependent on presenting good plans and results related to equalization of differences and the eradication of poverty [56].

8. HOW CAN WE REDUCE POVERTY IN NORWAY?

This section is based on the Velferdsalliansen EAPN Norway action plan against poverty, which contains concrete measures to reduce poverty in Norway and how the measures are to be financed. Both the measures and the financing proposals have been developed through cooperation between our member organizations. Furthermore, the action plan is based on the considerations of both professionals, researchers, users and people who have been inside the Nav system. Our main message is that poverty can be reduced by getting those who are outside the labour market a job, at the same time as everyone who cannot work must receive benefits that ensure a good and dignified life.

Work inclusion training program

In order to overcome poverty, more people need full-time and permanent jobs, and in order to contribute to this, we advocate the establishment of a separate program with training jobs with training salaries. The training program is aimed at users with low education, which includes dropouts, long-term recipients of social assistance and AAP, and the long-term unemployed in need of training. The program gives users a right to a long-term, practice-based training course with the goal of a trade certificate and / or practice letter.

For the program to be successful, a larger number of training / apprenticeship places must be created. LO (employee organization), NHO (employer organization) and the authorities must draw up a plan to achieve sufficient apprenticeships, and better subsidies mentoring schemes must be provided to employers who take in apprentices for adapted training.

A key part of the proposal with training jobs is that users should have a statutory training salary of 80 percent of collective pay. Such a level will ensure that many individuals and families escape the social assistance poverty trap, in that they will no longer need to apply for supplementary social assistance while they are on measures or return to social assistance between measures.

Strengthen the Nav system

If we are to promote Nav's work against poverty, the agency must be provided with more employees and increased competence. The employment of several supervisors enables each supervisor to have time to follow up users towards employers, education and the health system. Furthermore, Nav employees' competence must be raised. The internal training in legislation and regulations must be strengthened, and employees must be given the right to further education that strengthens their welfare competence. Nav must also improve its internal routines for sharing knowledge about legislation, rights and opportunities with users.

To strengthen the Nav system, we must move away from the ordering / executing model where the user becomes a toss-up between Nav and event organizers. With the current scheme, it can be difficult for the user to say whether the responsibility for follow-up towards the labor market, education and health system lies with Nav or the event organizer. Instead of providing funding to external companies, the responsibility for follow-up and coordination should lie with the supervisors in Nav. The employment and training of several supervisors can be financed by reallocating funds from the initiative budget.

A strengthened Nav must also be more accessible, as well as give users better follow-up and more real participation in their own case. Both contact centers and supervisors must be more easily accessible to users, which includes adapting the opening hours to the users' needs. Everyone who receives a benefit from Nav must have the right to follow-up from a supervisor, and preferably from one and the same supervisor for as long as is practically possible. The contact between user and supervisor must be strengthened, and Nav's digitization of services must enable more contact and follow-up - not less. Everyone with temporary benefits shall have the right to individual and adjustable activity plans, which are prepared in collaboration between user and supervisor. In dialogue, the user and supervisor must agree on progress, holidays, activity plans, feedback periods and follow-up. Requirement for follow-up must go both ways - Nav must have a duty to follow up with deadlines.

In order for Nav to strengthen user participation, it must also focus on the user committees. The user representatives in these committees must be offered training and courses, so that they can better respond to problems locally and at system level. In addition, Nav should improve its internal routines for how the user representatives' input is taken further.

A strong Nav ombud

In 2020, the general assembly finally decided that an independent Nav agent should be established, and in 2021 the first agent was established in Agder [50]. Velferdsalliansen EAPN Norway is positive to this development, but will follow up that the offer is nationwide and takes care of two main functions. First, the agent must function as a low-threshold service provider, which safeguards the users' legal security and interests vis-à-vis Nav. It is particularly important that the Nav agent not only provides general guidance, but also goes into individual cases. Secondly, the agent must contribute to quality assurance and further development of Nav's work, based on information collected from users and knowledge of structural issues [51]

New measures to reduce child and family poverty

An escalation plan must be drawn up against child and family poverty with a focus on financial rights, activity rights for children and educational measures for adults. In order to achieve a holistic approach to measures against child and family poverty, all transfers to families with children must be brought together in one ministry and one parliamentary committee. With transfers and schemes spread across different ministries, extensive cooperation is required that is not strong enough today. [52]

We believe that the generalization of parental benefits to at least 2G is an effective measure to reduce child and family poverty. Those who are not entitled to parental benefits currently receive only a one-off benefit of 90,300 NOK. In 2020, 9,675 women received such a benefit [53], and this applies especially to those who have not had a job in the time before they had children. Nor do those who participate in qualification programs, introductory programs, students, high school students and those at home have the right to parental benefits. Large sums are granted annually in the form of parental benefits to the middle class, so it seems unfair that the comparatively small group who have not had a job are not entitled to parental benefits. Partially compensating for this income gap by generalizing parental benefits to at least 2G can prevent children in these families from growing up in poverty.

Velferdsalliansen EAPN Norway wants free kindergarten, after-school care and leisure cards for everyone. Reimbursing the costs of daycare and after-school care will have far more to say financially for poor families than symbolic increases in child benefit. We believe that covering organized activities and leisure activities through the leisure card is an important supplementary measure for the social inclusion of children from families in a difficult financial situation. If we are to reduce child and family poverty, an extension of the contribution advance will also be an important measure.

We believe that the contribution advance must be increased and that the income limit must be set higher for single-income families, so that more people are entitled to the advance. For a more comprehensive follow-up of poor children and families, we also believe that all Nav offices must have a separate section or coordinator for family matters. There should be one coordinator in each case, and the coordinator should act as a liaison between the bodies in the service apparatus, which connects them when needed.

Changes can be made to current solutions to finance the previous measures against child and family poverty. The child benefit is currently universal, but in order to have an impact on the measures outlined as a whole, it may be relevant to make the child benefit reserved for low-income families. Given the introduction of free day care and after-school care, income-graded child benefit can reduce the reproduction of class differences. We see that high-income families are happy to save on child benefit, which the child can later use for, for example, buying a home. Furthermore, the generalization of parental benefits will replace the current scheme with one-off benefits, and the free daycare scheme will replace the current cash support scheme.

Dental health into the deductible scheme

Today, dental health for adults is a black hole in the Norwegian welfare state, which particularly affects those below the poverty line and those who struggle with illness. Dental health must be included in the National Insurance Scheme, in the same way as other health services. Although this will be a major expense in the short term, we believe that preventive dental health for the entire population is profitable in the long term. This will remove worries, give more freedom to more people and even out social differences.

Take mental health seriously

For those who seek mental health care in Norway, the waiting time to receive public help is often staggeringly long, unless the GP has assessed the need for help as urgent. Going to a private psychologist can be a solution for some, but the price for private help is often 1,000 NOK or more per hour, so this is not an option when you have a low income. Regardless of age, it may not be the case that only those with a high risk of suicide receive help. Proper mental health care must be provided at the right time, and this means that the waiting time must be shorter and low-threshold services within mental health must be created. Furthermore, it is crucial for mental health that one is included in the community. In addition to mental health care, it is therefore necessary for the population to be ensured inclusion in work or other meaningful activities, as well as effective and dignified income security.

Housing support for more people

Housing benefit is an important scheme for families and individuals who have high housing costs, but low income. Challenges with the current scheme are that the income limit for being granted housing benefit is too low, which means that many who need support do not qualify for this because their income is "too high". The income limit has thus not kept pace with the income development for its intended target group.

Another challenge with the current scheme is that the living expenses ceiling is too low. The limit has not followed the development in housing expenses and 76 percent of housing benefit recipients in 2019 had housing expenses above the housing expense ceiling. In order to include more people who need it, the income limit and the housing expenditure ceiling should therefore be increased [54].

The increase in the taxable income of the disabled has also led to fewer people who are dependent on social security qualifying for housing benefit. Social security and participants in qualification programs should have easier access to housing benefits, loans and grants from the Housing Bank.

A more flexible AAP scheme

Today, you can mainly not get AAP for more than three years, and if you are not clarified or get an extension after these years, there is a waiting period of 52 weeks. Many are shifted to social assistance, which is intended as a short-term benefit and far too low to be able to live on without going beyond basic needs. Even more critical is the fact that those who do not meet the strict requirements for receiving social assistance are left completely without income. The time limit for AAP must follow the needs of the case and the waiting period must be removed. In addition, the reporting obligation system for AAP recipients must be replaced with a simple feedback, from which seriously ill people can easily be exempted.

Furthermore, it is important that decision-making in AAP cases is as close to the user as possible. Therefore, the supervisor at the local Nav office must be given decision-making authority in AAP cases. Today, the supervisor can be overtaken by another Nav department, which means that a decision about AAP can be made without the decision-maker having met or followed the user. Furthermore, the supervisor must make his decision about AAP based on assessments from specialist doctors and GPs. Specialists and GPs can today be overtaken by a consulting doctor from Nav, which in turn means that an assessment of AAP can be settled without having met the user. This must be repealed.

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