

# Norway

## Preserving individual debtor's human dignity in distress

You are invited to fill in the tables below as follow:

- Incomes are monthly
- Figures are the latest available data from official sources. If necessary, indicate the year in brackets
- The amounts are in national currency

See below the data for France and Belgium by way of illustration

### 1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name: <b>Christian Poppe</b>	Gross : Net : We do not have a minimum income in Norway.	
Median income per capita	Net: Kr. 221 300	Kr 464 700 (Couple with two dependent children)

Poverty threshold	(per household) Net: Kr. 258 000 (60% of median value)	Kr 246 000
Minimum solidarity allowance for an adult without income	Kr. Kr 73 800 + housing	Kr 147 600 + housing

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	Kr. 198 818	Kr 363 866
Average pension per capita (all types of pensions)	Kr 240 000	Kr 480 000
Minimum solidarity allowance for elderly people with no or very limited pension	Kr 73 800 + housing	Kr 147 600 + housing

**Additional information:**

Every amount is in NOK and annual (yearly).

**2. Garnishment of funds in bank accounts**

This concerns the seizure of funds directly from the bank account of the debtor, as a result of a court ruling or equivalent procedure.

Unseizable funds	X .... (single person)	
Unseizable_income	Description	Designation
Partly seizable income		
Income that can be fully seized		

**Additional information:** This depends on the discretion of the court or the bailiff. There are no absolute limits.

**3. Seizures on wages and from third parties**

This concerns seizures made directly by the debtor's employer from their employee's wages, following a court ruling or equivalent procedure. The same type of seizure may be made with other third parties.

Unseizable amount	X (single person)			
Seizable amounts (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1			
	2			
	3			
	4			
	5			
	6			
	7			

**Additional information:** The debtor is entitled to keep for his or her allowance kr. 102 000 annually + housing expenses depending on the discretion of the bailiff or the court. Any income type can be seized.

#### 4. Additional rules for the protection of debtors

As part of an amicable debt mediation procedure or of a personal bankruptcy procedure, some additional protection rules exist in some countries, such as:

- The freezing of the recovery costs and default interest;
- The freezing of recovery procedures (made by registered mail or through a bailiff);
- The possibility for the debt advisor or the judge to lower or increase the protected amounts;
- The possibility of choosing other methods or calculation rules to determine the remaining income.

If similar rules exist in your country, it would be very useful to describe them.

The freezing of recovery procedures and the possibility for the judge (not the debt advisor) to lower or increase the protected amounts are both part of a personal bankruptcy procedure (debt settlement - "gjeldsordning")

Do you accept we include your name, or the name of your organisation, in the list of respondents that will be included in the final report?		YES	NO
		x	
Personal name	Christian Poppe		
Name of the organisation	SIFO, Oslo Met.		