



# Key Trends in Car Use and Ownership - Nordic Auto Pulse




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**Across all countries, respondents consistently highlight that their car helps them stay connected – making it easier to visit friends and family and maintain the relationships that matter most.**





Across the Nordic region, mobility is central to daily life. It is shaped by long distances, climate, and the need for flexibility. These realities define how people access work, sustain social connections, and navigate the rhythm of their everyday routines. At Santander, we hold extensive knowledge and data on private car financing in the region. With more than 700 000 cars financed across Nordic roads, we have a unique, data-driven insight into how people own and use their vehicles.

To complement this market knowledge, we regularly engage directly with car owners, as it remains essential for us to continuously build new understanding. In this year's survey, 1 373 customers across Norway, Sweden, Finland and Denmark shared their views on car dependency, mobility needs, and the factors that shape their decisions when purchasing a new car.

Their responses paint a clear picture: while the Nordic countries differ in infrastructure, geography, and mobility culture, the car remains indispensable for the vast majority of people – whether for accessing work, managing family logistics, or maintaining the freedom and flexibility that define everyday life.

In this report, we highlight the most notable trends and differences across the region. We hope you find the results both valuable and insightful.

Happy reading!



**55 % of customers say they are highly dependent on their car, with an additional 26 % describing themselves as quite dependent.**

## People in the Nordics depend on cars

**In the Nordics, the car is more than a means of transportation – it represents freedom, flexibility and independence. It plays a central role in daily life, helping people commute, run errands, and stay connected with friends and family. Across the Nordics, one thing is unmistakably clear: the car is an essential part of everyday life.**

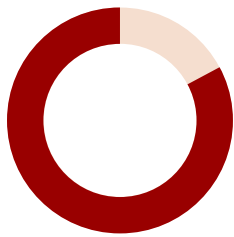
Our survey highlights this dependency: 55 % of customers say they are highly dependent on their car, with an additional 26 % describing themselves as quite dependent. In Norway, dependency is particularly strong, with 72 % of respondents stating they are highly dependent on their car, followed by Denmark at 59 %. In Sweden and Finland, around half of the respondents say the same.

While specific reasons for car use vary by country, a common thread runs through all four markets: what the car enables. In Norway, Sweden, and Finland, commuting is frequently cited as a primary reason for car ownership. In Denmark, the emphasis shifts slightly toward the freedom and flexibility the car provides. Across all countries, respondents consistent-

ly highlight that their car helps them stay connected – making it easier to visit friends and family and maintain the relationships that matter most.

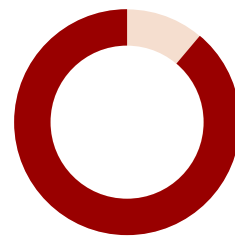
At Santander in the Nordics, we are proud to play a role in enabling mobility that brings people together, simplifies everyday life, and provides the freedom to move – whenever and wherever it matters most.

## To what degree are you dependent on your car?



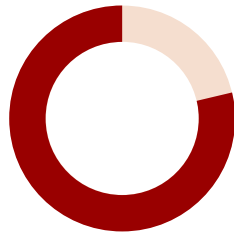
**81%**

A total of 81 % are highly or quite dependent on their car



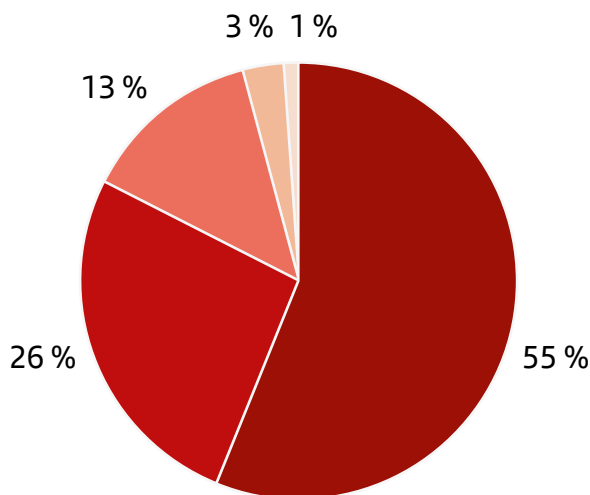
**87%**

Norwegians are the most dependent in the Nordics



**77%**

Swedes are the least dependent in the Nordics



**55%**

A total of 55 % in the Nordics are highly dependent on their car

- Highly dependent
- Quite dependent
- Slightly dependent
- Somewhat dependent
- Not dependent at all



### To what degree are you dependent on your car?

Our customers in the Nordic region are highly dependent on their cars, and although the degree of dependency varies between countries, only a vanishingly small minority say they are not dependent on their car at all.

	Norway	Sweden	Denmark	Finland	Nordics
Highly	72 %	50 %	59 %	48 %	55 %
Quite	15 %	27 %	24 %	32 %	26 %
Somewhat	7 %	17 %	12 %	14 %	13 %
Slightly	0 %	4 %	2 %	3 %	3 %
Not at all	0 %	1 %	1 %	1 %	1 %

Entries without responses are excluded from the data.

## What is most important to you about having a car?

We asked our customers about their main reason for owning a car – whether for work, visiting family and friends, or managing everyday tasks like shopping and transporting family members. Flexibility and freedom emerged as the top reason, cited by nearly 40 % of respondents. Work-related travel was the second most important factor. Country-differences also stand out: in Finland, commuting plays a larger role, while in Denmark only 8 % consider travel to and from work an important reason for owning a car.

	Norway	Sweden	Denmark	Finland	Nordics
That I can easily get to and from work	17 %	16 %	8 %	23 %	15 %
Wider range of job opportunities	5 %	4 %	3 %	5 %	4 %
Easily visit friends and family	18 %	14 %	13 %	19 %	15 %
Helps manage daily family transportation	12 %	14 %	7 %	14 %	11 %
Flexibility to travel whenever I want	24 %	35 %	62 %	16 %	39 %
Shopping and running errands	19 %	13 %	5 %	21 %	13 %

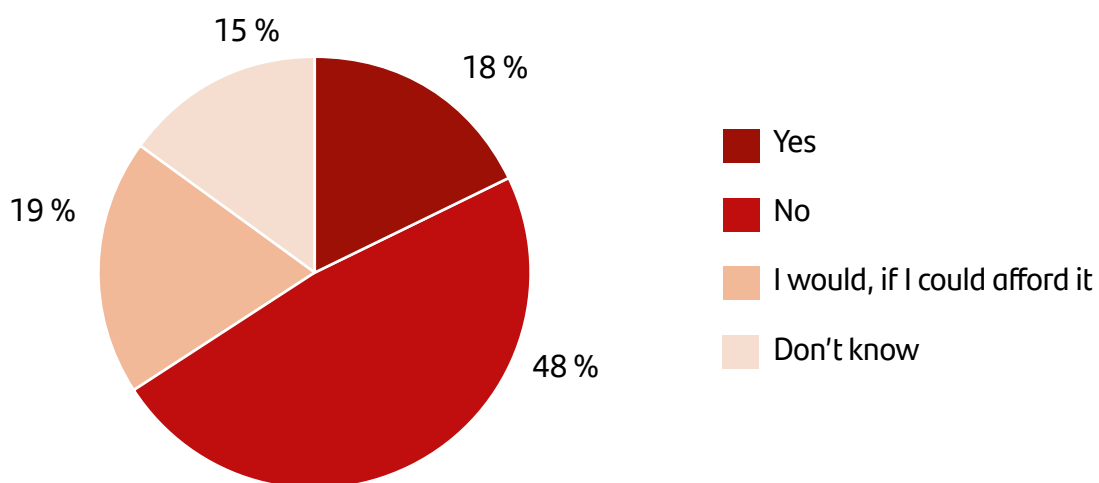
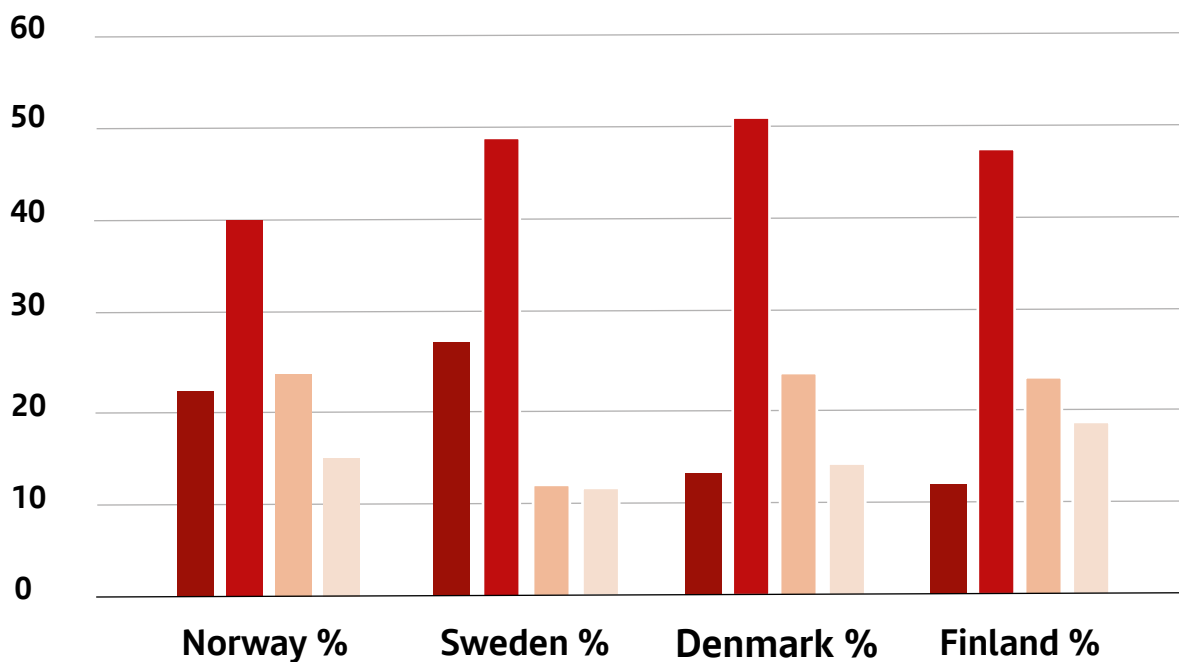
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# Car purchase and preferences

Acquiring a new car is one of the most significant financial decisions we make, and it is one that requires careful consideration. When asked what matters most when considering buying a new vehicle, two factors consistently stand out: price and safety.

18 % of all surveyed customers in the Nordics plans to buy a new car in 2026, while another 19 % say they will if they can afford it. Sweden stands out, with more than 27 % of the respondents saying they are planning to buy a new car in 2026, while only 10 % say the same in Finland. In Norway, Denmark, and Finland, more than 20 % state that they will buy a new car if they can afford one.

## Are you planning to buy a car within the next year?





## Which of the following factors is most important to you when buying a car?

Prioritizing between 1-8 where 1 is the most important factor and 8 is least important.

	Norway	Sweden	Denmark	Finland
Price	1	1	1	1
Safety and reliability	2	3	4	3
Monthly operating costs	3	2	2	2
Size	4	4	3	4
Environmentally friendly	7	5	5	7
Design and look	5	7	6	6
Brand	6	8	8	5
Technology	8	6	7	8



**The Nordic survey** was conducted by Santander Nordics in November 2025, among 1 373 customers across Denmark, Sweden, Finland and Norway.

**Would you like to know more?** Visit our local websites for contact details.

[santander.no](https://www.santander.no), [santander.se](https://www.santander.se), [santander.dk](https://www.santander.dk), [santander.fi](https://www.santander.fi)