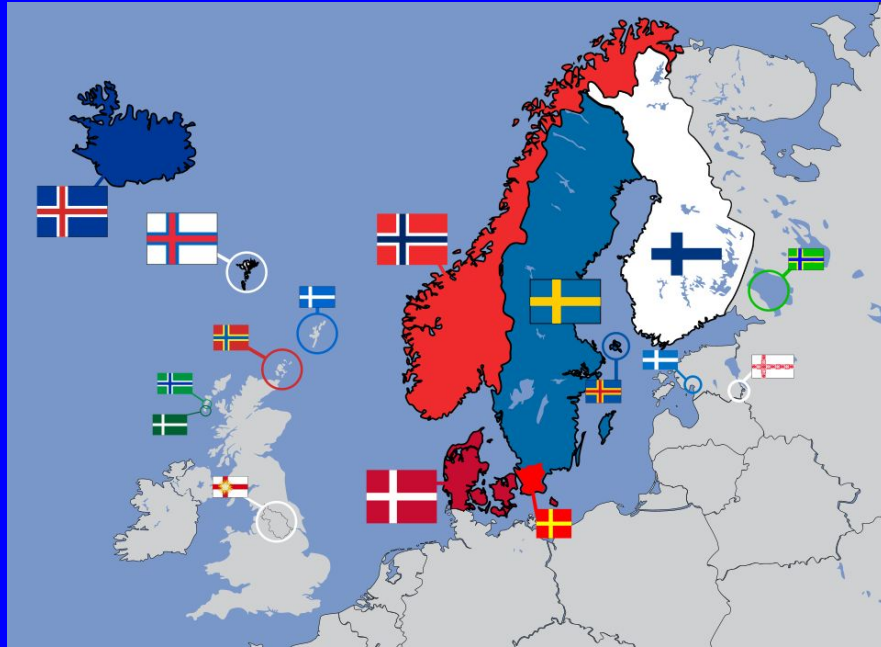

Scandinavia 2025



Steven P Goldberg

Wealth per adult: the top 25

Market	Average wealth per adult, in USD	Rank	Market	Median wealth per adult, in USD
Switzerland	687,166	1	Luxembourg	395,340
United States	620,654	2	Australia	268,424
Hong Kong SAR	601,195	3	Belgium	253,539
Luxembourg	566,735	4	Hong Kong SAR	222,015
Australia	516,640	5	Denmark	216,098
Denmark	481,558	6	New Zealand	207,707
Singapore	441,596	7	Switzerland	182,248
New Zealand	393,773	8	United Kingdom	176,370
Netherlands	370,697	9	Canada	151,910
Norway	368,410	10	France	146,017
Canada	365,953	11	Norway	142,501
Belgium	349,404	12	Netherlands	131,896
United Kingdom	339,700	13	Spain	126,290
Sweden	334,391	14	Italy	124,473
Taiwan	312,075	15	United States	124,041
France	301,503	16	Malta	120,875
Israel	284,224	17	Taiwan	114,871
Ireland	258,357	18	Singapore	113,976
Germany	256,715	19	Ireland	105,626
South Korea	251,223	20	South Korea	104,067
Austria	243,473	21	Japan	102,198
Spain	233,739	22	Qatar	102,178
Italy	214,663	23	Finland	94,794
Japan	205,221	24	Sweden	89,430
Finland	183,367	25	Israel	88,866

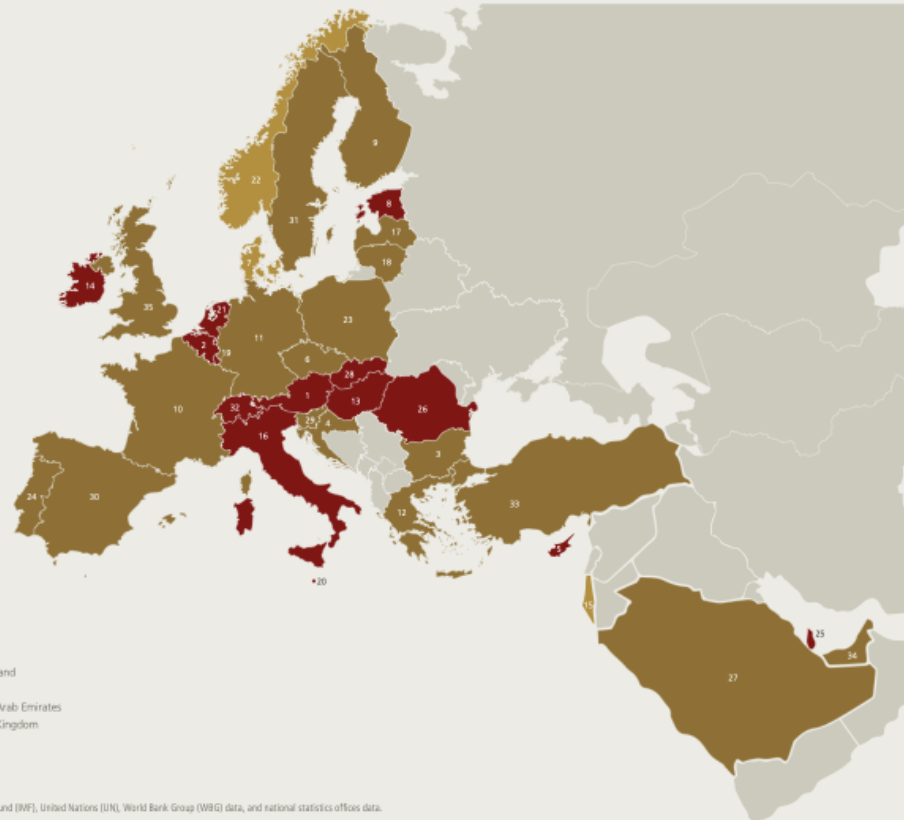
Source: Own calculation based on OECD data, complemented by International Monetary Fund (IMF), United Nations (UN), World Bank Group (WBG) data, and national statistics offices data.



Europe and the Middle East: once again a mosaic of wealth growth

Growth in average wealth per adult in local currency, 1 January 2020–31 December 2024, net of inflation

20% to 45%
1% to 20%
0% to -25%



Source: Own calculation based on OECD data, complemented by International Monetary Fund (IMF), United Nations (UN), World Bank Group (WBG) data, and national statistics offices data.

Scandinavia with Rick Steves' Europe

Rick Steves, America's most respected authority on European travel, empowers Americans to have European trips that are fun, affordable, and culturally broadening. In 1976, he started his business, Rick Steves' Europe, headquartered in Edmonds, Washington, near Seattle. There he produces a best-selling guidebook series, a popular public television show, a weekly public radio show, a syndicated travel column, and free travel information available through his travel center and ricksteves.com. Rick Steves' Europe also runs a successful small-group tour program taking 30,000 travelers to Europe annually.

<https://www.ricksteves.com/about-rick>



14 Day Tour

Leica M-10 and iPhone capturing images of .

- Sweden - 10.3 million
- Denmark - 6.0 million
- Norway - 5.7 million
- CT -3.69 million
- NY - 20 million



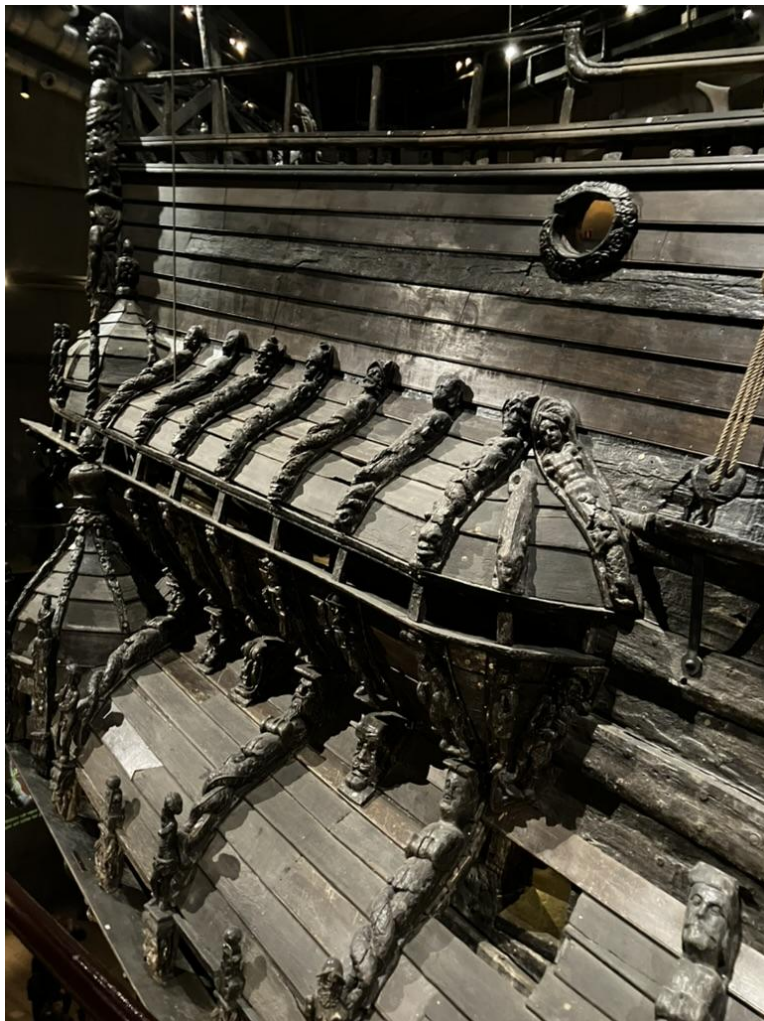


Day 1 - Sweden

Day 1: Welcome to Sweden

We'll meet at our Stockholm hotel at 4 p.m. for a "Välkomna till Skandinavia" get-together, followed by dinner and an orientation walk around our neighborhood.





Day 2

Day 2: Stockholm's Old City and the Vasa

This morning we'll enjoy a walking tour through the cobbled alleyways of Stockholm's Gamla Stan (Old City), learning about its historic Stortorget Square, cathedral, and Royal Palace. We'll then board a boat and cross the harbor to visit the Vasa Museum, where we'll marvel at the remains of the 200-foot warship Vasa, which sank here on her maiden voyage nearly 400 years ago. You're free this afternoon to grab lunch and explore more of this cosmopolitan city.



—
City
Hall





Day 3 & 4

Day 3: Modern Stockholm and Copenhagen

This morning we'll stop by Stockholm's City Hall, home of the Nobel Prize banquet and striking mosaic murals celebrating humanism and the ideal of people working together in community. Then, we'll board a train at the Stockholm Central Station and make our way to Copenhagen. After crossing the awe-inspiring five-mile Öresund bridge and tunnel that connects Sweden and Denmark, we'll check into our hotel and get oriented to our neighborhood as we stroll up to the lively Strøget pedestrian center, where we'll enjoy dinner together.

Day 4: Playful and Progressive Copenhagen

This morning we'll dive into the sights and sounds of Copenhagen's historical center on a walking tour with a local guide. The rest of your day is free to enjoy Europe's best people-watching on the Strøget, tour the National Museum, visit the fanciful Tivoli Gardens, or experience the counterculture of Christiania.













Day 5

Day 5: Rosenborg Castle and Treasury

Today, we'll step back in time and visit Rosenborg, the 17th-century Dutch Renaissance-style castle built as a summer residence for King Christian IV. Housing 500 years of royal knick knacks, we'll tour the finely furnished rooms, Danish crown jewels, and one of the best treasury collections in Europe. The rest of the day is yours to stroll around the royal gardens surrounding the castle, explore more of the city, and discover dinner on your own in the "restaurant capital of the Nordics."

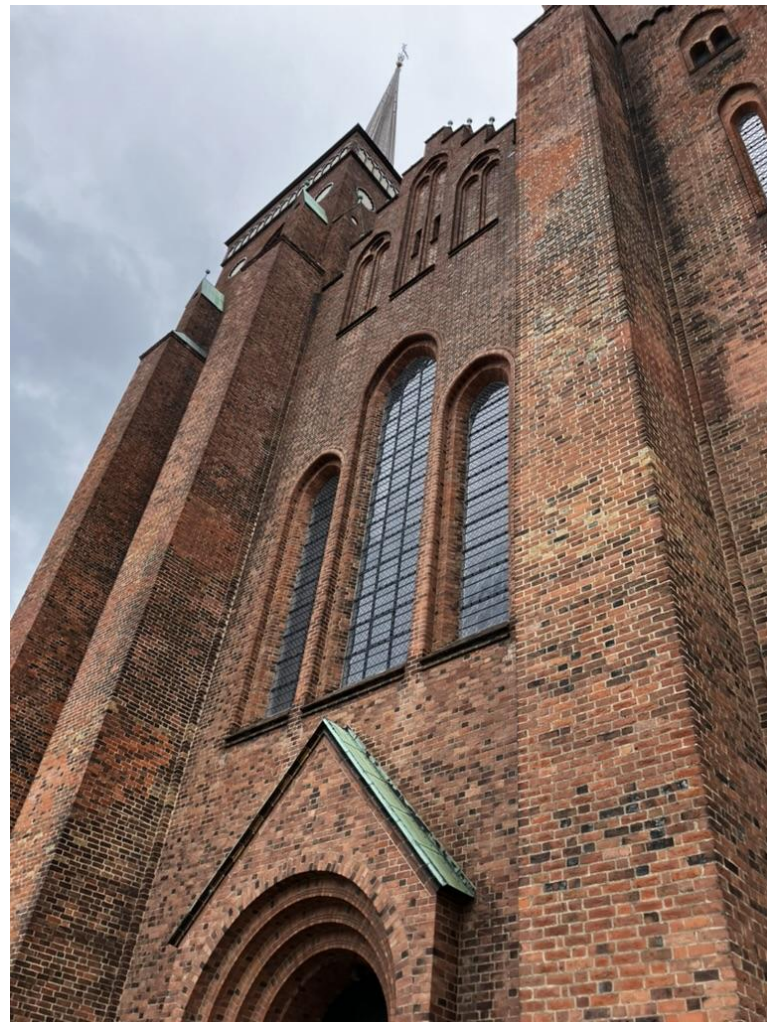




Day 6

Day 6: Viking Ships and Ærø Island Charms

After breakfast we'll drive to Roskilde to prowl through the evocative Viking Ship Museum, where we'll learn about the rough-and-tumble, yet surprisingly sophisticated Viking culture of a thousand years ago. We'll have free time for lunch in town and see Roskilde Cathedral (when available), the resting place of 38 kings and queens of Denmark and the first Gothic church ever built of brick. Then a scenic ferry ride will take us to the nostalgic little island of Ærø and the old windjammer port of Ærøskøbing. Tonight we'll enjoy an orientation to the old town and a traditional Danish feast together.





Day 7

Day 7: All Day to Explore Ærø Island

You'll have the morning free to relax and savor this epitome of small-town Denmark, or get Ærø-dynamic and pedal a rented bike past thatched cottages, tidy farms, and windswept bluffs. We'll regroup this afternoon for a bus tour of the island. We'll return to Ærøskøbing, where you'll be free for dinner and the rest of the evening. The pub by the harbor is a fun place to meet the locals.









Day 8

Day 8: Coastal Sweden

Today we'll sail off the island of Ærø and drive up the Swedish coastline to Varberg. Along the way, we'll stop for lunch in the salty Danish town of Helsingør, home to Kronborg castle, famous for its tenuous ties to Shakespeare's Hamlet. Then we'll say farvel to Denmark and settle into our quaint Swedish home for the night, the seaside resort of Varberg. Your guide will provide a neighborhood orientation and then set you free for dinner on your own.





Day 9

Day 9: Swedish Fishing and Artistic Oslo

Our final destination today is Norway and its capital, Oslo. Along the way, we'll stop at charming 19th-century boathouse and take a boat ride through the Swedish west coast archipelago to commune with the sea and local fishermen. We'll have a light seafood lunch together before continuing our journey to Oslo. After arrival, we'll visit Frogner Park, home to Gustav Vigeland's whimsical, lifelike sculptures just before our "Welcome to Oslo" dinner together.









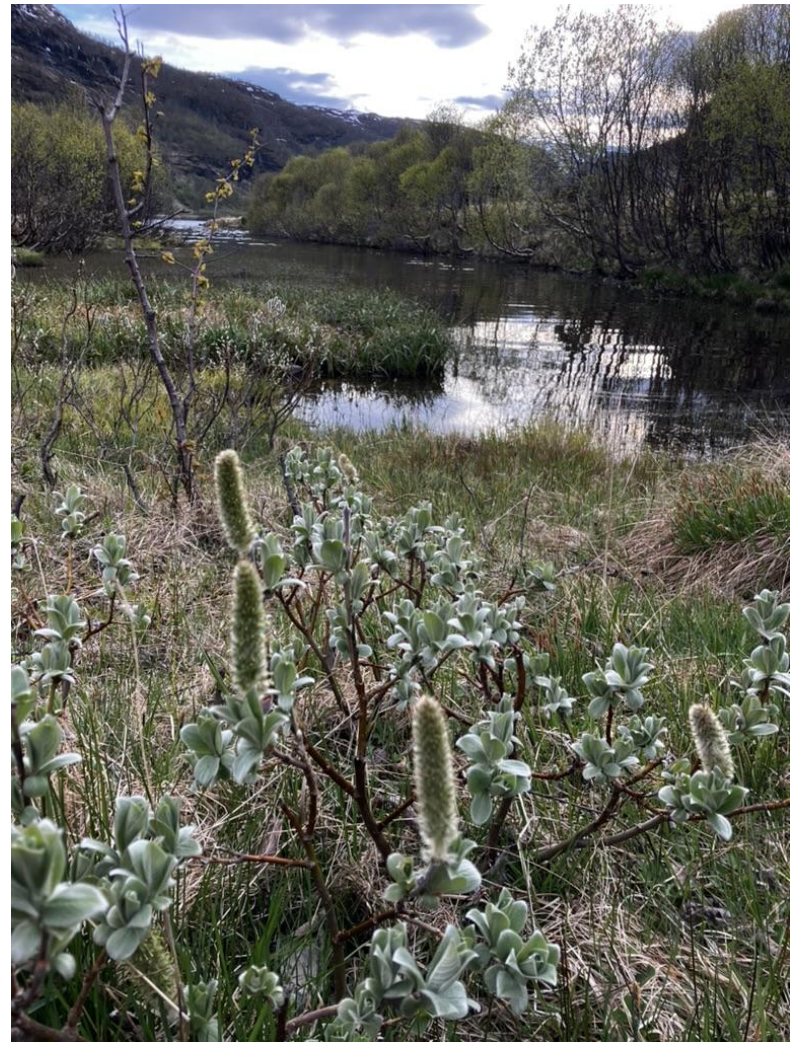


Day 11

Day 11: Norwegian Traditions and Scenic Mountains

Driving out of Oslo, today we'll learn about daily Norwegian life and traditions. We'll tour a Norwegian Open-Air Folk Museum, including its array of sod-roofed farmhouses, village storefronts, and artisan workshops. After a scenic afternoon drive through farmland and forests, we'll settle into our cozy mountain hotel, and share a traditional dinner together.







Day 12

Day 12: Fjord Country and Bergen

Make sure your camera is ready: Today is scenery day! We'll drive past a mountain panorama of glittering snow and unforgettable natural beauty as we head to Norway's longest and deepest fjord, Sognefjord. We'll hop aboard a boat for a 2-hour scenic Sognefjord cruise between cliffs and waterfalls. After lunch, we're back aboard our bus for one more scenic stretch of highway before you're free for dinner and the rest of the evening in Bergen.







Day 13

Day 13: All Day in Charming Bergen

This morning our guide will walk us through the salty history of this seafaring town, including the enchanting old Hanseatic wharf area, where wooden warehouses lean together and recall their glory days as a center of North Atlantic trade. To cap off our morning, we'll ride the funicular to the top of Mount Fløyen for thrilling views of Bergen, islands, and fjords. The rest of your afternoon is free to do some hiking, explore more of Bergen, or buy one of those hand-knit wool sweaters that caught your eye back at the wharf. This evening we'll gather for a hearty Norwegian feast to share travel memories and toast new friends. Skål!







Enlightened by Travel

