

# Social Insurance in Figures 2022



*Mental disorders remained the most common diagnosis in ongoing sickness cases for women as well as men at the end of 2021.* Read more on page 59

*The number of days for which temporary parental benefit for care of a child (vab) was paid increased during the pandemic, and was 25 per cent greater in 2021 compared with 2019.* Read more on page 28



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Social Insurance in Figures 2022 can be ordered in print by emailing [forlag@forsakringskassan.se](mailto:forlag@forsakringskassan.se).  
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## Foreword

Försäkringskassan (the Swedish Social Insurance Agency) is one of 29 government agencies in Sweden charged with compiling statistics, and publishes official and other statistics related to social insurance. The agency's brief includes collecting, processing and disseminating objective and publicly available statistics for public information, analytical purposes, and research. As a part of this, Försäkringskassan annually publishes *Social Insurance in Figures*, which uses statistics and commentary to present an account of various forms of compensation by the agency.

Social insurance is a natural element of most people's lives. It has considerable significance not just for people's financial security and welfare, but also for the national economy. Total expenditure on the benefits and allowances administered by Försäkringskassan in 2021 was SEK 248.5 billion, equivalent to 4.6 per cent of Sweden's gross domestic product (GDP).

Many employees at Försäkringskassans have participated in producing *Social Insurance in Figures 2022*. Ulrik Lidwall wrote the chapters *Social insurance recipients*, *Financial security in the event of sickness and Other payments*, and was also the editor of the publication. Maria Corin and My Järnefelt wrote the chapter *Social insurance expenditure*, and Magdalena Kubien wrote the chapters *Financial security for families and children* and *Financial security in the event of disability*.

Stockholm, June 2022

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# Contents

<b>Social insurance recipients</b>	<b>8</b>
<b>Social insurance expenditure</b>	<b>13</b>
<b>Financial security for families and children</b>	<b>19</b>
Child allowance	19
Parental benefit	21
Pregnancy benefit	26
Temporary parental benefit for care of a child	28
Temporary parental benefit in connection with birth or adoption	31
Temporary parental benefit for contact days	33
Temporary parental benefit in connection with the death of a child	35
Maintenance support	36
Housing allowance	39
<b>Financial security in the event of disability</b>	<b>42</b>
Childcare allowance	42
Child carer's allowance	45
Additional cost allowance for children	47
Disability allowance	49
Additional cost allowance for adults	51
Assistance allowance	53
Car allowance	56
<b>Financial security in the event of sickness</b>	<b>58</b>
Sickness cash benefit	58
Vocational rehabilitation	63
Activity compensation and sickness compensation	65
Housing supplement for people receiving activity compensation or sickness compensation	72
Work injury compensation	74
Benefit for care of closely related persons	76
Dental care	78
<b>Other payments</b>	<b>81</b>
Activity grant and development allowance	81
Introduction benefit, supplementary introduction benefit and introduction benefit for housing	83

## Introduction

The Swedish social insurance system is intended to provide financial security from the cradle to the grave and encompasses just about everyone who lives or works in Sweden. Social insurance is an important part of the public welfare system and is of great significance not just to individuals, households and companies, but to the entire national economy. The elements of social insurance administered by Försäkringskassan mainly include benefits and allowances for families with children, people who are sick and people with disabilities. The Swedish Pensions Agency has administered social insurance benefits and allowances for pensioners since January 2010. This publication does not cover such payments.

Social insurance expenditure for benefits and allowances administered by Försäkringskassan totalled approximately SEK 248.5 billion in 2021, equivalent to 4.6 per cent of the Swedish gross domestic product (GDP). Administrative costs amounted to SEK 10 billion, which gives a total expenditure of SEK 258.5 billion. Just over half of all expenditure went to people with sicknesses or disabilities, just over a third to children and families, and the remainder to other benefits mainly in the labour market area, and to administration.

Social Insurance in Figures 2022 provides an overview of the benefits and allowances administered by Försäkringskassan. Social insurance is described in tables, diagrams and maps within the following areas: 1) social insurance recipients; 2) social insurance expenditure; 3) financial security for families and children; 4) financial security in the event of disability; 5) financial security in the event of sickness; and 6) other payments. Among the indicators presented for the various benefits and allowances are the number of recipients, the sums paid, and average payment. In order to put the statistics into context, regulations governing the right to each benefit or allowance (as they applied during the reporting year) are described briefly in a separate box. Social insurance meets different needs for different people, and they consequently use it in different ways. For this reason, statistics are broken down by gender and age – as well as by county and region of birth in some cases.

A PDF version of Social Insurance in Figures 2022, along with diagrams containing links to the underlying statistics, is available on Försäkringskassan's website for statistics and analysis, [www.fk.se/statistik](http://www.fk.se/statistik). These diagrams contain longer time series than those presented in the printed publication (which cover 15 years).

More statistics on the benefits and allowances included in *Social Insurance in Figures* are available on Försäkringskassan's web page for statistics and analysis, [www.fk.se/statistik](http://www.fk.se/statistik). Questions about the statistics included in this publication or about official or other statistics published on Försäkringskassan's website can be emailed to [statistikenheten@forsakringskassan.se](mailto:statistikenheten@forsakringskassan.se).

## How to read this report

Each benefit and allowance presented in Social Insurance in Figures 2022 comes with a text box that briefly describes the regulations that applied for it during the year covered by the statistics. Where regulations were changed during the year, the regulations presented are those that applied at the end of 2021. Many benefits were also subject to special regulations during the covid-19 pandemic. The purpose of the text boxes is to help the reader put the statistics into context. Additional information about regulations is available on Försäkringskassan's website, [www.fk.se](http://www.fk.se).

The term “days” always refers to accumulated whole days – for example, two days with 50 per cent payments are regarded as one whole day.

Income-related daily payments of sickness cash benefit, pregnancy benefit, parental benefit, etc are calculated by multiplying the compensation level (80 or 75 per cent) by a conversion factor (0.97 in 2021). The size of the conversion factor is determined by the Riksdag (the Swedish parliament). Thus, income-related daily payments come to just under 80 or 75 per cent of the sickness cash benefit qualifying income.

The way that the size of daily payments is calculated varies depending on whether it is what is known as an hour-based or day-based payment (e.g. temporary parental benefit), or a calendar-day based payment (e.g. parental benefit). As a result, even though the maximum payment for parental benefit is higher (based on incomes up to 10 times the price base amount) than for the temporary version (based on incomes up to 7.5 times the price base amount), the average daily amount for temporary parental benefit may exceed the average daily amount for parental benefit.

For benefits and allowances that are paid out over an extended period of time, circumstances may change during that time. This would apply, for example, to an ongoing sickness case, where the diagnosis might change over time. Statistics in these tables are based on the most recently registered diagnostic code in the sickness cases.

The diagnoses used are based on the Swedish version of ICD-10. The diagnosis group “mental disorders” is based on the F00–F99 diagnosis chapter and also includes mental and behavioural disorders throughout.

For some benefits and allowances, the total expenditure presented may differ from the amount indicated as disbursed. This is because certain benefits and allowances have associated expenditure beyond the actual disbursements, such as for state old age pension contributions.

Unless otherwise specified, the source for the statistics in this publication is Försäkringskassan's data warehouse, Store. Retroactive decisions, reconsideration of cases, rejections, etc may result in slight differences between statistics taken at different times from Store. For example, data reported on the number of recipients may differ slightly from what has been reported in other contexts.

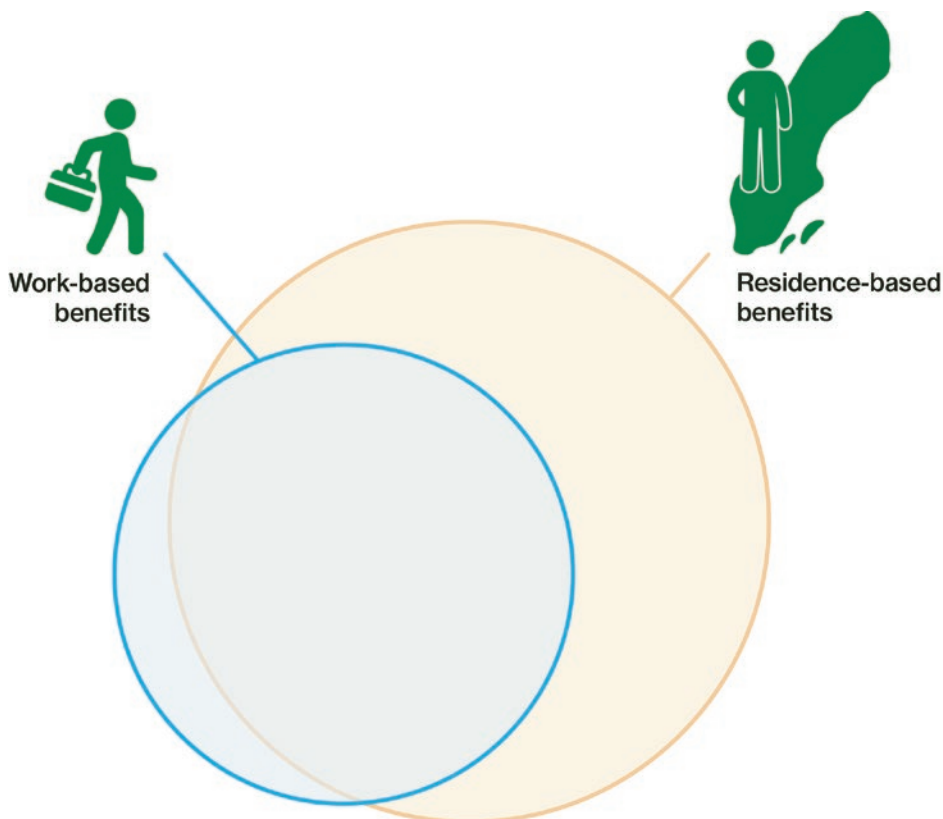
# Social insurance recipients

Swedish social insurance covers just about everyone who lives or works in Sweden. Social insurance is an important part of the public social security system and is of great significance not just for individuals, households and businesses, but for the entire national economy.

## Social insurance is based on work and residence

In Sweden a person is insured under the Swedish social insurance system if they live or work in the country. Living or working in Sweden may entitle a person to insurance and benefits that are based on

their work or residence. Just about everyone who lives or works in Sweden is covered by the Swedish social insurance system.



Most people are covered by both the work-based and the residence-based parts of the Swedish social insurance system.



## Residence-based benefits

In order to be entitled to the residence-based part of the Swedish social insurance system, a person must be considered as having their habitual residence in Sweden.

What all residence-based social insurance has in common is that it provides basic cover for people who live in Sweden. Much of this cover is in the form of benefits rather than insurance.

The cover is made up of different basic payments such as child allowance, housing allowance, and dental care subsidy. It also includes benefits that are paid at a guaranteed rate, such as parental benefit at the minimum level and basic level, and activity compensation and sickness compensation, which are paid in the form of a guarantee benefit.

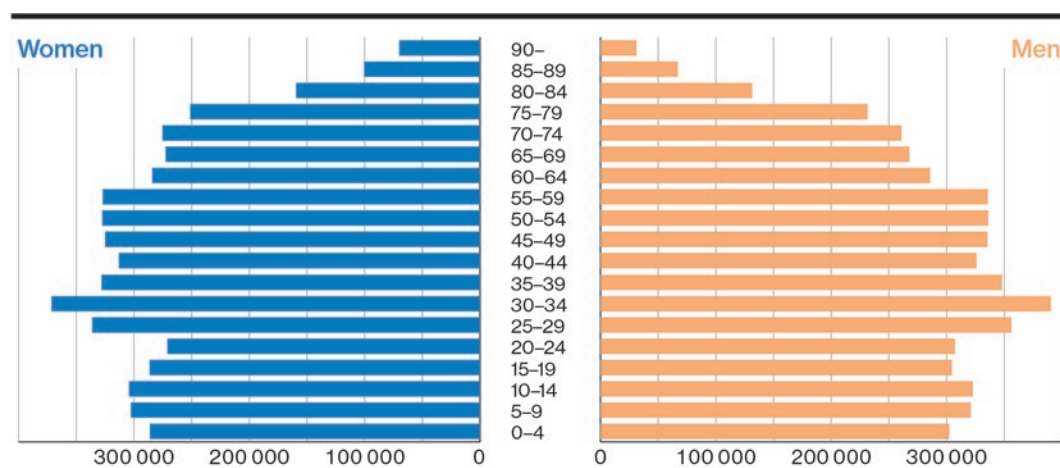
## Work-based benefits

A person who works in Sweden is normally insured under the Swedish social insurance system and is thus entitled to work-based benefits. This is the case regardless of whether they are resident in Sweden or have come to Sweden in order to work without being resident in the country. Even a person who leaves Sweden to work in another country may in some circumstances be covered by Swedish social insurance – this includes employees posted abroad and diplomats.

Work-based benefits mainly take the form of insurance, in which the social insurance contribu-

tions paid by the employer provide insurance cover in the event of loss of work income. Examples of work-based benefits include sickness cash benefit and income-related activity or sickness compensation, which may be paid in cases where an insured person has suffered a loss of income as a result of an illness or disease that limited their work capacity. Other examples of work-based benefits are those linked to income lost by a person who is pregnant or has a child, such as pregnancy benefit, parental benefit at sickness cash benefit level, and temporary parental benefit.

## Sweden's population by age in 2021



Source: Statistics Sweden (SCB)

At the end of 2021 the population of Sweden was just over 10.5 million. Of the total, just under 5.9 million were in the age group (20–64 years) which is the main recipient of those elements of social insurance that Försäkringskassan administers. This applies to benefits directed at families with children, people who are sick, or people with a disability.

Some of the payments made to people between the ages of 20 and 64 also indirectly benefit people older or younger than that group. Child allowance, childcare allowance, and maintenance support are examples of payments made to parents for their children. One type of insurance that reaches older

people is benefit for care of closely related persons. The recipient of this benefit is normally under 65 years old, but the person they are caring for – which is what entitles them to the benefit – is often 65 or older.

Some benefits are paid to people who are over the age of 64. For example, sickness cash benefit can be paid to individuals who are in paid employment even after they have turned 65. Other examples include benefits for people with disabilities, where the recipient is entitled to keep e.g. their disability allowance and assistance allowance after they have turned 65, provided they were granted the benefit before they turned 65.

■ **Number of insured persons aged 19–64, and proportion of insured persons with a sickness cash benefit qualifying income at the beginning of 2021**

Region of birth	Number of insured persons 19–64 years <sup>1</sup>			Percentage with sickness cash benefit qualifying income <sup>2</sup>		
	Women	Men	Total	Women	Men	Total
Sweden	2,182,412	2,296,269	4,478,681	91	90	90
Nordic countries except Sweden	52,875	42,821	95,696	85	83	84
EU 27 except the Nordic countries	102,765	100,953	203,718	86	87	86
Rest of Europe	90,596	87,077	177,673	85	88	86
Sub-Saharan Africa	70,749	70,197	140,946	79	81	80
Asia except the Middle East	120,090	83,735	203,825	80	84	81
Middle East, North Africa and Turkey	186,414	221,058	407,472	76	83	80
North America	13,535	14,104	27,639	81	82	82
South America	29,012	26,843	55,855	85	87	86
Oceania	1,457	2,769	4,226	80	86	84
<b>Total</b>	<b>2,849,905</b>	<b>2,945,826</b>	<b>5,795,731</b>	<b>89</b>	<b>88</b>	<b>88</b>

<sup>1</sup> The estimated number of people covered by the Swedish social insurance system in the 19–64 age group is based on data about the number of people registered in the Swedish population register and an estimate of the number of people who were entitled to work-based benefits despite not being registered in Sweden during the year.

<sup>2</sup> The number of insured persons expected to have a sickness cash benefit qualifying income is estimated here based on individuals with a pensionable income of at least 24 per cent of the price base amount (excluding those who receive income-related activity compensation or sickness compensation, and excluding those who do not have a sickness cash benefit qualifying income and therefore receive parental benefit at the guarantee level).

There are no exact figures on how many people are covered by Swedish social insurance. Nor is there any data on how many people have a sickness cash benefit qualifying income. This is because the assessment of whether an individual is covered by the Swedish social insurance system and of whether they have a sickness cash benefit qualifying income only occurs when they apply for a benefit. Consequently, the estimated number of insured persons is an indicator of the number of potential recipients of the work and residence-based parts of the social insurance system. Correspondingly, the proportion of insured persons with a sickness cash benefit qualifying income relies on an estimate of the proportion of insured persons covered by the work-based parts of the social insurance system.

Of the estimated number of insured persons, 77 per cent were born in Sweden and 23 per cent

were born abroad. The proportion of people expected to have a sickness cash benefit qualifying income is higher among those born in Sweden than among those born abroad. 90 per cent of those born in Sweden are estimated to be eligible for work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. Among insured women and men born in the Middle East, North Africa and Turkey, 80 per cent are estimated to have a sickness cash benefit qualifying income. The primary explanation for why a lower proportion of foreign-born people is expected to have a sickness cash benefit qualifying income is that foreign-born people generally have a weaker position in the labour market than those born in Sweden, but these differences diminish as the length of their stay in Sweden grows.

## Regulations in 2021

Insured persons entitled to sickness cash benefit qualifying income (sjukpenninggrundande inkomst, or SGI) are those estimated to have an annual income from paid employment amounting to at least 24 per cent of the price base amount. For 2021, this was equivalent to an income of SEK 11,400. In order for an income to qualify the individual for sickness cash benefit, it must be payment for work that can be assumed to last at least six consecutive months or to recur annually. In some cases, it

is possible to have an SGI based on income from previous years (this is referred to as a protected SGI). Having the right to an SGI is a basic prerequisite for entitlement to certain work-based benefits, such as sickness cash benefit, pregnancy benefit, parental benefit and temporary parental benefit. The assessment of whether an insured person has an SGI is only made when the individual applies for this type of work-based benefit.

### ■ Number of persons who received different types of benefits in 2021

Benefit	Women	Men	Total
Dental care	2,137,962	1,844,665	3,982,627
Child allowance	1,118,390	540,963	1,659,353
Temporary parental benefit	478,990	434,605	913,595
Parental benefit	445,480	378,103	823,583
Sickness cash benefit	383,147	235,996	619,143
Housing allowance	145,142	158,599	303,741
Sickness compensation	167,641	96,487	264,128
Activity grant and development allowance	140,696	100,174	240,870
Maintenance support	116,663	24,531	141,194
Childcare allowance, child carer's allowance and additional cost allowance for children	59,440	14,570	74,010
Introduction benefit	31,298	27,535	58,833
Disability allowance and additional cost allowance for adults	14,993	10,455	25,448
Activity compensation	16,598	19,403	36,001
Work injury annuity	37,754	0	37,754
Pregnancy benefit	10,839	12,574	23,413
Benefit for care of closely related persons	9,482	3,591	13,073
Assistance allowance	6,476	7,849	14,325
Rehabilitation allowance	6,758	3,532	10,290
Car allowance	495	605	1,100

The benefit paid to the largest number of people was the national dental care subsidy. Close to 4 million people received the national dental care subsidy in 2021, which is 38 per cent of the Swedish population.

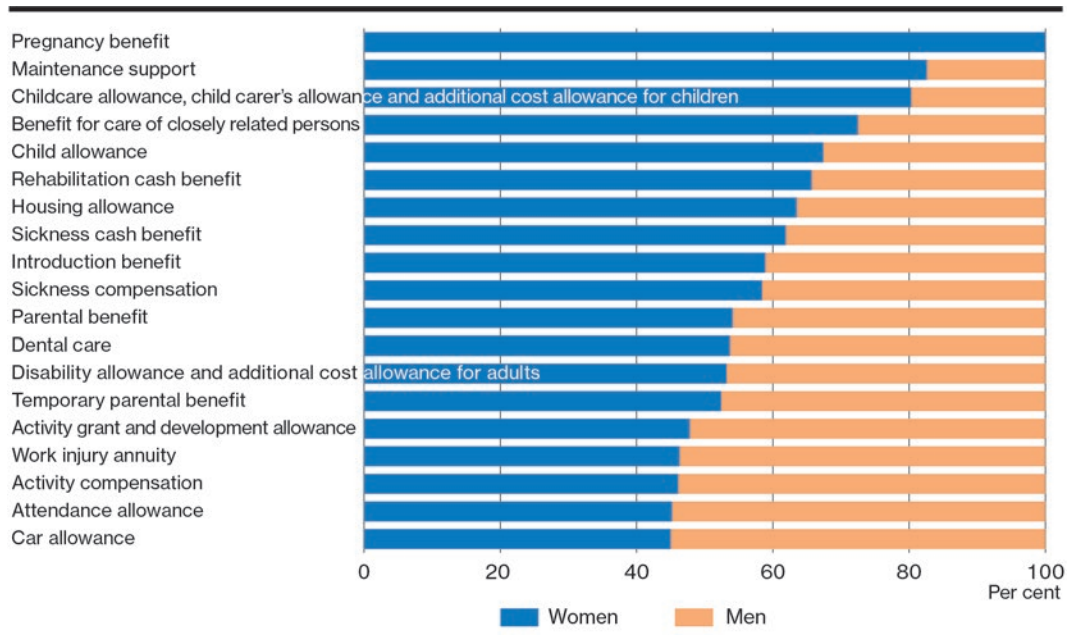
Child allowance is another benefit with a large number of recipients. Just over 1.7 million people received child allowance in 2021, which corresponds to 16 per cent of the Swedish population.

The national dental care subsidy and child allowance are both residence-based benefits and

are not means-tested. There is no need for the insured person to apply for these benefits in order to receive them. Försäkringskassan pays the national dental care subsidy directly to the care provider, who deducts this from the dental bill after each visit. Child allowance is automatically paid to parents who live in Sweden and have children there.

Data on expenditure per benefit is reported on page 15, and further statistics about the various benefits are presented in subsequent chapters.

**Gender distribution of recipients in 2021**



The gender distribution of recipients is uneven for many payments. Benefits paid to families with children have a particularly uneven distribution. Of the recipients of maintenance support in 2021, 83 per cent were women and 17 per cent men. The corresponding figures for childcare allowance and child carer’s allowance were 80 per cent women and 20 per cent men.

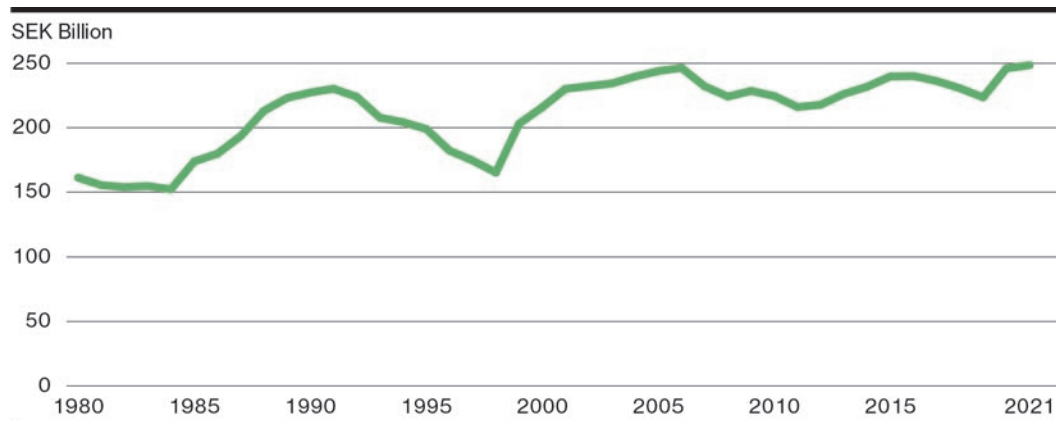
Payments of benefits such as dental care subsidy, disability allowance and additional cost allowance for adults, temporary parental benefit, activity grant and development allowance are more evenly distributed between women

and men. This is also the case for parental benefit, where 54 per cent of recipients in 2021 were women and 46 per cent men. However, the fact that the same number of women and men received a payment does not necessarily mean that women and men used it equally. The number of days paid, and the sums paid, can diverge even though the number of recipients is roughly the same. Regarding parental benefit, for example, there is a large difference between the proportion that received a payment and the proportion of days paid to women and men respectively (see further information on page 21).

# Social insurance expenditure

This chapter presents expenditure for the benefits and allowances within the Swedish social insurance system that were administered by Försäkringskassan in 2021. These are primarily benefits and allowances paid to families with children and to people with sickness or disabilities.

## ■ Social insurance expenditure (excluding administrative costs) at 2021 prices



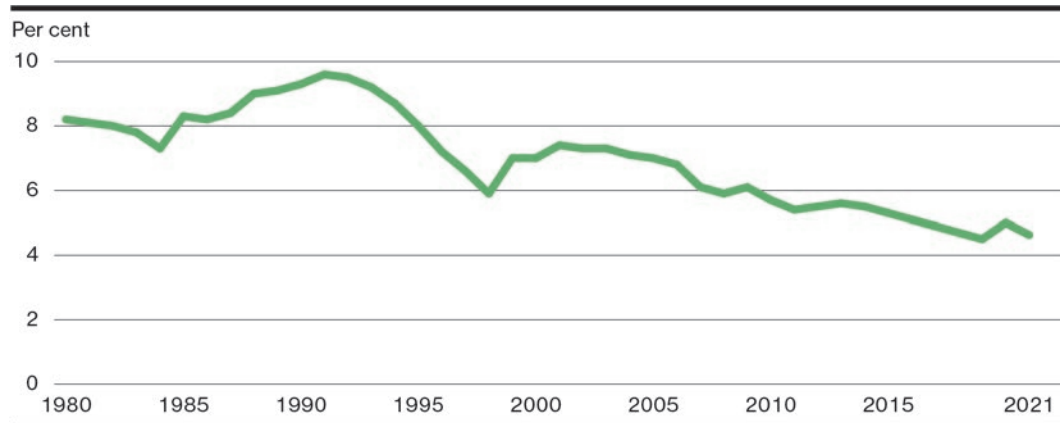
In 2021 social insurance expenditure for the benefits and allowances administered by Försäkringskassan was SEK 248.5 billion. Administrative costs amounted to almost SEK 10 billion, which gives a total expenditure of just under SEK 258.5 billion. Expenditure (at constant prices) has increased by 50 per cent since 1980.

Expenditure decreased between 1992 and 1998, primarily due to rule changes such as reduced benefit levels and the introduction of a sick pay period and a waiting period in the sickness insurance system. Expenditure then increased steeply due to a rapid rise in sickness insurance expenditure. A national old age pension contribution was also introduced in 1999, whereby the central government pays towards the pension entitlement of people who receive,

for example, sickness cash benefit and parental benefit. Expenditure decreased for a few years from 2006, mainly due to reduced costs for sickness cash benefit and sickness compensation. Between 2011 and 2016 expenditure on sickness cash benefits again increased, and then remained fairly stable until 2019, inclusive.

The marked increase between 2019 and 2020 was almost exclusively due to increased social insurance expenditure linked to the outbreak of the covid-19 pandemic. Sickness cash benefit expenditure continued to increase slightly in 2021, despite a reduced impact of the pandemic compared with 2020. Instead the increase in 2021 was due mainly to changed rules regarding assessments of work capacity after 180 days' sick leave, which led to sickness cases lasting longer in general.

■ **Social insurance expenditure (excluding administrative costs) as a proportion of the gross domestic product (GDP)**



Social insurance disbursements represent a significant part of the Swedish economy. As a proportion of GDP, however, social insurance expenditure has shown a decreasing trend. In 2019 social insurance expenditure was 4.4 per cent of GDP, which is its lowest proportion in the past 40 years. In 2020 the

proportion grew, returning to its 2017 level at 5 per cent of GDP. This increase was almost exclusively due to increased social insurance expenditure as a result of the pandemic. In 2021 expenditure decreased again, to 4.6 per cent of GDP.

### ■ Social insurance expenditure 2019–2021 in SEK million (current prices)

Expenditure per expenditure area/benefit, SEK million <sup>1</sup>	2019	2020	2021
<i>Financial security for families and children</i>			
Parental benefit	35,795	35,469	35,180
Temporary parental benefit	8,081	9,975	10,085
Pregnancy benefit	672	681	1,654
Child allowance	33,175	33,326	33,390
Housing allowance for families with children and for young people	4,606	5,284	5,019
Childcare allowance and child carer's allowance	3,972	3,960	3,951
Maintenance support	2,700	2,636	2,692
Adoption allowance	14	9	9
<b>Total</b>	<b>89,015</b>	<b>91,340</b>	<b>91,979</b>
<i>Financial security in the event of sickness and disability</i>			
Sickness cash benefit	35,969	41,152	41,329
Rehabilitation allowance	891	799	876
Benefit for care of closely related persons	186	180	164
Supplementary housing allowance	200	224	251
Compensation for high sick pay costs	1,090	17,675	14,479
Dental care	6,635	5,956	6,775
International healthcare	518	495	474
Activity and sickness compensation	39,037	37,551	35,749
Housing supplement	5,072	5,060	4,996
Disability allowance and additional cost allowance	1,304	1,300	1,252
Work injury compensation	2,677	2,567	2,380
Car allowance	143	136	138
Assistance allowance	24,175	23,528	24,135
Contributions for the sick listing process <sup>2</sup>	2,443	2,136	2,207
Personal injury compensation	38	37	37
Disease carrier's benefit	5	127	393
<b>Total</b>	<b>120 383</b>	<b>138 924</b>	<b>135 634</b>
<i>Other payments</i>			
Activity grant <sup>3</sup>	10,568	13,474	19,510
Introduction benefit	3,563	2,291	1,352
Family benefit for conscripts	25	24	29
<b>Total</b>	<b>14,156</b>	<b>15,789</b>	<b>20,890</b>
<b>Administration</b>	<b>9 674</b>	<b>9 880</b>	<b>9 973</b>
<b>Total</b>	<b>233,228</b>	<b>255,932</b>	<b>258,476</b>

<sup>1</sup> National old-age pension contributions are included in the expenditure for benefits and allowances of which they are a part.

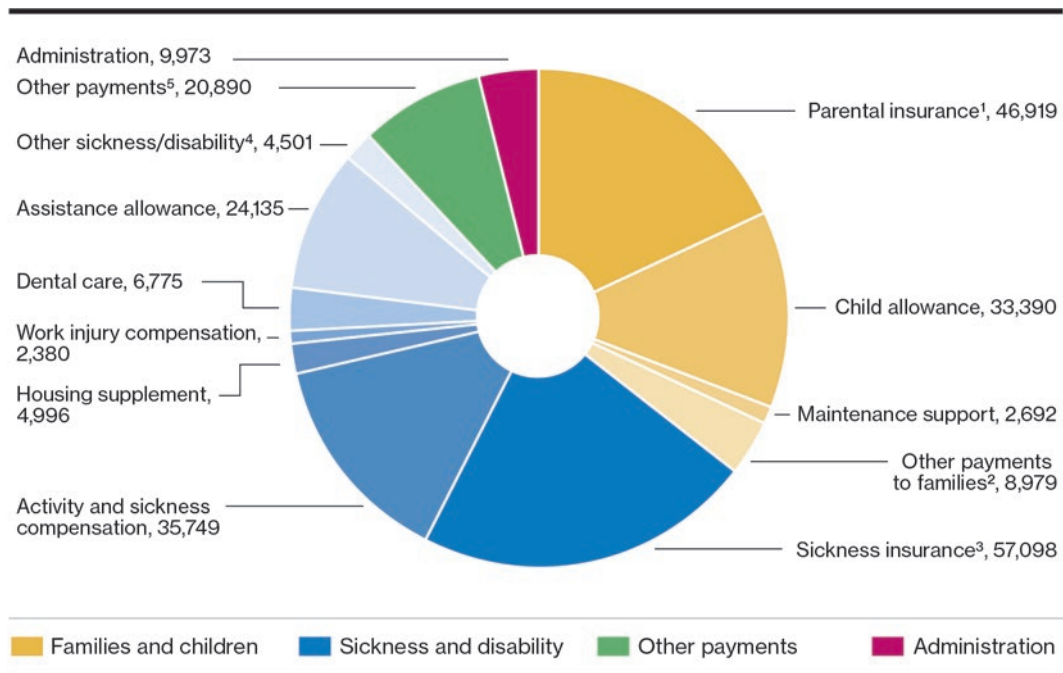
<sup>2</sup> Contributions for the sick listing process include expenses for financial coordination, medical services, rehabilitation measures in collaboration between Försäkringskassan and Arbetsförmedlingen (Swedish Public Employment Service), insurance medicine reviews, and grants to health and medical care.

<sup>3</sup> Expenditure for activity grant includes development allowance.

Social insurance expenditure (excluding administration) increased by 11 per cent between 2019 and 2021. Expenditure on financial security for families and children increased by 3 per cent during the period, which is explained by wage increases and by an increase in the number of days with temporary parental benefit used per child, among other factors. Expenditure on financial security in the event of sickness and disability increased by 13 per cent during the period; this increase was primarily due to the pandemic. Most of the increase was in sickness cash benefits and compensation for high sick pay costs.

Expenditure for the category "Other payments" increased by 48 per cent, which was because activity grants increased by 45 per cent. The number of unemployed people entitled to activity grants grew between 2019 and 2020 as well as between 2020 and 2021. This increase is judged to be related to the pandemic, and the appropriation for activity grants was increased by SEK 5 billion in 2021 (compared with 2020) for the purpose of countering long-term unemployment.

**Breakdown of expenditure in 2021 (SEK million)**



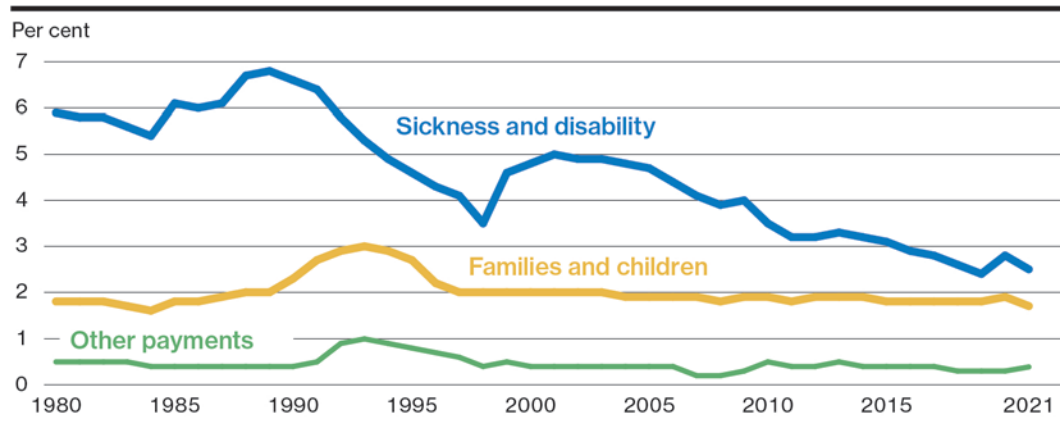
<sup>1</sup> Parental benefit, temporary parental benefit and pregnancy benefit.  
<sup>2</sup> Housing allowance, childcare allowance, child carer’s allowance and adaptation allowance.  
<sup>3</sup> Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of closely related persons and compensation to employers for high sick pay costs.  
<sup>4</sup> International healthcare, disability allowance and additional cost allowance, car allowance, contributions to health care, medical service, personal injury compensation and disease carrier’s benefit.  
<sup>5</sup> Activity grant, introduction benefit and family benefit for conscripts.

Just over half of social insurance expenditure (52 per cent, or approximately SEK 136 billion) went to financial security in the event of sickness or disability. Just over one third of expenditure (36 per cent, or about SEK 92 billion) went to financial security for families and children. In addition,

payments were made in the form of certain other benefits and allowances in the labour market area (8 per cent, or just under SEK 21 billion). The remainder was administrative costs (4 per cent, or just under SEK 10 billion).



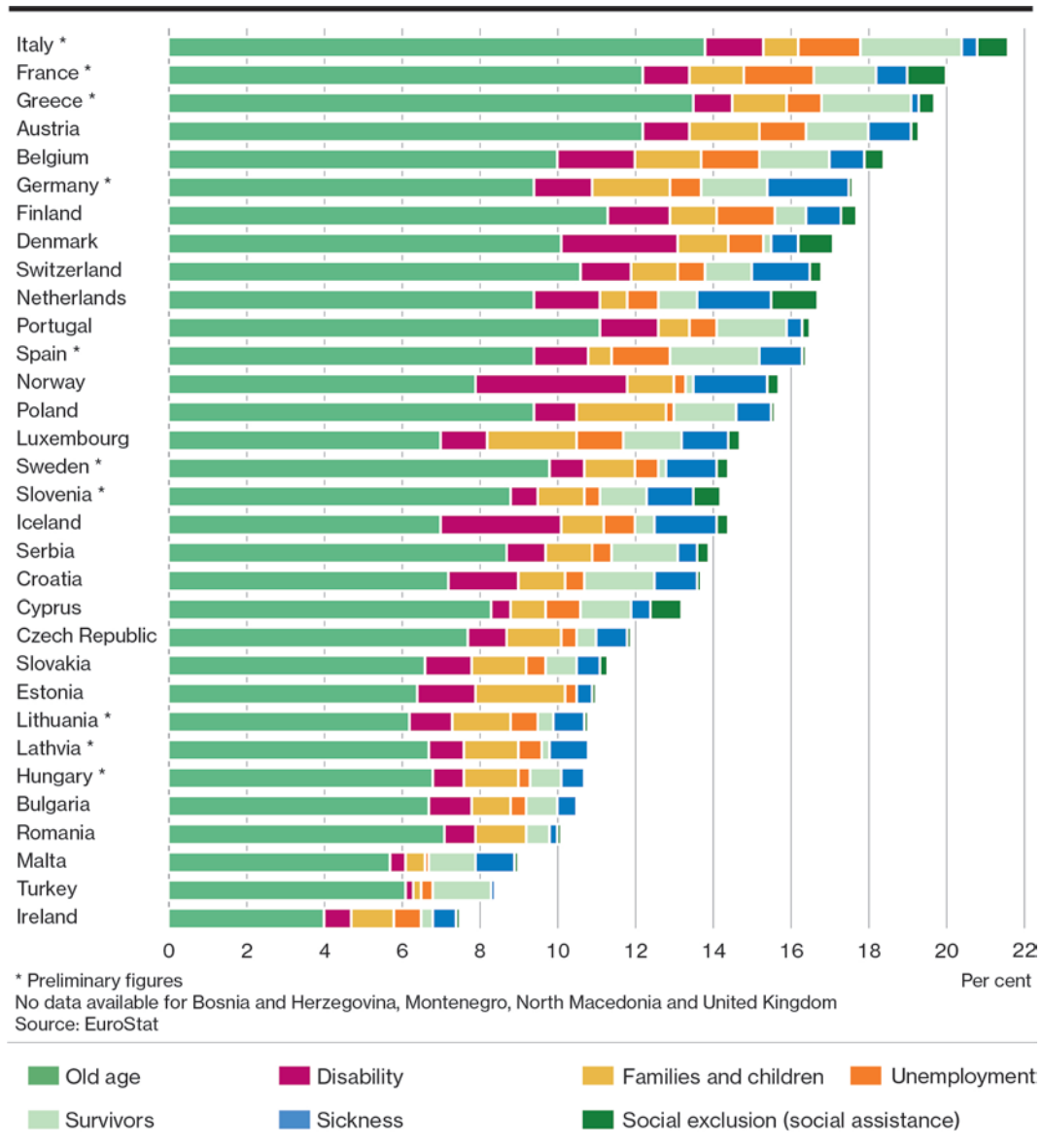
### ■ Expenditure areas as a proportion of GDP



Expenditure for sickness and disability rose in the late 1980s, and then declined from just under 7 per cent of GDP in 1989 to just under 4 per cent of GDP in 1998. The decline was due to factors that included a reduction in the rate of sickness absence, the introduction of a sick pay period, reduced compensation levels, and county councils having to assume the costs of medical products. Expenditure as a proportion of GDP increased again between 1998 and 2003, as a result of increased sickness absence. Expenditure then decreased once more, until 2020 when it

rose again. This increase during 2020 – from 2.4 to 2.8 per cent of GNP, was almost exclusively due to the outbreak of the pandemic. In 2021 expenditure on sickness and disability again declined, to 2.5 per cent of GDP. Benefits to families and children as a proportion of GDP increased in the early 1990s, as a result of increases in the birth rate and a severe recession. During the economic recovery in the latter half of the 1990s expenditure in these areas again decreased as a proportion of GDP, and have thereafter remained stable at around 2 per cent of GDP.

■ **Public transfers as a proportion of GDP in 2019 in Sweden and other European countries**



In addition to social insurance, public transfers also include unemployment benefits and financial assistance. The Swedish figure for public transfers as a proportion of GDP is on a level with the EU average. There are major differences in how

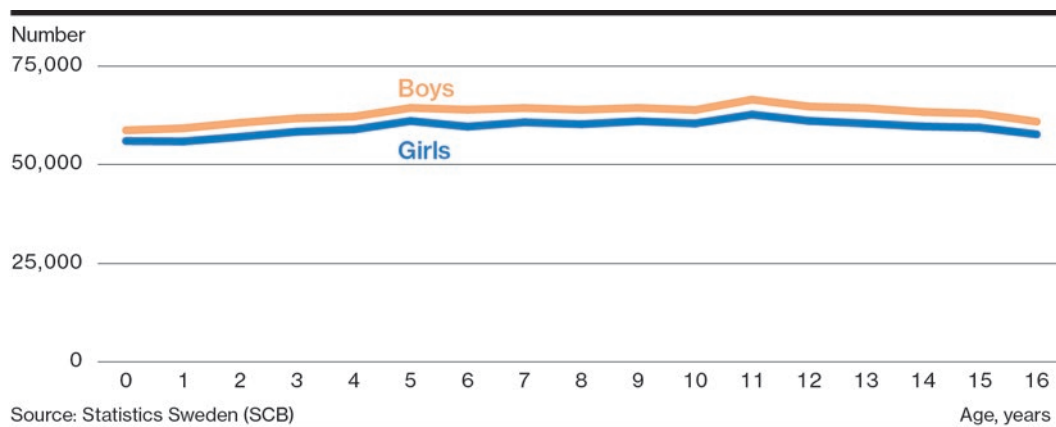
different countries use public transfers and direct services to meet the needs of the social insurance system. Examples of direct services include tax reductions and subsidised preschool places, which are not included in this compilation.

# Financial security for families and children

## Child allowance

The purpose of the child allowance is to make the financial circumstances of families with and without children more equal.

### Number of children in December 2021



In December 2021 Sweden had a total of 2,080,000 children aged 0–16, of which 1,010,000 were girls and 1,070,000 boys. Compared with 2020, the number of children increased by 0.3 per cent.

## ■ Child allowance in December 2021

Age	Number of recipients		Percentage of recipients with a large family supplement <sup>1</sup>	
	Women	Men	Women	Men
-19	1,914	1,928	3.0	0.1
20-24	17,108	4,400	25.3	15.0
25-29	91,362	39,256	44.1	29.6
30-34	210,874	118,067	61.3	42.0
35-39	238,199	136,464	72.4	49.3
40-44	231,373	104,370	65.7	46.9
45-49	180,254	61,857	43.5	40.9
50-54	75,860	27,891	22.9	34.1
55-	17,557	16,416	10.0	27.1
<b>Total</b>	<b>1,064,501</b>	<b>510,649</b>	<b>56.0</b>	<b>42.6</b>

<sup>1</sup> The table presents parents who receive a large family supplement for children with a general child allowance or extended child allowance. The proportion of recipients receiving a large family supplement is therefore a low estimate.

Just under 1.6 million parents received a general child allowance, a large family supplement or extended child allowance in December 2021. Since the change in the law regarding shared child allowance came into force in 2014, the proportion of women who receive the allowance has decreased from 88 to 68 per cent, and the proportion of men

has correspondingly increased from 12 to 32 per cent. The proportion of recipients who received a large family supplement was 56 per cent for women and just under 43 per cent for men. In total, SEK 33.4 billion was disbursed in child allowances in 2021.

## Regulations in 2021

The term child allowance refers to general child allowance, extended child allowance, and large family supplement. Parents are entitled to a general child allowance for children who are resident in Sweden until the quarter they turn 16. After the child has turned 16, parents are entitled an extended child allowance if their child is in compulsory school or special needs school. For children born before 1 March 2014, the entire child allowance is paid to one of the legal guardians. If the child lives alternately with each of the parents, half of the child allowance will be paid to each parent following a request for this by one of them, with presentation of proof of an alternate residence arrangement. For children born before 1 March 2014, the entire child allowance is paid to one of the child's guardians. If the child lives alternately with both parents, each parent receives

half of the allowance following a notification by either one of them, if they provide proof of alternating residence. For children born on 1 March 2014 or later whose parents have joint custody, parents receive a shared child allowance. This means that each parent receives SEK 625 when the monthly amount is SEK 1,250. Parents have the option of changing who the recipient of the child allowance is.

A parent who receives a general child allowance, an extended child allowance or a study allowance from the Swedish Board of Student Finance (CSN) for two or more children will also receive a large family supplement. Child allowance is tax exempt. Large family supplement in 2021 was SEK 150 per month for the second child, SEK 730 for the third child, SEK 1,740 for the fourth child, and SEK 1,250 for each additional child after that.

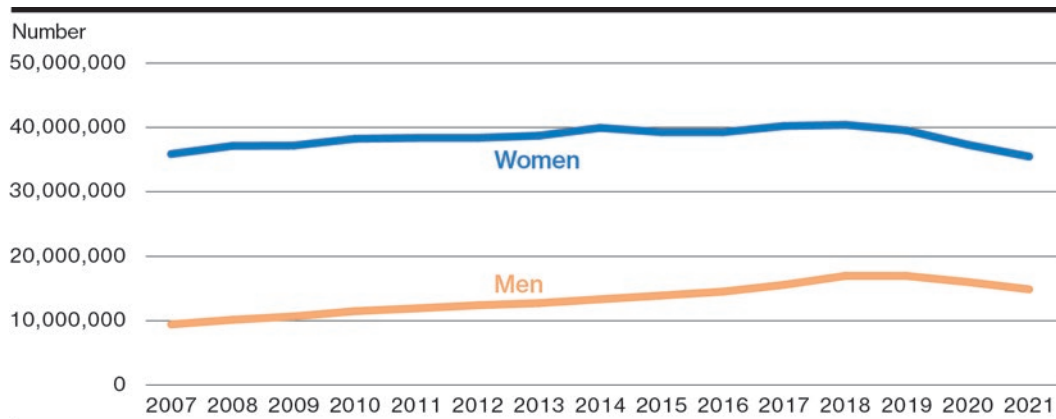
	Monthly amounts in 2021 (SEK)			Annual amount 2021, SEK
	Child allowance	Large family supplement	Total	
1 child	1,250	–	1,250	15,000
2 children	2,500	150	2,650	31,800
3 children	3,750	730	4,480	53,760
4 children	5,000	1,740	6,740	80,880

From the fifth child on, an additional SEK 1,250 is paid per child per month.

## Parental benefit

The purpose of the parental benefit is to make it easier to combine parenthood with work or studies.

### Days for which a parental benefit is paid



In Sweden the number of children born annually increased until 2010, as did the number of days for which parental benefit was paid. Since then the number of annual births has been stable at around 115,000, while the number of days for which parental benefit is paid has continued to grow. The number of net days claimed decreased during the pandemic, which was mainly because

parents of children aged 1 or more claimed fewer days. In 2021 there were just over 50 million days for which parental benefit was paid, 70 per cent of which to women. Men's claims for parental benefit days increased from 21 per cent of the total number of paid benefit days in 2007 to 30 per cent in 2018, and have since remained at around that level.

### Parental benefit in 2021

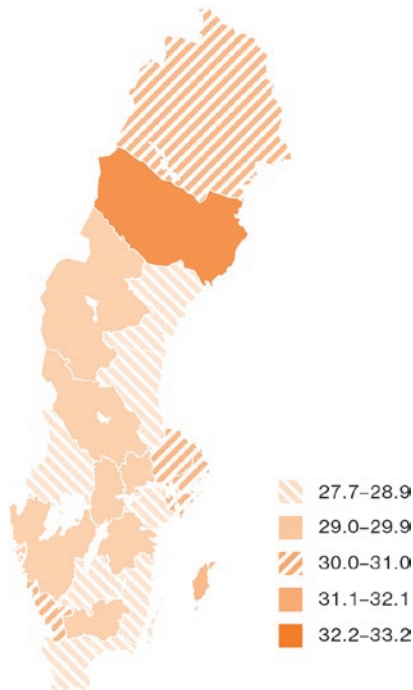
Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	626	37	154	86	246	262
20-24	13,605	2,786	140	47	378	569
25-29	70,558	31,170	112	45	542	712
30-34	147,984	98,400	90	45	626	760
35-39	126,476	113,330	67	41	627	755
40-44	66,405	79,520	47	34	589	722
45-49	17,841	36,602	31	31	536	694
50-54	1,837	11,633	30	31	511	671
55-	155	4,626	42	35	566	646
<b>Total</b>	<b>445,487</b>	<b>378,104</b>	<b>80</b>	<b>39</b>	<b>588</b>	<b>737</b>

Of the total of SEK 31.8 billion that was disbursed in parental benefits in 2021, 66 per cent went to women and 34 per cent to men. Of the recipients, 54 per cent were women and 46 per cent men. For both women and men, the average number of days for which parental benefit was paid was lower in the higher age categories. This is due to factors such as young parents more often having younger children and parents usually claiming a greater proportion

of their parental benefit days when their children are younger.

The average daily compensation rate was 25 per cent higher for men than for women, which is due to factors such as the difference in income between men and women and differences in parental benefit use. For example, women more often use parental benefit at the basic level, which leads to a lower daily rate, to a greater extent than men.

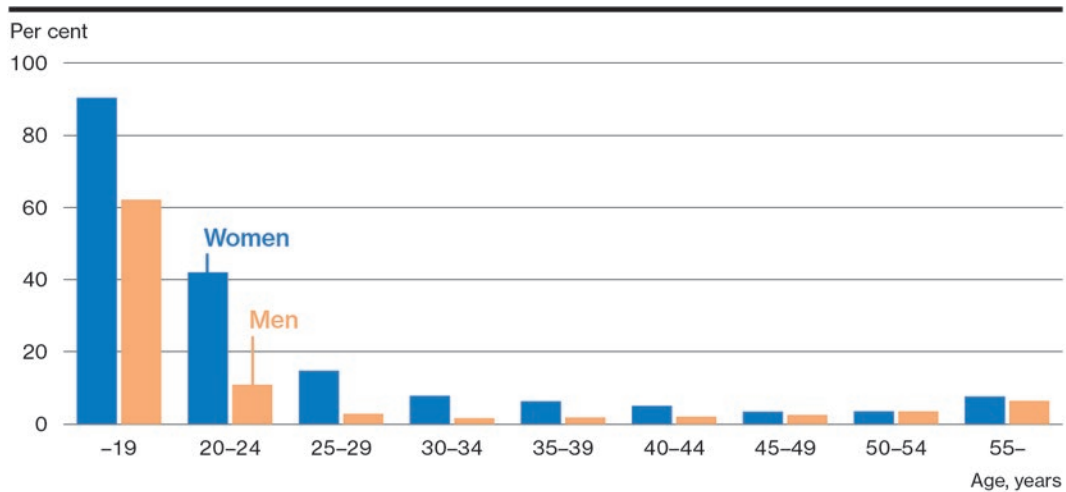
**■ Proportion of parental benefit days used by men in 2021, by county**



Of all days for which parental benefit was paid in 2021, men used 30 per cent. The highest proportion (just over 33 per cent) was in Västerbotten County, and the lowest (just under 28 per cent) in Skåne County. There was considerable variation between municipalities in many counties.

The proportion of parental benefit days used by men depends on how many parental benefit days are used by women. This means that, even though there may be differences between two counties in terms of the respective proportions, the average number used by men per child can still be the same; the difference in terms of proportions is then due to differences between the counties in the number of days used by women.

**■ Proportion of recipients of parental benefit at the basic level in 2021**



The proportion of parents who only claim parental benefit at the basic level decreases with increasing age up to the age of 50, after which the proportion begins to increase again.

In the 19 years old or younger age group, 90 per cent of women and 62 per cent of men only used parental benefit at the basic level in 2021. However, the number of recipients of parental benefit in the youngest age group is small.

### ■ Parental benefit at the basic level and average payment in 2021, regardless of compensation level and by region of birth

Parents' region of birth	Proportion of recipients using only the basic level, per cent		Average amount (regardless of compensation level), SEK per day	
	Women	Men	Women	Men
Sweden	2.7	0.7	649	767
Nordic countries except Sweden	6.1	2.6	645	756
EU 27 except the Nordic countries	9.8	2.2	579	747
Rest of Europe	16.6	3.0	525	705
Sub-Saharan Africa	42.7	9.2	361	611
Asia except the Middle East	31.5	6.6	447	692
Middle East, North Africa and Turkey	37.9	9.6	403	619
North America	14.8	4.7	598	718
South America	13.5	3.8	549	686
Oceania	7.3	5.1	694	760
<b>Total</b>	<b>9.1</b>	<b>2.2</b>	<b>588</b>	<b>737</b>

In 2021, 9 per cent of women and 2 per cent of men only used parental benefit at the basic level because they did not meet the requirements for income-related parental benefit. The proportion was lowest among parents born in Sweden. It was more common for women to receive parental

benefit only at the basic level than it was for men, regardless of region of birth.

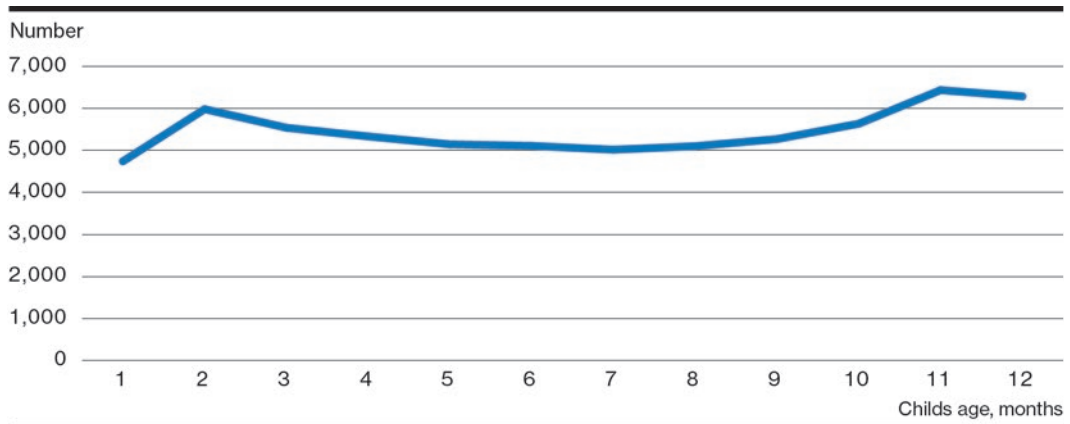
Parents born in Sweden had a higher average daily benefit than parents born in other countries. Regardless of their region of birth, women had a lower average daily benefit than men.

### ■ Number of recipients of double days in 2021

Age	Number of recipients
-19	52
20-24	2,818
25-29	15,925
30-34	28,199
35-39	16,462
40-44	5,410
45-49	1,256
50-54	320
55-	133
<b>Total</b>	<b>70,575</b>

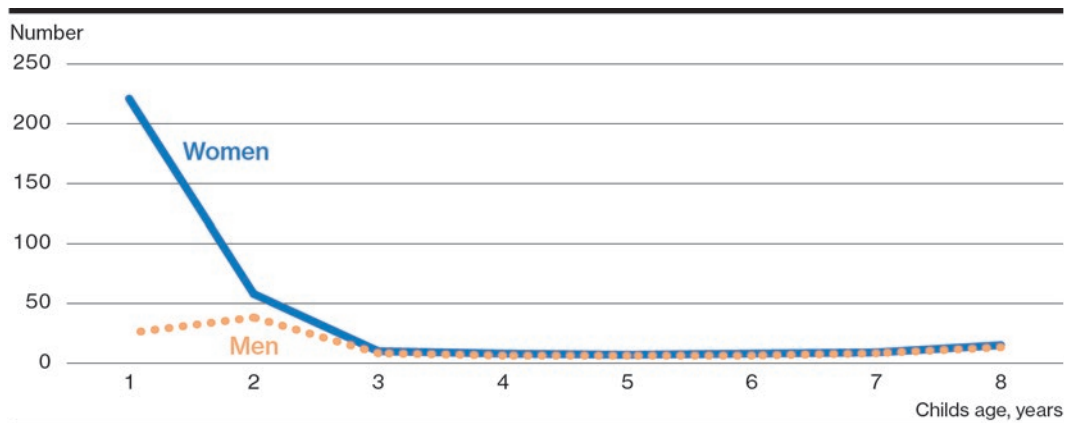
During the child's first year both parents can use parental benefit at the same time for a maximum of 30 days – these days are known as double days. Most double day recipients are in the 30-34 age group. Parents who used double days were younger on average than parents who used other parental benefits. This is primarily because double days can only be used before the child turns 1, and parents using them are therefore younger than parents using other parental benefits.

**Number of children with a parent who has used double days in 2021**



In total, double days were used for 36,000 children in 2021. Use of double days peak when the child is two months old and again at the end of the child's first year.

**Average number of days of parental benefit used at different ages for children born in 2013**



Parents of children born before 2014 can receive parental benefit until their child has turned 8 or has completed their first year of school. Parents of children born in 2014 or later can receive parental benefit until the child's 12th birthday. For children born in 2013 who turned 8 in 2021, the vast majority of parental benefit days were used during their first year of life, and primarily by women. From the time children are 3 years old, differences between women and men in the number of days used are very small.



## ■ Children whose parents claimed parental benefit in 2021

Age	Number of children		Proportion of children	
	Girls	Boys	Girls	Boys
0	48,916	51,347	87	87
1	54,183	57,530	97	97
2	45,084	47,866	79	79
3	41,423	43,732	71	71
4	40,146	42,498	68	68
5	29,147	30,854	48	48
6	27,361	29,623	46	46
7	27,401	29,177	45	45
8	33,448	35,593	56	56
<b>Total</b>	<b>347,109</b>	<b>368,220</b>	<b>66</b>	<b>66</b>

For 87 per cent of the children born in 2021 (age 0 in the table), at least one parent used parental benefit during the year. From the time the children turn

2, parents' benefit use decrease. In total, parental benefit was paid for 66 per cent of all children aged 0–8 in 2021.

### Regulations in 2021

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. The benefit is related to the parents' income for 390 of those days. There is a basic level of SEK 250 per day for parents who do not fulfil the requirements for an income-related benefit, or who have a low income or none at all. For the remaining 90 days parents receive a benefit corresponding to a minimum level, which is SEK 180 per day for everyone.

If parents have joint custody of a child, each of them is entitled to half of the total number of parental benefit days. However, one parent can cede their parental benefit days to the other parent, except for 90 days which are reserved exclusively for each parent. The principle is that parental benefit may not be paid to both parents for the same child and the same time. Until their child's first birthday, however, both parents can receive parental benefit simultaneously for up to 30 days. Försäkringskassan refers to such simultaneous parental benefit use as double days.

The benefit can be paid as a full day, three-quarter day, half day, one-quarter day or one-eighth day. Parental benefit can generally be claimed until the child has turned 8 or has completed their first year of school. The benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI), and the maximum benefit is based on 10 times the price base amount. In 2021, this corresponded to a maximum benefit of SEK 1,012 per day.

New regulations for parental benefit were introduced on 1 January 2014. These new regulations applied to children born in 2014 or later, and meant that the number of days at the various benefit levels became shared evenly between the parents. They also extended the period for which parental benefit could be granted until the time that the child has turned 12 or has completed the fifth year of school, whichever comes later. Another change was to limit the number of days for which parental benefit can be paid for children aged 4 or older to 96 days.

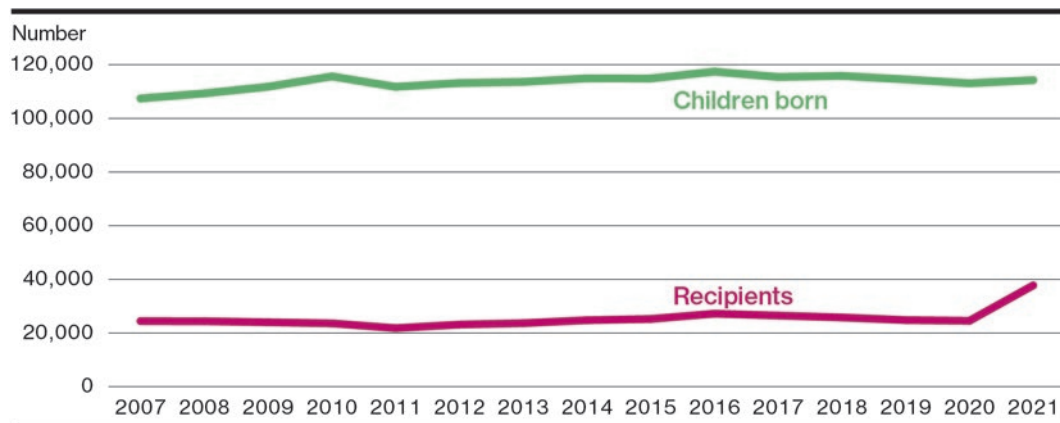
On 1 January 2016, the number of days reserved for each parent was increased from 60 to 90. This applies to children born on 1 January 2016 or later. It also applies in the event of adoptions in which a parent gained custody of the child on 1 January 2016 or later.

A limitation was introduced into the parental benefit from 1 July 2017 for children from countries outside of the EU/EEA or Switzerland who become resident in Sweden after the child's first birthday. If the child is 1 year old or more when they become resident in Sweden, a maximum of 200 days of parental benefit will be paid for them. If the child is 2 years old or more when they become resident in Sweden, a maximum of 100 days of parental benefit will be paid for them.

## Pregnancy benefit

The pregnancy benefit provides compensation to expecting mothers who are unable to continue in paid employment because they have a physically demanding job or are subject to risks in their work environment, if they cannot be given other work tasks by the employer.

### ■ Pregnancy benefit



During the later stages of pregnancy many women receive some amount of social insurance benefits in the form of a pregnancy benefit, a sickness cash benefit or a parental benefit. Between 2007 and 2020 just over one in every five births was preceded by a pregnancy benefit. Socialstyrelsen, the National Board of Health and Welfare, determined

during the pandemic that pregnant women in the later stages of pregnancy were at an increased risk of premature delivery if they contracted covid-19, which entitles them to a pregnancy benefit. For that reason, the number of recipients of pregnancy benefit increased by over 50 per cent during 2021, in comparison with 2020.

### ■ Pregnancy benefit in 2021

Age	Number of recipients	Number of days on average	Average amount, SEK per day
-24	2,833	72	560
25-29	13,121	67	638
30-34	14,541	65	655
35-39	5,922	64	654
40-44	1,250	65	640
45-	87	64	608
<b>Total</b>	<b>37,754</b>	<b>66</b>	<b>641</b>

In 2021, pregnancy benefits worth almost SEK 1.6 billion were paid to just under 37,800 women. The average number of days for which pregnancy benefit was paid increased from 41 days in 2020 to

66 days in 2021. The largest number of recipients was in the 25-34 age group, which is also the age interval in which women are most likely to have children.

### Regulations in 2021

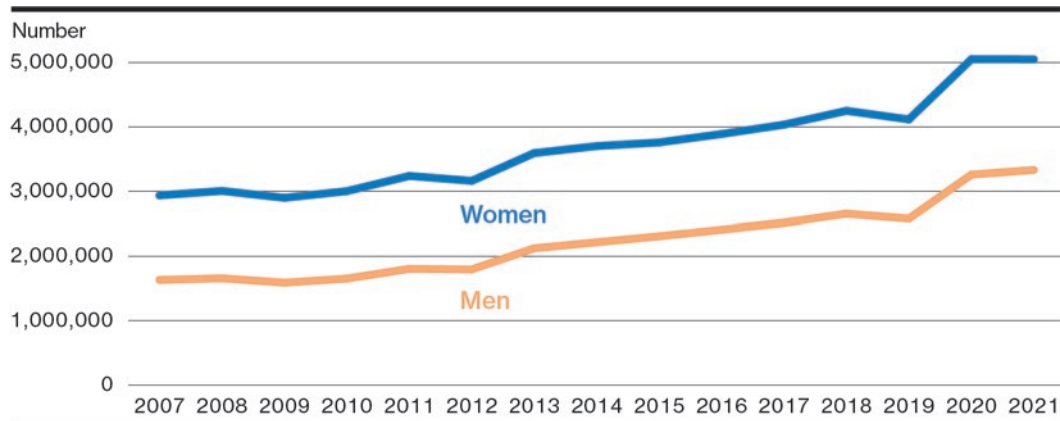
A pregnant woman with a physically demanding job can be paid a pregnancy benefit during the later stages of her pregnancy if her employer is unable to assign her tasks more suited to her condition. A pregnancy benefit can be paid for a maximum of 50 days during the last two months of the pregnancy. In some cases, the Work Environment Act forbids a particular type of work during part of a pregnancy, entitling the

woman to a pregnancy benefit during that time (which may be the entire pregnancy, except for the ten days before the expected delivery, for which pregnancy benefit is never paid). The benefit can be paid for full, three-quarter, half, one-quarter or one-eighth days and amounts to just under 80 per cent of the sickness cash benefit qualifying income (SGI), with an upper limit at 7.5 times the price base amount.

## Temporary parental benefit for care of a child

Temporary parental benefit for care of a child allows for compensation to be paid to parents or close relatives who stay home from work in order to care for a sick child.

■ Days with temporary parental benefit for care of a child



The annual number of days for which temporary parental benefits for care of a child was paid remained fairly constant until 2012. The number of days increased in 2013 and has continued to increase, reaching a new high during the pandemic years of 2020 and 2021. There are a variety of factors behind the increase between 2013 and 2018, with the increased number of children in the population being an important part of the explanation. It has also become easier to apply for this type of compensation, which may have contributed to the increase. The sharp increase during 2020 was due to the fact that the pandemic led many preschools and schools to adopt a broader definition of illness

as a precaution, which led to children staying at home for longer periods of time and with milder symptoms.

The proportion of days used by women and men varied slightly over the period. In 2007 women used 64 per cent of the days and men used 36 per cent. The corresponding figures for 2021 were 60 per cent for women and 40 per cent for men. During the pandemic as well as earlier, the distribution has tended to be more equal between parents when their total number of days used is high. This is probably to avoid absence from work becoming excessive for an individual parent. A total of just under 8.4 million days were claimed for care of a child in 2021.

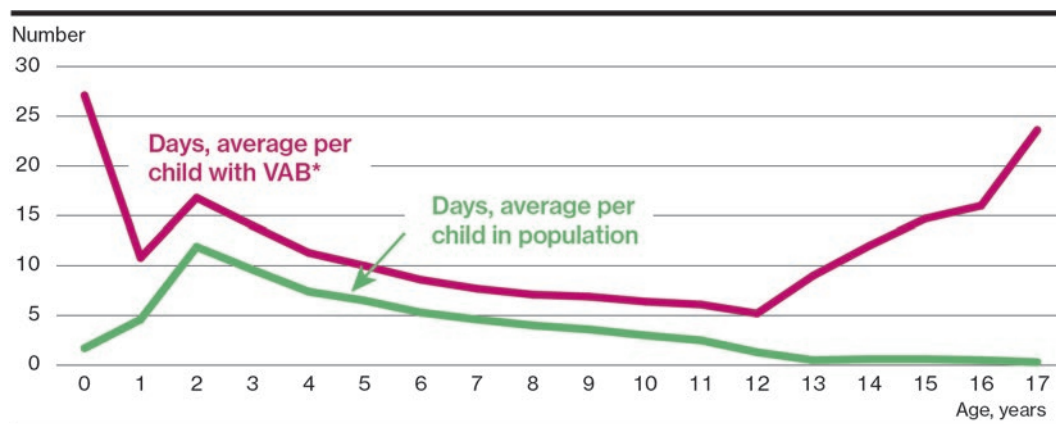
### ■ Temporary parental benefit for care of a child in 2021

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	3,768	1,587	11.5	9.1	831	996
25-29	39,205	22,553	12.5	9.4	915	1,028
30-34	117,826	80,479	12.1	9.6	960	1,040
35-39	137,414	104,950	10.8	9.2	980	1,042
40-44	106,690	87,022	9.3	8.4	990	1,039
45-49	51,585	50,913	8.6	7.9	991	1,034
50-54	13,927	20,103	8.8	8.0	988	1,022
55-59	4,624	6,900	6.2	7.9	1,005	1,005
60-64	2,625	2,015	3.9	7.6	985	993
65-	325	349	3.8	8.0	987	938
<b>Total</b>	<b>477,989</b>	<b>376,871</b>	<b>10.6</b>	<b>8.8</b>	<b>970</b>	<b>1,037</b>

Temporary parental benefit for care of a child were paid to 850,000 persons in 2021, of which 56 per cent were women and 44 per cent men. A total of SEK 8.3 billion was paid out, 59 per cent of it to women and 41 per cent to men.

On average, women claimed just over 10.6 days during the year and men just over 8.8. The increase 2021 is mainly due to increased use of temporary parental benefit for care of a child among men.

### ■ Average number of days with temporary parental benefit for care of a child in 2021, by the child's age



\* VAB is a Swedish abbreviation for temporary parental benefit for care of a child ("vård av barn").

The number of days with a temporary parental benefit for care of a child, per child in the population, is highest when children are around 2 years old. The number of days then decreases as the children's age increases.

The average number of days per child in the population is low for children born in 2021 (age 0

in the figure) and for children who are 12 or older. However, the average number of days with a benefit per child is high in these age groups. This is because the benefit is mainly used for the care of children who are seriously ill.

### ■ Children aged 0–11 for whom a temporary parental benefit for care of a child was paid in 2021

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	3,168	4,022	6	7
1	23,680	26,176	42	44
2	40,694	43,658	71	72
3	39,986	42,675	68	69
4	38,756	41,333	65	66
5	39,570	42,118	65	65
6	36,857	40,383	62	63
7	35,978	38,492	59	60
8	33,492	36,072	55	56
9	31,465	34,111	51	53
10	28,103	30,315	46	47
11	24,995	27,688	40	42
<b>Total</b>	<b>376,744</b>	<b>407,043</b>	<b>53</b>	<b>54</b>

In 2021 Försäkringskassan paid temporary parental benefit for care of a child for just under 784,000 children aged 0–11. The most common payment was for children aged around 2, where 71 per cent of all

girls and 72 per cent of all boys had either a parent or a close relative who used the benefit. The corresponding figure for all children in the 0–11 age group was 53 per cent for girls and 54 per cent for boys.

#### Regulations in 2021

If a parent needs to stay home from work in connection with their child's illness or infection, with illness or infection of the child's ordinary carer, or with visits to preventive public health services etc, they may be entitled to a temporary parental benefit for care of a child. This applies for children under the age of 12 and in some cases for older children as well. This benefit can normally be paid for up to 60 days per child per year. When the 60 days have been claimed, a further 60 days may be granted, albeit not if the child's ordinary carer is the person who has an illness or infection. Under certain circumstances, a parent can transfer their right to temporary parental benefit for care of a child to another person who stays home from work in order to care for the child. Parents of seriously ill children under the age of 18 can receive a temporary parental

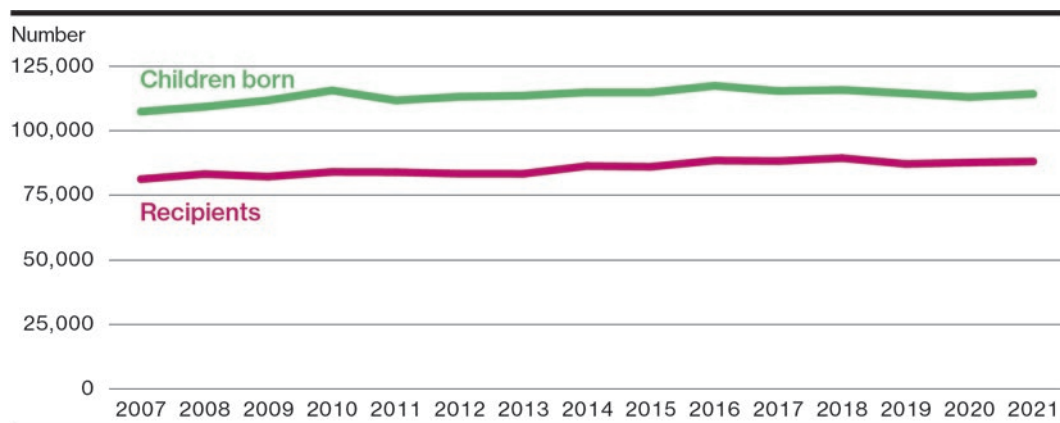
benefit for care of a child for an unlimited number of days. In such cases, both parents are able to receive the benefit simultaneously for the same child. The benefit can be paid as a full day, three-quarter day, half day, one-quarter day or one-eighth day, and is slightly less than 80 per cent of the sickness cash benefit qualifying income, with an upper limit at 7.5 times the price base amount.

*Certain temporary regulations have applied during the pandemic. If a parent needs to stay home from work because the school their child normally attends is fully or partly closed due to the pandemic, they may be entitled to temporary child benefit for care of a child. This applies for children under the age of 12, and in some cases for older children as well. The entitlement can be transferred to another person.*

## Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with the birth or adoption of a child makes it possible for the other parent or another person to receive a benefit in order to be present at the delivery, and to care for a child in connection with the birth or adoption of a child.

### Temporary parental benefit in connection with birth or adoption



The number of children born in Sweden increased until 2010. The number of people who received a temporary parental benefit in connection with the birth or adoption of a child also increased until 2010. Since then the number of births has remained stable, while the number of people

receiving a temporary parental benefit in connection with the birth or adoption of a child has continued to increase slightly. For 77 per cent of the children born in 2021 it was the other parent, another related person, who received the benefit.

### Temporary parental benefit in connection with birth or adoption in 2021

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	14	1,745	6.7	9.6	932	1,017
25-29	98	15,147	8.7	9.7	1,039	1,074
30-34	213	33,183	9.0	9.7	1,088	1,064
35-39	196	23,244	8.4	9.6	1,058	1,059
40-44	163	9,472	7.9	9.5	1,029	1,054
45-49	104	2,998	8.2	9.4	1,008	1,042
50-54	88	812	8.0	9.3	1,044	1,015
55-59	102	261	8.1	9.3	1,050	1,021
60-	122	78	7.9	8.9	1,088	990
<b>Total</b>	<b>1,100</b>	<b>86,940</b>	<b>8.3</b>	<b>9.6</b>	<b>1,054</b>	<b>1,061</b>

The number of people receiving temporary parental benefits in connection with the birth or adoption of a child was 88,000 in 2021. Just over 1 per cent of the recipients were women and just

under 99 per cent men. The total sum disbursed in this category of benefit was SEK 906 million. Approximately 1 per cent of this sum was paid to women.

### Regulations in 2021

In connection with the birth of a child, the other parent is entitled to a temporary parental benefit for 10 days per child when they opt to stay home from work. In some circumstances, these days can be claimed by a person other than the child's other parent. For an adoption the parents are entitled to five days each. These days

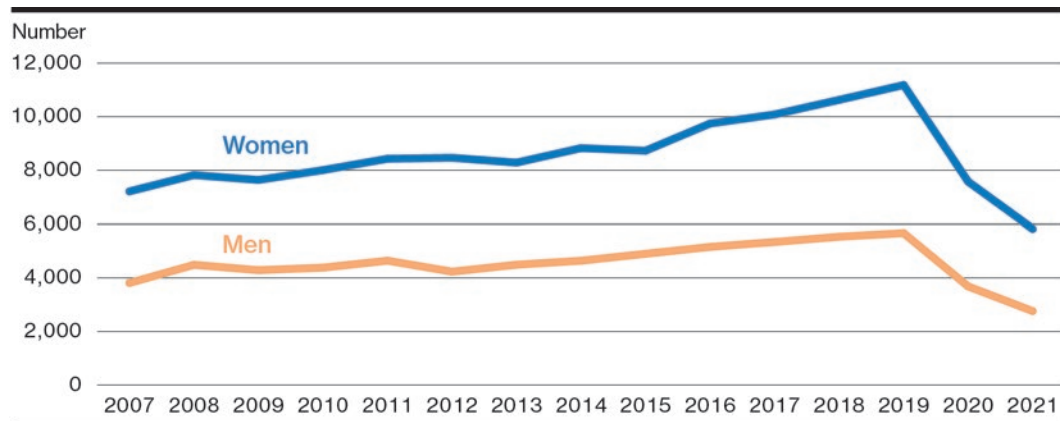
may be claimed until the sixtieth day after the day the child came home from hospital or the day the adoptive parents gained custody of the child. The benefit level is slightly less than 80 per cent of the sickness cash benefit qualifying income, with an upper limit at 7.5 times the price base amount.



## Temporary parental benefit for contact days

Temporary parental benefit for contact days allows parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) to receive benefit payments to participate in parental training courses, visit the child's preschool or school, or to take part in an activity organised by the school.

### Days with temporary parental benefit for contact days



The number of contact days for which benefits are paid out increased annually from the early 2000s until 2019. There were fewer training courses held during the pandemic years of 2020 and 2021,

and as a result the number of contact days also decreased markedly. Women claimed 68 per cent and men 32 per cent of the total number of days in 2021.

### Temporary parental benefit for contact days in 2021

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	45	14	2.1	1.9	916	921
30-34	292	121	2.0	2.4	947	950
35-39	671	259	1.9	1.7	937	1,041
40-44	919	398	1.8	1.8	1,008	1,021
45-49	731	417	2.0	1.7	994	1,036
50-54	311	205	2.0	1.9	1,016	1,034
55-	79	102	2.3	1.7	904	1,037
<b>Total</b>	<b>3,048</b>	<b>1,516</b>	<b>1.9</b>	<b>1.8</b>	<b>979</b>	<b>1,022</b>

Just over 4,500 parents used contact days in 2021 – a reduction of 25 per cent since 2020 and of 44 per cent since 2019. Of recipients, 67 per cent were women and 33 per cent men. It is more common for women to use contact days than men in all age

groups except the oldest group. A total of SEK 8.5 million was disbursed in temporary parental benefits for contact days, 67 per cent of which to women and 33 per cent to men.

### Regulations in 2021

Parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (Lagen om stöd och service till vissa funktionshindrade, LSS) are entitled to ten contact days per child per year, for children up to the age of 16. These days can be used for parental training courses, when children are settling into

school, or for visiting the preschool facility or childcare facility the child attends. The benefit can be paid for a full day, three-quarter day, half day, one-quarter day or one-eighth day. The benefit comes to slightly less than 80 per cent of the sickness cash benefit qualifying income, with an upper limit at 7.5 times the price base amount.

## Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child allows parents to stay home from work for a brief period.

### ■ Temporary parental benefit in connection with the death of a child in 2021

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	10	10	10.3	8.5	882	989
25-29	68	66	9.7	9.5	941	1,033
30-34	120	94	9.3	9.4	1,088	1,058
35-39	67	87	9.0	9.1	1,006	1,022
40-44	33	54	8.7	8.8	977	1,040
45-49	12	26	8.2	9.3	977	995
50-	10	21	8.2	9.4	1,149	927
<b>Total</b>	<b>320</b>	<b>358</b>	<b>9.2</b>	<b>9.2</b>	<b>1,018</b>	<b>1,028</b>

Just under 680 parents were paid this benefit for days used in connection with the death of a child in 2021. Of these, 47 per cent were women and 53 per cent men. Women as well as men claimed an average of 9.2 days.

A total of SEK 6.4 million was disbursed in temporary parental benefits in connection with the death of a child, 47 per cent of which to women and 53 per cent to men.

### Regulations in 2021

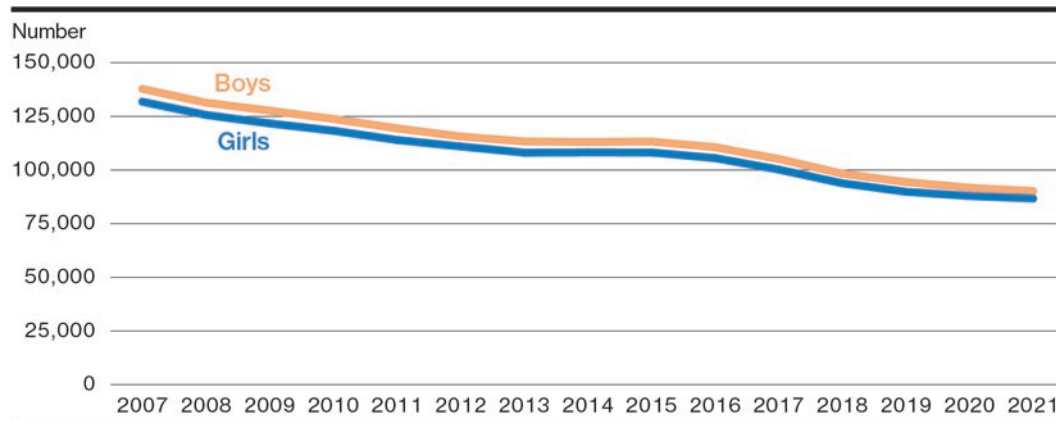
Parents who have lost a child are eligible to receive this benefit for 10 days when staying home from work. The days must be claimed before 90 days have passed since the death of the child. The benefit can be paid as a full

day, three-quarter day, half day, one-quarter day or one-eighth day, and is slightly less than 80 per cent of the sickness cash benefit qualifying income, with an upper limit at 7.5 times the price base amount.

## Maintenance support

Maintenance support is used to guarantee that children of parents who live apart receive maintenance, even when the parent liable to do so is not contributing to the child's maintenance.

### Children for whom maintenance support was paid in December



The number of children for whom maintenance support is paid has declined since the beginning of the 2000s. This is attributable to factors such as the low birth rate at the end of the 1990s as well as the increased incidence of children living alternately with either parent, which means that

maintenance is provided directly by the parents. Another factor that may have contributed to the decline is that Försäkringskassan has been working actively to encourage separated parents to settle maintenance payments between themselves.

### Maintenance support in December 2021, by age

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0-2	4,540	4,868	2.7	2.7
3-5	8,900	9,421	5.0	5.0
6-8	12,437	13,027	6.9	6.8
9-11	15,561	16,172	8.5	8.3
12-14	18,588	19,143	10.3	9.9
15-17	20,163	21,010	11.6	11.4
18-19	6,555	6,539	5.8	5.5
<b>Total</b>	<b>86,744</b>	<b>90,180</b>	<b>7.4</b>	<b>7.2</b>

In December 2021 maintenance support was paid for a total of 177,000 children. This corresponds to just over 7 percent of all children in the 0-19 age group. The highest proportion was among children aged 15-17, where 11.5 per cent had a parent who received maintenance support from

Försäkringskassan. When a child turns 18 and is living at home and studying, they themselves can apply for extended maintenance support from Försäkringskassan. Extended maintenance support is fairly rare, which may have to do with a lack of knowledge about its existence.

## ■ Maintenance support in December 2021

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24	7,413	4,809	2,551	2,782
25-29	7,660	398	2,476	2,359
30-34	16,380	1,386	2,801	2,476
35-39	20,924	2,405	3,127	2,802
40-44	20,268	3,009	3,041	2,881
45-49	15,532	2,839	2,852	2,913
50-54	8,305	1,892	2,760	2,823
55-59	2,921	1,038	2,691	2,735
60-	525	685	2,954	2,696
<b>Total</b>	<b>99,928</b>	<b>18,461</b>	<b>2,876</b>	<b>2,787</b>

Maintenance support worth SEK 2.7 billion was paid out in 2021. A large proportion of the sums disbursed by Försäkringskassan is subsequently repaid by parents originally liable for the contributions and thus in debt for them. Of the recipients,

84 per cent were women and 16 per cent men. Extended maintenance support is paid directly to children of lawful age, meaning that a large proportion of the recipients in the youngest age group are children with extended maintenance support.

## ■ Child support debtors in December 2021

Age	Number of child support debtors		Number in debt		Average debt <sup>1</sup> in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	19	385	12	188	7,408	6,642
25-29	319	2,303	183	1,320	8,109	9,469
30-34	1,018	5,811	612	3,346	9,181	13,034
35-39	1,647	8,539	942	4,838	13,392	16,977
40-44	1,818	9,928	1,005	5,712	11,252	19,762
45-49	1,445	9,588	854	5,584	12,932	19,995
50-54	799	6,992	500	4,283	14,259	22,302
55-59	239	4,217	187	2,770	16,443	22,544
60-	14	2,455	46	2,046	14,957	26,637
<b>Total</b>	<b>7,318</b>	<b>50,218</b>	<b>4,341</b>	<b>30,087</b>	<b>12,221</b>	<b>19,161</b>

<sup>1</sup> The average debt is calculated based on the individuals who have a debt to Försäkringskassan.

Of the almost 58,000 parents liable for contributions in December 2021, 13 per cent were women and 87

per cent men. Men had a higher average debt than women in all age groups except the youngest one.

### Regulations in 2021

Parents are obliged to support their child until she or he turns 18, or for longer if the child is still in school. When a child lives permanently with one parent, the other parent has to pay maintenance contributions. The parents can come to an agreement between themselves on an appropriate amount or calculate it by applying the rules in the Children and Parents Code, meaning that the size of the maintenance contribution is determined according to the child's needs and the parents' financial circumstances. Försäkringskassan can pay maintenance support for a child if:

- the parent who has to pay maintenance contributions fails to do so or pays less than the determined sum,
- the paternity of the child has not been established,
- a single parent has adopted a child from abroad.

Maximum maintenance support is SEK 1,673 until the month in which the child turns 11; SEK 1,823 until the month in which the child turns 15; and SEK 2,223 from the month after the child has turned 15.

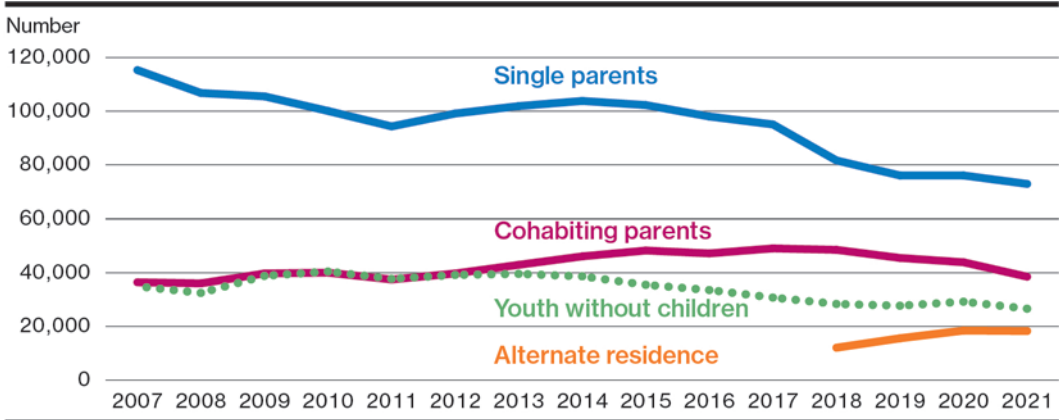
Extended maintenance support can be paid while the child is pursuing studies that qualify for an extended child allowance or a study allowance under Chapter 2 of the Swedish Student Finance Act, but not beyond the month of June in the year the child turns 20.

Maintenance support can be paid in the form of full maintenance support or a supplementary allowance. When full maintenance support is paid, the parent liable for maintenance contributions has to pay back all or part of the support to Försäkringskassan. The sum to be paid back is calculated on the basis of income information in the most recent decision on final tax and determined as a percentage, the size of which depends on the number of children the parent in question has to support. If the debtor parent has repaid Försäkringskassan as instructed for a minimum of six consecutive months, maintenance support will no longer be paid for the child by Försäkringskassan unless there are special reasons to do so. The parent liable for contributions is then expected to be able to pay maintenance directly to the other parent instead.

# Housing allowance

Housing allowance is intended to give families with children as well as young low-income households the possibility of living in adequate and sufficiently spacious homes.

■ Households receiving housing allowance in December



The number of households receiving housing allowance has decreased since the early 2000s. This decrease is likely due to the rule changes implemented during this period as well as to incomes increasing faster than the income limits for the allowance.

The special allowance for families with children was increased in 2012 and 2014, while the threshold for housing costs eligible for an allowance was reduced for families' housing costs in 2012. For young people's households with no children, the proportion of the housing costs on which the allowance is based increased. Due to these regulatory changes, the number of households with children that received housing allow-

ances grew between 2012 and 2015, but has subsequently decreased.

Despite income limits for housing allowances to families with children having been raised several times in recent years, the number of households receiving them has continued to decline slightly.

In 2018 a new special allowance for families with children in alternating residence was introduced. The number of households receiving this part of the benefit initially increased, but then declined somewhat in 2021.

In December 2021 housing allowances were paid to just over 156,000 households. Just over 17 per cent of recipients were young people's households with no children.

### ■ Housing allowance in December 2021<sup>1</sup>

Age	Number of households by type			Average amount per household in December, SEK		
	Single		Cohabitants	Single		
	Women	Men		Women	Men	Cohabitants
-24	11,304	10,489	1,537	1,351	957	1,779
25-29	10,614	4,823	3,803	2,276	1,066	2,042
30-34	14,107	1,601	6,447	2,764	2,055	2,241
35-39	16,304	2,364	7,903	2,749	2,074	2,443
40-44	15,173	2,752	7,103	2,648	2,202	2,590
45-49	11,596	2,458	5,437	2,538	2,223	2,679
50-54	6,447	1,838	3,643	2,542	2,270	2,685
55-59	2,461	1,310	2,002	2,570	2,326	2,663
60-	471	1,055	1,294	2,914	2,561	2,800
<b>Total</b>	<b>88,477</b>	<b>28,690</b>	<b>39,167</b>	<b>2,452</b>	<b>1,562</b>	<b>2,450</b>

<sup>1</sup> The temporary supplementary benefit in 2021 was not included in the average amount.

Housing allowance is paid primarily to single parents, and mostly to women. In 2021 SEK 5 billion was disbursed in housing allowances, of which SEK 540 million as the temporary supplementary benefit added during the pandemic. The temporary supplement meant that families with children received an

allowance that was 25 per cent higher during the second half of the year. Just under 61 per cent of the total went to households with a single woman as the earner, just under 13 per cent to households with a single man as the earner, and just under 27 per cent to households with cohabiting partners.



## Regulations in 2021

Families with children are eligible for a housing allowance. Young people's households with no children, where applicants are over 18 but under 29 years of age, are also eligible for a housing allowance.

The size of the allowance is determined by the composition of the household, housing costs, the size of the home, and the applicants' income. A housing allowance can be paid for up to twelve months at a time.

Applicants must estimate how much they will earn over the course of the calendar year for which they are making the application. A preliminary housing allowance is calculated based on this information. The final housing allowance is determined once the Swedish Tax

Agency has issued its decision on final tax for the year in question. Decisions on final housing allowances for 2021 will be announced in 2022.

Housing allowances for married couples and cohabiting partners with children are subject to individual means testing. The allowance is reduced if the annual income of either spouse/partner exceeds SEK 74,000.

For single parents, the housing allowance is reduced if the annual income exceeds SEK 148,000.

For young people without children, the allowance is reduced if the annual income exceeds SEK 41,000 for single people, or SEK 58,000 in total for cohabiting couples.

	Maximum housing allowance, SEK per month	Maximum living space, sq m	Income limit above which contributions are reduced, SEK per year	
			Single	Married/cohabiting
<b>Families with children</b>				
Number of children living at home				
1	3,400	80	148,000	74,000/applicant
2	4,200	100	148,000	74,000/applicant
3	5,200	120	148,000	74,000/applicant
4	5,200	140	148,000	74,000/applicant
5 or more	5,200	160	148,000	74,000/applicant
<b>Households with no children</b>				
Age 18–28	1,300	60	41,000	58,000

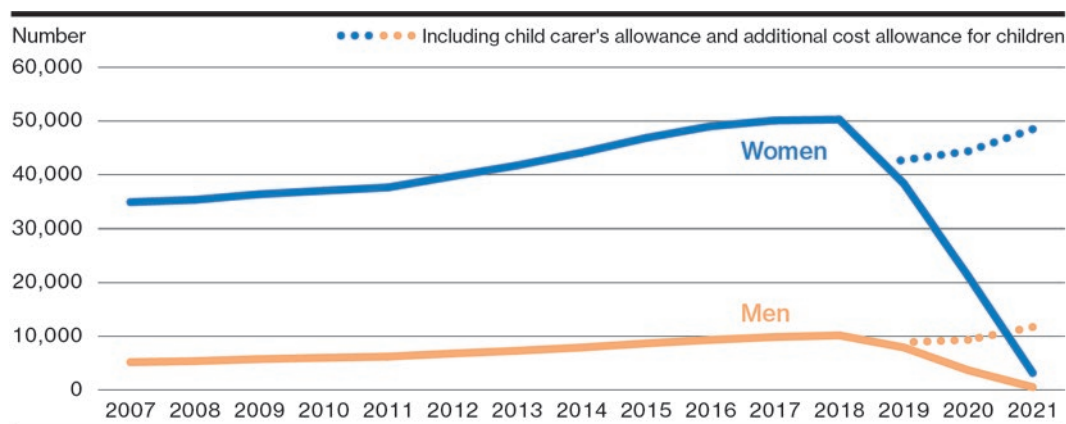
*Temporary rules have applied during the pandemic, and during the period July–December 2021 a supplementary benefit was introduced for families with children as a temporary addition to the housing allowance. This supplementary benefit was paid on a monthly basis and was calculated at 25 per cent of the preliminary housing allowance granted for the same month.*

# Financial security in the event of disability

## Childcare allowance

Childcare allowance is financial assistance to parents of children with an illness or disability, to allow them to give their child the supervision, care and support needed in order for the child to develop in the best possible way. It can also provide compensation for certain additional costs that arise due to the child's illness or disability. Childcare allowance began to be phased out on 1 January 2019 and can no longer be applied for, as it will eventually be replaced by child carer's allowance and additional cost allowance.

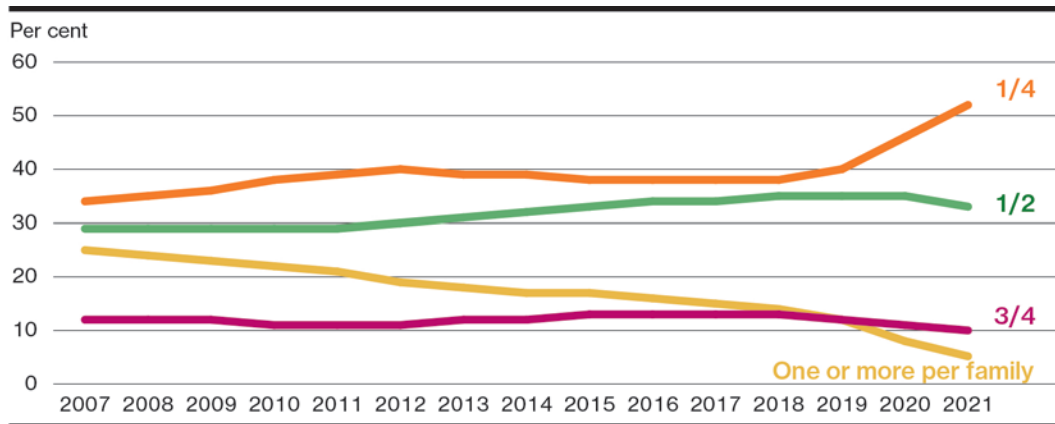
### Childcare allowance recipients in December



The number of parents receiving childcare allowance increased by 50 per cent between 2007 and 2018, and then declined by 95 per cent between 2018 and 2021, when it was no longer possible to apply for a childcare allowance. In 2019 two new benefits were introduced, child carer's allowance and additional cost allowance for children. The total number of parents receiving childcare allowance, child carer's allowance or additional cost

allowance was in 2021 on level with the number receiving childcare allowance in 2018. In contrast to childcare allowance, both parents can apply for child carer's allowance and they will count as two recipients if they share the allowance. Throughout this period the majority of childcare allowance recipients were women; in 2021 women made up 85 per cent of recipients and men 15 per cent.

**Childcare allowance proportions in December by compensation level**



The proportion of childcare allowance recipients who were paid partial compensation increased during the period. The lowest level (one-quarter benefit) was the most common, and accounted for 38 per

cent of all childcare allowance payments in 2021. After the introduction of child carer’s allowance the proportion receiving benefit on the lowest level has increased to 52 per cent of all recipients in 2021.

**Childcare allowance payments in December 2021, by child’s age**

Age	Number of children		Proportion of children whose parents receive childcare allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
3–5	34	44	24	16
6–8	160	254	16	16
9–11	220	517	24	19
12–15	464	1,011	25	21
16–19	497	862	20	22
<b>Total</b>	<b>1,375</b>	<b>2,688</b>	<b>22</b>	<b>20</b>

In December 2021 Försäkringskassan paid childcare allowance for just over 4,000 children. Just over one

fifth of these children were in families receiving childcare allowance for more than one child.

### ■ Childcare allowance in December 2021, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-34	287	15	4,932	4,958
35-39	582	78	5,139	4,450
40-44	817	110	5,222	4,902
45-49	800	135	5,103	4,851
50-54	497	97	5,198	4,949
55-	174	79	5,384	4,898
<b>Total</b>	<b>3,157</b>	<b>514</b>	<b>5,155</b>	<b>4,830</b>

In December 2021 childcare allowance was paid to just under 3,700 parents. Of the recipients, 86 per cent were women and 14 per cent men. The largest number of recipients was in the 40-49 age group.

The total value of child care allowances paid in 2021 was SEK 843 million, of which 87 per cent to women and 13 per cent to men.

### Regulations in 2021

A parent is eligible for childcare allowance for their child if the child requires special supervision or care for at least six months. This eligibility applies, at most, until June of the year in which the child turns 19. The special supervision or care has to be a consequence of the child's illness or disability. The parent can also receive childcare allowance if the child's illness or disability implies increased expenses (additional costs).

If a parent cares for more than one child with a disability in the age group concerned, the right to a childcare allowance is based on the total need for care and supervision and the extent of additional costs.

Childcare allowance can be paid as a full, three-quarters, half or one-quarter benefit. Full childcare allowance is 2.5 times the price base amount, which in 2021 corresponded to SEK 9,917 per month. Childcare allowance is taxable and pensionable. Part of the childcare allowance can be paid as compensation for additional costs. This additional costs component of childcare allowance is tax exempt and non-pensionable. A childcare allowance

based only on additional costs needs to amount to a minimum of 36 per cent of the price base amount and a maximum of 62.5 per cent of the price base amount in order to be provided at this amount.

A childcare allowance based on care and supervision can also be combined with additional costs. In cases where approved additional costs amount to a minimum of 18 per cent of the price base amount and a maximum of 69 per cent of the price base amount, these result in an additional costs component of the childcare allowance that is tax exempt and non-pensionable. If a full childcare allowance is granted only on the basis of care and supervision, an additional cost allowance may be granted in addition to the full childcare allowance.

On 1 January 2019 two new benefits were introduced: child carer's allowance and additional cost allowance. These will eventually replace the childcare allowance. As of 1 January 2019, it is no longer possible to apply for a childcare allowance. There are transitional provisions for parents who have already been receiving childcare allowance.

## Child carer's allowance

From January 2019, it is possible to apply for child carer's allowance. Child carer's allowance is intended to improve parents' financial capacity to meet their child's care and supervision needs that are due to a disability.

### ■ Child carer's allowance in December 2021, by child's age

Age	Number of children		Proportion of children whose parents receive child carer's allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-2	197	292	13	19
3-5	1,287	2,642	18	17
6-8	2,478	6,146	24	21
9-11	4,259	9,711	29	26
12-15	7,263	14,040	32	29
16-19	4,421	6,761	30	30
<b>Total</b>	<b>19,905</b>	<b>39,592</b>	<b>29</b>	<b>26</b>

In December 2021 Försäkringskassan paid child carer's allowance for just under 60,000 children. Approximately 27 per cent of the children were in families receiving child carer's allowance for sev-

eral children. 34 per cent of the children were girls and 66 per cent boys. There were more boys than girls in all age groups.

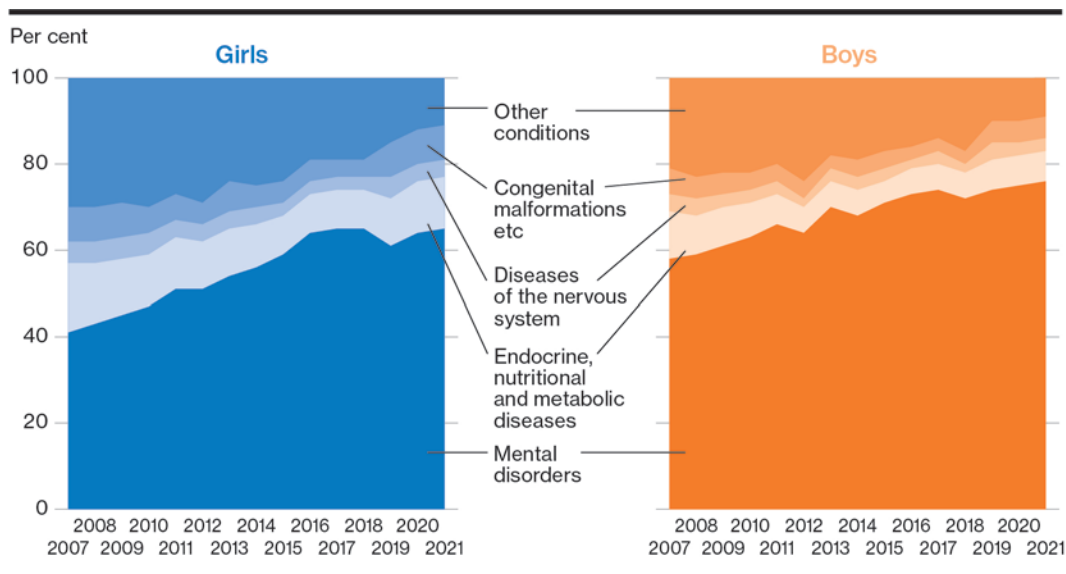
### ■ Child carer's allowance in December 2021, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-29	1,298	127	3,707	2,827
30-34	5,553	764	3,741	2,937
35-39	10,070	1,872	3,889	2,985
40-44	12,021	2,801	3,907	3,125
45-49	9,962	2,875	3,879	3,145
50-54	4,706	1,618	3,928	3,115
55-	1,441	1,040	4,014	3,345
<b>Total</b>	<b>45,051</b>	<b>11,097</b>	<b>3,876</b>	<b>3,110</b>

In total, child carer's allowance was paid to 56,000 parents in December 2021. Of the recipients, 83 per cent were women and 17 per cent men. The largest number of recipients was in the 40-44 age group.

A total of SEK 2.6 billion was paid in child carer's allowances in 2021, of which 83 per cent to women and 17 per cent to men.

**Newly granted child carer’s allowances (childcare allowance up to 2018), by diagnosis category**



The proportion of new childcare allowances related to mental illnesses has increased in the 2000s. This trend has continued following the introduction of the child carer’s allowance in 2019. In 2007 the proportion was 41 per cent of

all new childcare allowances for girls and 58 per cent of all new childcare allowances for boys. The corresponding figures for child carer’s allowances in 2021 were 65 per cent for girls and 76 per cent for boys.

**Regulations in 2021**

Parents of children with a disability can get child carer’s allowance. The allowance is intended to improve parents’ financial capacity to meet their child’s care and supervision needs that are due to a disability.

Two parents may be entitled to a child carer’s allowance for a disabled child until June of the year in which the child turns 19, if the child may be assumed to need, for at least six months, more care and supervision than children of the same age without disabilities do. A person officially regarded as equivalent to a parent may also be granted a child carer’s

allowance. Parents can apply individually or jointly for one or more children.

The allowance can be granted at different levels (full, three-quarters, half or one-quarter) depending on the extent of the child’s need for care and supervision. If the grant is for several children, more than one full child carer’s allowance may be paid. A full child carer’s allowance is 2.5 times the price base amount, which in 2021 corresponded to SEK 9,917 per month. Child carer’s allowances are taxable and pensionable.

## Additional cost allowance for children

From January 2019 it has been possible to apply for additional cost allowance. Additional cost allowance for children provides financial help to parents who have additional costs due to their child's disability.

### ■ Additional cost allowance for children in December 2021, by child's age

Age	Number of children		Proportion of children whose parents receive additional cost allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-5	51	86	29	29
6-8	83	123	55	50
9-11	121	219	54	57
12-15	179	284	48	59
16-21	159	194	37	46
<b>Total</b>	<b>593</b>	<b>906</b>	<b>46</b>	<b>52</b>

In December 2021 Försäkringskassan paid additional cost allowances for 1,500 children. Just under 40 per cent of the children were girls, and 60

per cent were boys. Slightly less than 50 per cent of the children were in families receiving additional cost allowances for several children.

### ■ Additional cost allowance for children in December 2021, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-29	20	5	1,369	1,111
30-34	103	17	1,556	1,578
35-39	194	50	1,485	1,420
40-44	243	67	1,429	1,237
45-49	214	70	1,541	1,206
50-54	129	30	1,395	1,165
55-	36	20	1,421	1,031
<b>Total</b>	<b>939</b>	<b>259</b>	<b>1,474</b>	<b>1,260</b>

In total, additional cost allowances were paid to just over 1,200 parents in December 2021. Of the recipients, 78 per cent were women and 22 per cent

men. Approximately SEK 25 million was paid in additional cost allowances for children in 2021, of which 79 per cent to women and 21 per cent to men.

### Regulations in 2021

Parents of children with a disability may be eligible for additional cost allowance. The allowance is intended to compensate for additional costs that parents have as a consequence of their child's disability.

Parents may receive an additional cost allowance for a child whose functional capacity has been impaired for at least six months. Parents can apply individually or jointly, for one or more children. People officially regarded as equivalent to parents may also be paid an additional cost allowance. No more than two parents may

be granted an additional cost allowance for the same child.

The allowance is granted at different percentages of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. In 2021 an additional cost allowance of 70 per cent of the price base amount amounted to SEK 2,777 per month. The allowance is tax exempt.

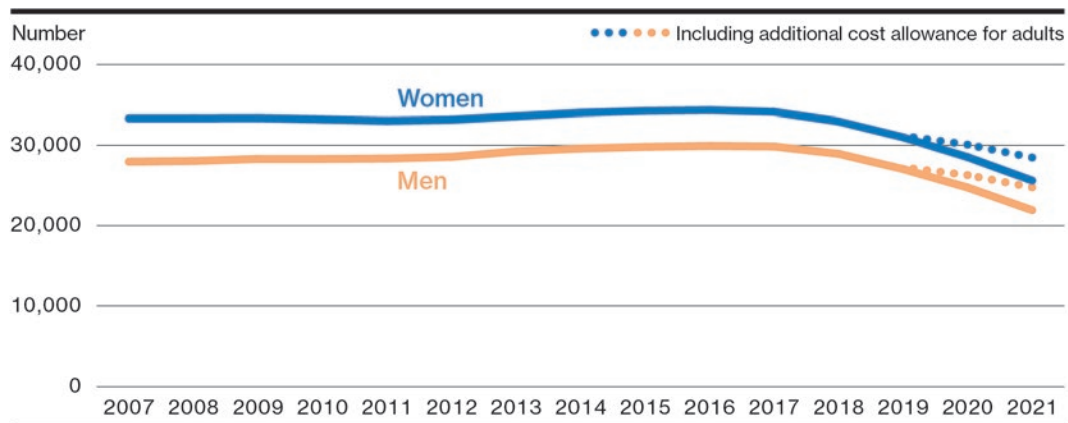
If the decision applies to several children, an additional cost allowance of more than 70 per cent of the price base amount may be granted.



## Disability allowance

Disability allowance provides financial support to people who need assistance in their everyday lives due to a disability, or to people who have additional costs for the same reason. Disability allowance began to be phased out on 1 January 2019 and can no longer be applied for, as it will eventually be replaced by additional cost allowance.

### ■ People receiving disability allowance in December



The number of people receiving a disability allowance remained fairly constant between 2007 and 2018. In 2019 a new allowance, the additional cost allowance for adults, was introduced, and the total number of people receiving a disability allowance or an additional cost allowance decreased by 14

per cent between 2018 and 2021. Throughout the period there were more women than men receiving a disability allowance. In December 2021 there were just under 26,000 women and 22,000 men receiving a disability allowance.

### ■ Disability allowance in December 2021

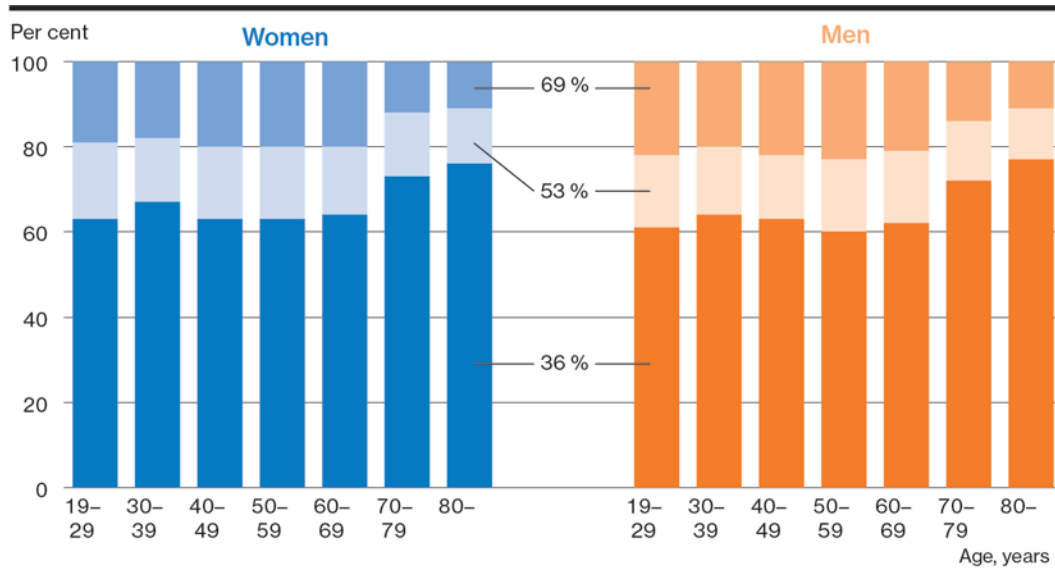
Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19–29	939	1,117	1,806	1,827
30–39	2,593	3,084	1,763	1,805
40–49	3,876	3,714	1,802	1,812
50–59	5,965	5,328	1,798	1,845
60–69	4,743	3,833	1,790	1,825
70–79	5,295	3,684	1,686	1,704
80–89	1,924	1,065	1,658	1,665
90–	287	106	1,606	1,573
<b>Total</b>	<b>25,622</b>	<b>21,931</b>	<b>1,758</b>	<b>1,796</b>

Just over 47,500 people received a disability allowance in December 2021. Of the recipients, 54 per cent were women and 46 per cent men. Recipients aged over 70 got a slightly lower allowance than those under 70, and men received slightly higher

allowances than women across all age groups except the eldest.

A total of just under SEK 1.1 billion was paid in disability allowances in 2021, of which 53 per cent to women and 47 per cent to men.

**Disability allowance in December 2021, by compensation level and age**



Of all disability allowance recipients, 67 per cent of women and 64 per cent of men were paid the minimum level (36 per cent of the price base amount).

The minimum level is the most common level across all age groups.

**Regulations in 2021**

A person whose functional capacity has been impaired for a considerable period of time, such that they require time-consuming assistance from someone else in order to manage at home or at work, is eligible for a disability allowance. A disability allowance may also be granted if a person otherwise has significant additional costs due to their disability. A disability allowance can be granted from the month of July in the year a person turns 19 years old and to anyone whose disability arises before they turn 65.

Allowance levels are 36, 53 or 69 per cent of the price base amount per year, depending on

the recipient's assistance needs and the extent of their additional costs. In 2021 the three levels corresponded to SEK 1,428, SEK 2,102 and SEK 2,737 per month, respectively. People who are blind or who have severely impaired hearing always receive an allowance, provided the disability arose before they turned 65.

The additional cost allowance was introduced on 1 January 2019. It will eventually replace the disability allowance, and as of 1 January 2019 it is no longer possible to apply for a disability allowance. Under transitional provisions there are exceptions for people who have a previous disability allowance.

## Additional cost allowance for adults

From 1 January 2019, it is possible to apply for additional cost allowance. Additional cost allowance provides financial support to disabled people who have additional costs due to their disability.

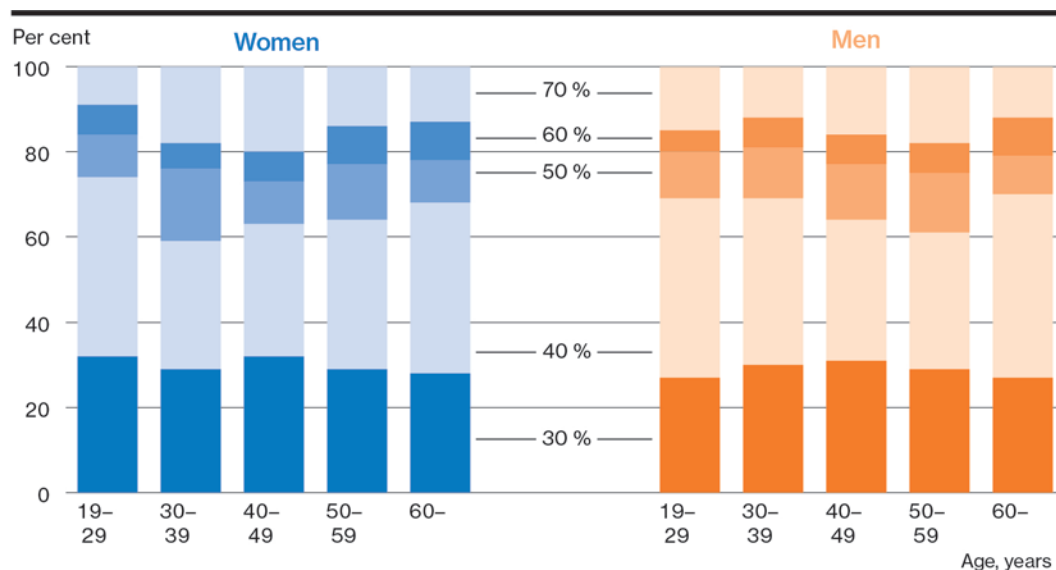
### ■ Additional cost allowance for adults in December 2021

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19–29	351	466	1,703	1,736
30–39	498	454	1,750	1,720
40–49	417	349	1,755	1,769
50–59	615	573	1,771	1,799
60–	991	1,010	1,751	1,734
<b>Total</b>	<b>2,872</b>	<b>2,852</b>	<b>1,750</b>	<b>1,750</b>

In December 2021 just under 5,700 people received an additional cost allowance for adults. Of the recipients, 50 per cent were women and 50 per cent men.

A total of SEK 154 million was paid in additional cost allowances for adults in 2021, of which 50 per cent to women and 50 per cent to men.

### ■ Additional cost allowance for adults in December 2021, by compensation level and age



A total of 67 per cent of the women and 67 per cent of the men with additional cost allowances for adults were paid the two lowest levels (30 or

40 per cent of the price base amount). The lowest allowance levels are the most common across all age groups.

### Regulations in 2021

Disabled people above 18 years of age who do not have a parent with a maintenance obligation are eligible for an additional cost allowance for adults. The allowance is intended to compensate for additional costs attributable to the person's disability, and to facilitate participation in working and civic life.

A person will receive an additional cost allowance if it may be assumed that the disability will continue to impair them for at least a year. The disability must have arisen before the person turned 65.

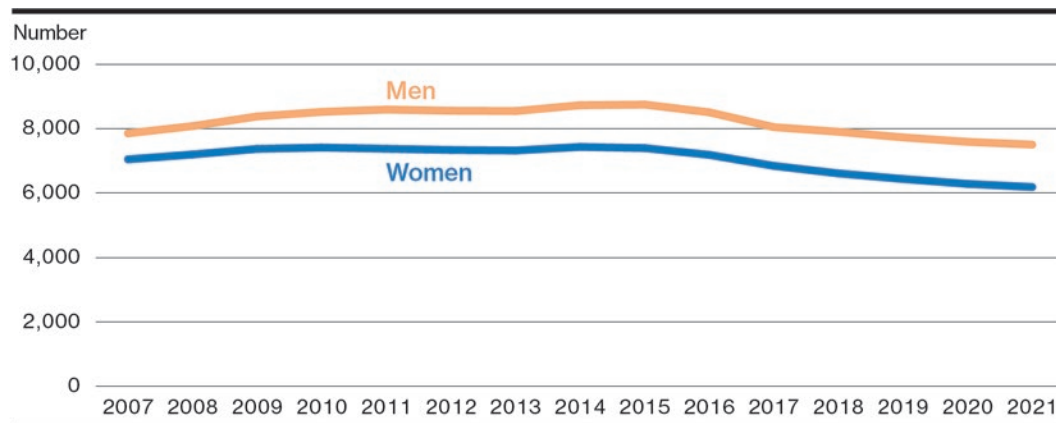
The allowance is granted at different percentages of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. An additional cost allowance of 70 per cent of the price base amount was SEK 2,777 per month in 2021. The allowance is tax exempt.

People who are blind or who have severely impaired hearing always receive this allowance, provided their disability arose before they turned 65.

## Assistance allowance

Assistance allowance is a form of financial support that adults and children with extensive disabilities may be granted in order to employ personal assistants.

### ■ People receiving assistance allowance in December



The number of adults and children receiving assistance allowance grew steadily until 2009 and then levelled off. From 2016 the number with assistance allowance has declined due to changes in the application of the regulations. Since the

introduction of the assistance allowance it has been paid to more men and boys than women and girls. In December 2021 assistance allowance recipients were 45 per cent women or girls, and 55 per cent men or boys.

### ■ Assistance allowance in December 2021

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–14	651	801	113	113
15–19	477	703	113	114
20–24	433	671	124	134
25–29	496	743	145	149
30–34	478	691	142	151
35–39	386	571	141	150
40–44	366	449	144	142
45–49	392	424	140	143
50–54	395	467	134	137
55–59	438	460	135	139
60–64	446	435	132	134
65–	1,223	1,087	115	119
<b>Total</b>	<b>6,181</b>	<b>7,502</b>	<b>128</b>	<b>133</b>

Just under 13,700 adults and children received assistance allowance in December 2021. Of a total of 8 million hours of assistance allowance granted, 44 per cent went to women and girls, and 56 per cent to

men and boys. On average, men were granted more hours than women in most age groups. Expenditure for the national assistance allowance was just over SEK 24.1 billion in 2021.

■ Assistance allowance in December 2021, by category

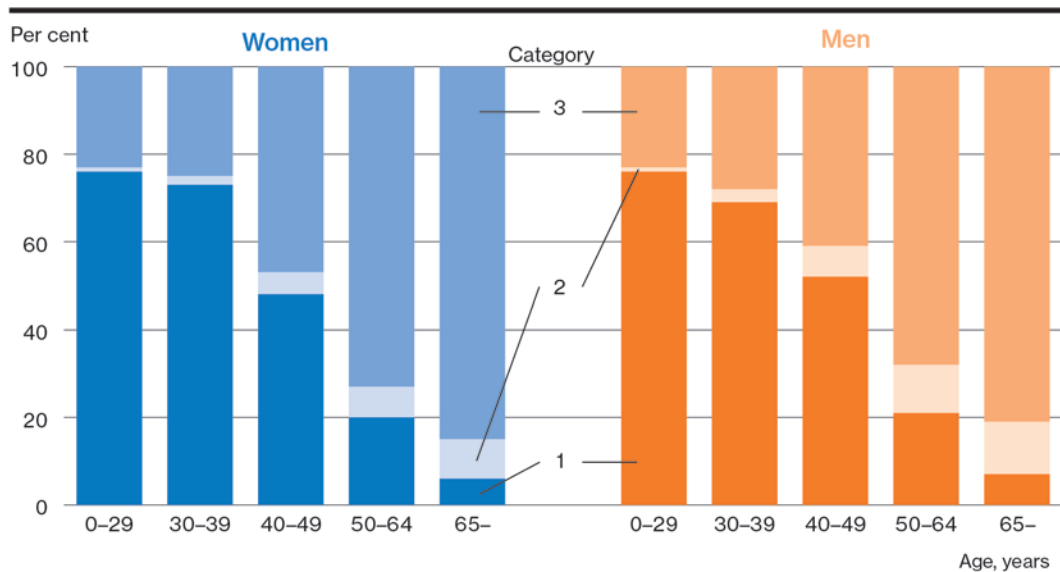
Category <sup>1</sup>	Number of persons		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,822	3,819	132	137
2	252	379	149	154
3	2,960	3,123	124	128
<b>Total</b>	<b>6,181</b>	<b>7,502</b>	<b>128</b>	<b>133</b>

<sup>1</sup> The various categories are explained in the regulations text box.

Women and girls who receive an assistance allowance most commonly belong to category 3. 48 per cent of all women and girls and 42 per cent of all men and boys who received an assistance allowance in December 2021 belonged to this category. Category 1 was the most common category among men and boys who received an assistance allowance. About 46 percent of all women and girls and

51 percent of all men and boys receiving an assistance allowance in December 2021 belonged to this category. The greatest number of hours per week were granted to recipients in category 2. This category of recipients has disabilities that imply a more comprehensive need of support and services, on average, than the other categories.

■ Assistance allowance in December 2021, by category and age



The distribution of assistance allowance recipients among the various categories differs between different age groups. In the 0-29 age group 76 per cent belong to category 1 as it comprises congenital or early disabilities. The proportion of recipients belonging to category 1 is lower among the elderly; only 6 per cent of those

aged 65 or over are in that category. Category 2, which comprises disabilities caused by physical violence or physical illness, grows in size as people age. The majority of assistance allowance recipients aged 50 years and over belong to category 3, which comprises disabilities that are not due to normal ageing.

## Regulations in 2021

Assistance allowance can be granted to

- people with developmental impairments, autism or autism spectrum disorders (category 1);
- people with significant and permanent intellectual disabilities following a brain injury suffered as an adult and caused by physical violence or a physical illness (category 2);
- and people with other permanent physical or mental disabilities which are clearly not part of normal ageing, if these are considerable and cause significant difficulties in daily life, therefore requiring extensive support or services (category 3).

The need for help in managing basic needs must require an average of over 20 hours per week in order for Försäkringskassan to grant an allowance. If a person's needs require fewer hours of help, the municipality where the person lives is responsible for providing the help.

People living in sheltered housing or who are in institutional care are not entitled to an assistance allowance.

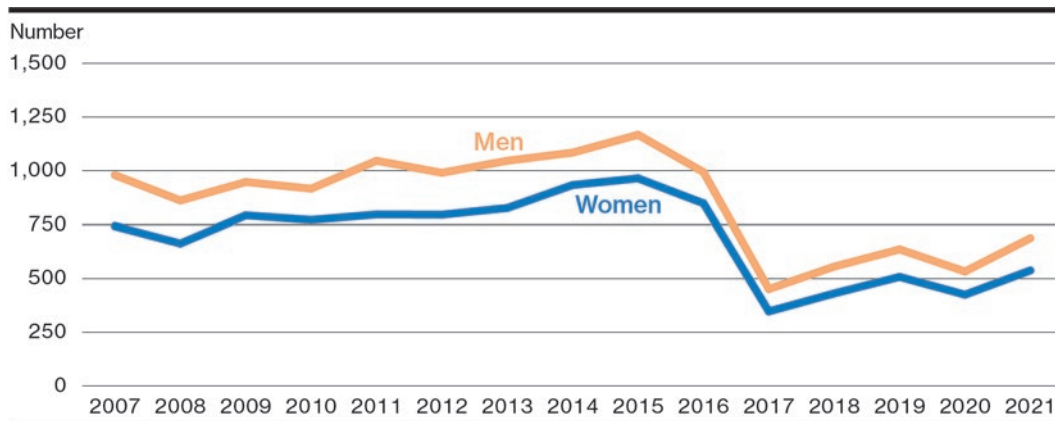
An assistance allowance may only be used to pay for personal assistance or to cover costs associated with personal assistants. Personal assistance can be purchased from a municipality, a service user cooperative or a private company. It is also possible for individuals to employ their assistants directly. Service user cooperatives and private companies must have a permit from the Swedish Health and Social Care Inspectorate (IVO) in order to provide personal assistance services. A municipality that provides personal assistance services must notify IVO of this. People who employ their own assistants must also report this to IVO.

Assistance allowance is paid at a standardised hourly rate, which was SEK 315 in 2021. However, it is possible to apply for a higher hourly rate if there are special grounds. The highest hourly rate in 2021 was SEK 352.80.

## Car allowance

The purpose of a car allowance is to enable people with disabilities to lead an active, participative and independent life.

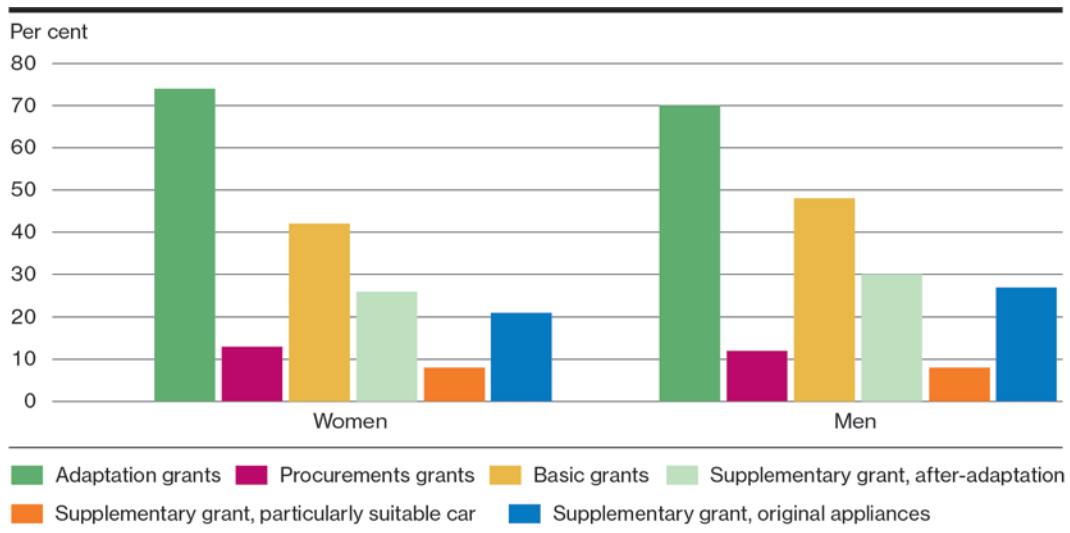
■ Number of granted car allowances



Until the end of 2006 it was possible to obtain a new car allowance every seven years. Since 2007 it has been possible to obtain a new car allowance every nine years. These rule changes explain why there are fairly regular peaks over the course of the period. The reduction in 2017 is due in part

to changes to the administration process, which resulted in processing delays, and in part to a reduction in applications. Together, these two factors led to fewer people being granted the allowance than in previous years. Throughout the period, fewer women than men were granted a car allowance.

■ Car allowance in 2021 by type of grant



The most common type of car allowance in 2021 was a car adaptation grant. Approximately 72 per cent of recipients received a car adaptation grant.

It is possible to be paid several types of car allowances. Of the total sum disbursed in 2021, 61 per cent was in the form of car adaptation grants.



### ■ Car allowances in 2021 by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	7	15	417,937	134,839
25–29	19	20	88,507	152,924
30–34	42	38	98,718	171,180
35–39	54	52	134,476	101,797
40–44	59	74	88,079	146,044
45–49	88	105	108,144	98,099
50–54	86	92	127,959	119,435
55–59	49	90	86,414	77,519
60–64	42	55	82,679	100,206
65–	49	64	84,930	74,876
<b>Total</b>	<b>495</b>	<b>605</b>	<b>108,285</b>	<b>109,513</b>

In total 1,100 people received a car allowance in 2021. Of the recipients, 45 per cent were women and 55 per cent men. A total of SEK 138 million was paid in car allowances in 2021, 45 per cent of which

to women and 55 per cent to men. The highest amounts are granted as adaptation grants which affects the average amount.

### ■ Car allowance to parents in 2021, by child's age

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	13	9	103,410	159,850
5–9	37	57	129,845	118,136
10–14	46	48	102,131	107,294
15–19	21	42	90,710	56,573
20–24	14	27	52,312	70,020
25–	25	25	83,981	56,163
<b>Total</b>	<b>156</b>	<b>208</b>	<b>99,893</b>	<b>91,313</b>

In 2021 parents of just under 360 children with a disability received car allowance. Of these children, 43 per cent were girls and 57 per cent boys. On aver-

age, parents of girls received a higher allowance than parents of boys. The average amount paid was higher for parents of children in younger age groups.

### Regulations in 2021

People with a disability that makes it very difficult for them to get around on their own or to use public transport are eligible for a car allowance, provided the difficulties persist for a minimum of nine years. A car allowance is also available to parents of children with disabilities if they need the car in order to get around together with their child. Car allowances are made up of several different grants. There are three grants for buying a car – basic grant, procurement grant and supplementary grant. The supplementary grant is made up of three parts: grant for after-adaptation of

a vehicle, grant for provision of a particularly suitable car and grant for provision of original appliances.

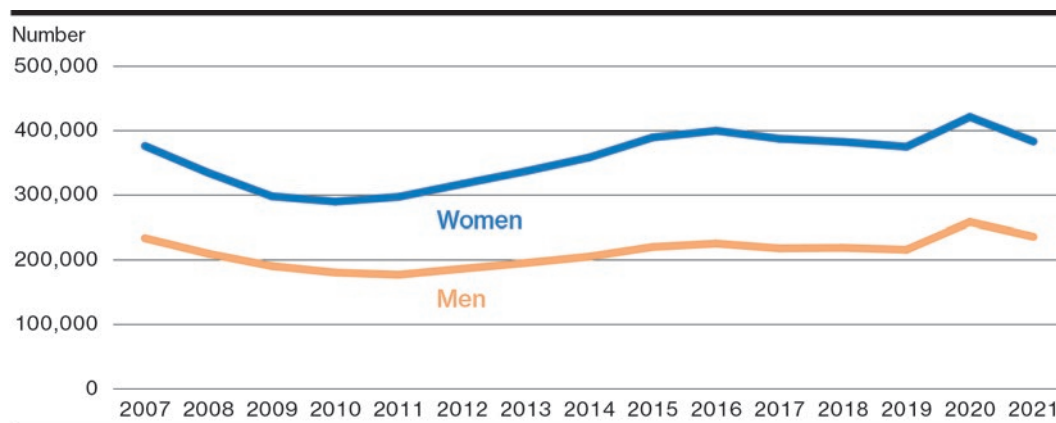
A basic grant and a supplementary grant can be provided for the purchase of a car and can be paid every nine years. A recipient may also be eligible for a procurement grant, depending on their income level. Car adaptation grants can be paid for the adaptation of a vehicle. In some cases, a car allowance may also be paid for driving lessons. Car allowances are primarily paid for cars, but can also be paid for other motor vehicles such as motorbikes or mopeds.

# Financial security in the event of sickness

## Sickness cash benefit

Sickness cash benefit is intended to provide financial security when a person's work capacity becomes reduced due to illness or disease.

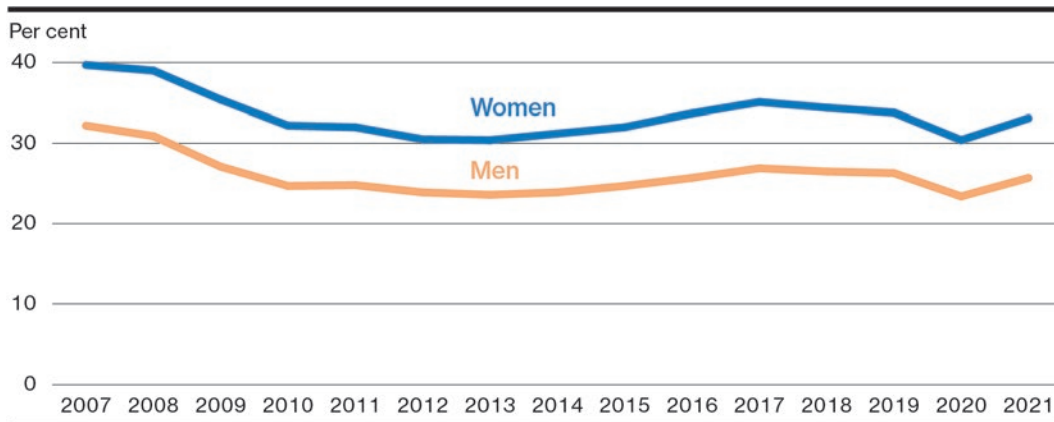
### Number of sickness cash benefit recipients



The number of recipients of sickness cash benefit decreased until 2010, then increased until 2016 before decreasing slightly up to 2019. During the pandemic year of 2020 there was an increase above all in sickness cases lasting less than 22 days. In 2021 the pandemic continued to affect the need for sickness cash benefits, albeit to a lesser extent than in 2020.

A total of 619,000 people received sickness cash benefit at some point during 2021. Of these recipients 62 per cent were women and 38 per cent men. Compared with 2020 the number of recipients decreased by 9 per cent among women as well as among men.

**■ Proportion of sickness cash benefit days with partial benefit**

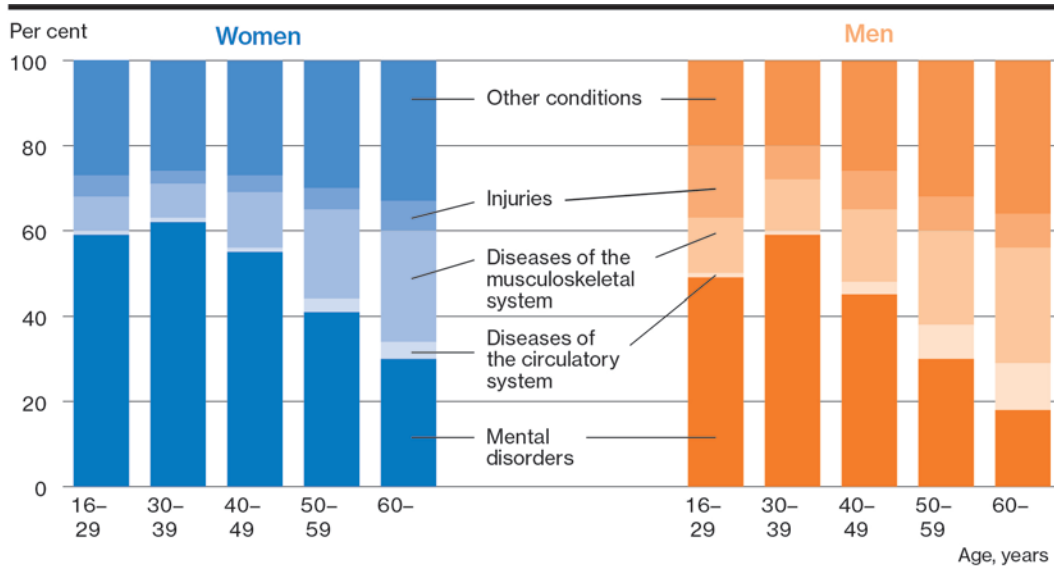


From 2007 the proportion of sickness cash benefit days for which a partial benefit was paid decreased until 2010, after which it increased again until 2015. In recent years partial-benefit days have again decreased, a trend which continued during the pandemic year of 2020. In 2021 the figure

returned to more or less the level it had before the pandemic.

In 2021 approximately 33 per cent of the days for which sickness cash benefit was paid to women, and approximately 26 per cent of the days for which it was paid to men, were partial benefit days.

**■ Ongoing sickness cases in December 2021, by age and diagnosis category**



Mental disorders and diseases of the musculoskeletal system were the most common diagnosis categories among both women and men who received sickness cash benefit in December 2021. Mental disorders accounted for 50 per cent of all cases for women and 39 per cent of all cases for men. The corresponding figures for diseases of the

musculoskeletal system were 15 and 19 per cent, respectively, for women and men. Mental disorders were the most common diagnoses in all age groups except for men aged 60 and over, where diseases of the musculoskeletal system were the most common diagnoses.

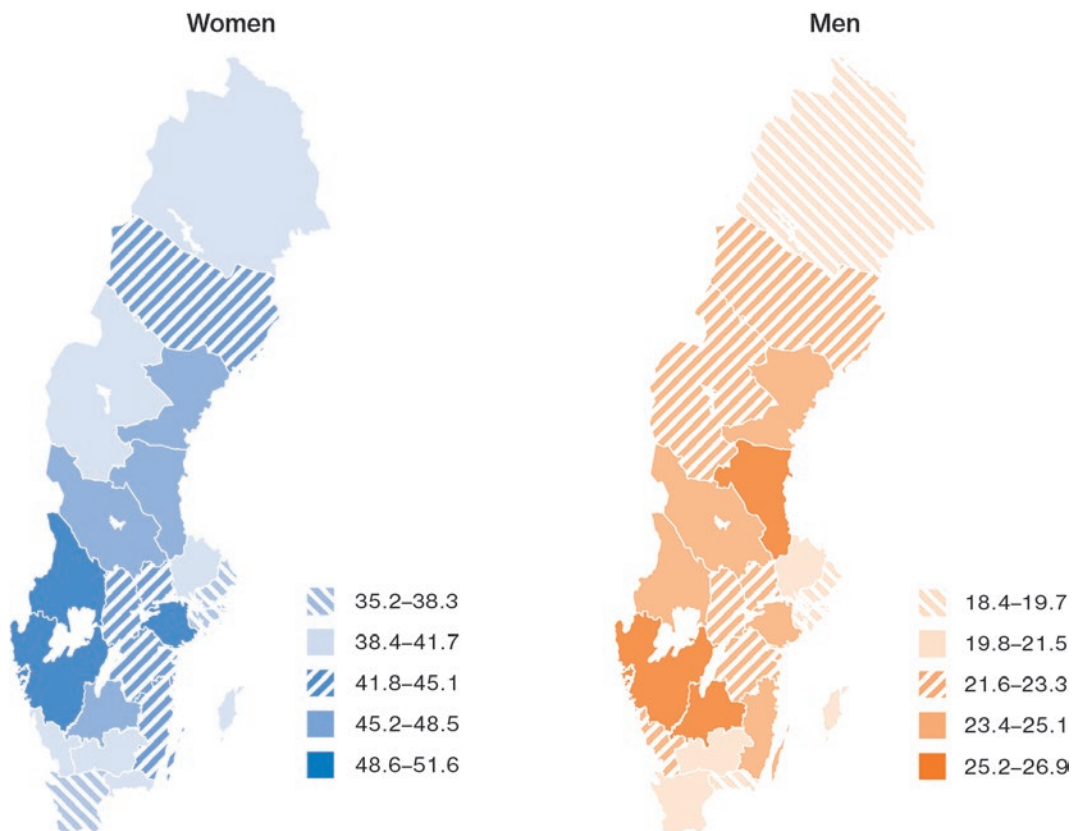
### ■ Sickness cash benefit in 2021

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	12,734	10,025	59	53	515	586
25–29	32,327	18,519	66	66	600	629
30–34	50,267	26,505	82	88	561	539
35–39	43,932	23,737	88	80	609	628
40–44	41,880	23,262	94	80	625	655
45–49	45,972	26,155	96	83	627	664
50–54	50,935	30,213	96	86	626	666
55–59	53,758	36,578	97	93	620	662
60–	51,436	41,088	97	98	615	653
<b>Total</b>	<b>383,241</b>	<b>236,082</b>	<b>89</b>	<b>85</b>	<b>610</b>	<b>639</b>

Of a total of SEK 37.6 billion that was paid in sickness cash benefits in 2021, 62 per cent went to women and 38 per cent to men. The average daily benefit sum was 5 per cent higher for men than for women, due to factors including income differences between men and women. The average

number of sickness cash benefit days generally increases with age among both women and men. Reasons for this include the increased risk of sickness and longer recovery times with increasing age. People who have been working for longer have also been exposed to a greater cumulative workload.

■ Ongoing sickness cases per 1,000 insured persons in December 2021, by county



Nationwide, the total number of ongoing sickness cases per 1,000 estimated insured persons in the 16–64 age group was 42 for women and 22 for men in December 2021. A sickness case is defined as a continuous period during which sickness cash benefit and/or rehabilitation benefit is paid. See page 10 for more information on the estimate of the number of insured persons.

In December 2021 Värmland County had the highest number of ongoing sickness cases among women, with 52 cases, and Gävleborg County had the highest number of ongoing sickness cases among men, with 27 cases per 1,000 estimated insured persons.

## Regulations in 2021

A person whose work capacity is reduced because of illness or disease can receive a full, three-quarters, half or one-quarter sickness cash benefit. During the first 14 days of a sickness period, the employer is responsible for paying sick pay to the employee. If the employee's work capacity is still reduced after the sick pay period, the employee can receive sickness cash benefit from Försäkringskassan. A person who is unemployed or self-employed can get sickness cash benefit from Försäkringskassan from the beginning of their sickness period. For employees and the unemployed, a waiting period deduction is made that corresponds to 20 per cent of the sick pay or sickness cash benefit that the insured person receives during sickness absence in an average calendar week. A self-employed person instead has a waiting period of 7 days, but may also choose a different waiting period – of 1, 14, 30, 60 or 90 days. The reduction in a person's work capacity due to illness or disease must be corroborated with a doctor's certificate after 7 days of sickness absence.

Sickness cash benefit at the normal level, equivalent to just under 80 per cent of the sickness cash benefit qualifying income (SGI), can be paid for 364 days within a 450-day period. The maximum sickness cash benefit is based on an income equivalent to 8 times the price base amount. In 2021 this corresponded to SEK 810 per day for full sickness cash benefit at the normal level. If the reduction in work capacity remains after 364 days, a sickness cash benefit can be paid in the form of sickness cash benefit at the continuous level. The benefit will then correspond to just under 75 per cent of the SGI. In 2021 this meant a maximum benefit of SEK 759 per day for full sickness cash benefit at the continuous level. People with serious illnesses may be granted sickness cash benefit at the normal level, or 80 per cent of the SGI, for an unlimited period of time. A person who is unemployed can receive a sickness cash benefit of at most SEK 543 per day, which corresponds to the highest daily allowance sum in unemployment insurance.

An assessment of the reduction in the work capacity of employees and self-employed people is carried out in accordance with what is known as the rehabilitation chain. For an employee, the reduction in work capacity

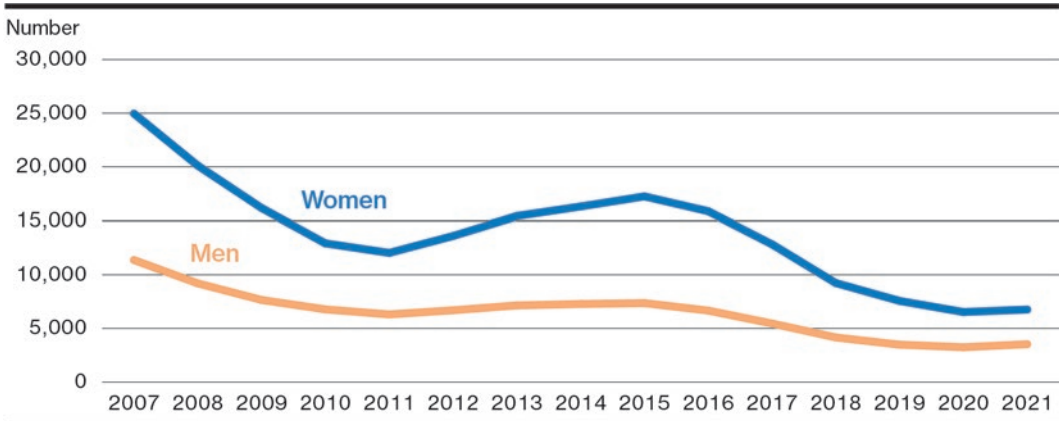
during the first 90 days must be assessed in relation to their regular work or to other temporary work that the employer can offer. After 90 days, the reduction in work capacity is also assessed in relation to other work that the employer can offer following reassignment. After 180 days, the employee is only entitled to sickness cash benefit if they are unable to perform any normally occurring job in the labour market. This does not apply, however, if Försäkringskassan's assessment is that the employee will very likely be able to return to work with their employer within 365 days, to the same extent as before, or if it can be regarded as unreasonable to assess work capacity against such jobs as normally occur in the labour market. In such cases the reduction in work capacity is assessed in relation to work for the employer after 180 days as well. If it can be regarded as unreasonable to assess work capacity in relation to jobs that normally occur in the labour market, the assessment may continue to be made in relation to work for the employer after day 365 as well, even if the insured person is assessed to have the capacity for a job that normally occurs in the labour market. For self-employed people the assessment is made in relation to their normal work up to and including day 180. The reduction in work capacity is then assessed in relation to jobs that normally occur in the labour market, unless it can be assumed that the person is very likely to be able to return to work within 365 days, or if it may be regarded as unreasonable to assess work capacity in relation to jobs that normally occur in the labour market. For unemployed people the reduction in work capacity is always assessed in relation to jobs that normally occur in the labour market.

*The pandemic meant that some rules were temporarily changed, as was the application of sickness cash benefit. Försäkringskassan normally postponed the requirement for a doctor's certificate from day 8 until day 22, and a compensation for the waiting period deduction was introduced. The scope was also increased for exempting people from the work capacity assessment, or postponing it, in relation to normally occurring jobs after day 180, in those cases where the pandemic led to delayed or cancelled rehabilitation measures.*

# Vocational rehabilitation

Rehabilitation measures intended to make it easier for sick-listed people to return to work.

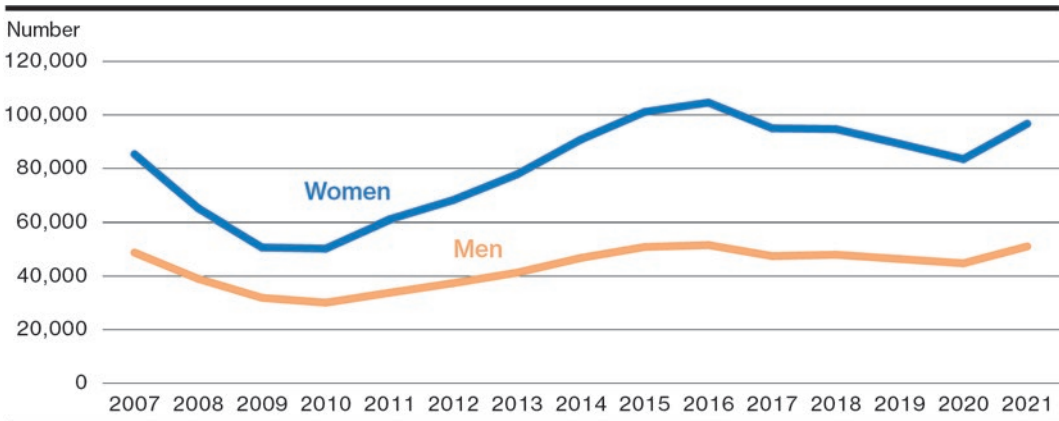
■ Number of rehabilitation cash benefit recipients



The number of recipients of rehabilitation cash benefit decreased until 2011, then increased until 2015, after which it again decreased. During the pandemic years of 2020 and 2021 there was a sharp increase primarily in the number of sickness cases lasting less than 22 days, with an assumed lower need for vocational rehabilitation.

In total, 10,300 people received rehabilitation cash benefit at some point in 2021, of which 66 per cent were women and 34 per cent men. Compared with 2020 the number of recipients grew by 4 per cent among women and by 9 per cent among men.

■ Number of sickness cases with a duration beyond 60 days in December



Vocational rehabilitation is most commonly provided to people with long-term sickness absence. A long-term sickness case here refers to people who receive benefits in the form of a sickness cash benefit and/or a rehabilitation benefit for more than 60 days. The number of people on sick leave more than 60 days increased by 76,000 between 2010 and 2016, but the number then began to drop before again increasing in 2021. Between 2020 and 2021 the number of sick-

ness cases lasting longer than 60 days grew by 15 per cent, which was partly because fewer sickness cases ended in connection with the assessment against normally occurring jobs after 180 days. In December 2021 there were 97,000 ongoing long-term sickness cases among women and 51,000 among men, and women's proportion of sickness cases lasting longer than 60 days was 65 per cent, while men accounted for the remaining 35 per cent.

### ■ Rehabilitation cash benefit in 2021

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	87	67	132	130	459	484
25–29	397	272	146	142	465	505
30–34	1,044	723	159	157	403	392
35–39	894	456	148	155	492	519
40–44	967	430	141	157	523	545
45–49	1,053	396	155	159	532	554
50–54	1,014	428	145	138	532	547
55–59	890	472	145	144	536	559
60–	414	288	121	117	513	562
<b>Total</b>	<b>6,760</b>	<b>3,532</b>	<b>147</b>	<b>148</b>	<b>499</b>	<b>508</b>

Of the recipients of rehabilitation benefit in 2021, 66 per cent were women and 34 per cent men. Of the SEK 0.75 billion paid in rehabilitation benefits

in 2021, 65 per cent went to women and 35 per cent to men.

### Regulations in 2021

Work training and education are examples of vocational rehabilitation measures.

When a person participates in vocational rehabilitation they are eligible for a rehabilitation cash benefit if their work capacity is reduced by at least a quarter due to illness or disease. It is also possible to obtain a special grant which covers certain additional expenses that may arise in connection with rehabilitation (e.g. travel). Försäkringskassan can additionally pay allowances for the acquisition of work aids.

Rehabilitation benefit is paid at the same levels as sickness cash benefit, i.e. as a full, three-quarters, half or quarter benefit. The maximum

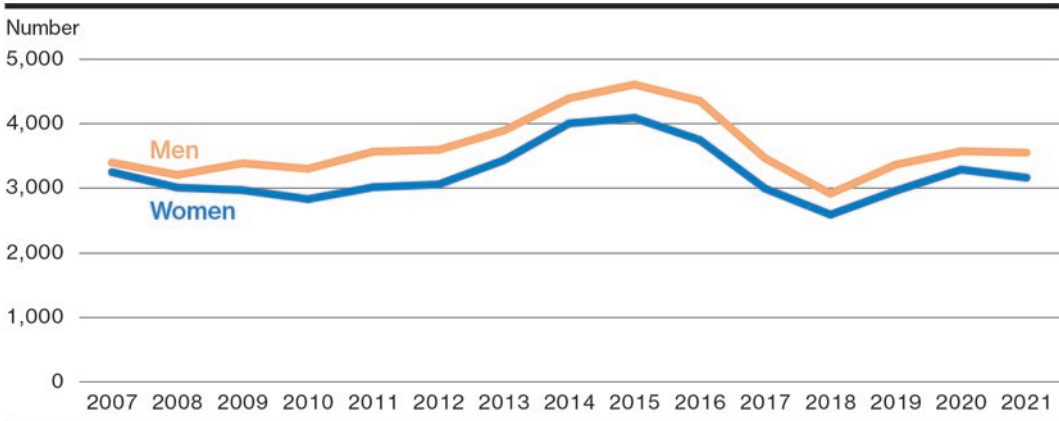
rehabilitation benefit possible is based on an income corresponding to 8 times the price base amount. The rehabilitation benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI) and is included in the maximum of 364 days for which the insured person can receive sickness cash benefit at the normal level. The maximum rehabilitation benefit at the normal level in 2021 was SEK 810 per day. After 364 days have passed, rehabilitation benefit at the continuous level can be paid instead – this corresponds to just under 75 percent of SGI. In 2021 the maximum rehabilitation benefit at the continuous level was SEK 759 per day.



# Activity compensation and sickness compensation

Activity compensation and sickness compensation provide financial security in the event of a long-term reduction in work capacity.

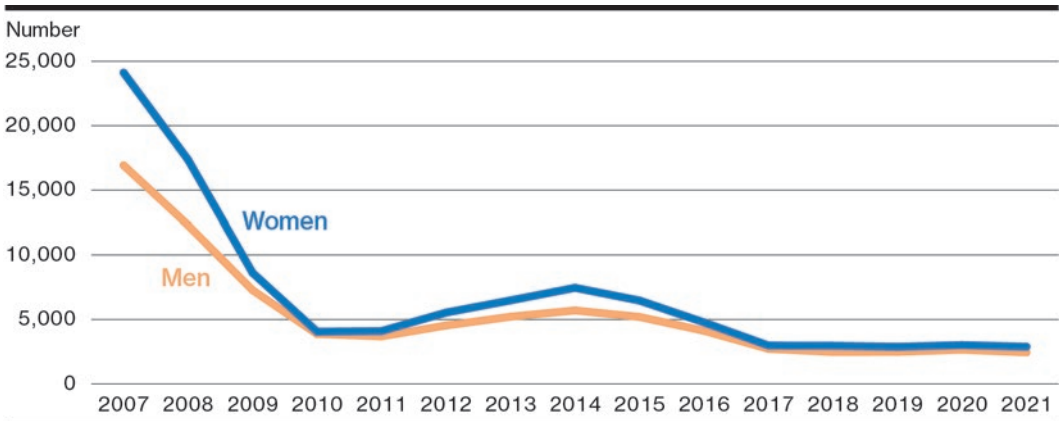
■ Newly granted activity compensation for people under 30



Between 2003 and 2016, only activity compensation was available for people under the age or 30. Prior to 2003, people younger than 30 could get early retirement or time-limited sickness allowance. Since January 2017 people whose work capacity is permanently reduced can receive sickness compensation instead of activity compensation, beginning in July of the year they turn 19.

Following a few years of declining numbers of new grants, the number grew again between 2018 and 2020, and then declined somewhat again. In 2021 there were 6,700 people who were granted activity compensation, which was 2 per cent fewer than in 2020.

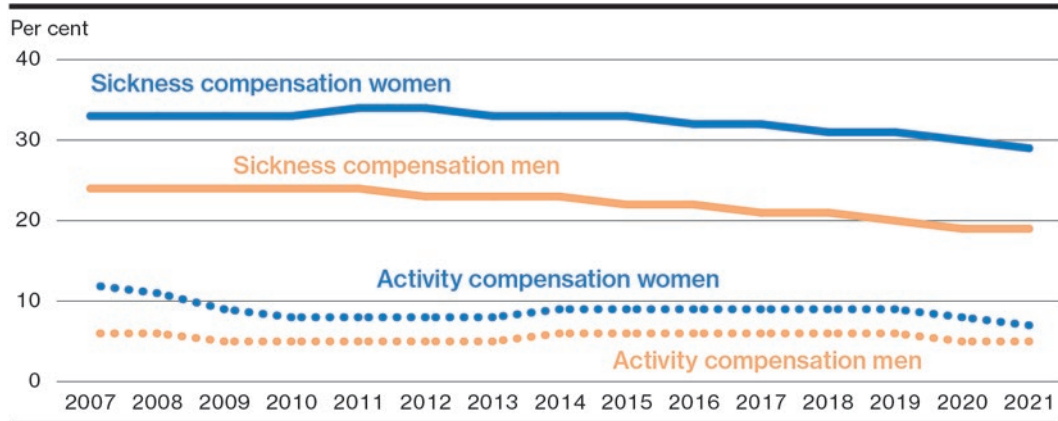
■ Newly granted sickness compensation for people aged 30 or older



Before 2003, people aged 30 or more could be granted early retirement or time-limited sickness allowance. Regulations were changed in 2003 such that people aged 30 or more could instead be granted permanent or time-limited sickness compensation. The number of newly granted sickness compensation declined until 2010. Time-limited

sickness compensation was phased out in 2008, and the criteria for being granted permanent sickness compensation became more stringent. There was some increase in the number granted between 2012 and 2014, but since then this number has again declined. In 2021 there were just under 5,300 people who were granted sickness compensation.

**■ Proportion of recipients being paid partial activity and sickness compensation in December**

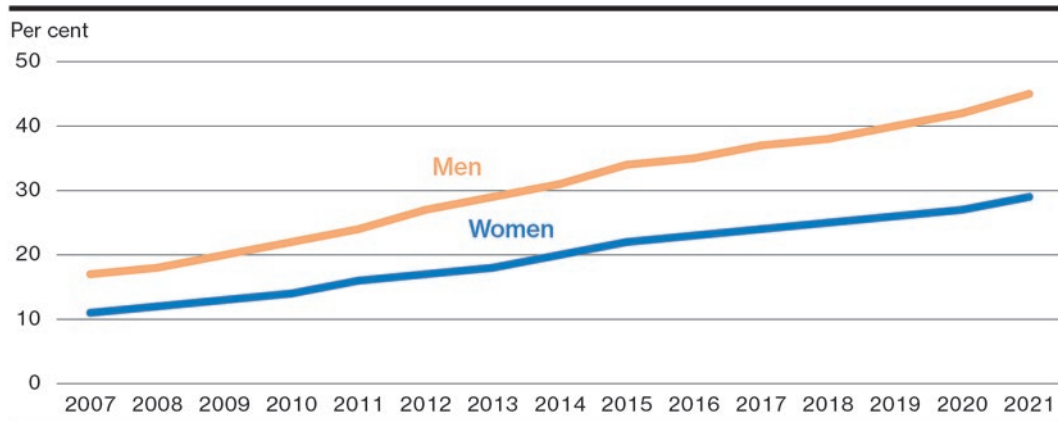


The proportion of recipients with partial activity or sickness compensation has decreased over the past decade, while partial activity compensation has remained fairly stable at a lower level.

Partial compensation has been more common among women than men throughout the period.

In December 2021, 29 per cent of women recipients and 19 per cent of the men were receiving partial sickness compensation while 7 and 5 per cent, respectively, were receiving partial activity compensation.

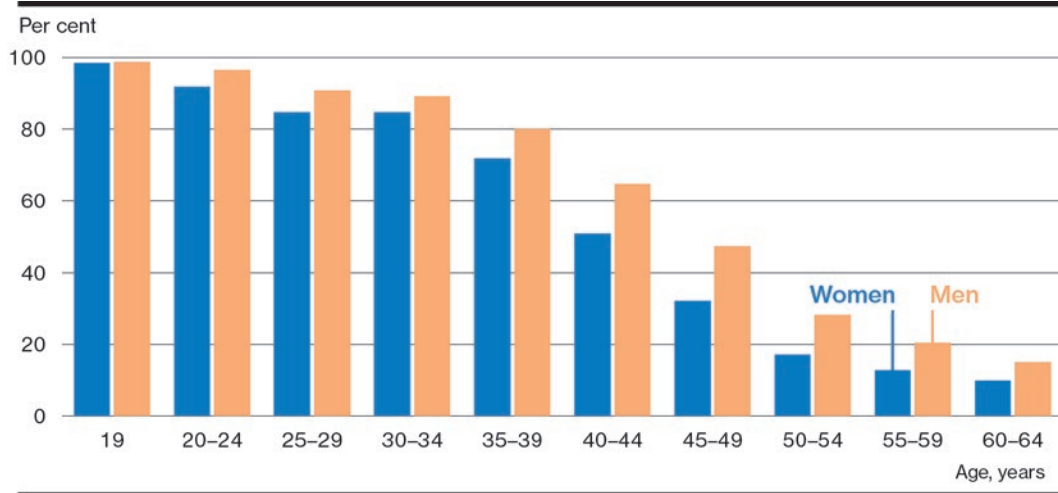
**■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December**



Guarantee benefits are paid to people without previous work income or with a low previous work income, and implies an income which is about half of that paid to people with the maximum income-related compensation. The proportion of recipients only being paid the lower guarantee benefit

has gradually increased over time. Since 2007 this proportion has grown from 11 to 29 per cent among women and from 17 to 45 per cent among men. It is more common among men than among women to be receiving only a guarantee benefit.

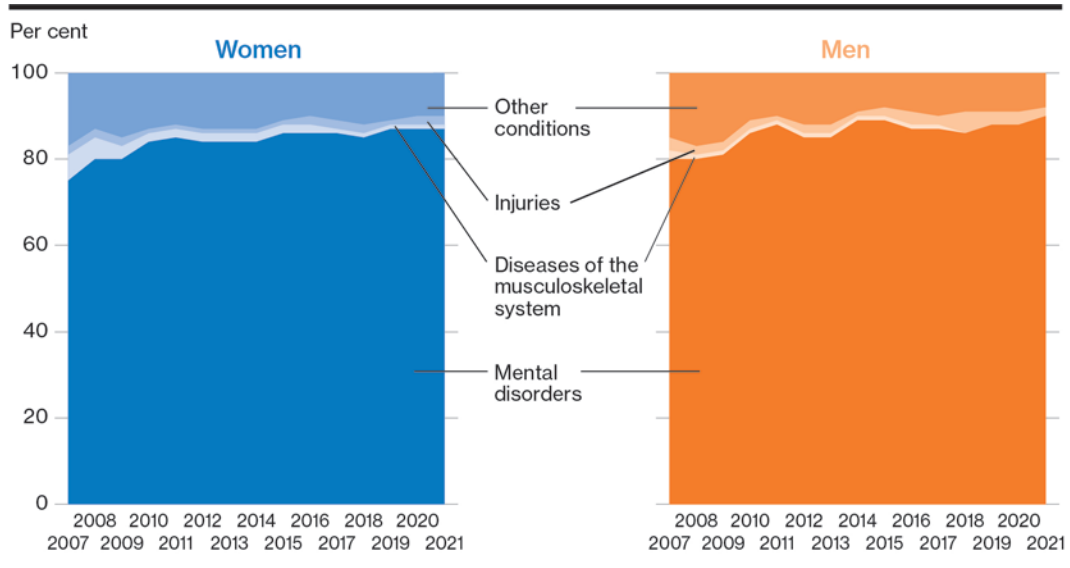
**■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December 2021, by age**



The proportion of recipients with only a guarantee benefit is bigger among younger people than among older people. Among recipients 19 years old, 98 per cent of women and 99 per cent of men were paid only a guarantee benefit in 2021. In the 60-64 age group, 10 per cent of women and 15 per cent of men received only a guarantee benefit in

2021. Most of those in the older group have been able, through earlier employment, to accumulate additional insurance cover and therefore receive a higher income-related compensation. In all age groups it is more common for men than women to be receiving only a guarantee benefit.

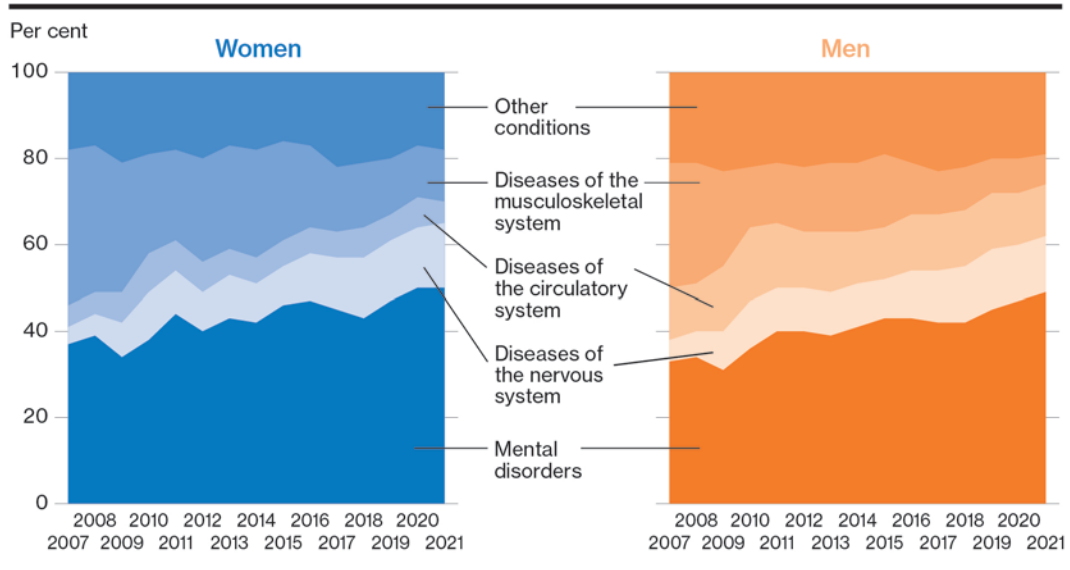
**■ Newly granted activity compensation by diagnosis category**



Mental disorders are the dominant diagnoses among recipients of activity compensation, and their proportion has increased since 2007. In 2021

mental disorders accounted for 87 and 90 per cent, respectively, of all newly granted activity compensation to women and men.

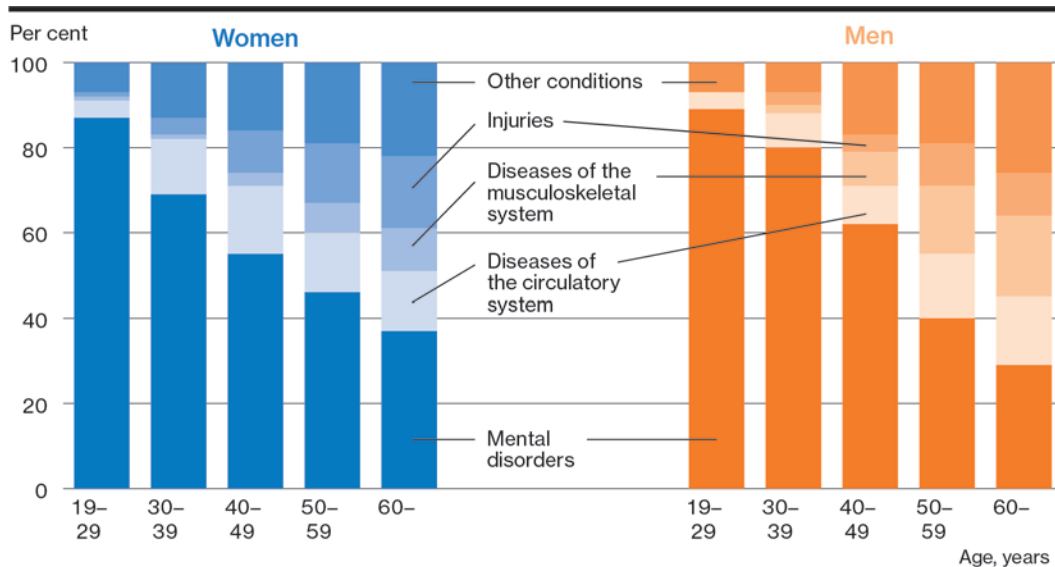
**Newly granted sickness compensation by diagnosis category**



Diseases of the musculoskeletal system was long the main diagnosis category among newly granted sickness compensation, but in 2021 it only accounted for 12 per cent among women and 7 per cent among men. Since 2006 mental disorders has been the main diagnosis category. In 2021 mental disorders

accounted for 50 per cent of newly granted sickness compensation among women, and for 49 per cent among men. Diseases of the nervous system have also increased over time, and in 2021 accounted for 15 per cent of newly granted sickness compensation among women and for 13 per cent among men.

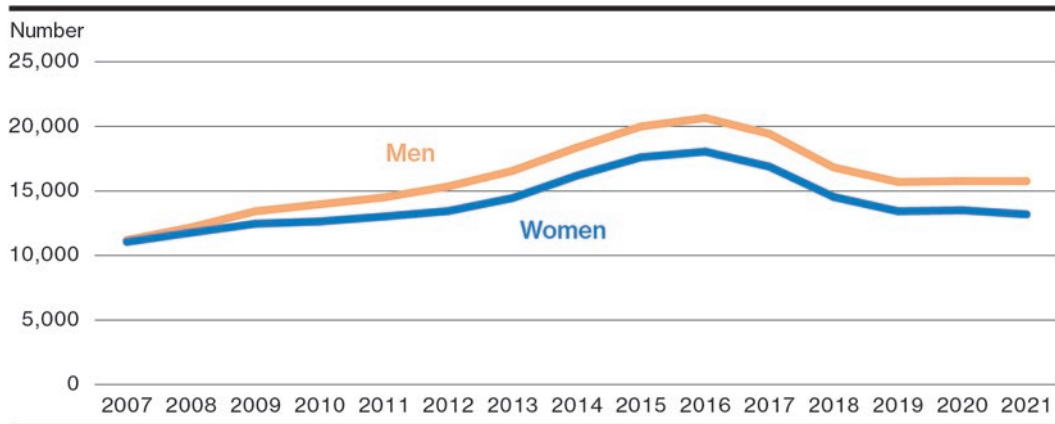
**Newly granted activity and sickness compensation in 2021, by age and diagnosis category**



Mental disorders were the most common diagnoses in all age groups for both women and men granted activity or sickness compensation in 2021.

In the younger age groups mental disorders are by far the most common condition for which activity or sickness compensation is granted.

**Number of recipients of activity compensation in December**

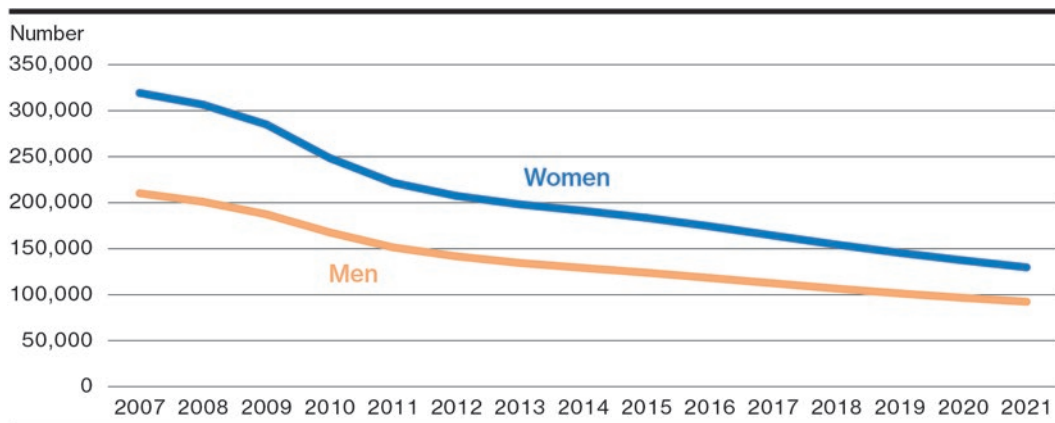


The number of recipients of activity compensation increased until 2016, after which it decreased. More men than women receive activity compensation.

In total almost 29,000 people were receiving activity compensation at the end of 2021, of

which 46 per cent were women and 54 per cent men. Compared with 2020 the number of recipients decreased by 2 per cent among women and remained the same among men.

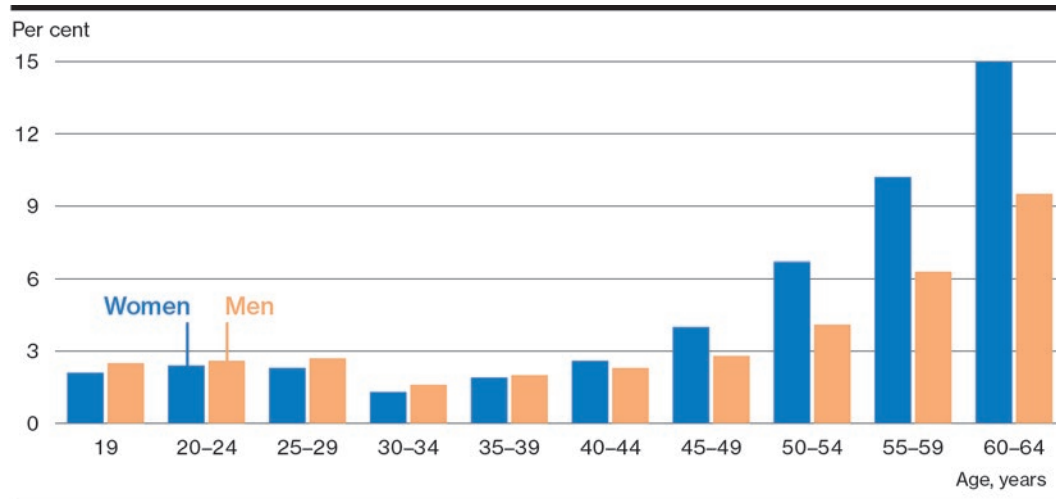
**Number of recipients of sickness compensation in December**



The number of recipients of sickness compensation has diminished continuously over time, which is in large part due to the more stringent regulations that were introduced in 2008. More women than men receive sickness compensation.

In total there were 222,000 recipients of sickness compensation at the end of 2021, of which 58 per cent were women and 42 per cent men. Compared with 2020 the number of recipients decreased by 6 per cent among women and by 4 per cent among men.

### ■ Proportion of the population receiving activity or sickness compensation in December 2021



4 per cent of the population aged between 19 and 64 have fully or partly left the labour market for health reasons and is receiving activity or sickness compensation, and this proportion increases with age. The corresponding figures for the 60–64 age group

were 15 per cent of women and 10 per cent of men. Among younger people it is slightly more common for men to receive activity or sickness compensation than for women, but from the 40–44 age group the reverse applies.

### ■ Activity compensation in December 2021

Age	Number of recipients		Average amount, SEK per month		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,055	1,413	8,811	8,838	2.0	2.5
20–24	5,568	6,580	8,871	8,909	2.2	2.4
25–29	6,565	7,766	9,149	9,237	2.1	2.4
<b>Total</b>	<b>13,188</b>	<b>15,759</b>	<b>9,004</b>	<b>9,064</b>	<b>2.1</b>	<b>2.4</b>

Of the SEK 3.4 billion that was paid in activity compensation in 2021, 46 per cent went to women and 54 per cent to men. Of the recipients 46 per cent were women and 54 per cent men.

The majority of those who receive activity compensation have not had the opportunity to

accumulate additional insurance cover through employment and therefore only receive a guarantee benefit. In December 2021, 88 per cent of women and 93 per cent of men receiving activity compensation only received a guarantee benefit.

## ■ Sickness compensation in December 2021

Age	Number of recipients		Average amount, SEK per month		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	428	698	9,106	9,097	0.1	0.2
25–29	796	1,230	9,639	9,644	0.3	0.4
30–34	4,558	5,980	9,468	9,619	1.3	1.6
35–39	6,036	6,629	9,193	9,586	1.9	2.0
40–44	7,885	7,151	9,342	9,884	2.6	2.3
45–49	12,792	9,244	9,439	10,287	4.0	2.8
50–54	21,600	13,541	9,615	10,689	6.7	4.1
55–59	33,135	20,981	9,768	10,990	10.2	6.3
60–64	42,476	26,852	9,878	11,272	15.0	9.5
<b>Total</b>	<b>129,706</b>	<b>92,306</b>	<b>9,680</b>	<b>10,650</b>	<b>4.5</b>	<b>3.1</b>

Of the SEK 27.6 billion that was paid in sickness compensation in 2021, 56 per cent went to women and 44 per cent to men. Of the recipients 58 per cent were women and 42 per cent were men. The number of recipients increases with increasing age for both women and men due to the greater risk of sickness and greater cumulative workload.

It is more common among the youngest recipients of sickness compensation to be receiving full

compensation, while partial compensation is more common among older recipients. The majority of older people receiving sickness compensation have been able to accumulate additional insurance cover through previous employment and therefore receive a higher income-related benefit. In December 2021, 77 per cent of women and 63 per cent of men received income-related sickness compensation.

### Regulations in 2021

Activity compensation is granted to people aged 19–29 whose work capacity has been reduced for medical reasons by at least a quarter and for at least a year. Compensation is always for a limited time only. Activity compensation can be combined with participation in various activities intended to make the most of the recipient's potential for development and work while in the early years of their adult life. Young people who have not completed their compulsory or upper secondary school studies due to a disability are entitled to full activity compensation for extended schooling while they complete their studies.

Sickness compensation is granted to individuals aged 19–64 whose work capacity is permanently reduced, i.e. for the foreseeable future.

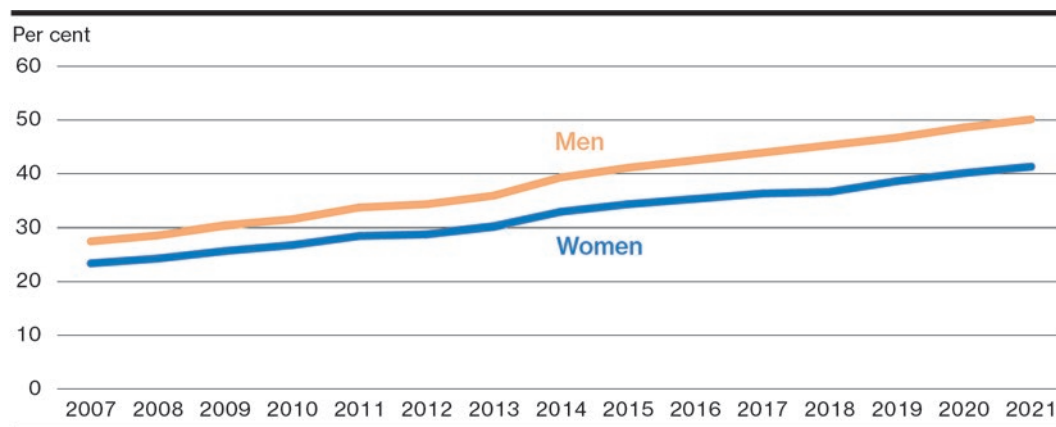
Activity and sickness compensation can be paid in the form of a full, three-quarters, half

or one-quarter benefit. Activity compensation for extended schooling is always paid as full compensation. There is an income-related benefit and a guarantee benefit. The income-related benefit is linked to income from employment. Individuals with little or no income from employment receive the guarantee benefit. The guarantee benefit for activity compensation varies depending on age, among other factors. In 2021 the maximum guarantee benefit for activity compensation was SEK 9,837 per month before tax, corresponding to 2.48 times the price base amount. The maximum guarantee benefit for sickness compensation in 2021 was SEK 10,036 per month before tax, equivalent to 2.53 times the price base amount. Maximum full income-related activity or sickness compensation in 2021 was SEK 19,248 per month before tax.

## Housing supplement for people receiving activity compensation or sickness compensation

People receiving activity or sickness compensation who have a low income may be eligible for housing supplement to ensure that they can live in good-quality accommodation, without having to lower their standard of living in other respects.

■ Proportion of people receiving activity or sickness compensation who received housing supplement in December



The proportion of people receiving housing supplement gradually increased between 2007 and 2021. This is in line with the fact with the fact that the proportion of people who solely receive lower compensation at the guarantee level also grew during the period.

During the same period the proportion of men who received activity or sickness compensation

while also receiving housing supplement increased slightly more than the proportion of women in the same situation. Of recipients of activity or sickness compensation, 41 per cent of the women and 50 per cent of the men received housing supplement in December 2021.



## ■ Housing supplements to people receiving activity or sickness compensation in December 2021<sup>1</sup>

Age	Number of recipients		Proportion of activity or sickness compensation recipients who have a housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	311	438	29	30	2,797	2,598
20–24	3,565	4,332	60	60	3,497	3,447
25–29	5,038	6,418	68	71	3,911	3,925
30–34	3,302	4,578	72	77	4,093	4,075
35–39	3,874	4,904	64	74	3,861	3,938
40–44	4,290	4,659	54	65	3,750	3,807
45–49	5,719	5,194	45	56	3,577	3,702
50–54	8,107	6,298	38	47	3,484	3,470
55–59	11,642	8,392	35	40	3,412	3,390
60–64	13,121	8,904	31	33	3,294	3,334
<b>Total</b>	<b>58,969</b>	<b>54,117</b>	<b>41</b>	<b>50</b>	<b>3,548</b>	<b>3,625</b>

<sup>1</sup> The table includes recipients of both housing supplement and special housing supplement.

52 per cent of housing supplement recipients in 2021 were women and 48 per cent were men. The proportion with a housing supplement is bigger at age levels where having your own home becomes

more common, but still decreases with age as more older people receive income-related compensation. A total of SEK 5 billion was disbursed in housing supplements in 2021.

### Regulations in 2021

The housing supplement includes

- housing supplement
- special housing supplement

Housing supplements are supplements to national pension and sickness insurance benefits. Försäkringskassan administers housing supplements for recipients of activity compensation or sickness compensation. The Swedish Pensions Agency administers housing supplements for recipients of other benefits, such as old age pensions, survivor's pensions, etc.

The size of the housing supplement depends on the recipient's housing costs and their income and wealth. In 2021 the maximum possible housing supplement was 96 per cent of housing costs up to SEK 5,000 per month for single people and SEK 2,500 per month for cohabitants. If housing costs exceed these monthly limits, 70 per cent of the excess cost

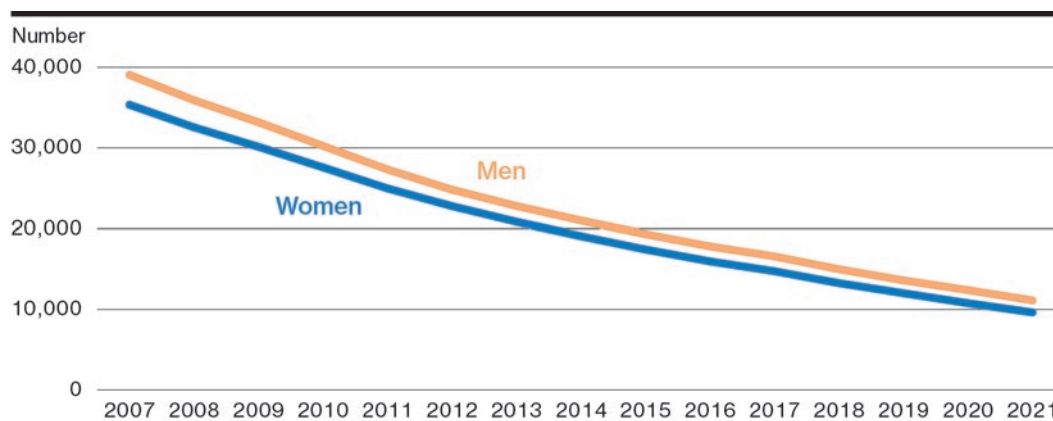
is taken into consideration up to a level of SEK 5,600 per month for single people and SEK 2,800 per month for cohabitants. Housing supplements are tax exempt benefits that people have to apply for.

A special housing supplement is a benefit intended to guarantee a reasonable standard of living once reasonable housing costs have been paid. Only people who have been granted a housing supplement are eligible for a special housing supplement. In 2021 housing costs up to SEK 6,620 per month for single people and up to SEK 3,310 per month for cohabitants were regarded as reasonable. The sums for a reasonable standard of living were SEK 5,894 per month for single people and SEK 4,802 for cohabitants. Special housing supplements are paid in the form of an additional sum up to a reasonable standard of living.

## Work injury compensation

Work injury compensation is intended to provide financial security in the event of reduced work capacity as a result of an injury during paid work.

■ Number of recipients of individual life annuities under work injury insurance in December



The number of recipients of individual life annuities under current legislation has gradually been declining for some time. This is due to factors including a change in the rules in 1993 that made the classification of occupational injuries narrower; the classification was then broadened slightly in 2002. Assessments of the right to a work injury life annuity are often made in connection with assessments

of the right to sickness compensation. The continued decline over the past decade in the number of recipients of individual life annuities is partly explained by the fact that the number of new sickness compensations granted has also been at a lower level since 2008, when more stringent regulations were introduced within sickness insurance. The decline between 2007 and 2021 was 72 per cent.

■ Work injury annuity in December 2021

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–29	13	33	17,449	14,886
30–34	47	107	14,303	13,410
35–39	78	145	15,166	11,658
40–44	144	258	13,657	11,958
45–49	364	611	10,870	10,660
50–54	934	1,280	9,866	9,931
55–59	1,755	2,703	8,776	9,099
60–64	2,641	3,859	8,309	9,316
<b>Total</b>	<b>5,976</b>	<b>8,996</b>	<b>9,131</b>	<b>9,612</b>

Of the recipients of work injury annuity under current legislation, 40 per cent were women and 60 per cent were men. In 2021 a total of SEK 2.2 billion was paid in work injury annuities. 39 per

cent of this went to women and 61 per cent to men. Women's average compensation was 5 per cent lower than men's, which corresponds to SEK 481 per month.

## Regulations in 2021

Everyone in paid employment in Sweden is insured against injuries at work. The term "work injury" refers to an injury caused by an accident at work or by the character of tasks carried out at work. Försäkringskassan can pay compensation for loss of income, dental care costs, costs of medical treatment abroad, sickness cash benefit in special cases, and costs of special aids. Compensation is also available for survivors and for funeral costs; as of 1 January 2010, these are administered by the Swedish Pensions Agency.

The largest compensation paid out from work injury insurance is in the form of individual life annuities. This form of compensation is only paid if an injury which has been classified as a work injury leads to a permanent reduction

in a person's ability to earn an income through work.

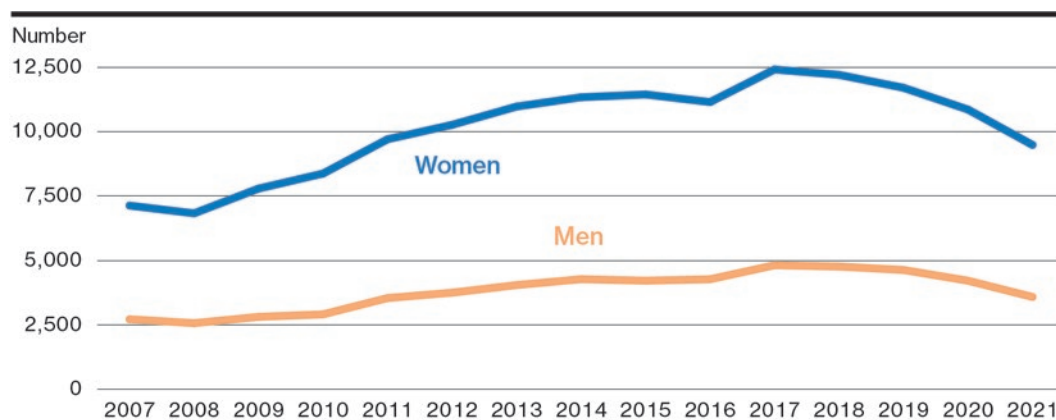
Sick-listing as a result of a work injury works largely in the same way as normal sick-listing. However, people with a work injury that manifested on 1 January 2003 or later will receive compensation for the waiting period once they are granted an annuity.

The annuity provides compensation for the permanent loss of income, in its entirety. When calculating the size of an annuity, a comparison is made between the recipient's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference, but with an upper limit at 7.5 times the price base amount per year, which corresponded to SEK 29,750 per month in 2021.

## Benefit for care of closely related persons

Benefit for care of closely related persons allows a person forgo paid work in order to care for a closely related person who is severely ill.

### Number of recipients of benefit for care of closely related persons



The number of recipients of benefits for care of closely related persons increased during the period at the same rate that the population aged and more people at the end of their lives needed care from a family member. The number of recipients increased by 84 per cent between 2008 and 2017, after which it has declined by 24 per cent. The number of recipients of benefits for care of closely related persons was just over 13,000 in 2021.

The reduction during the pandemic is probably related to the recommendations and measures issued to reduce the spread of infection and protect people with an assumed risk of serious illness as a result of covid-19, which may have contributed to fewer people caring for closely related persons with an illness.

### Benefit for care of closely related persons in 2021

Age	Number of recipients		Number of days on average		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	80	57	10	11	8,351	9,540
25-29	294	183	10	12	10,163	12,381
30-34	505	277	10	12	9,935	12,370
35-39	651	368	10	9	10,187	10,034
40-44	986	413	9	10	9,533	10,406
45-49	1,445	558	10	10	10,686	10,255
50-54	1,804	594	11	10	11,244	11,263
55-59	2,090	642	11	11	11,063	11,834
60-	1,627	499	12	12	12,751	12,821
<b>Total</b>	<b>9,482</b>	<b>3,591</b>	<b>10</b>	<b>11</b>	<b>11,000</b>	<b>11,315</b>

Of the SEK 145 million in benefits for care of closely related persons that was disbursed in 2021, 72 per cent went to women and 28 per cent to men. Of the

recipients of benefits for care of closely related persons, 73 per cent were women and 27 per cent men.

### Regulations in 2021

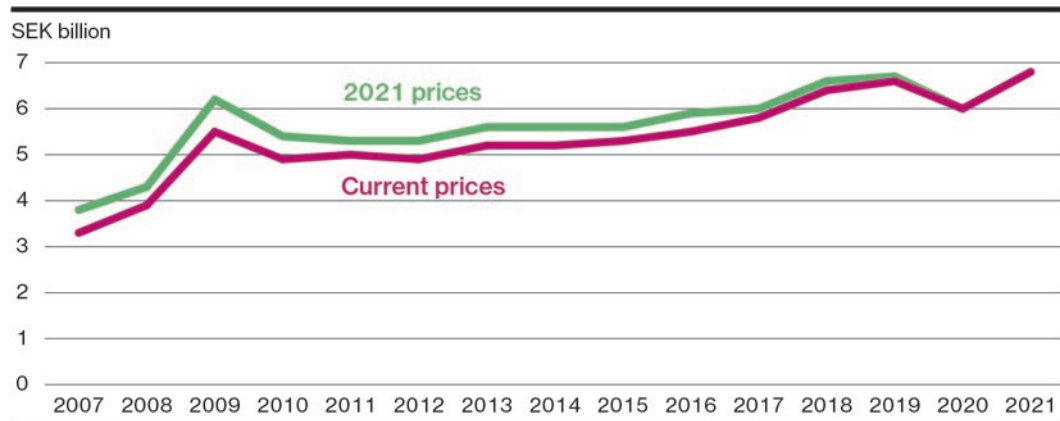
People who forgo paid work in order to care for someone who is severely ill at home or in a care facility are eligible for benefit for care of closely related persons. The term “severely ill” means a condition that poses a tangible threat to the ill person’s life. The benefit can generally be paid for up to a maximum of 100 days for each ill person receiving care.

The benefit can be paid in the form of a full, three-quarters, half or one-quarter benefit. The maximum payment is just under 80 per cent of the sickness cash benefit qualifying income, based on 8 times the price base amount.

## Dental care

The purpose of the national dental care subsidy is to enable people with limited or no dental care needs to maintain good dental health, and for people with considerable dental care needs to receive dental care at a reasonable cost.

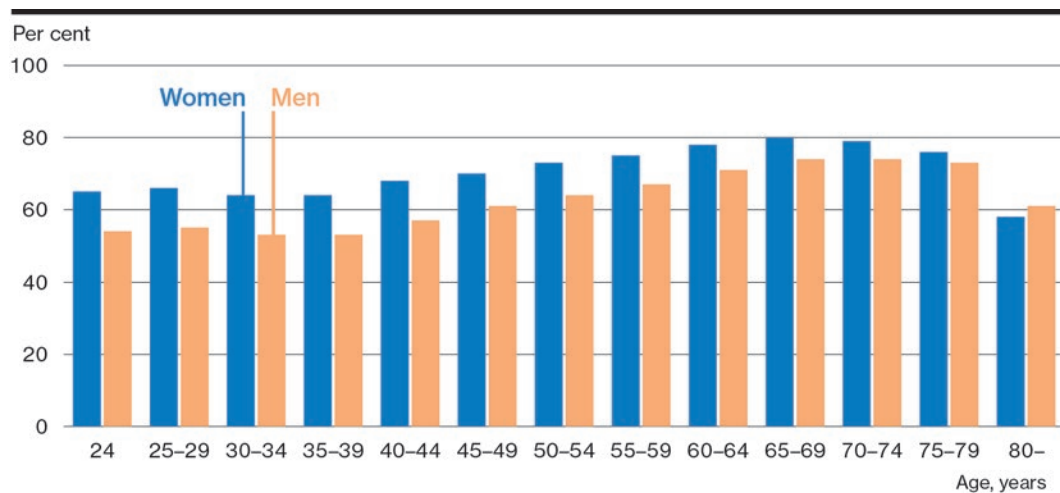
### Amount paid for dental care



The regulations of the dental insurance system were changed in 2002, which resulted in a sharp increase in expenditure. The subsequent changes introduced on 1 July 2008 increased subsidies for patients, which further increased expenditure on

dental insurance. In 2018 the general dental care allowance was doubled, leading to an increase in expenditure over the year. Consumption of dental care has declined during the pandemic, and in 2021 expenditure was SEK 6.8 billion.

### Proportion of the population who used the dental care allowance between 1 July 2019 and 30 June 2021

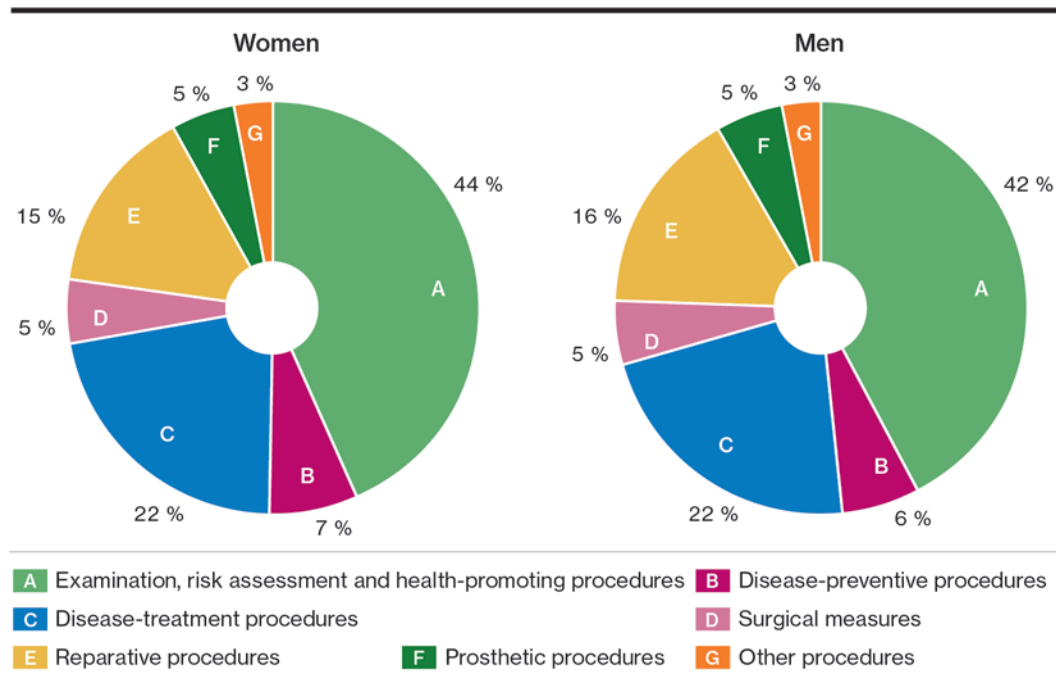


Note that the size of the dental care allowance is higher in the youngest and oldest age groups. See the text box with regulations for more information.

On 1 July each year a general dental care allowance is paid to all residents in Sweden, which they can use over a two-year period. A total of 66 per cent of the population aged 24 or over used the general dental care

allowance in the two-year period from 1 July 2019 to 30 June 2021. The proportion of recipients using the allowance is higher among women than men in all age groups up to the age of 79.

### Dental care procedures in 2021 by category



The most common category of procedures includes examinations, risk assessments and health-promoting procedures (44 per cent for women and 42 per cent for men). These are used to assess a patient's dental health and dental care needs. Disease treatment procedures are the next most common category, followed by reparatory procedures. Other pro-

cedures include those that are purely for preventive purposes (e.g. fluoride treatment), prosthetic procedures (application of crowns, bridges and similar) and surgical procedures (extractions and similar), as well as other procedures (orthodontics, replacement procedures, root treatment procedures and procedures related to dental occlusion).

### Number of people who received compensation under the high-cost protection scheme in 2021

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
24–29	18,382	16,959	3,004	3,521
30–34	26,479	23,934	3,401	3,984
35–39	30,320	27,165	3,886	4,159
40–44	34,826	31,785	4,073	4,314
45–49	42,216	39,273	4,059	4,251
50–54	51,005	47,536	4,151	4,175
55–59	61,541	59,024	4,055	4,184
60–64	64,282	62,770	3,889	4,172
65–69	66,698	66,692	3,964	4,142
70–74	69,818	70,242	3,857	4,134
75–79	64,136	64,000	3,857	4,089
80–84	36,037	32,990	3,609	3,917
85–	25,718	19,225	3,281	3,455
<b>Total</b>	<b>591,458</b>	<b>561,595</b>	<b>3,860</b>	<b>4,102</b>

In 2021 a total of 1.15 million people received compensation under the high-cost protection scheme in cases where the qualifying cost exceeded SEK

3,000. Försäkringskassan paid an average of just over SEK 3,900 to women and SEK 4,100 to men.

## Regulations in 2021

Dental care is free of charge for children and young people until the year they turn 23, inclusive. From the year a person turns 24 they are eligible for a national dental care subsidy. The national dental care subsidy is made up of three parts – a general dental care allowance, a special dental care allowance, and a high-cost protection scheme.

The general dental care allowance is intended to encourage regular visits to the dentist and is meant to be used primarily for check-ups and preventive dental care. The size of the general dental care allowance per year is

- SEK 300 for people aged 30–64
- SEK 600 for people aged 24–29 and 65 and over

All permanent residents in Sweden receive a general dental care allowance on 1 July every year, which can then be used over a period of two years. It is possible to save the allowance from one year to the next, and to use two allowances at the same time.

The special dental care allowance can be used by patients who have certain diseases or

disabilities that carry a risk of deteriorating dental health. The special dental care allowance is SEK 600 per six months and can only be used for preventive dental procedures such as examinations and cleaning. The general and special dental allowances can also be used to make payments in a contract for subscription dental care.

The high-cost protection scheme means that people who have higher dental care costs do not need to pay the entire cost themselves, if it exceeds SEK 3,000. High-cost protection is calculated over the course of a compensation period of 12 months at most. The level of high-cost protection at the national reference prices are

- 50 per cent for costs above SEK 3,000 and up to SEK 15,000
- 85 per cent for costs exceeding SEK 15,000

*Due to cancelled treatments during the pandemic, compensation periods in the high-cost protection scheme have been temporarily extended for patients who began treatments but were unable to visit dental care clinics between 1 April and 31 August 2020.*

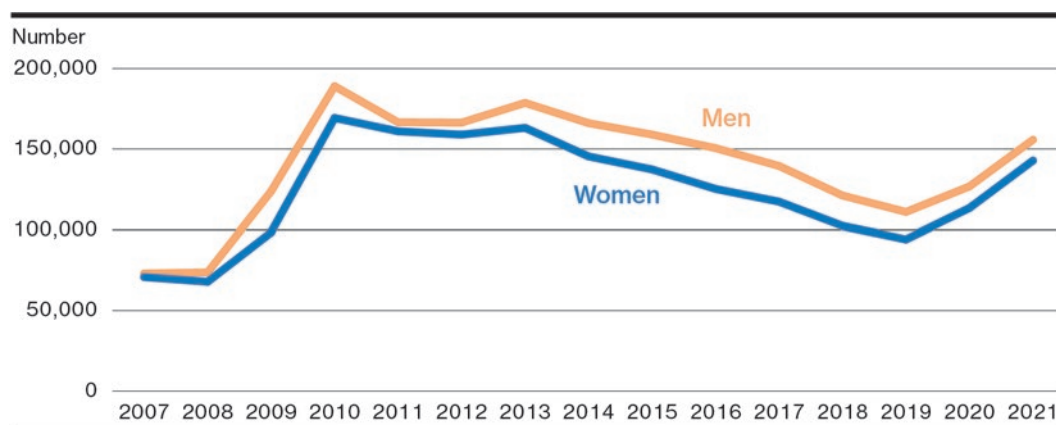


# Other payments

## Activity grant and development allowance

Activity grants and development allowances are paid to people who are participating in labour market programmes.

■ Number of recipients of activity grant or development allowance



Activity grants and development allowances are granted and paid by Försäkringskassan, but Arbetsförmedlingen (Swedish Public Employment Service) covers the cost. In 2021 just over 298,000 people received activity grants or development allowances, which is an increase of 24 per cent

on the preceding year. More men than women received these payments. The trend is affected by various factors including the economic outlook and labour market conditions – and unemployment increased in 2020 and 2021 as a result of the pandemic.

## ■ Number of recipients of activity grant or a development allowance in 2021

Age	Number of recipients	
	Women	Men
16–24 <sup>1</sup>	17,627	27,007
of which		
– development allowances	13,291	20,418
– activity grants	5,302	7,993
25–29	16,536	19,576
30–34	18,289	17,827
35–39	18,035	16,364
40–44	16,362	15,107
45–49	14,780	14,105
50–54	14,298	14,282
55–59	14,236	15,636
60–	12,317	15,409
<b>Total</b>	<b>142,480</b>	<b>155,313</b>

<sup>1</sup> For the 16–24 age group, the sum of activity grants and development allowances exceeds the total number of recipients in the age group. This is because it is possible for a person to receive both a development allowance and an activity grant in the same year. What the total for the 16–24 age group indicates is the number of unique individuals who received either of these benefits over the course of the year.

Of activity grant or development allowance recipients, 48 per cent were women and 52 per cent men. A total of SEK 19.5 billion was disbursed in

activity grants and development allowances in 2021, of which 45 per cent to women and 55 per cent to men.

### Regulations in 2021

Activity grants and development allowances can be paid to people who are participating in labour market programmes via Arbetsförmedlingen (Swedish Public Employment Service). Examples of such programmes include the job and development guarantee programme, work placements, and support for starting a business. Participants who fulfil the requirements for unemployment benefit receive an activity grant of at most SEK 1,200 per day (SEK 1,000 after the first 100 days) and at least SEK 510 per day, when participating in a programme on a full-time basis. Participants aged 25 or over who do not fulfil the requirements for unemployment benefit receive an activity grant at the guarantee level of SEK 223 per day when participating full-time in a programme.

Participants aged 18 to 24 generally receive a development allowance instead of an activity grant at the guarantee level if they do not fulfil

the requirements for an unemployment benefit. From 1 January 2021 people receiving a development allowance were paid either SEK 166 per day or SEK 57 per day. The higher amount was paid to those who have an upper secondary school diploma or have turned 20, and who are participating in initiatives to encourage studies or are covered by an education contract. Development allowances are tax exempt, unlike activity grants.

*The pandemic has led to temporary changes to the rules for participants in labour market programmes. Activity grants have been raised, participants have periodically not had to deduct waiting days and have not had to submit a doctor's certificate to Arbetsförmedlingen. If a school or preschool has closed due to the pandemic, participants are also entitled to keep their allowance if they have to stay at home with their children.*

## Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefits and the associated supplementary benefits can be paid to people who are participating in the labour market programme “Introduction activities for certain new arrivals in Sweden”.

### ■ Number of introduction benefit recipients in 2021

Age	Number of recipients		Proportion with supplementary introduction benefit, per cent		Proportion with introduction benefit for housing, per cent	
	Women	Men	Women	Men	Women	Men
-24	2,066	2,098	26	2	11	35
25-29	2,885	1,603	50	11	7	43
30-34	2,794	1,567	63	29	7	34
35-39	2,592	1,422	65	43	6	22
40-44	1,900	1,207	70	54	4	16
45-49	1,185	1,025	65	58	5	10
50-54	767	664	60	53	7	7
55-59	485	472	39	47	12	8
60-	300	363	22	35	17	10
<b>Total</b>	<b>14,974</b>	<b>10,421</b>	<b>55</b>	<b>31</b>	<b>7</b>	<b>26</b>

Of introduction benefit recipients, 59 per cent were women and 41 per cent were men. Just over SEK 1.35 billion was disbursed in introduction benefits in 2021, of which 59 per cent to women and 41 per cent to men.

The number of recipients receiving introduction benefits was highest in 25-54 age group among

women and in the 35-59 age group among men, which was because these are the age intervals during which people are most likely to have children who live at home. In all age groups except the over-50s the proportion of recipients of introduction benefits for housing was higher among men. This is because it is more common for men to live alone.

### ■ Number of introduction benefit recipients in 2021 by region of birth

Region of birth	Women	Men	Total
Rest of Europe <sup>1</sup>	108	68	176
Sub-Saharan Africa	4,459	3,207	7,666
Asia except the Middle East	2,155	1,546	3,701
Middle East, North Africa and Turkey	8,121	5,501	13,622
Other or unknown	131	99	230
<b>Total</b>	<b>14,974</b>	<b>10,421</b>	<b>25,395</b>

<sup>1</sup> Europe except the Nordic countries and all 27 EU member states.

The majority of introduction benefit recipients come from the Middle East, North Africa and

Turkey, and from Sub-Saharan Africa. A total of 84 per cent of all recipients come from these regions.

### Regulations in 2021

An introduction benefit can be paid to people who are participating in Arbetsförmedlingen's labour market programme "Introduction activities for certain new arrivals in Sweden". The benefit is SEK 308 per day if the recipient is participating in activities full-time. However, while recipients are participating in skills identification and helping draw up an individual action plan within their programme, they receive SEK 231 per day. Once skills identification is complete and an action plan has been drawn up, the recipient can begin participating in the programme and receive SEK 308 per day.

A person referred to the "Introduction activities for certain new arrivals in Sweden" programme is also eligible for a supplementary introduction benefit or an introduction benefit for housing. A supplementary introduction benefit can be granted to people with children up to the age of 20 who are living at home. The monthly benefit is SEK 800 per child under the age of 11, and SEK 1,500 per child aged 11–20.

The supplementary introduction benefit can be paid for a maximum of three children. The supplement is granted per household. An individual who is participating in the "Introduction activities for certain new arrivals in Sweden" programme and lives alone in their own home is eligible for an introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900.

Introduction benefits, supplementary introduction benefits and introduction benefits for housing are all tax exempt benefits.

*The pandemic has led to temporary changes to the rules for participants in labour market programmes. Participants have periodically not had to deduct waiting days and have not had to submit a doctor's certificate to Arbetsförmedlingen. If a school or preschool has closed due to the pandemic, participants are also entitled to keep their allowance if they have to stay at home with their children.*



*A total of 66 per cent of the population aged 24 or more used the dental care allowance during the period from 1 July 2019 to 30 June 2021.*

Read more on page 78

*About 13,700 adults and children were receiving assistance allowance in December 2021. 45 per cent of recipients were women or girls, and 55 per cent were men or boys.* Read more on page 53



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## Social Insurance in Figures 2022

Social insurance is an integral part of most people's lives. It has considerable significance not just for people's financial security and welfare, but also for the national economy as a whole.

Expenditure on insurance and benefits systems administered by Försäkringskassan (the Swedish Social Insurance Agency) totalled approximately SEK 248.5 billion in 2021, equivalent to 4.6 per cent of Sweden's gross domestic product (GDP).

Every year Försäkringskassan publishes *Social Insurance in Figures*, which uses statistics and commentary to describe the insurance and benefits that the agency administers. These benefits are described in tables, diagrams and charts under the headings *Social insurance recipients*, *Social insurance expenditure*, *Financial security for families and children*, *Financial security in the event of disability*, *Financial security in the event of sickness*, and *Other payments*.

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