

# Social Insurance in Figures 2025



*Mental disorders remained the most common diagnosis in ongoing cases of sickness for both women and men at the end of 2024.* See page 59 for more information

*Women took 62 per cent of days of temporary parental benefit for care of sick children in 2024, while men took 38 per cent.* See page 28 for more information



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## Preface

The Swedish Social Insurance Agency, Försäkringskassan, is one of Sweden's 29 authorities responsible for statistics and publishes official and other statistics relating to social insurance. This means that Försäkringskassan has to develop, produce and disseminate objective and publicly available statistics for general information, investigation and research purposes. Försäkringskassan publishes *Social Insurance in Figures* each year as part of this responsibility, with a view to providing statistics and comments on benefits administered by the authority.

Social insurance is important for people's social security and the national economy. Total expenditure on the insurance and allowance systems administered by Försäkringskassan amounted to SEK 255.6 billion in 2024, equivalent to 4 per cent of Sweden's gross domestic product (GDP).

Several persons at Försäkringskassan have been involved in the production of Social Insurance in Figures 2025. Ulrik Lidwall wrote the chapters on Social insurance recipients, Financial security in the event of sickness and Other payments, and was also the editor of the publication. Maria Corin and Elin Stenbacka wrote the chapter on Social insurance expenditure, Charlotte Limé wrote the chapter on Financial security for families and Children, and Karin Andersson wrote the chapter on Financial security in the event of disability.

Stockholm, June 2025

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Director-General



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## Introduction

The purpose of the Swedish social insurance system, which covers anyone who lives or works in Sweden, is to provide financial security at the various stages of life. Social insurance is an important element in the social security system and is of major importance not only for individuals, households and businesses, but for the national economy as a whole. The components of social insurance administered by the Swedish Social Insurance Agency (Försäkringskassan) primarily include insurance and allowances for families with children, people who are sick and people with disabilities. Since January 2010, the Swedish Pensions Agency (Pensionsmyndigheten) has administered insurance and allowances paid out to pensioners. This publication does not cover such compensation.

The social insurance expenditures for benefits administered by Försäkringskassan totalled approximately SEK 255.6 billion or almost 4 per cent of Sweden's gross domestic product (GDP) in 2024. The administrative cost amounted to SEK 10.5 billion, which is a total expenditure of SEK 266.1 billion. Just over half of the expenditure went to sick and disabled people, just over a third to children and families, and the remainder to other benefits, mainly labour market support, as well as administration.

*Social Insurance in Figures 2025* provides an overview of the benefits administered by Försäkringskassan. Social insurance is described in tables, diagrams and maps based on 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. Some of the statistics described for the various benefits include the number of recipients, the amount paid and the average benefit. To place the figures in context, each benefit has a regulations text box describing the applicable legal framework. Citizens have different social insurance needs and use it in different ways. That is why the statistics are broken down by gender and age, and also by county and region of birth in some cases.

The PDF-version of *Social Insurance in Figures 2025* available at Försäkringskassan's [website for statistics and analyses](#) also includes diagrams with links to the underlying statistics. These diagrams include longer time series than the 15 years shown in the publication. The PDF file needs to be opened using PDF software in order to access these attachments.

Försäkringskassan's [website for statistics and analysis](#) includes more statistics on the benefits and allowances included in Social Insurance in Figures. Any queries about the statistics included in the publication or official and other statistics published on Försäkringskassan's website can be sent by email to [statistikenheten@forsakringskassan.se](mailto:statistikenheten@forsakringskassan.se).

## Reading instructions

For each benefit reported in *Social Insurance in Figures 2025*, there is a regulations text box that briefly describes the regulations for the same year to which the statistics refer. In cases where the regulations changed during the year, the rules that applied at the end of 2024 are presented. The regulations text box is there to help the reader put the statistics in context. Further information on the regulatory framework is available at [Försäkringskassan's website](#).

The term “days” consistently refers to net days, which means that, for example, two days of 50 per cent compensation are regarded as one net day.

Income-related daily allowance for sickness cash benefit, pregnancy benefit, parental benefit, etc., is calculated by multiplying the compensation level (75 or 80 per cent) by a so-called conversion factor (0.97 in 2024). The Swedish Parliament (Riksdagen) sets the conversion factor. Thus, income-related daily allowance is just under 80 or 75 per cent of the sickness cash benefit qualifying income.

The amount of the daily benefit is calculated differently depending on whether the benefit is calculated by the hour or by the day (e.g. temporary parental benefit) or calculated by the calendar day (e.g. parental benefit). This means that although the maximum benefit is based on 7.5 and 10 price base amounts for temporary parental benefit and parental benefit respectively, the average daily amount for temporary parental benefit may nevertheless exceed the amount for parental benefit.

For benefits paid over a longer period, figures may change during the course of the case. This is true of ongoing sickness cash benefit cases, for example, where the diagnosis may change over time. The statistics in these tables are based on the last recorded diagnosis code in the sickness cases.

The diagnoses used are based on the Swedish version of ICD-10. The mental disorders diagnosis group is based on the diagnostic chapter F00-F99 and typically includes mental syndromes and behavioural disorders.

For some benefits and allowances, the total expenditure stated may differ from the stated amount paid for the benefit, as some benefits involve expenditure other than payments linked to the benefit, such as expenditure on compulsory old age pension contributions.

The source of the statistics in this publication is Store, Försäkringskassan's data warehouse, unless otherwise stated. Retroactive decisions, reassessments, rejections, etc. may mean that statistics extracted from the Store data warehouse at different times differ slightly. This is why data on the number of recipients reported, for example, may differ slightly from what has been reported elsewhere.

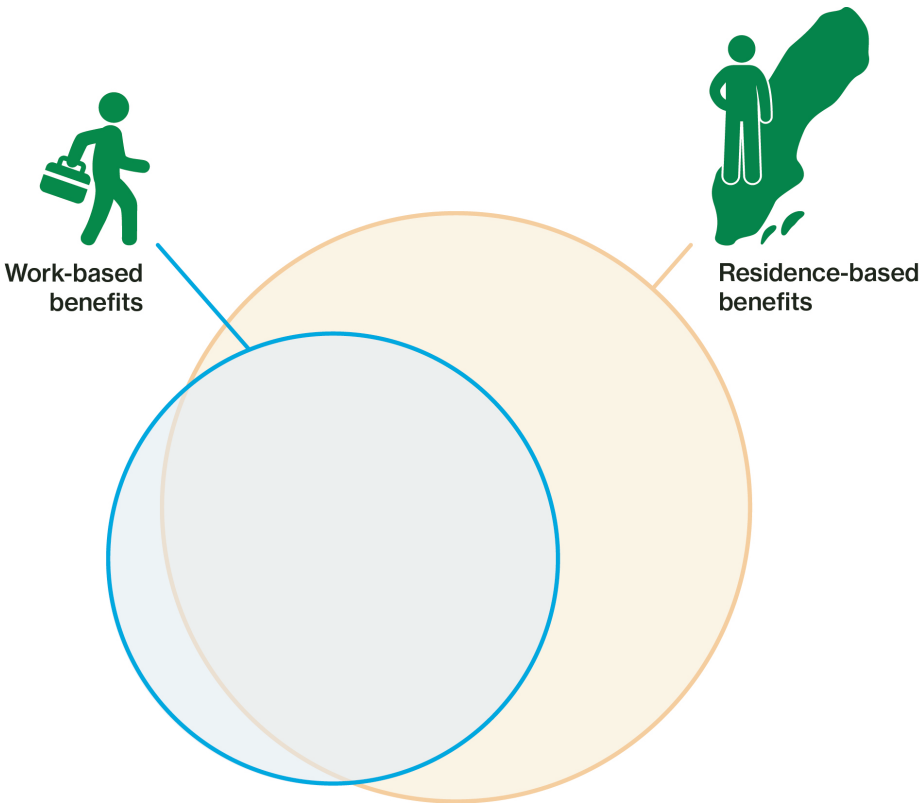


# Social insurance recipients

Swedish social insurance covers virtually everyone living or working in Sweden. Social insurance is an important element in the public social security system and is of major importance not only for individuals, households and businesses, but for the national economy as a whole.

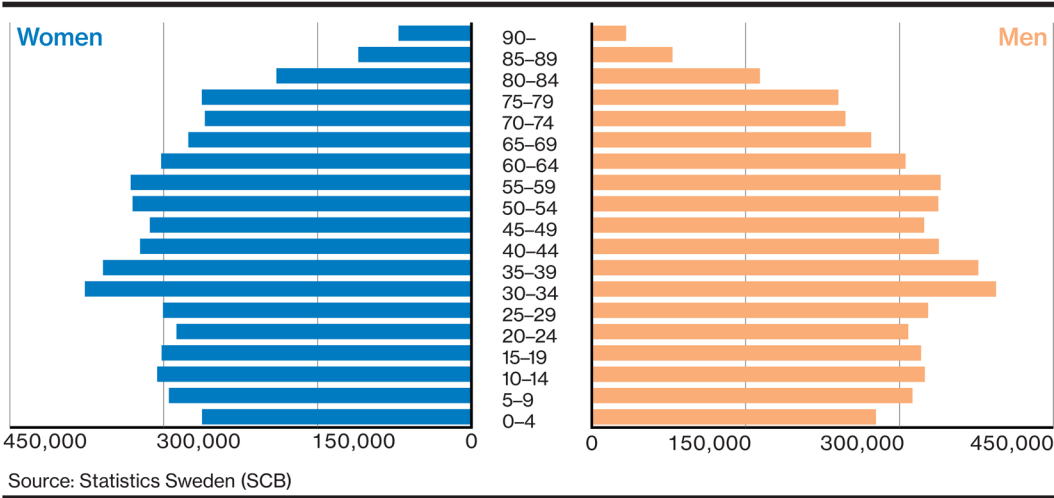
## Social insurance is based on work and residence

Everyone who lives or works in Sweden is covered by the national social insurance system. By living or working in Sweden, a person may be entitled to insurance and benefits that are work- or residence-based. Swedish social insurance covers essentially everyone who lives or works in Sweden.



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

Sweden's population by age in December 2024



By the end of 2024, Sweden had a population of around 10.6 million. Out of this population, 6 million were in the age group (20-64 years) that mainly takes part in the social insurance schemes administered by Försäkringskassan. These include benefits for families with children, people who are sick and people with disabilities.

Some of the benefits paid to people aged between 20 and 64 also indirectly benefit older and younger people. Child allowance, Care allowance for children with special needs and maintenance support are examples of compensations paid to parents for their children. One example of an insurance policy that

benefits the elderly is the benefit for care of closely related persons. The recipient of this compensation is usually under 65 years of age, but the person for whom the compensation is paid is often older.

There are also compensations paid to people aged over 65. Sickness cash benefit, for example, can be paid to working people even after the age of 66. Other examples are the compensations for persons with disabilities, where the recipient is entitled to keep, for example, additional cost allowance and assistance allowance after the age of 66, provided that they were granted compensation before the age of 66.

Residence-based benefits

To be eligible for the residence-based part of the Swedish social security system, a person must be considered to be permanently resident in Sweden.

A common feature of residence-based social insurance benefits is that they provide basic protection to people living in Sweden. Many of these benefits are designed as allowances rather than

insurance. It consists of various basic benefits such as child allowance, housing allowance and general dental care allowance. It also includes benefits and allowances paid with a guaranteed amount such as parental benefits at the minimum and basic levels, as well as the part of activity and sickness compensation paid in the form of a guarantee benefit.

Work-based benefits

A person working in Sweden is generally insured under the Swedish social security system and is therefore entitled to work-based benefits. This applies regardless of whether they are a resident in Sweden or have come to Sweden to work without being a resident in the country. People who leave Sweden to work in another country may also, under certain circumstances, be covered by Swedish social insurance, such as posted employees and diplomats.

Employment-based benefits are mainly designed as insurance policies where social security contribu-

tions paid provide insurance protection against loss of earnings. Examples of work-based compensations are sickness cash benefit and income-related activity or sickness compensation, which may be relevant in cases where an insured person has had a reduced income from work due to illness, disease or injury that has limited their work ability. Other examples of work-based compensations are those that are linked to a reduction in earnings due to pregnancy or child-birth, such as pregnancy benefit, parental benefit at sickness cash benefit level and temporary parental benefit.

■ **Number of insured persons aged 19–65, and proportion of insured persons with sickness cash benefit qualifying income at the beginning of 2024**

Region of birth	Number of insured persons aged 19–64 <sup>1</sup>			Proportion of people with sickness cash benefit qualifying income <sup>2</sup> , per cent		
	Women	Men	Total	Women	Men	Total
Sweden	2,211,978	2,317,756	4,529,734	91	90	91
Nordic countries, excluding Sweden	48,886	40,033	88,919	84	82	83
EU 27, excl. Nordic countries	112,045	114,226	226,271	86	87	87
Rest of Europe	93,005	88,874	181,879	87	89	88
Sub-Saharan Africa	79,464	79,591	159,055	83	84	83
Asia, excl. the Middle East	138,200	101,208	239,408	82	88	85
Middle East, North Africa and Turkey	190,966	221,477	412,443	80	85	83
North America	15,048	15,464	30,512	82	84	83
South America	30,459	27,934	58,393	87	89	88
Oceania	1,543	3,053	4,596	83	85	84
Total	2,921,594	3,009,616	5,931,210	89	89	89

<sup>1</sup> The estimated number of persons covered by Swedish social insurance in the 19–65 age group is based on data on the number of persons registered together with an estimate of the number of persons who have been entitled to work-based benefits despite not being registered in Sweden during the year.

<sup>2</sup> Insured persons who are expected to have a sickness cash benefit qualifying income are estimated here via the persons who have a pensionable income of at least 24 per cent of the price base amount (excluding those who have 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 precise data on how many people are covered by Swedish social insurance. The same holds for the number of people having a sickness cash benefit qualifying income (SGI). This is because the assessment of whether a person is covered by Swedish social insurance, and whether they have an SGI, is only investigated when people apply for a compensation. The estimated number of insured is therefore a measure of potential beneficiaries of the work- and residence-based components of social insurance. Similarly, the proportion of insured persons with SGI is an estimate of the proportion of insured persons covered by the work-based components of social insurance.

Of the estimated number of insured persons, 76 per cent were born in Sweden and 24 per cent

were born abroad. The proportion of people estimated to have an SGI is higher among those born in Sweden than among those born abroad. Among those born in Sweden, 91 per cent are estimated to be able to receive work-based compensations such as sickness cash benefit, pregnancy benefit and temporary parental benefit. Among those born abroad, a lower proportion have a sickness cash benefit qualifying income. The main reason for why a lower proportion of those born abroad are estimated to have a SGI is that they are generally less likely to be gainfully employed than those born in Sweden, but these differences decrease depending on how long they have lived in Sweden.

Regulations in 2024

Insured persons entitled to sickness cash benefit qualifying income are those expected to earn at least 24 per cent of the price base amount every year from gainful employment. In 2024, this corresponds to an income of SEK 13,700. For an income to qualify for sickness cash benefit, it must come from work that can be assumed to last at least six consecutive months or to be annually recurring. In some cases, insured persons may have a sickness cash benefit qualifying

income that is based on previous earnings, which is known as a protected SGI. Being entitled to an SGI is a prerequisite for entitlement to certain work-based benefits such as sickness cash benefit, pregnancy benefit, parental benefit at sickness cash benefit level and temporary parental benefit. The assessment of whether an insured person has an SGI is only made when they apply for this type of work-based compensation.



■ Number of persons who have received different types of benefits in 2024

Benefit	Women	Men	Total
Dental care	2,188,968	1,888,803	4,077,771
Child allowance	1,112,275	637,126	1,749,429
Temporary parental benefit	498,132	429,873	928,005
Parental benefit	458,172	392,999	851,171
Sickness cash benefit	399,616	233,452	633,068
Sickness compensation	136,357	100,725	237,082
Activity grant and development allowance	109,004	122,366	231,370
Housing allowance	125,628	59,899	185,534
Maintenance support	114,020	24,619	138,639
Care allowance for children with special needs and additional cost allowance for children	85,897	26,763	112,660
Disability allowance and additional cost allowance for adults	30,211	26,743	56,954
Activity compensation	18,900	21,244	40,144
Work injury annuity	8,318	9,952	18,270
Benefit for care of closely related persons	12,417	4,941	17,358
Pregnancy benefit	17,064		17,064
Introduction benefit	10,677	6,097	16,774
Assistance allowance	6,193	7,810	14,003
Rehabilitation cash benefit	776	373	1,149
Car allowance	490	556	1,046

The national dental care subsidy is the compensation paid to the largest number of persons. More than 4 million people benefited from the dental care subsidy in 2024, representing 39 per cent of the entire Swedish population.

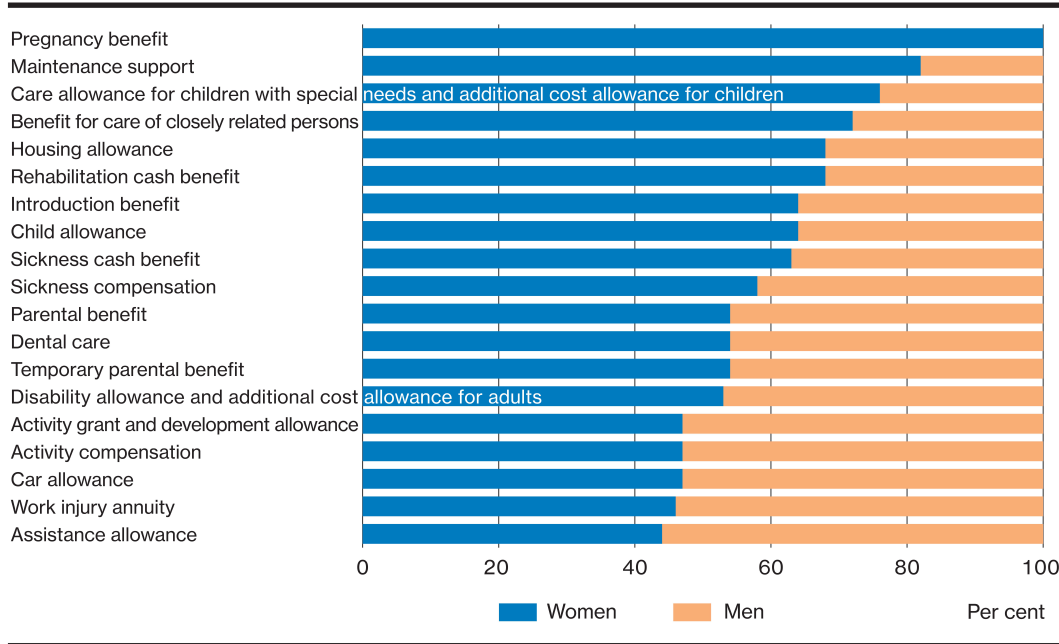
Another benefit with many recipients is child allowance. Around 1.75 million people received child allowance in 2024, representing 17 per cent of the Swedish population.

Both the dental care subsidy and the child allowance are residence-based allowances that are not

means-tested. The insured person does not have to apply to receive these benefits. Försäkringskassan pays the dental care subsidy directly to the care provider, who deducts it from the patient fee in connection with the dental care visit. Child allowance is a financial support automatically paid out to parents who live and have children in Sweden.

Expenditure data by compensation are presented on page 15 and more statistics on the different benefits are presented in the subsequent chapters.

Gender distribution of recipients in 2024



For several benefits, there is an unequal gender distribution among recipients. Particularly uneven is the distribution of benefits paid to families with children. A total of 82 per cent of maintenance support recipients were women and 18 per cent were men. The corresponding figures for care allowance for children with special needs and additional cost allowance for children were 76 per cent women and 24 per cent men.

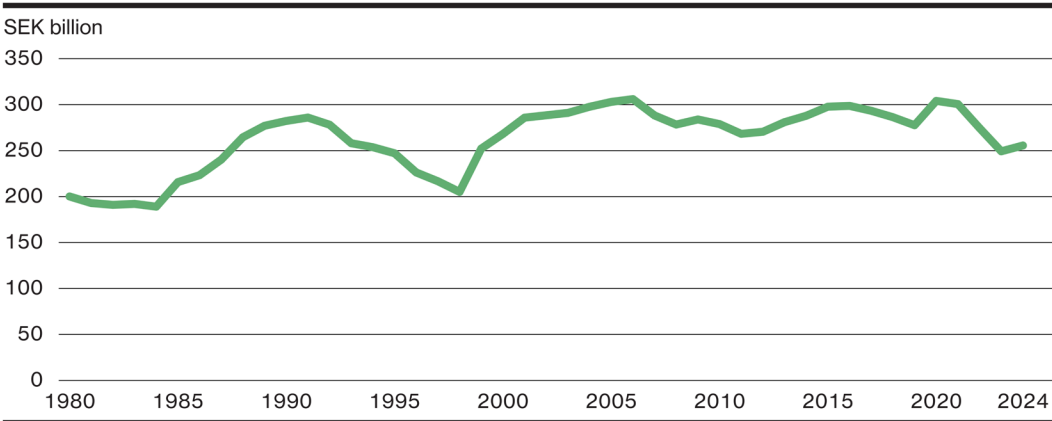
Benefits such as dental care, disability and additional costs allowance for adults, temporary parental allowance and activity grant and development allowance have a more even gender dis-

tribution in terms of the number of recipients. This also includes parental benefit, where 54 per cent of recipients in 2024 were women and 46 per cent were men. However, the fact that an equal number of women and men have received a payment does not necessarily mean that women and men have used the benefit equally. The number of days and amounts paid may be uneven even if the proportion of recipients is even. For example, in the case of parental benefit, there is a large difference between the proportion of people who have received a payment and the proportion of days paid to women and men (see also page 22).

# Social insurance expenditure

This chapter describes expenditure for Swedish social insurance administered by Försäkringskassan in 2024. These are mainly benefits paid to families with children, persons who are sick and persons with disabilities.

■ Social insurance expenditure (excluding administrative costs) at 2024 prices



In 2024, social insurance expenditure, for the benefits administered by Försäkringskassan, was SEK 255.6 billion. The administrative cost amounted to SEK 10.5 billion, which is a total expenditure of SEK 266.1 billion. Since 1980, expenditure, in constant inflation-adjusted prices excluding administration, has increased by 28 per cent. The long-term trend has been upwards, but in some periods expenditure has decreased.

In the early and mid-1990s, expenditure in fixed prices excluding administration decreased, mainly as a result of regulatory changes, such as reduced compensation levels and the introduction of a sick pay period and qualifying day in sickness insurance. Expenditure then increased sharply in 1999 due to rapidly rising expenditure in sickness insurance. A national old age pension contribution, according to which the government pays pension rights for people with sickness cash benefit, parental benefit, etc., was also introduced this year. This also led to increased expenditure.

For some years from 2006 onwards, expenditure decreased. This was due to reduced costs for sickness cash benefit and sickness compensation as a result of tighter regulations. In connection with the COVID-19 outbreak in spring 2020,

expenditure increased. New temporary benefits were introduced, the rules of a few existing benefits became more generous and use of some benefits increased. Compensation for high sick pay costs accounted for the largest real increase in expenditure in 2020.

In 2021, expenditure in fixed prices decreased slightly, while it increased in current prices instead, mainly in activity compensation and pregnancy benefit, which also had pandemic-related causes. In 2022 and 2023, social insurance expenditure in real terms fell sharply, mainly due to high inflation and the fading impact of the pandemic.

In 2024, expenditure increased mainly in sickness compensation and sickness cash benefit. In sickness compensation, both the number of people in the compensation and their average compensation increased following the inflow of people aged 61 to 65 after the introduction of age specific rules in September 2022. In the case of sickness cash benefit, expenditures increased mainly as a result of higher average compensation due to rising wages and increased length of sickness absences.



■ Social insurance expenditure 2022–2024 in SEK millions (current prices)

Expenditure by area of expenditure/benefit, SEK millions <sup>1</sup>	2022	2023	2024
<i>Financial security for families and children</i>			
Parental benefit	35,653	36,030	36,741
Temporary parental benefit	10,397	10,282	10,367
Pregnancy benefit	1,263	627	662
Child allowance	33,306	32,972	32,523
Housing allowance for families with children, and young people	4,126	4,255	4,134
Care allowance for children with special needs and additional cost allowance for children	4,083	4,648	5,677
Maintenance support	2,726	2,703	2,687
Adoption allowance	8	6	5
Total	91,562	91,523	92,796
<i>Financial security in the event of sickness and disability</i>			
Sickness cash benefit	44,704	46,276	50,539
Rehabilitation allowances	1,009	710	203
Benefit for care of closely related persons	186	200	227
Supplementary housing allowance	276	288	294
Compensation to employers for high sick pay costs	11,751	1,528	2,108
Dental care	6,863	7,289	7,615
International healthcare	515	660	728
Activity compensation and sickness compensation	36,521	40,689	45,286
Housing supplement	5,511	5,916	6,325
Additional cost allowance and disability allowance	1,305	1,350	1,446
Work injury compensation	2,209	2,326	2,440
Car allowance	147	145	149
Assistance allowance	24,099	24,554	25,344
Contributions for the sick leave process <sup>2</sup>	1,290	1,394	1,431
Personal injury compensation	34	36	37
Disease carrier's benefit	412	2	44
Total	136,832	133,364	144,218
<i>Other payments</i>			
Activity grant <sup>3</sup>	16,470	16,563	17,710
Introduction benefit	1,014	907	788
Family benefit for conscripts	31	34	39
Total	17,514	17,503	18,537
Total, excluding administration	245,909	242,390	255,551
Administration	10,270	10,765	10,503
Total, including administration	256,179	253,155	266,054

<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 leave process include expenditure for financial coordination through coordination associations, medical services, rehabilitation initiatives in cooperation between Försäkringskassan and Arbetsförmedlingen (Swedish Public Employment Service), workplace-orientated rehabilitation support, medical insurance investigations and contributions to the healthcare service.

<sup>3</sup> Activity grant expenditure includes development allowance.

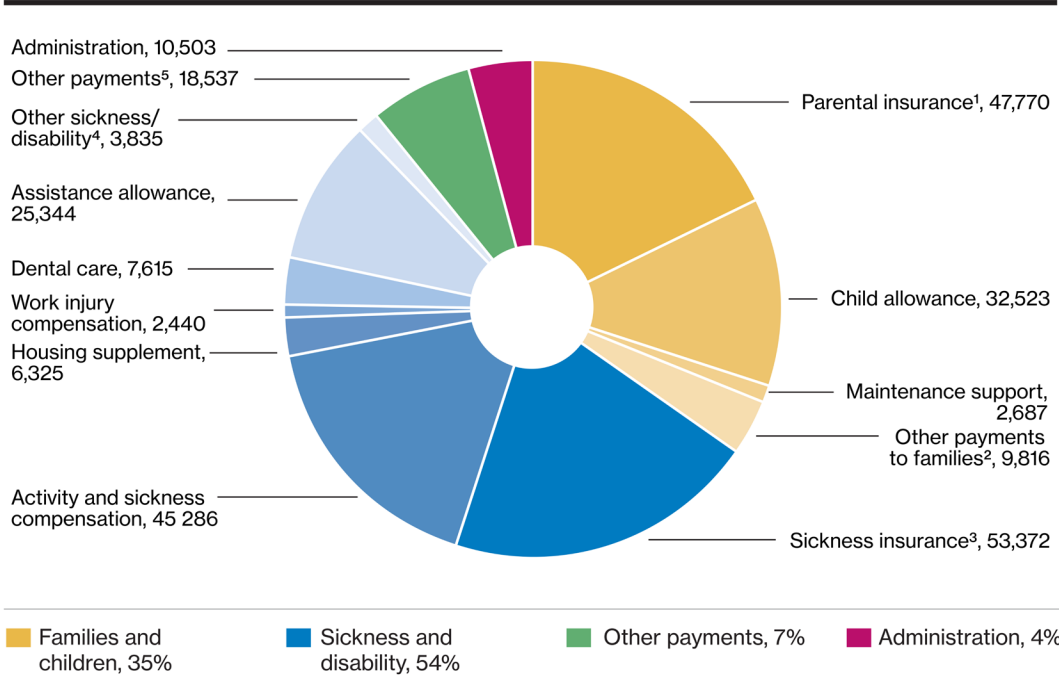
Between 2023 and 2024, social insurance expenditure, in current prices excluding administration, increased by 5.4 per cent, from SEK 242.4 to 255.6 billion. The increase has mainly occurred in financial security in the event of sickness and disability. Instead, between 2022 and 2023, total expenditure decreased due to a decline in expenditure in employers' compensation for high sick pay costs as the impact of the pandemic diminished.

For financial security for families and children, spending has been stable over the period 2022–2024. However, there have been changes within the benefits. Child allowance and pregnancy benefit have decreased by SEK 0.8 and 0.6 billion respectively between these years. This is mainly a consequence of lower birth rates and fading effects of the pandemic. At the same time, care allowance for children with special needs and additional cost allowance for children and parental benefit have

increased by SEK 1.6 billion and SEK 1.1 billion respectively, which is largely explained by wage increases and high inflation, as the benefits are fully and partially indexed to the consumer price index (CPI) via the price base amount. Expenditure on financial security in the event of illness and disability has increased by SEK 7.4 billion between 2022 and 2024 due to increased

expenditure on sickness cash benefits and activity and sickness compensation. This in turn is mainly explained by wage increases and inflation, which result in higher compensations via higher price base amounts. Other reasons for the increase in expenditure are that the average length of sickness cases has increased and that some changes have been made to the rules on sickness compensation.

Breakdown of expenditure in 2024 (SEK million)

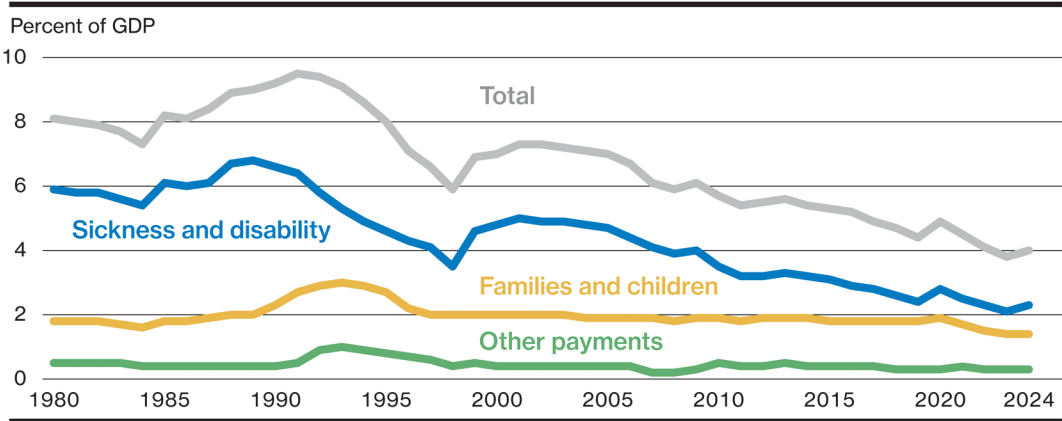


<sup>1</sup> Parental benefit, temporary parental benefit and pregnancy benefit.  
<sup>2</sup> Housing allowance, childcare allowance, child carer’s allowance and adoption allowance.  
<sup>3</sup> Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of 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, personal injury compensation and disease carrier’s benefit.  
<sup>5</sup> Activity grant, introduction benefit and family benefit for conscripts.

In 2024, financial security for sickness and disability accounted for slightly more than half of social insurance expenditure (54 per cent or SEK 144.2 billion). In that year, just over a third of spending (35 per cent or SEK 92.8 billion) went to financial security for families and children. In

addition, payments were made to certain other compensations in the labour market area (7 per cent or SEK 18.5 billion). The remainder consisted of administrative expenditure (4 per cent or SEK 10.5 billion).

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



Social insurance payments represent a considerable proportion of the national economy. However, relative to GDP, social insurance expenditure has declined over time. In 2024, social insurance expenditure amounted to 4.0 per cent of GDP, compared with, for example, 8.1 per cent of GDP in 1980.

Expenditures for sickness and disability rose in the late 1980s, only to decline from more than 7 per cent of GDP in 1989 to less than 4 per cent in 1998. The decrease was partially due to less sickness absence, the adoption of a sick pay period, lower compensation levels, and the assumption of drug cost responsibilities by the counties. Owing to greater sickness absence, expenditures rose in relation to GDP from 1998 to 2001. Since then, the ratio of expenditure to GDP has decreased again, until 2020, when it increased temporarily.

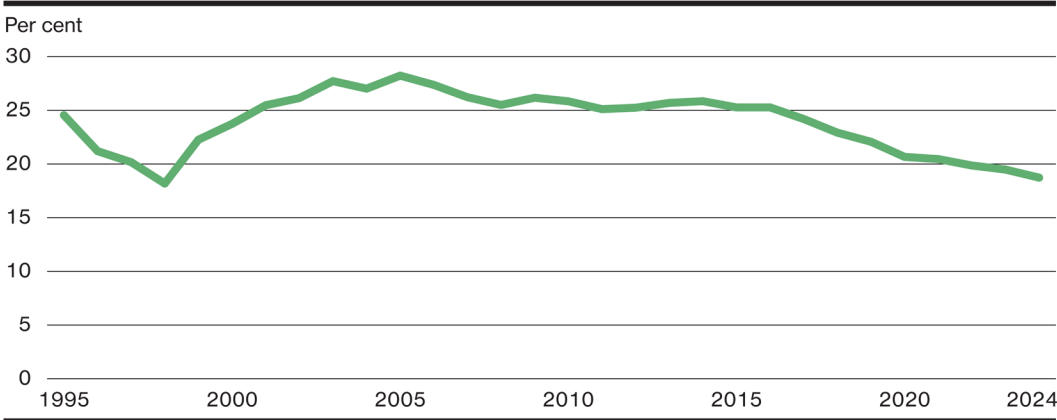
The increase between 2019 and 2020, from 2.4 per cent to 2.8 per cent of GDP, is almost entirely due to the pandemic outbreak.

As a result of the rapid birth rate and deep recession, compensation for children and families rose in relation to GDP during the early 1990s. During the economic recovery in the second half of the 1990s, the ratio of this expenditure to GDP fell again. The proportion of the family sector in GDP then remained stable at around 2 per cent, before declining from 2021 to 1.4 per cent in 2024. The decrease can be explained by the fact that payments have not increased at the same rate as GDP.

Expenditure on other payments as a proportion of GDP increased in the early 1990s as a result of the current recession, before falling slightly to around 0.4 per cent of GDP from the 2000s onwards.



■ Social insurance expenditure (excluding administrative costs) as a proportion of government expenditure (expenditure area 1-27)

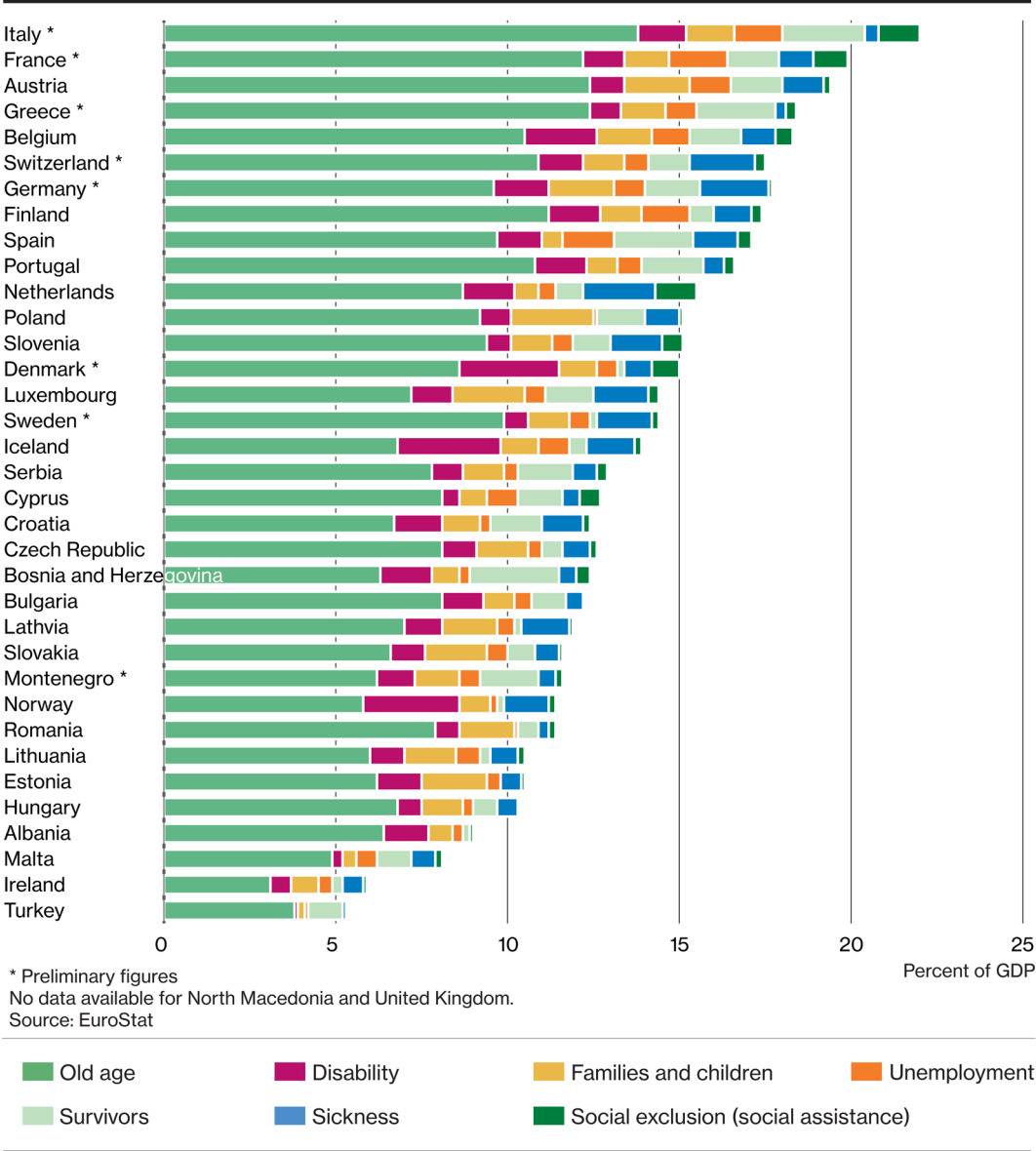


Social insurance expenditure relative to government expenditure has fluctuated over the last 30 years. In the mid-1990s, the proportion declined markedly, from just under 25 per cent in 1995 to just over 18 per cent in 1998, mainly as a result of reduced social insurance expenditure. In the area of sickness and disability, a number of reforms were implemented that reduced expenditure, and in the area of family and children, declining birth rates and reduced child allowance also contributed to lower expenditure.

Instead, from 1998 onwards, the proportion increased, as a result of reforms that increased social insurance expenditure such as the national

old-age pension contribution, which followed the introduction of the new general pension system and an increase in long-term sickness absence. The proportion then remained around 25 per cent until 2016, when it started to decline. This change is also explained by a decrease in expenditure in the area of sickness and disability between 2016 and 2020. Social insurance expenditure then increased again, but this time due to the pandemic. As government spending increased even more, the proportion of social insurance still continued to drop. For 2024, the proportion continued to decrease for the same reason.

■ Public transfers as a proportion of GDP in 2022 in Sweden and other European countries



In addition to financial security for old age and survivors, disability, sickness, and for families and children, public transfers include unemployment benefits and financial assistance (social exclusion). Public transfers to Swedish households in relation to GDP were at 13.7 per cent, which is somewhat

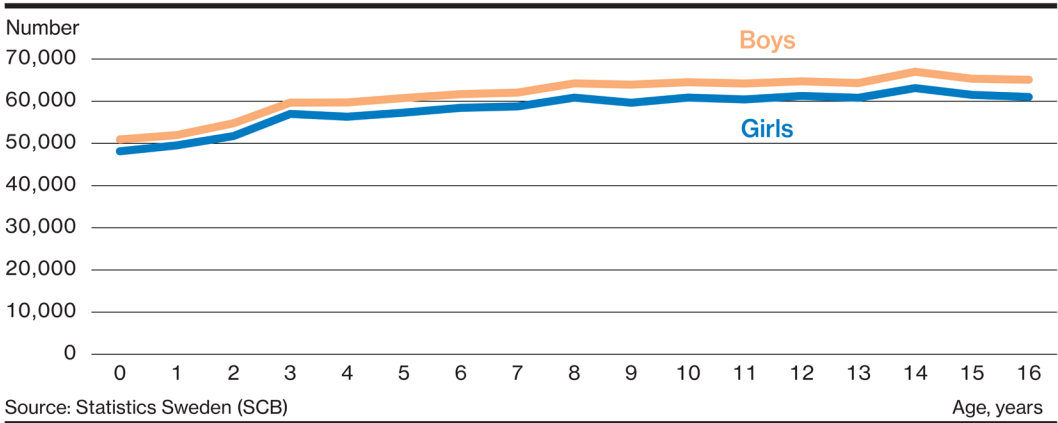
below average for an EU country. The ways that the various countries use public transfers and direct services to meet the needs of the social insurance system vary substantially. This report does not include direct services such as tax reductions and subsidised child care.

# Financial security for families and children

## Child allowance

Child allowances aim to equalise financial conditions between families with and without children.

■ Number of children in December 2024



In December 2024, there were a total of 2,031,000 children aged 0-16 years, 987,000 girls and 1,045,000 boys. Compared to 2023, the number of children decreased by 1 per cent.

■ Child allowance in December 2024

Age	Number of recipients		Proportion of recipients with large family supplements <sup>1</sup> , per cent	
	Women	Men	Women	Men
-19	1,730	2,057	1.2	0.1
20-24	12,929	3,378	22.0	13.2
25-29	69,647	28,906	41.9	29.6
30-34	200,060	114,655	59.9	46.7
35-39	256,003	164,332	71.3	57.3
40-44	234,625	138,585	64.5	54.3
45-49	175,525	86,039	43.0	43.1
50-54	82,693	41,760	22.3	33.4
55-	18,844	22,921	10.2	26.4
Total	1,052,056	602,633	55.3	48.0

<sup>1</sup> The table shows parents receiving large family supplements for children on general child allowance or extended child allowance. The proportion of recipients receiving large family supplements is therefore a low estimate.

In December 2024, 1.7 million parents received general child allowance, large family supplement or extended child allowance. Since the legislative amendment on shared child allowance came into force in 2014, the proportion of women among all recipients has fallen from 88 per cent to 64 per

cent and the proportion of men has correspondingly increased from 12 per cent to 36 per cent. The proportion of child allowance recipients who also received large family supplement was 55 per cent for women and 48 per cent for men. SEK 32.5 billion in child allowance was paid in 2024.

Regulations in 2024

Child allowance refers to general child allowance, extended child allowance or large family supplement. Parents are entitled to general child allowance for a child who lives in Sweden until the quarter they turn 16. After that, the guardian may receive an extended child allowance if the child attends primary or special school. A parent who has general child allowance, extended child allowance

or study allowance for two or more children also receives large family supplement. Child allowance is tax-exempt. The monthly child allowance in 2024 was SEK 1,250 per child and month. The monthly large family supplement in 2024 was SEK 150 per month for the second child, SEK 730 for the third child and SEK 1,740 for the fourth child.

	Monthly amount in 2024, SEK		Total	Annual amount in 2024, SEK
	Child allowance	Large family supplement		
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

An additional SEK 1,250 per child per month is paid from the fifth child onwards.

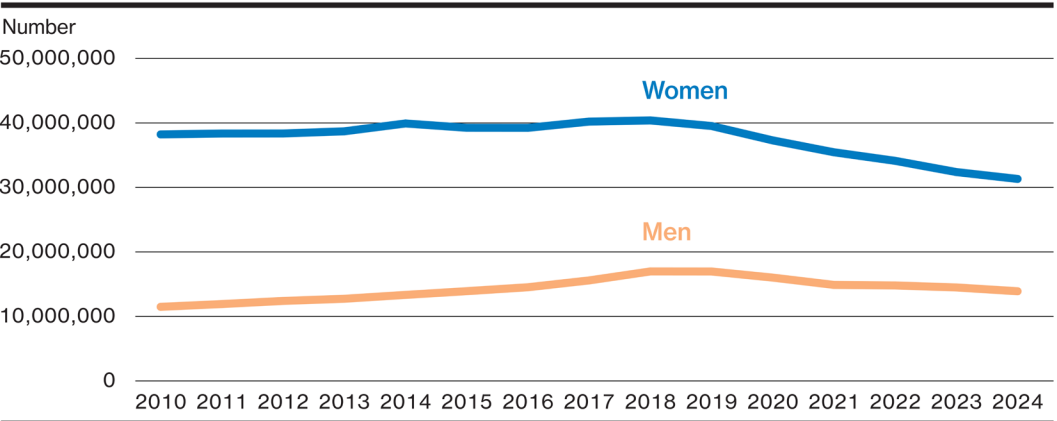
Parents who have joint custody receive shared child allowance. This means that they each receive SEK 625 per month, as the monthly amount is SEK 1,250. Parents have the option to change who the child allowance is paid to. The parent who is sole guardian receives the full child allowance.

For children born before March 1, 2014, the full child allowance is paid to one of the parents. If the child lives alternately with both parents, half of the child allowance is paid to each parent upon notification by one of them, if the parent indicates that there is alternating residence.

## Parental benefit

The purpose of the parental benefit is to facilitate for parents to combine parenthood with work or studies.

■ Days for which parental benefit is paid



In the 2010s, the number of days of parental benefit used increased while the number of children born remained stable at around 115,000 per year. The increase was mainly due to men taking more parental leave days. During the pandemic (2020-2022), the number of days taken decreased, mainly because parents of children older than one year used fewer days. In 2024, Försäkringskassan paid out 45 million days of parental benefit, which was a 4 per

cent decrease compared to 2023. Part of the trend in recent years can be explained by the declining birth rate in Sweden. In 2024, Sweden recorded its lowest birth rate in over 20 years.

Men used 31 per cent and women 69 per cent of parental leave days in 2024. Men's use of parental days has increased from 23 per cent of days in 2010 to 30 per cent in 2018 and has since remained around 30 per cent.

■ Parental benefit in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
–19	420	37	148	47	253	285
20–24	10,579	2,471	135	47	434	672
25–29	53,863	24,201	109	44	612	798
30–34	143,157	94,390	84	43	731	872
35–39	142,344	122,947	59	38	736	887
40–44	76,842	86,095	37	29	699	859
45–49	24,789	41,737	20	24	660	835
50–54	4,304	15,184	16	23	679	806
55–	1,874	5,937	9	24	658	771
Total	458,172	392,999	68	35	691	862

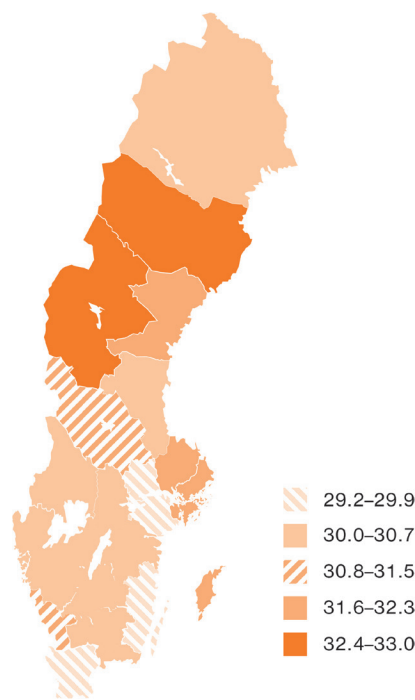
A total of 64 per cent of the SEK 33.5 billion in parental benefit paid in 2024 went to women and 36 per cent to men. A total of 54 per cent of the recipients were women and 46 per cent were men. For both women and men, the average number of days paid was lower in the older age groups. One reason is that people are more likely to have children when they are young and usually use most

days of parental benefit during a child's early years.

Due to gender differences in income from employment and use of parental benefit, the average daily amount was 25 per cent higher for men than women. For example, women took parental benefit at the basic level to a greater extent than men, resulting in a lower daily allowance.



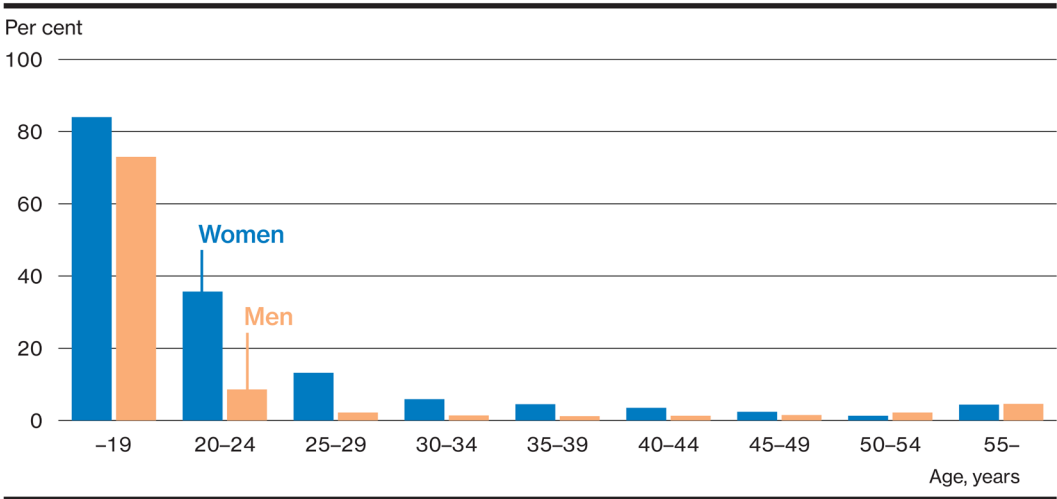
■ Proportion of parental benefit days used by men in 2024, by county



Men took 31 per cent of all paid parental leave days in 2024. The proportion was the highest in Västerbotten and Jämtland with 33 per cent, and the lowest in Södermanland with 29 per cent. The differences between the various municipalities were quite large in many counties.

Men’s proportion of days of parental benefit is also dependent on the number of days used by women. Thus, men’s use of parental benefit days may differ between two counties but still correspond to an equal proportion of the total use in these counties.

■ Proportion of recipients of parental benefit at the basic level in 2024



The proportion of recipients who only use parental benefit at the basic level decline until the age of 50, after which it rises slightly.

In the age group 19 years or younger, 84 per cent of women and 73 per cent of men took only parental benefit on the basic level in 2024. Nevertheless, few recipients of parental benefit were in this age group.

■ **Parental benefit at the basic level and average payment regardless of compensation level in 2024, by region of birth**

Parents' region of birth	Proportion of recipients at basic level only		Average amount (regardless of benefit level), SEK per day	
	Women	Men	Women	Men
Sweden	1.8	0.6	752	890
Nordic countries, excl. Sweden	4.6	1.6	757	900
EU 27, excl. Nordic countries	6.8	1.9	695	866
Rest of Europe	12.0	2.3	622	823
Sub-Saharan Africa	29.9	5.2	441	728
Asia, excl. the Middle East	26.3	4.5	541	824
Middle East, North Africa and Turkey	26.5	4.7	498	752
North America	11.1	3.9	718	876
South America	11.4	3.4	639	826
Oceania	8.8	4.2	775	887
Total	6.4	1.5	691	862

In 2024, just over 6 per cent of women and 1.5 per cent of men took only parental benefit at the basic level, as they did not qualify for income-related parental benefit. The proportion was lower among parents born in Sweden. It was more common among women than men to use only parental benefit at the basic level, regardless of region of birth.

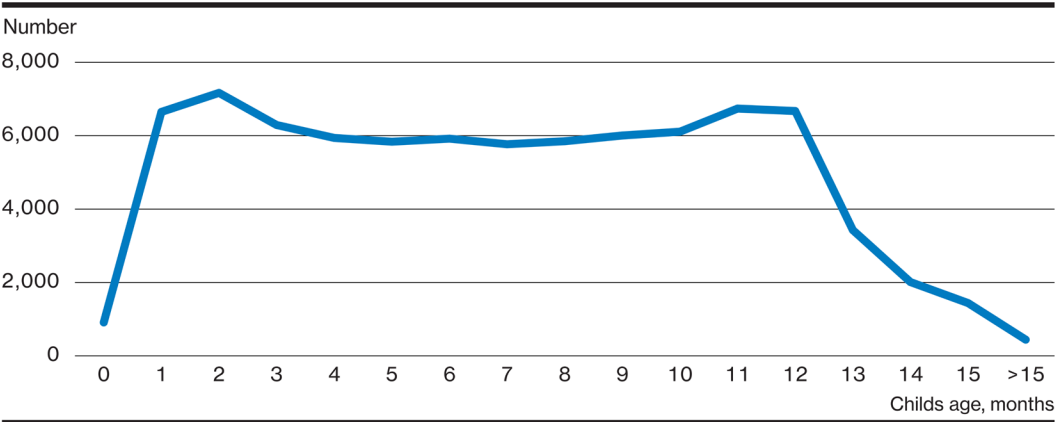
Parents born in Sweden and the other Nordic countries and Oceania had higher average daily compensation compared to parents born in other countries. Women in every region of birth averaged lower daily compensation than men.

■ **Number of recipients of double days in 2024**

Age	Number of recipients
-19	62
20-24	3,066
25-29	14,898
30-34	32,005
35-39	21,839
40-44	6,871
45-49	1,474
50-54	431
55-	214
Total	80,860

During the child's first year, both parents can use parental benefit at the same time for up to 60 days, this is called double days. Most recipients of double days were between the ages of 30 to 34. Parents who used double days have a lower average age than parents who used other parental benefit. This is mainly due to the fact that double days can only be taken during the first 15 months of the child's life and that the parents are therefore younger compared to parents using other parental benefit.

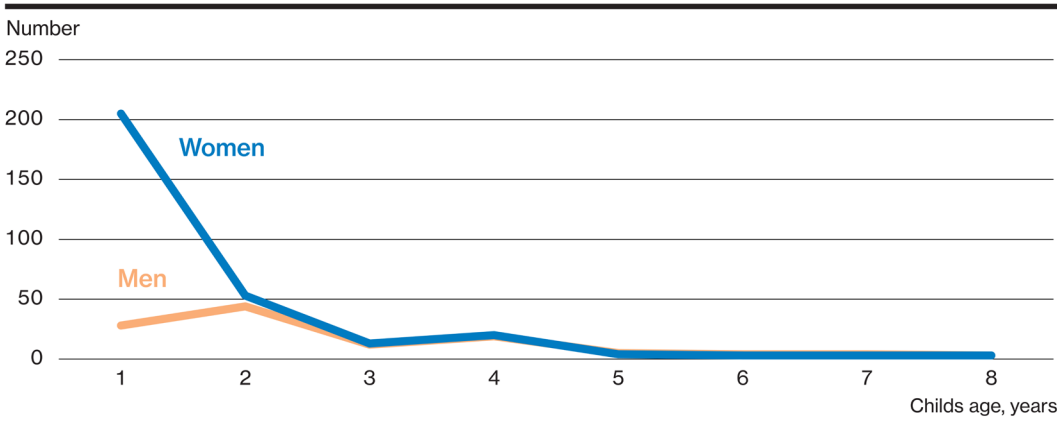
■ Number of children with a parent who has used double days in 2024



In total, 41,200 double days were used in 2024. Double days are most commonly used when children are 2 months old and at the end of their first year of life. On July 1, 2024, the age limit for children was raised from 12 to 15 months. Thus, it was

only in the second half of 2024 that parents of children aged 13-15 months could take double days, which means that the level of the number of children of those ages is lower. The rule change also increased the number of double days from 30 to 60.

■ Average number of days of parental benefit used at different ages for children born in 2016



Parents of children born in 2014 or later can receive parental benefit until the child reaches the age of 12 or until the child completes fifth grade, whichever is later. Parents of children born before 2014 were able to receive parental benefit until the child reached the age of 8 or completed the first year of school.

For children born in 2016 who turned 8 years old in 2024, most parental benefit days were used during the child's first year, and mainly by women. After the child turned 3, there was no significant difference between women and men in the number of days used.

■ Children for whom parents have taken parental benefit in 2024

Age	Number of children		Proportion of children, per cent	
	Girls	Boys	Girls	Boys
0	42,114	44,517	87	87
1	48,487	50,724	98	98
2	42,186	44,670	82	82
3	42,473	44,642	75	75
4	40,540	42,813	72	72
5	28,974	31,103	51	51
6	27,629	29,111	47	47
7	26,025	27,334	44	44
8	26,222	27,683	43	43
9	23,040	25,077	39	39
10	21,558	23,057	35	36
Total	369,248	390,731	60	60

For 87 per cent of children born in 2024 (0 years in the table), at least one parent had parental benefit during the year. From the age of 2, parental benefits

used by parents are significantly reduced. In total, parents of 60 per cent of all children aged 0-10 used parental benefit during 2024.

Regulations in 2024

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. Benefit for 390 of the days is income-related. There is a basic level of SEK 250 per day for parents who do not meet the requirements of income-related compensation or have a low income or no income at all. For the remaining 90 days, they receive the minimum level benefit, which is SEK 180 for everyone.

Each parent who has joint custody of a child is entitled to half of all days of parental benefit. However, with the exception of 90 days, a parent is free to waive their right to parental benefit in favour of the other parent. A parent can also transfer days of parental benefit to another person, however only up to a maximum of 90 days for each child. If the parents have joint custody of the child, they can each transfer a maximum of 45 days to someone else, except for the 90 days reserved for each parent. The main rule is that parental benefit may not be paid to both parents for the same child and period. However, parents can use parental benefit simultaneously for a maximum of 60 days during the child's first 15 months, known as double days.

The benefit can be paid for one-eighth, one-quarter, one-half, three-quarters or a full

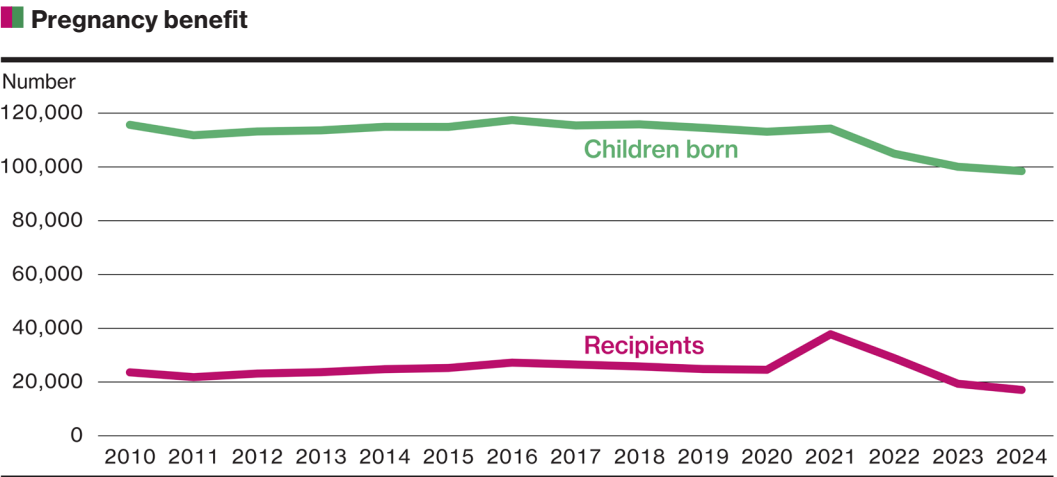
day. Parental benefit can be used until the child turns 12 years old or when the child finishes grade 5 in compulsory school. For children born in 2013 and earlier, parental benefit can be taken until the child reaches the age of 8 or has completed the first year of school. Parental benefit can be paid for a maximum of 96 days for children who have reached the age of 4. Compensation is just under 80 per cent of sickness cash benefit qualifying income (SGI) and the maximum compensation is based on 10 price base amounts. In 2024, this corresponded to a maximum compensation of SEK 1,218 per day.

The number of reserved days for each parent is 90 days. For children born before 2016, 60 days are reserved for each parent.

For children who become a resident of Sweden and come from another country outside the EU/EEA or Switzerland, special rules apply to parental benefit. If the child is age 1 or older when they become a resident of Sweden, a maximum of 200 days of parental benefit are paid out for the child. If the child is age 2 or older when they become a resident of Sweden, a maximum of 100 days of parental benefit are paid out for the child.

## Pregnancy benefit

Pregnant women who have a physically demanding job or other risks in the work environment have the opportunity to apply for pregnancy benefit if they are unable to continue working and cannot be assigned to other tasks by their employer.



Many women receive some social insurance benefit during the later stages of pregnancy, in the form of sickness cash benefit, pregnancy benefit or parental benefit. In the period 2010-2020, about one in five births was preceded by pregnancy benefit. During the pandemic, the National Board of Health and Welfare (Socialstyrelsen) assessed that expecting women in the later part of preg-

nancy were at a higher risk of premature birth if they contracted COVID-19. The fact that the risk of falling ill with COVID-19 made women eligible for pregnancy benefit led to a sharp increase in the number of recipients in 2021. Between 2021 and 2024, the proportion of pregnant women receiving pregnancy benefit in relation to the number of children born fell from 33 per cent to 17 per cent.

### Pregnancy benefit in 2024

Age	Number of recipients	Average number of days	Average amount, SEK per day
-24	1,349	42	671
25-29	5,162	41	730
30-34	6,684	39	748
35-39	3,109	39	743
40-44	702	39	742
45-	58	38	720
Total	17,064	40	735

Almost SEK 0.5 billion in pregnancy benefit was paid to more than 17,100 women in 2024. The average number of days of pregnancy benefit decreased

from 42 days in 2023 to 40 days in 2024. Most recipients were 25-34 years old, the age at which women are most likely to have children.

Regulations in 2024

A pregnant woman who has a physically demanding job can receive pregnancy benefit during the later stages of pregnancy if her employer is unable to assign her more suitable tasks. Pregnancy benefit can be paid for up to 50 days during the last two months of pregnancy. If the Work Environment Act prohibits a particular kind of work during pregnancy, the woman is entitled to pregnancy

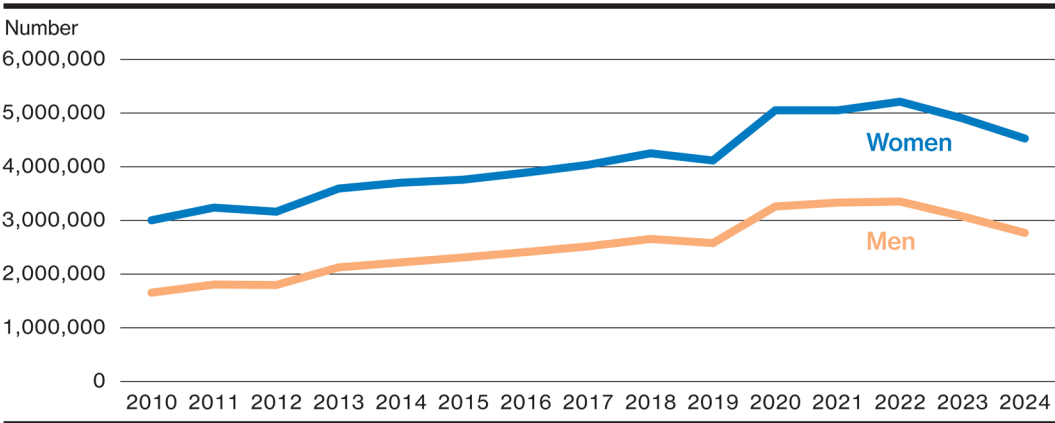
benefit for every day covered by the prohibition (which may mean the entire pregnancy, however, pregnancy benefit is never paid for the ten last days before the expected date of delivery). The benefit can be paid for a full day, three quarters, half of a day or one fourth of a day and is just under 80 per cent of the sickness cash benefit, with a limit of 7.5 price base amounts.



## Temporary parental benefit for care of a child

Temporary parental benefit for care of a child allows parents or relatives to receive benefit for staying at home from work to care for a sick child.

Days of temporary parental benefit for care of a child



The number of days of temporary parental benefit used for care of child has increased significantly over the last 15 years. Several factors account for the increase between 2013 and 2018. High birth rates and a large number of children in the population are some plausible factors, while simplified rules for claiming benefits are another. The sharp increase in 2020 was due to the restrictions imposed during the pandemic. The restrictions meant that parents and children were at home for longer periods and with milder symptoms. Despite the removal of restrictions, the number of days used for care of child increased in 2022. In 2023 and 2024, the number of days used decreased for both women and men, but remained at a higher

level than in the years before the pandemic. In total, 7.3 million days of temporary parental benefit for care of child were used in 2024.

The proportion of days used by men has increased over the last 15 years, peaking in the pandemic year 2020 at 40 per cent of days used. In the following years, the trend has reversed and the proportion of days used by men has decreased, standing at 38 per cent of days in 2024. Both during the pandemic and in previous years, parents have shared the days more equally when their overall usage has been high, probably because the absence from work would otherwise be too extensive for an individual parent.

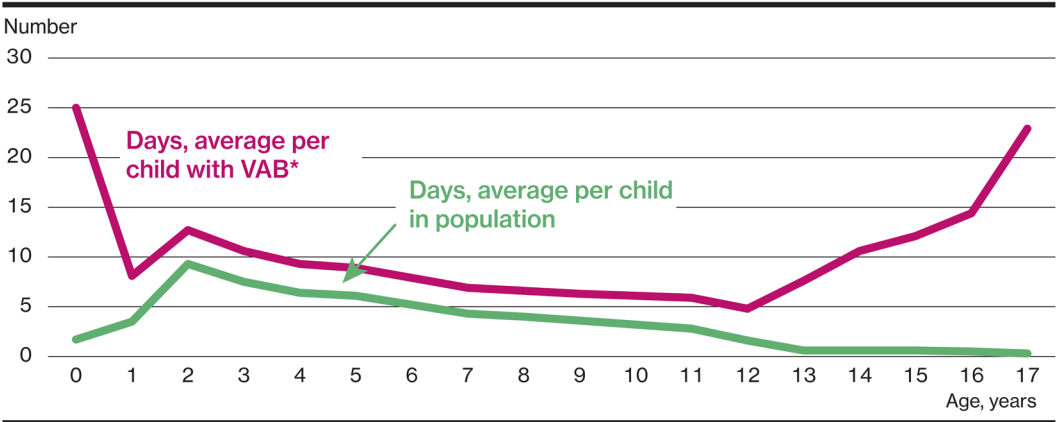
■ Temporary parental benefit for care of a child in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	3,145	1,341	11.0	8.0	918	1,126
25-29	31,178	16,918	10.8	8.0	1,026	1,181
30-34	116,765	74,685	10.3	8.0	1,091	1,203
35-39	152,871	110,013	9.3	7.5	1,119	1,206
40-44	112,606	89,012	8.1	6.9	1,133	1,205
45-49	54,816	52,091	7.8	6.7	1,140	1,199
50-54	16,604	23,465	8.0	7.0	1,149	1,184
55-59	5,138	7,776	6.6	6.9	1,132	1,175
60-64	3,120	2,589	3.2	6.2	1,143	1,159
65-	608	490	3.2	6.2	1,147	1,108
Total	496,851	378,380	9.1	7.3	1,109	1,201

In 2024, SEK 8.3 billion in temporary parental benefit for care of children was paid to 875,200 people. A total of 57 per cent of the recipients were women and 43 per cent were men. On average, women took 9.1 days for care of sick children

during the year, which was higher than the average for men, which was 7.3 days. The highest number of recipients were in the 30-44 age groups, which is when most people have young children.

■ Average number of days with temporary parental benefit for care of a child in 2024, by the child's age



\* VAB is a Swedish abbreviation used for temporary parental benefit for care of a child.

The number of days of temporary parental benefit for care of children per child in the population peaks when children are around the age of 2. After that, the number of days decreases as children get older.

On average, the number of days per child in the population is low for children under one year

of age (0 years in the figure, born in 2024) and for children aged 12 or over. By contrast, the average number of days per child with benefit is high at these ages. The main reason is that the benefit for these children is mainly used for children who are seriously ill.

■ Children aged 0–11 for whom temporary parental benefit for care of a child was paid in 2024

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	2,976	3,679	6	7
1	20,913	22,619	42	43
2	38,092	40,837	73	74
3	40,195	42,624	70	71
4	38,599	41,310	68	69
5	39,294	42,096	68	69
6	38,751	41,104	66	66
7	36,656	39,300	62	63
8	36,662	38,933	60	60
9	33,748	36,833	56	57
10	31,881	34,485	52	53
11	27,882	30,445	46	47
Total	385,649	414,265	56	57

In 2024, temporary parental benefit for care of children was paid for almost 800,000 children aged 0-11 years. Days were most commonly paid for children around the age of 2, with 73 per cent of

all girls and 74 per cent of all boys having a parent or other close relative using the benefit. The corresponding proportion for all children age 0-11 was 56 per cent for girls and 57 per cent for boys.

Regulations in 2024

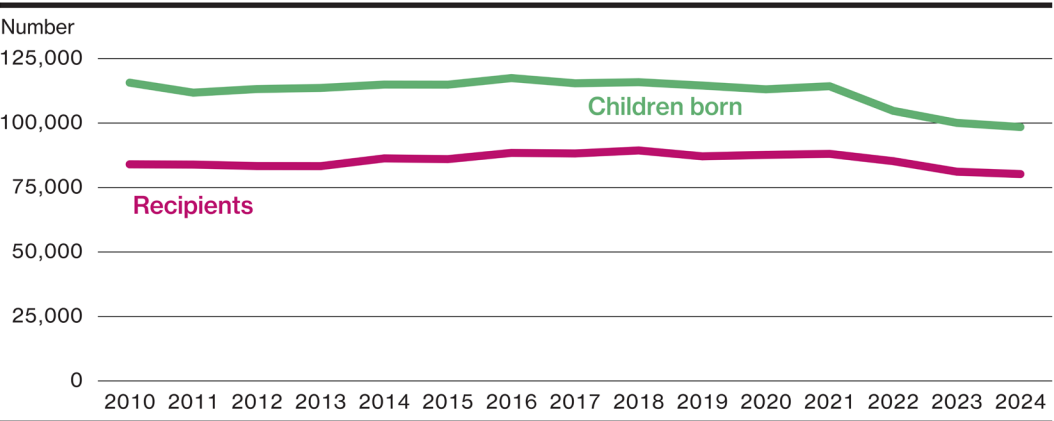
Parents may be entitled to temporary parental benefit for care of children if they need to take time off paid work because their child or the child's regular carer is ill or infectious, or because they need to take the child to the preventive health service in the community. This applies to children younger than 12, as well as older children under certain circumstances. Compensation can normally be paid for 60 days per child each year. Once these have been used, an additional 60 days may be used, except if the child's regular carer is ill or infectious. 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 to care for the child instead of the parent staying home. Parents can receive an unlimited number of days of temporary parental benefit for care of seriously ill children under the age of 18. In such situations, both parents can receive the benefit for the same child and period. The benefit can be paid for a full day, three quarters, half of a day, one fourth of a day or one eighth of a day and is just under 80 per cent of the sickness cash benefit, with a limit of 7.5 price base amounts.

## Temporary parental benefit in connection with the birth of a child or adoption

Temporary parental benefit in connection with the birth of a child or adoption, also known as the 10-day benefit on the birth of a child, enables the other parent or another person to receive benefit to attend the birth and care for the child when the child is born or adopted.

Temporary parental benefit in connection with birth or adoption



In the 2010s, childbirth rates were at a higher level, and therefore many people received temporary parental benefits in connection with the birth or adoption of a child. Since 2021, the birth rate has decreased in Sweden, which is also reflected in the number of people receiving the benefit. In 2024, the number of people taking temporary parental

benefit in connection with the birth or adoption of a child decreased to the same extent as the number of births, just under 5 per cent compared to 2023. For 81 per cent of children born in 2024, the second parent or another closely related person has used the benefit.

Temporary parental benefit in connection with birth or adoption in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	10	1,535	9.4	9.6	1,096	1,176
25-29	83	11,542	9.2	9.7	1,178	1,229
30-34	280	30,052	8.9	9.7	1,226	1,252
35-39	227	23,028	8.6	9.6	1,241	1,248
40-44	151	9,045	7.5	9.5	1,233	1,232
45-49	106	2,701	7.7	9.5	1,206	1,222
50-54	86	794	8.3	9.3	1,156	1,199
55-59	93	235	8.6	9.4	1,200	1,201
60-	151	85	7.9	8.7	1,255	1,190
Total	1,187	79,017	8.4	9.6	1,220	1,242

In 2024, 80,200 people received temporary parental benefit in connection with the birth or adoption of a child. A total of 1.5 per cent of the recipients were

women and 98.5 per cent were men. In total, SEK 1 billion was paid out for this benefit, of which 98.7 per cent was paid to men and 1.3 per cent to women.

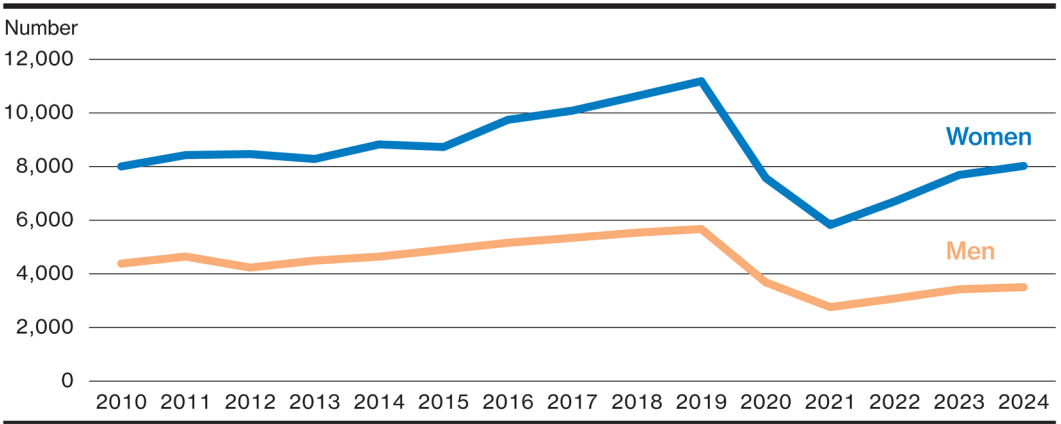
Regulations in 2024

When a child is born, the child's other parent is entitled to temporary parental benefit for 10 days per child when they take time off paid work. Under certain circumstances, somebody other than the child's second parent can use these days. Each parent is entitled to five days each when adopting a child. The days may be used up until the 60th day after the child leaves the hospital after the birth or is placed with its adoptive parents. The benefit can be paid for a full day, three quarters, half of a day or one fourth of a day and is just under 80 per cent of the sickness cash benefit, with a limit of 7.5 price base amounts.

## 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 (lagen om stöd och service till vissa funktionshindrade, LSS) to receive benefit for attending parental training, visit the child’s preschool or school, or participate in an activity arranged by the school.

Days with temporary parental benefit for contact days



The number of contact days for which Försäkringskassan paid compensation increased in the 2010s. The pandemic limited the possibility to participate in training courses and the number of contact days therefore decreased significantly

in 2020 and 2021. In 2024, the number of contact days increased for the third consecutive year to a total of 11,500 days. Women used 70 per cent and men 30 per cent of the total number of contact days in 2024.

Temporary parental benefit for contact days in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	65	12	2.1	2.0	1,013	1,193
30-34	442	133	1.9	1.7	1,099	1,144
35-39	1,010	387	1.9	1.7	1,098	1,167
40-44	1,236	534	1.8	1.6	1,141	1,184
45-49	967	448	1.9	1.7	1,137	1,200
50-54	443	343	1.9	1.8	1,147	1,203
55-	92	164	2.2	2.1	1,135	1,163
Total	4,255	2,021	1.9	1.7	1,124	1,183

In 2024, 6,300 parents used contact days. This was an increase of 3 per cent compared to 2023, but despite the increase, the number of recipients was at a lower level than before the pandemic.

A total of 68 per cent of the recipients were women and 32 per cent were men. Women were

more likely than men to use contact days in all age groups except for the over 55 group. In total, approximately SEK 13 million in temporary parental benefit was paid for contact days, 68 per cent to women and 32 per cent to men.

Regulations in 2024

Parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) are entitled to ten “contact days” per child per year, for children up to 16 years of age. The days may be used for parental training, introduction to school or a visit to the preschool or school

children’s programme in which the child is participating. The compensation can be paid for one-eighth, one-quarter, one-half, three-quarters or a full day. The maximum compensation is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 times the basic 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 take a short break from work.

### ■ Temporary parental benefit in connection with the death of a child in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–24	6	7	7.1	9.3	895	1,375
25–29	46	39	9.1	8.7	1,175	1,188
30–34	108	96	9.2	8.6	1,149	1,197
35–39	62	94	9.2	9.1	1,140	1,207
40–44	28	45	8.8	9.1	1,102	1,229
45–49	8	15	9.6	8.6	998	1,132
50–	8	35	8.5	8.1	1,149	1,172
Total	266	331	9.1	8.8	1,137	1,202

In 2024, 600 parents received temporary parental benefit in connection with the death of a child. A total of 45 per cent of them were women and 55 per cent were men. On average, both women and men were absent from work for 9 days.

In 2024, SEK 6 million was paid in temporary parental benefit in connection with the death of a child. 46 per cent of the total amount was paid to women while 54 per cent was paid to men.

#### Regulations in 2024

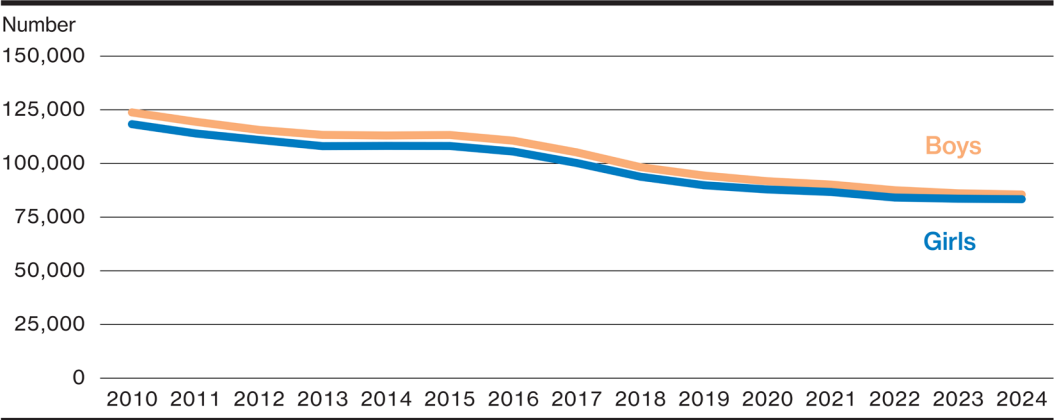
Parents of a deceased child can receive the benefit for 10 days each while staying home from gainful employment. They may take the days up until 90 days after the child's death. The benefit can be paid for a full day, three

quarters, half of a day, one fourth of a day or one eighth of a day and is just under 80 per cent of the sickness cash benefit, with a limit of 7.5 price base amounts.

## Maintenance support

Maintenance support guarantees maintenance for children of separated parents even when the child support debtor does not contribute to the child’s support.

Children for whom maintenance support was paid in December



The number of children with maintenance support has been decreasing since the late 2000s. This can be explained, among other things, by the fact that it has become more common for children to live alternately with their parents and that child main-  
tenance is therefore regulated directly by the par-  
ents. Furthermore, Försäkringskassan pursued an active effort to encourage parents who had separated to settle maintenance support between themselves.

Maintenance support in December 2024, by age of child

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0–2	3,619	3,791	2.4	2.4
3–5	7,655	8,058	4.5	4.5
6–8	11,420	12,229	6.4	6.5
9–11	15,006	15,487	8.3	8.0
12–14	18,372	18,587	9.9	9.5
15–17	21,127	21,237	11.6	10.9
18–19	5,937	5,934	5.0	4.7
Total	83,136	85,323	7.1	6.9

In December 2024, Försäkringskassan paid maintenance support for 168,500 children. This represents 7 per cent of all children aged 0-19. The proportion was highest among children in the ages of 15-17, where 11 per cent of all children had a parent who received maintenance support from Försäkringskassan. When children turn 18, live at home and study, they can apply for extended maintenance support from Försäkringskassan. Extended maintenance support is relatively rare, which could be due to the fact that young adults are not aware that this compensation exists.

■ Maintenance support in December 2024, by recipients age

Age	Number of recipients		Average amount in December, SEK per month	
	Women	Men	Women	Men
-24	5,874	4,064	2,887	3,289
25-29	5,653	281	2,580	2,526
30-34	14,224	1,225	2,861	2,802
35-39	21,286	2,427	3,219	3,007
40-44	20,868	2,979	3,132	3,056
45-49	15,656	2,789	2,922	3,078
50-54	9,144	1,893	2,839	3,002
55-59	3,088	1,006	2,787	3,107
60-	671	768	3,627	2,838
Total	96,464	17,432	2,994	3,068

Försäkringskassan’s expenditure on maintenance support was SEK 2.7 billion in 2024. A higher amount than this is paid by Försäkringskassan, but part of the amount paid is reimbursed by child support debtors. Of the beneficiaries in December 2024, 85 per cent were women and 15 per cent

men. Because extended maintenance support is paid directly to the child that is of legal age, a large proportion of the recipients in the youngest age group consists of young adults with extended maintenance support.

■ Child support debtors in December 2024

Age	Number of child support debtors		Number with debt		Average debt <sup>1</sup> in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	29	319	17	182	13,626	11,283
25-29	361	1,977	220	1294	11,279	14,925
30-34	1,231	5,586	758	3657	14,845	18,437
35-39	2,202	9,365	1281	6027	15,501	21,544
40-44	2,219	10,886	1357	6980	17,135	23,558
45-49	1,690	9,999	1053	6551	14,848	24,607
50-54	998	7,514	639	4967	17,922	23,707
55-59	341	4,316	235	3033	17,315	28,051
60-	39	3,038	52	2474	29,483	27,813
Total	9,110	53,000	5,612	35,165	15,995	23,203

<sup>1</sup> The average debt is calculated on the basis of persons who have a debt to Försäkringskassan.

Försäkringskassan can decide to pay maintenance support to one of the child’s parents. The other parent will then be liable to pay child support if Försäkringskassan also decides to recover all or part of the amount paid. If the parent liable to pay child support misses a payment, a debt equal to the missing amount is recorded.

In December 2024, there were 62,100 parents liable to pay maintenance, 15 per cent women and 85 per cent men. Men have a higher average debt than women in all age groups except the youngest and oldest age groups.

Regulations in 2024

A parent is obliged to provide for a child until they turn 18, or longer if they are still in school. If a child is living permanently with one parent, the other parent is obligated to pay child support. The parents can agree to a suitable amount or base it on the regulations of the Parental Code (Föräldrabalken). The amount of child support is determined by the needs of the child and the financial capacity of their parents. A parent can receive child maintenance from Försäkringskassan if:

- the parent who should pay child support does not do so or pays less than the required amount,
- the paternity of the child is not established,
- a single parent has adopted a child from abroad.

The maximum maintenance support is SEK 1,673 until the month when the child turns 7, SEK 1,823 until the month when the child turns 15 and SEK 2,223 from the month after the child turns 15.

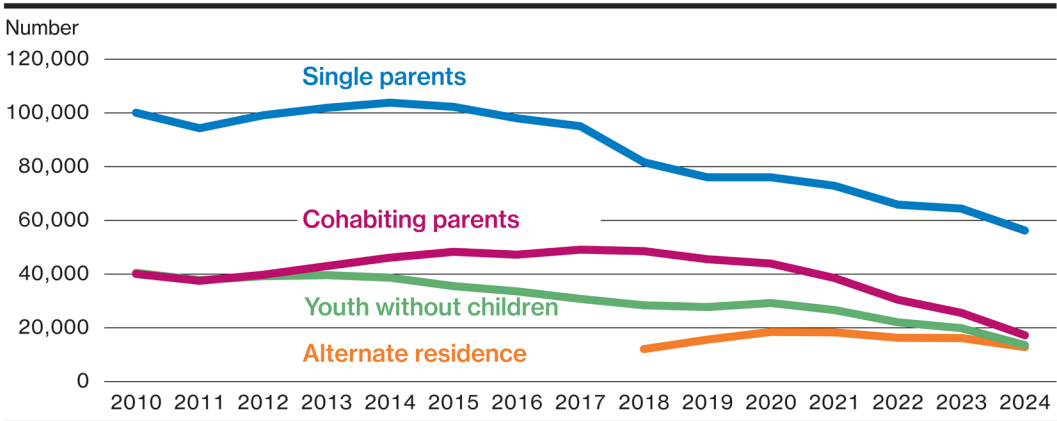
Extended maintenance support can be paid as long as the child is in school and is entitled to extended child allowance or study allowance under the Student Aid Act (Studiestödslagen), but not past June of the year they turn 20.

Maintenance support can be paid in the form of full maintenance support, or as a supplementary allowance. If maximum maintenance support is paid, the parent liable to pay child support is obligated to reimburse all or part of it to Försäkringskassan. The amount that is to be reimbursed is based on the Swedish Tax Agency's latest decision on final tax and is set at a percentage based on the number of children the liable parent must provide for. If the parent liable to pay child support has paid Försäkringskassan in the correct order for at least six consecutive months, Försäkringskassan will no longer provide maintenance support for the child unless there are special reasons for this. The liable parent is then presumed to be able to pay child support directly to the other parent instead.

## Housing allowance

Housing allowance is intended to enable families with children and young households on low incomes to live in decent and sufficiently spacious housing.

Households receiving housing allowance in December



The number of households receiving housing allowance has decreased since the 2000s. The decrease is due, among other things, to the fact that incomes have increased while the income limits for the allowance have not changed at the same rate.

In 2012 and 2014, the special allowance for families with children was increased. At the same time, the minimum housing cost that make families eligible for benefits was reduced in 2012. For youth households without children, a larger proportion of housing costs became eligible for benefits. Due to the rule changes, the number of households with children receiving housing allowance increased between 2012 and 2015. Since then, the number of households has decreased every year, even though the income limits for housing allowances

for families with children have been increased in several steps in recent years.

In total 99,900 households received housing allowance in December 2024. That was a 10 per cent decrease in the number of households compared to 2023. Of the beneficiaries, 86 per cent were households with children and 14 per cent were youth households without children.

In 2018, a new special allowance for families with children living in alternating households was introduced. The number of households receiving this part of the allowance increased in the first three years after its introduction, but has since decreased slightly. In 2024, 12,800 households received this allowance.

Housing allowance in December 2024

Age	Number of households by type			Average amount per household in Dec., SEK per month		
	Single			Single		
	Women	Men	Cohabitants	Women	Men	Cohabitants
-24	6,282	5,124	513	1,835	1,106	2,682
25-29	6,224	2,594	1,226	3,298	1,301	3,444
30-34	10,029	957	2,200	3,945	3,103	3,660
35-39	13,351	1,739	3,108	3,899	3,122	3,935
40-44	12,203	1,923	3,308	3,845	3,216	4,064
45-49	8,958	1,846	2,778	3,737	3,259	4,096
50-54	5,400	1,412	2,058	3,676	3,324	4,035
55-59	2,040	922	1,297	3,657	3,334	4,028
60-	424	951	985	3,866	3,363	3,894
Total	64,911	17,468	17,471	3,591	2,325	3,896

Försäkringskassan’s expenditure on housing allowance was SEK 4.1 billion in 2024. That was a 4 per cent decrease compared to 2023. Of the total housing allowance paid in 2024, SEK 1.3 billion was the temporary additional allowance introduced during the pandemic. The temporary supplement meant that families with children received a 40 per cent increase in allowance during the year.

Housing allowance is paid primarily to single parents, predominantly women. A total of 68 per cent of the total housing allowance was for households with a woman as the sole provider, 12 per cent to households with a man as the sole provider and 20 percent to joint households.

Regulations in 2024

Families with children can receive housing allowance. Young households without children, where the applicants have reached the age of 18 but not 29, are also eligible for housing allowance.

The amount of the allowance is determined by the composition of the household, the housing cost, and the size of residence and income. The allowance is granted for a maximum of 12 months at a time.

Applicants for housing allowance must, among other things, estimate their income for the calendar year to which the application relates. Preliminary housing allowance is calculated on the basis of this information. The final housing allowance is determined after the date on which the Swedish Tax Agency

(Skatteverket) has issued a decision on the final tax for the allowance year. Decisions concerning final housing allowance for 2024 will be announced in 2025.

Housing allowance for households with cohabiting couples with children is subject to individual means testing. The allowance is reduced if the annual income of each partner exceeds SEK 75,000.

The housing allowance is reduced if the annual income of a single parent exceeds SEK 150,000.

The allowance is reduced for a young single person without children who has an annual income of more than SEK 41,000 or exceeds 58,000 for partners.

	Max. housing allowance, SEK per month	Max. living space, sqm	Income limit above which allowance is reduced, SEK per year	
			Single	Married/ cohabiting
<i>Families with children</i>				
Number of children living at home				
1	3 400	80	150,000	75,000/applicant
2	4 200	100	150,000	75,000/applicant
3	5 200	120	150,000	75,000/applicant
4	5 200	140	150,000	75,000/applicant
5 or more	5 200	160	150,000	75,000/applicant
<i>Households without children</i>				
Age 18–28	1,300	60	41 000	58 000

The increase in the cost of living means that the temporary supplementary allowance has been paid in 2024 as well. The allowance was paid at a rate of 40 per cent of the provisional housing allowance during the entire year.

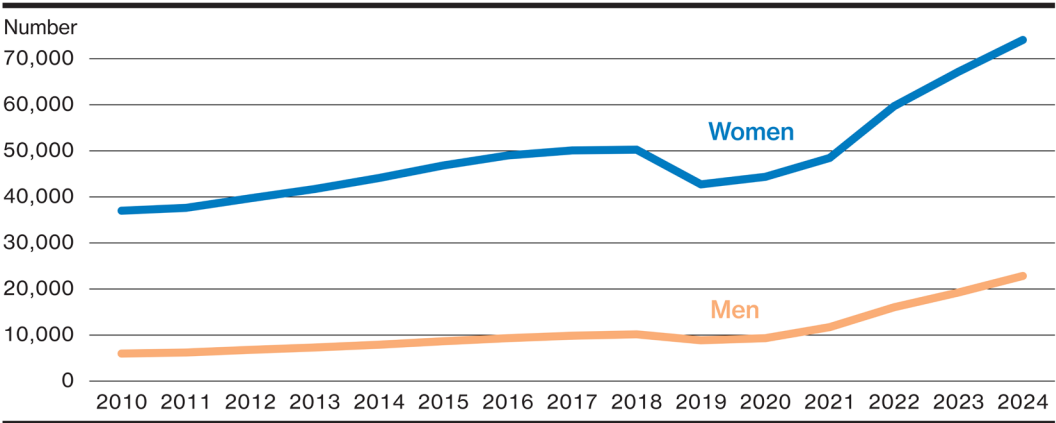


# Financial security in the event of disability

## Care allowance for children with special needs

The care allowance for children with special needs is intended to improve the financial situation of parents so that they can meet the child's need for care and supervision on account of disability. The care allowance for children with special needs and additional cost allowance for children were introduced in 2019 and together replace the previous childcare allowance.

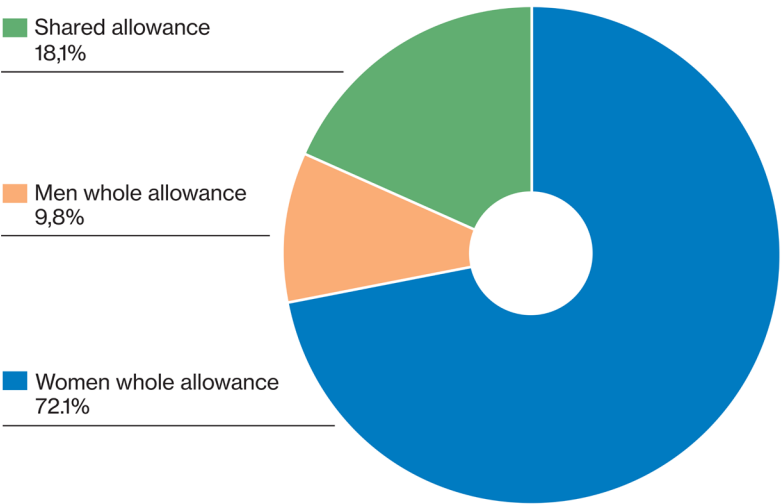
■ People receiving care allowance for children with special needs and additional cost allowance for children (childcare allowance before 2019) in December



Up until 2018, the number of parents receiving childcare allowance for their children increased steadily. However, starting in 2019, the number of recipients decreased, as it was no longer possible to apply for the allowance. In 2024, only a few beneficiaries of the childcare allowance remain. Instead, care allowance for children with special needs and

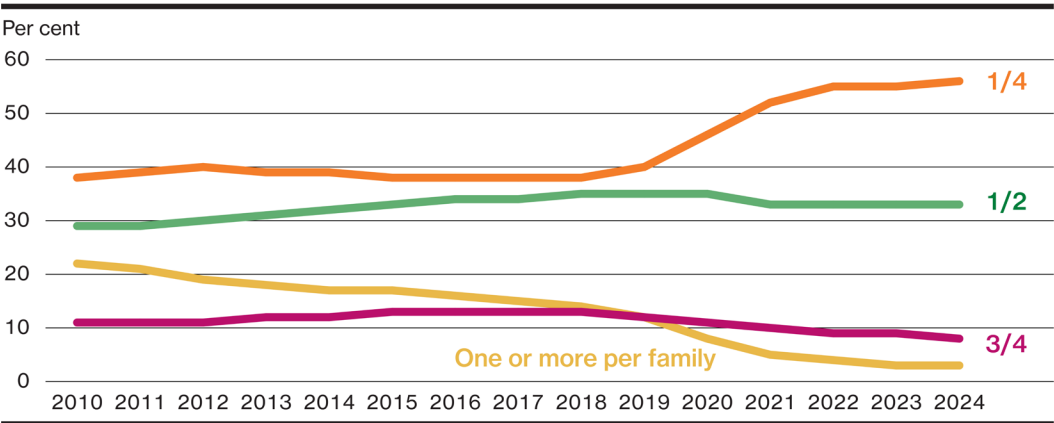
additional cost allowance were introduced in 2019. Unlike the previous childcare allowance, both parents can now apply for the new benefits for the same child and share the allowance. If the parents choose to share the payment, they are regarded as two recipients. In December 2024, the number of recipients was 96,900.

■ Proportion of recipients with whole or shared care allowance for children with special needs and additional cost allowance for children in December 2024



Women have always made up the majority of recipients of childcare allowance, care allowance for children with special needs and additional cost allowance for children. In December 2024, women received the full allowance among 72 per cent of recipients, while men received it among just under 10 per cent of recipients. Among 18 per cent of recipients, parents shared the allowance.

■ Proportions of care allowance for children with special needs (childcare allowance before 2019) in December by compensation level



The proportion of care allowance for children with special needs and childcare allowance paid in full or more declined during the period, and went from of 22 per cent in 2010 to 3 per cent in 2024. The lowest level (one-quarter) is the most common and in 2018 it covered a total of 38 per cent of all childcare allowance. After the introduction of the care allowance for children with special needs, the share of allowances at the lowest level increased and in 2024 covered 56 per cent of all care allowance for children with special needs and childcare allowances.

Care allowance for children with special needs in December 2024, by age of child

Age	Number of children		Proportion of children whose parents receive allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0–2	263	271	14	16
3–5	1,840	3,952	18	16
6–8	3,824	9,719	25	20
9–11	6,308	14,383	30	26
12–15	12,268	22,084	32	30
16–19	8,982	11,648	29	29
Total	33,485	62,057	29	26

In December 2024, Försäkringskassan paid care allowance for children with special needs for 95,500 children. Of those children, 35 per cent were girls while 65 per cent were boys. Boys pre-

dominate at all ages. Approximately 27 per cent of children were in families that were receiving care allowance for children with special needs for several children.

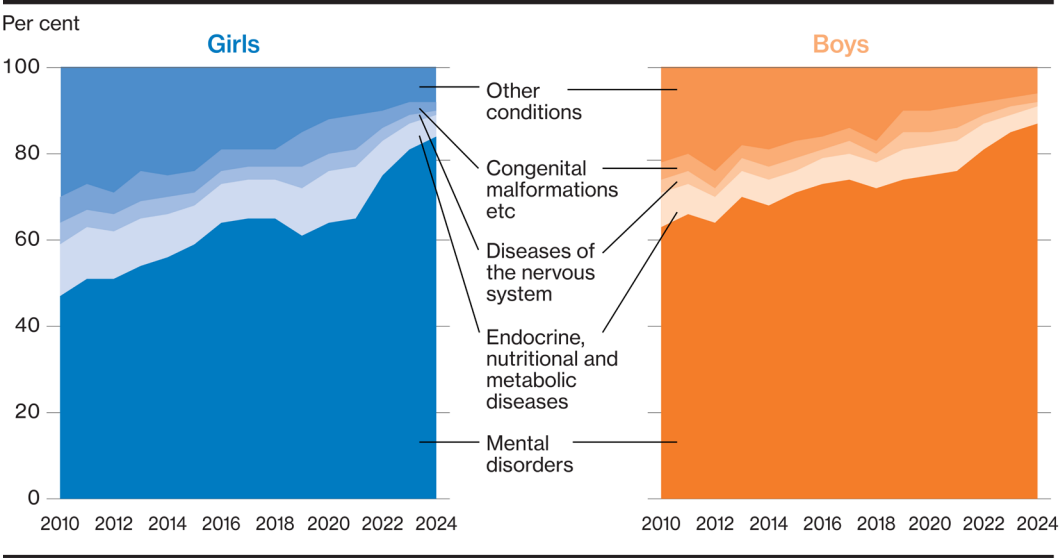
Care allowance for children with special needs in December 2024, by age of parent

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
–29	1,826	221	3,946	2,681
30–34	8,300	1,552	4,080	2,848
35–39	17,195	4,128	4,238	2,976
40–44	19,487	5,721	4,382	3,087
45–49	15,837	5,390	4,390	3,225
50–54	8,324	3,547	4,458	3,325
55–	2,537	2,062	4,580	3,562
Total	73,506	22,621	4,320	3,160

In December 2024, 96,100 parents received care allowance for children with special needs. A total of 76 per cent of the recipients were women and 24 per cent were men. Most recipients were in the 40–44 age group. Women had higher compensa-

tion than men in all age groups. In total, SEK 5.2 billion was paid in care allowance for children with special needs, of which 82 per cent was paid to women and 18 per cent to men.

Newly granted care allowance for children with special needs (childcare allowance before 2019) by diagnosis category



The proportion of first-time granted childcare allowance for mental disorders increased in the 2000s and has continued to increase even after the introduction of care allowance for children with special needs in 2019. In 2010, mental disorders accounted for 47 per cent of all new first-time childcare allowances for girls and 63 per cent of all first-time childcare allowances for boys.

The corresponding proportion for care allowance for children with special needs in 2024 was 84 per cent for girls and 87 per cent for boys. The continued increase in the proportion of new recipients with mental disorders is partly due to the increasing number of children and young people diagnosed with neuropsychiatric disabilities.

Regulations in 2024

Parents of children with disabilities can receive a care allowance for children with special needs. The allowance is intended to improve the financial capacity of the parent to meet the child's care and supervision needs due to a disability.

Two parents may be entitled to a care allowance for a child with disability until June of the year in which the child reaches the age of 19 if the child, due to a disability, can be assumed to need care and supervision beyond that of children of the same age without a disability. The need must exist for at least six months. Anyone who is considered to be equivalent to a parent

of a child can also receive a care allowance for children with special needs. Parents can apply individually or jointly for one or more children.

The allowance can be granted at different levels (full, three-quarter, half or one-quarter) depending on the extent of the child's care and supervision needs. If the allowance covers several children in a family, more than one full care allowance for children with special needs may be granted. Full allowance is 2.5 times the annual price base amount, which in 2024 came to SEK 11,938. Care allowance for a child with disability is taxable and pensionable.

## Additional cost allowance for children

Additional cost allowance for children provides financial support for parents who incur additional expenses on account of their child's disability. This benefit was introduced in 2019 and replaces the part of the childcare allowance related to additional expenses.

■ Additional cost allowance for children in December 2024, by age of child

Age	Number of children		Proportion of children whose parents receive allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0–5	45	51	18	20
6–8	71	109	38	29
9–11	106	157	44	50
12–15	278	367	33	42
16–21	263	300	23	26
Total	763	984	31	36

In December 2024, Försäkringskassan paid additional cost allowance for 1,700 children, 44 per cent of whom were girls and 56 per cent of whom were boys. Of these children, 34 per cent were in families that had additional cost allowance for several children.

■ Additional cost allowance for children in December 2024, by age of parent

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
–34	93	21	1,754	1,353
35–39	232	46	1,942	1,558
40–44	295	92	2,000	1,645
45–49	308	76	1,909	1,764
50–54	208	65	2,150	1,595
55–	76	50	2,031	1,750
Total	1,212	350	1,975	1,648

In total, 1,560 parents were paid additional cost allowance in December 2024. A total of 77 per cent of the recipients were women and 23 per cent were men. Women had higher average compensation than men in all age groups. In 2024, SEK 43 million was paid in additional cost allowance for children, of which 80 per cent went to women and 20 per cent to men.

Regulations in 2024

Parents of children with disabilities can receive an additional cost allowance. The allowance is intended to compensate for additional costs incurred by parents as a result of their child's disability.

A parent can receive an additional cost allowance for a child whose functional capacity has been reduced for at least six months. Parents can apply individually or jointly for one or more children. Anyone who is equivalent to a parent of a child can also receive the additional cost allowance. A maximum of two parents can be granted additional cost allowance for the same child.

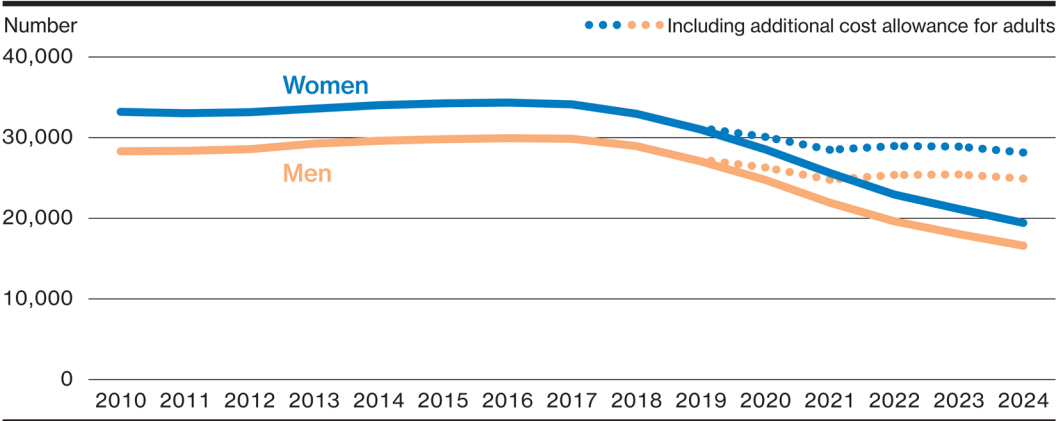
The benefit can be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent) depending on the level of additional expenses. In 2024, the additional cost allowance of 70 per cent of the price base amount was SEK 3,343 per month. The allowance is tax-free.

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

## Disability allowance

Disability allowance provides financial support to people with disabilities who need help in their everyday lives or incur additional expenses on account of their disability. It has not been possible to apply for disability allowance since January 2019.

■ People receiving disability allowance in December



Historically, the number of people receiving disability allowance has remained at a relatively stable level until 2018. In 2019, the additional cost allowance for adults was introduced, which will eventually replace disability allowance. The total number of people receiving disability allow-

ance or additional cost allowance for adults has decreased by 14 per cent between 2018 and 2024. Throughout the period, more women than men have received disability allowance. In December 2024, 19,400 women and 16,600 men were receiving disability allowance.

■ Disability allowance in December 2024

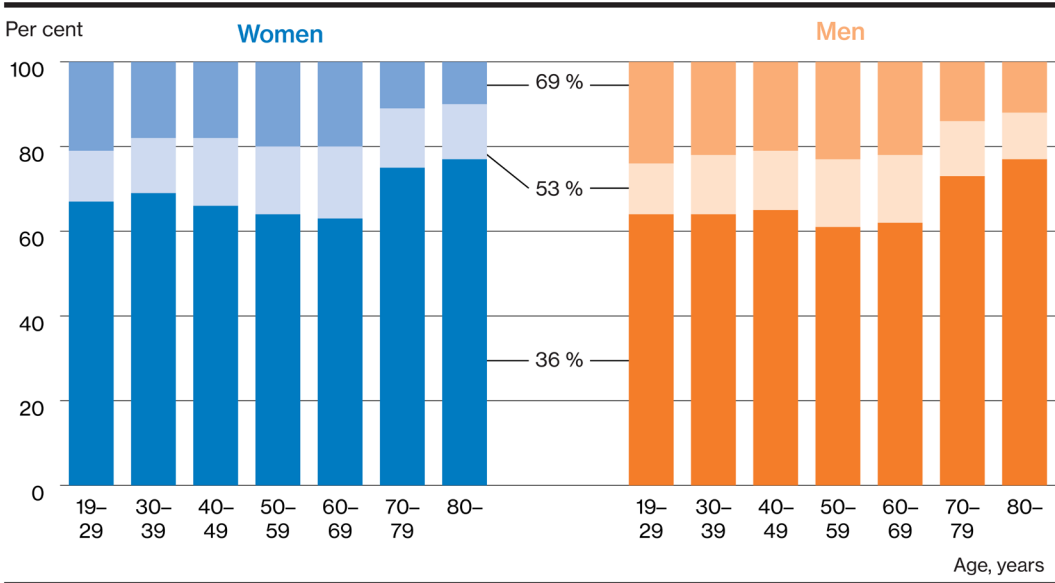
Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
19–29	262	307	2,149	2,189
30–39	1,665	2,027	2,108	2,173
40–49	2,942	3,078	2,132	2,159
50–59	4,572	4,144	2,158	2,208
60–69	3,159	2,706	2,177	2,192
70–79	4,350	3,021	2,004	2,043
80–89	2,185	1,209	1,997	2,007
90–	296	114	1,906	1,942
Total	19,431	16,606	2,096	2,145

In December 2024, 36,000 people received disability allowance. A total of 54 per cent of the recipients were women and 46 per cent were men. Recipients over 70 had a slightly lower allowance than those

under 70. Men had a slightly higher allowance in all age groups. A total of SEK 951 million was paid out in disability allowance in 2024.



Disability allowance in December 2024, by compensation level and age



A total of 69 per cent of women and 66 per cent of men receiving disability allowance had the minimum level of compensation (36 per cent of the price base amount). The lowest level is most common for all age groups.

Regulations in 2024

Anyone who is disabled for a significant period of time so that they need time-consuming help from someone else in order to get by at home or at work is eligible to claim disability allowance. Disability allowance is also granted if a person has significant additional expenses in other respects due to a disability. Disability allowance can be granted as of July of the year when a person turns 19, assuming that they had a disability before they turned 65.

Depending on the kind of assistance needed and the amount of additional expenses, the disability allowance can be either 36 per cent, 53 per cent or 69 per cent of the price base amount per year. Those levels corresponded to SEK 1,719, SEK 2,531 and SEK 3,295 per month in 2024. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

On January 1, 2019, the additional costs allowance was introduced. It will eventually replace disability allowance. Since January 1, 2019, it is not possible to apply for disability allowance. Under transitional provisions, there are exceptions for people who are already receiving disability allowance.

## Additional cost allowance for adults

Additional cost allowance provides financial support for people with disabilities who incur additional expenses on account of their disability. This allowance was introduced in 2019 and replaces the part of the disability allowance related to additional costs.

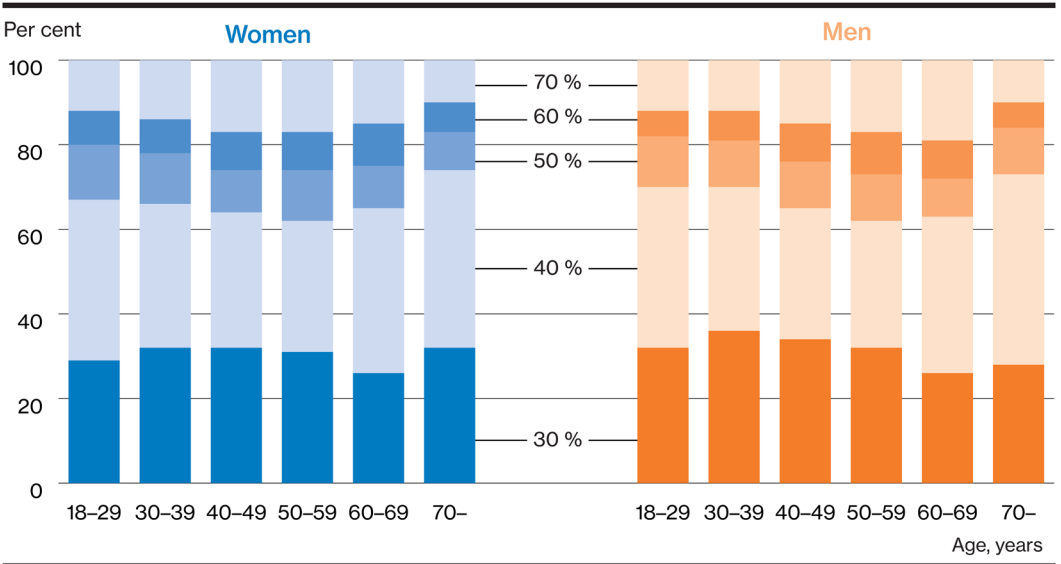
■ Additional cost allowance for adults in December 2024

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
18–29	912	1,080	2,083	2,039
30–39	1,587	1,601	2,096	2,022
40–49	1,290	1,116	2,131	2,097
50–59	1,768	1,503	2,146	2,157
60–69	2,589	2,447	2,151	2,172
70–	579	570	2,020	2,023
Total	8,725	8,317	2,121	2,103

In December 2024, 17,000 people were receiving additional cost allowance for adults. A total of 51 per cent of the recipients were women and 49 per cent were men. Of all adults with additional cost allowance, the largest age group is 60-69 years, accounting for 30 per cent of all recipients.

In 2024, SEK 453 million was paid in additional cost allowance for adults, of which 51 per cent went to women and 49 per cent to men.

■ Additional cost allowance for adults in December 2024, by compensation level and age



A total of 65 per cent of women and 65 per cent of men with additional cost allowance for adults had one of the two lowest levels of the allowance (30

per cent or 40 per cent of the price base amount). The two lowest levels are most common for all age groups.

Regulations in 2024

People with disabilities who are 18 years of age or older and do not have a parent who is obliged to support them can receive additional cost allowance for adults. The allowance is intended to compensate for additional costs resulting from the person's disability and to facilitate participation in working life and the rest of society.

A person can receive an additional cost allowance if it can be assumed that the disability will last for at least one year. The disability must have occurred before the person reached the age of 66.

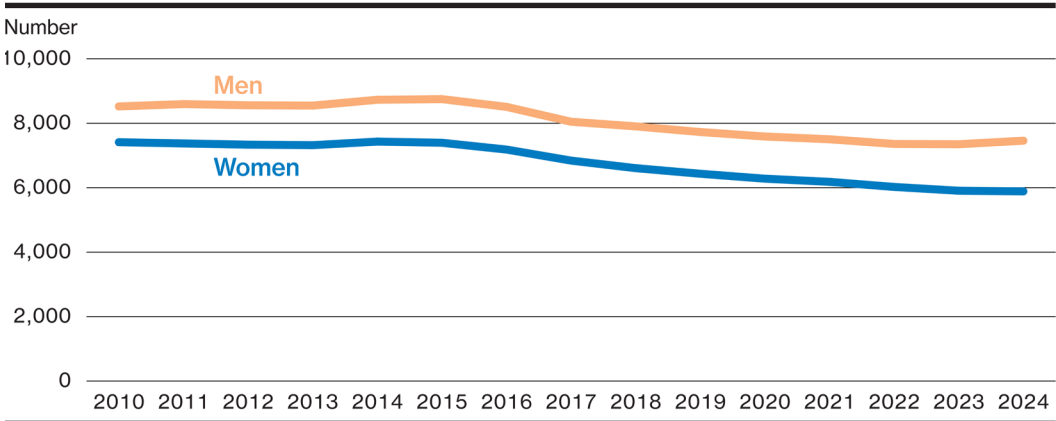
The allowance can be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. In 2024, the additional cost allowance of 70 per cent of the price base amount is SEK 3,343 per month. The allowance is tax-free.

People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

## Assistance allowance

Assistance allowance is a form of financial support that adults and children with severe disabilities can use to hire personal assistants.

■ People receiving assistance allowance in December



Between 2010 and 2015, the number of adults and children receiving assistance allowance remained stable, but since 2016 the number of recipients has decreased. The decrease is mainly due to changes in case law clarifying the entitlement to benefits. As a result, there are fewer new entrants to the allowance, while there is a high outflow from the allowance due to deaths.

Since the introduction of the assistance allowance in 1994, more men and boys have received the allowance compared to women and girls. In December 2024, 13,340 people received assistance allowance from Försäkringskassan. Of these, 56 per cent were men or boys and 44 per cent were women or girls.

■ Assistance allowance in December 2024

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–11	407	604	141	131
12–17	530	684	120	120
18–24	633	947	130	133
25–29	433	688	138	146
30–34	518	748	149	151
35–39	413	637	145	153
40–44	345	468	140	149
45–49	339	453	144	145
50–54	396	417	140	144
55–59	396	466	134	143
60–64	406	415	135	139
65–	1,069	931	117	123
Total	5,885	7,458	133	138

In December 2024, 13,340 adults and children were receiving assistance allowance. Of the total 8.0 million hours of assistance allowance that were granted, 43 per cent went to women and girls while

57 per cent went to men and boys. On average, men were granted more hours than women in most age groups. In 2024, expenditure on state assistance allowance was SEK 25.3 billion.

■ Assistance allowance in December 2024 by category

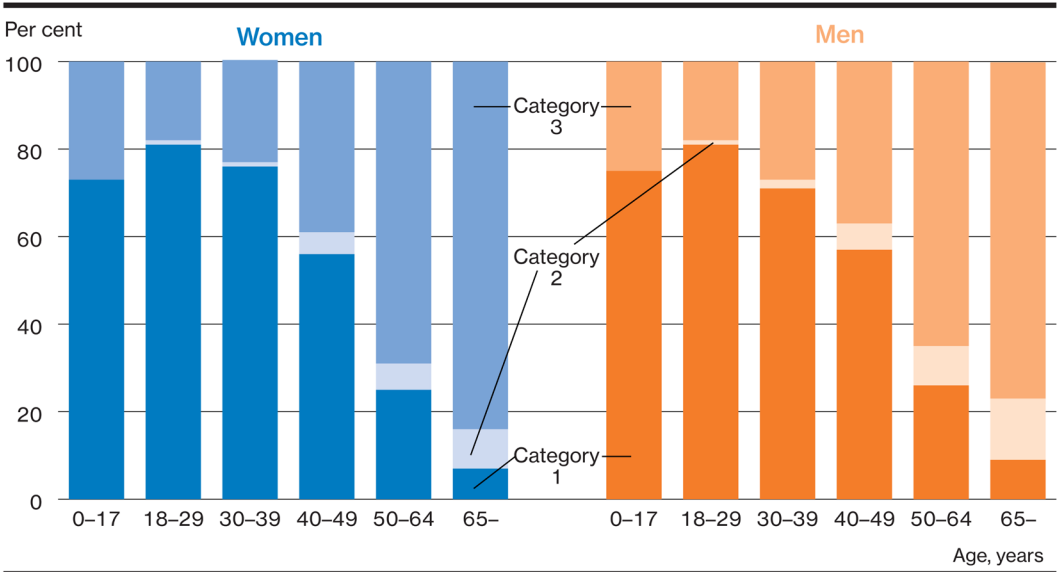
Category <sup>1</sup>	Number of persons		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,949	4,154	137	140
2	221	335	149	158
3	2,615	2,855	129	135
Total	5,885	7,458	133	138

<sup>1</sup> See the regulations text box for an explanation of the different categories according to the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS).

Most recipients of assistance allowance are in category 1 in the LSS population. Among women and girls, 50 per cent belonged to this category in December 2024; the corresponding figure for men

and boys was 56 per cent. People in category 2 have on average more hours per week. Unlike the other categories, category 2 consists only of adults.

■ Assistance allowance in December 2024, by category and age



Among persons with assistance allowance, the distribution of different categories within the LSS population varies between age groups. In the 0-17 and 18-29 age groups, 74 per cent and 81 per cent belong to category 1 respectively, while the propor-

tion belonging to this category is lower among the older age groups of 50-64 and 65 and over. At the same time, the proportion of people in category 2 increases with age. Among assistance recipients aged 50 and over, the majority belong to category 3.

■ Assistance allowance by type of provider in December 2024

Provider type	Number of persons	
	Women	Men
Private company	4,210	5,377
User cooperative	366	395
Own employer	240	374
Municipality	937	1,150
Total	5,885	7,458

The person entitled to assistance can choose between having the assistance organised by their municipality, a personal assistance user cooperative, a private company or employ their own assistants. A

large majority of those entitled to assistance, 72 per cent, choose to use a private company to coordinate their assistance.

Regulations in 2024

Assistance allowance can be provided to

- people with intellectual disabilities, autism or autism-like conditions (category 1)
- people with significant and permanent intellectual disabilities following a brain injury in adulthood caused by external force or physical disease (category 2).
- people with other permanent physical or mental disabilities which are clearly not due to normal ageing, if they are severe and cause significant difficulties in day-to-day life and hence a substantial need for support or services (category 3).

To obtain assistance allowance from Försäkringskassan, they must require assistance for more than 20 hours a week in order to meet their basic needs. The municipality is to ensure that they obtain assistance if it is required for 20 hours a week or less.

People living in a group home or receiving care in an institution are not entitled to assistance allowance.

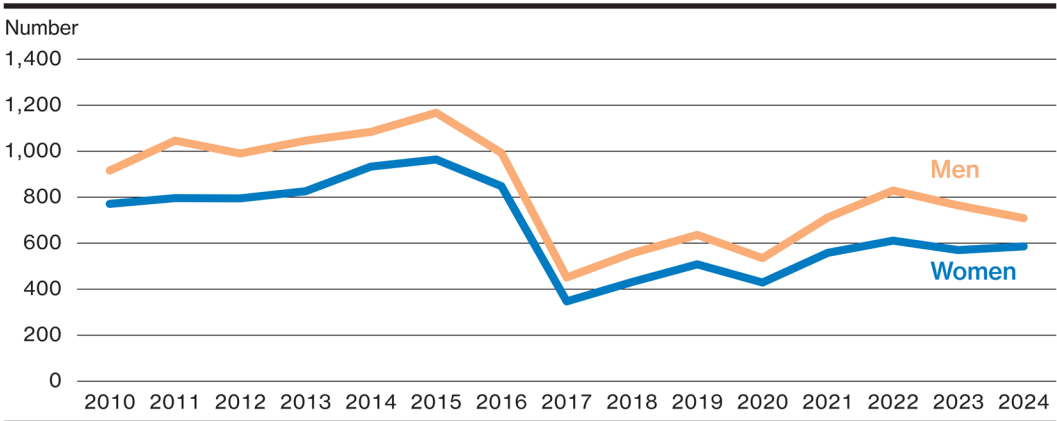
Assistance allowance is to be used to purchase personal assistance from a company or for the costs of personal assistance. Personal assistance can be purchased from a municipality or someone else who is authorised by the Health and Social Care Inspectorate (IVO) to provide personal assistance. It may for example be a personal assistance user co-operative or a private company. A municipality that provides personal assistance must have reported this to IVO. It is also possible for the person to employ their own assistants. If people employ their own assistants, they must also have reported this to IVO.

Assistance allowance is paid at a so-called flat rate per hour, which in 2024 was equivalent to SEK 332.60. However, it is possible for people with special reasons to apply for a higher hourly rate. The maximum in 2024 was SEK 372.51.

## Car allowance

Car allowance should enable people with disabilities to live active, participatory and independent lives.

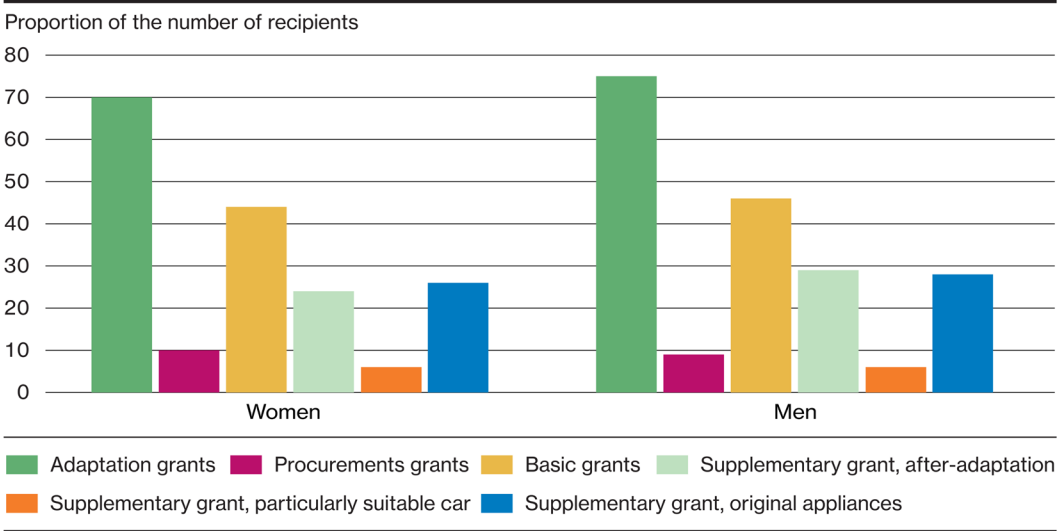
Number of granted car allowances



Until 2006, people could get a new car allowance every seven years. Since 2007, a new car allowance is instead granted once every nine years. These rules explain why there are peaks with some regularity over the period. In 2017, a change in the law led to delays in processing, while the

number of applications decreased. Throughout the period, fewer women than men have been granted car allowance. In 2024, 1,290 car allowances were granted, of which 45 per cent were granted to women and 55 per cent to men.

Car allowance in 2024 by type of grant



The car allowance consists of various grants for buying or adapting a vehicle, the most common grant in 2024 being the adaptation grant. Around 72 per cent of all recipients have received a car adap-

tation grant. It is possible to be granted several different types of car allowance. A total of 69 percent of the total amount of car allowance paid in 2024 was in the form of car adaptation grants.



■ Car allowance in 2024 by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	10	10	255,655	198,452
25–29	16	16	78,266	85,866
30–34	38	22	120,523	152,930
35–39	51	40	133,445	116,160
40–44	56	67	160,719	202,256
45–49	73	81	91,292	179,161
50–54	84	108	118,658	172,589
55–59	56	89	106,461	145,412
60–64	52	65	136,301	132,001
65–	54	58	89,500	127,171
Total	490	556	119,814	156,420

In 2024, 1,046 people received car allowance. A total of 47 per cent of the recipients were women and 53 per cent were men. A total of SEK 149 million was paid out in car allowance in 2024, of which 40 per cent went to women and 60 per cent of payments went to men. The highest amounts are granted as adaptation grants, which affects the average amount paid.

■ Car allowance for parents in 2024, by age of child

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	8	11	149,001	94,911
5–9	23	39	187,120	192,808
10–14	30	45	87,668	132,038
15–19	30	41	70,204	113,378
20–24	16	24	127,452	108,397
25–	29	45	146,275	80,560
Total	136	205	121,420	123,807

In 2024, parents of 341 children with disabilities received car allowance. Of those children, 40 per cent were girls while 60 per cent were boys. Parents of boys received on average higher payments than parents of girls.

Regulations in 2024

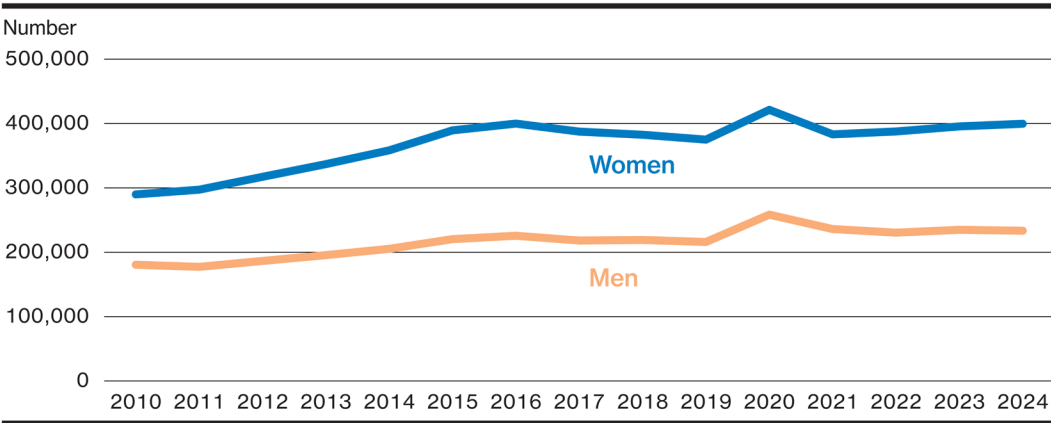
People with disabilities that make it very difficult for them to get around on their own or take public transport can obtain car allowance. The difficulties must persist for at least nine years. Parents of children with disabilities can receive car allowance if they need a vehicle to get around with the child.  
Car allowance consists of several grants. There are three different types of grants for buying a car: basic grants, procurement grants and supplementary grants. The supplementary grant consists 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. Depending on the person's income, a procurement grant may also be granted. A basic grant can be approved once every nine years. A car adaptation grant may also be granted for adjusting the vehicle. Under certain circumstances, car allowance can be granted for driving license training. While the allowance is intended mostly for cars, it is available for motorcycles, mopeds and other vehicles as well.

# Financial security in the event of sickness

## Sickness cash benefit

Sickness cash benefit is intended to provide financial security to people whose work ability is reduced due to illness, disease or injury.

■ Number of sickness cash benefit recipients

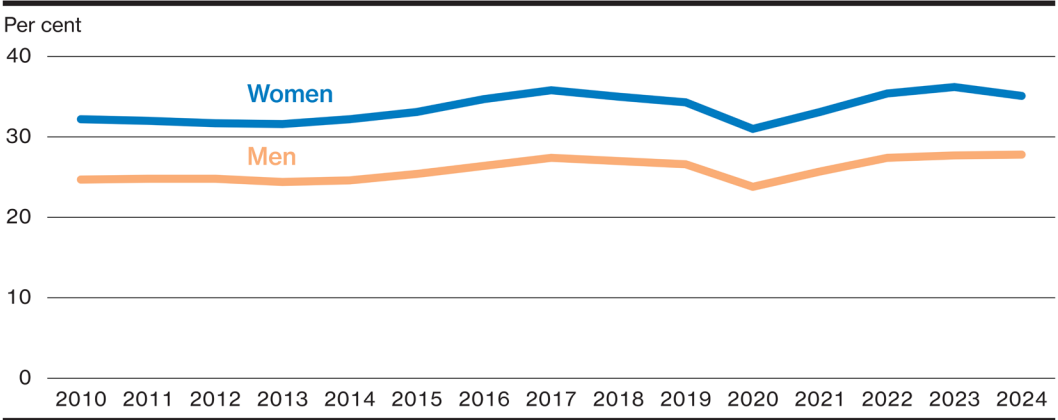


The number of sickness cash benefit recipients has increased since the low level recorded in 2010. Between 2016 and 2019, the number of recipients decreased slightly. During the pandemic year of 2020, the number of sickness cases shorter than 22 days in particular increased sharply. In 2021 and 2022, the pandemic also affected the need for sickness benefits, but to a lesser extent. As employment has increased and more people are

insured for sickness cash benefits, the number of recipients has continued to increase slightly after the pandemic.

In total, 633,100 people received sickness cash benefit at some point in 2024, of which 63 per cent were women and 37 per cent were men. Compared to 2023, the number of recipients increased by 1 per cent among women and decreased by 1 per cent among men.

■ Proportion of sickness cash benefit days with partial benefit



The share of compensated sickness cash benefit days with partial benefit increased between 2014 and 2017 and then decreased until the pandemic year 2020. Since then, partial days have increased again to pre-pandemic levels. The basic rule is that people on part-time sick leave must reduce their

working hours by the same amount each day, but in 2022 the possibility of more flexible working hours was extended.

Approximately 35 per cent respectively 28 per cent of days with sickness cash benefit for women and men were paid as partial benefit in 2024.

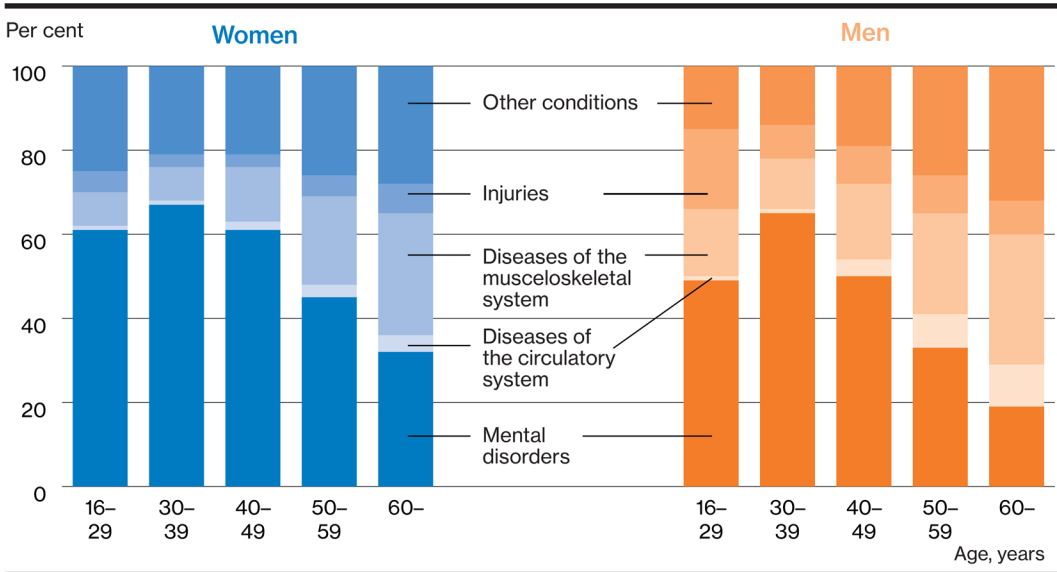
■ Sickness cash benefit in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	14,030	10,430	69	58	571	664
25–29	29,919	16,350	75	73	657	719
30–34	54,238	26,044	91	101	631	613
35–39	51,220	25,529	100	98	668	694
40–44	43,071	22,526	110	97	690	755
45–49	42,969	23,527	113	101	704	774
50–54	49,304	27,405	115	104	699	780
55–59	53,378	34,398	116	108	689	782
60–	61,487	47,243	116	115	687	762
Total	399,616	233,452	105	101	678	739

Of the SEK 45.9 billion paid in sickness cash benefit in 2024, 62 per cent went to women and 38 per cent to men. Partly due to gender differences with respect to income from employment, the average daily amount was 9 per cent higher for men than women. The average number of sickness cash benefit days per person on sick leave was 105 days for women and 101 days for men, which is an increase of 7 days for women and 4 days for men compared

to 2023. The average number of days of sickness cash benefit generally increases with age among both women and men. One reason for this is the greater risk of illness, disease and injury, as well as longer recovery periods with rising age. People who have been in paid employment for a longer period have also been exposed to a higher overall workload and risks in the work environment.

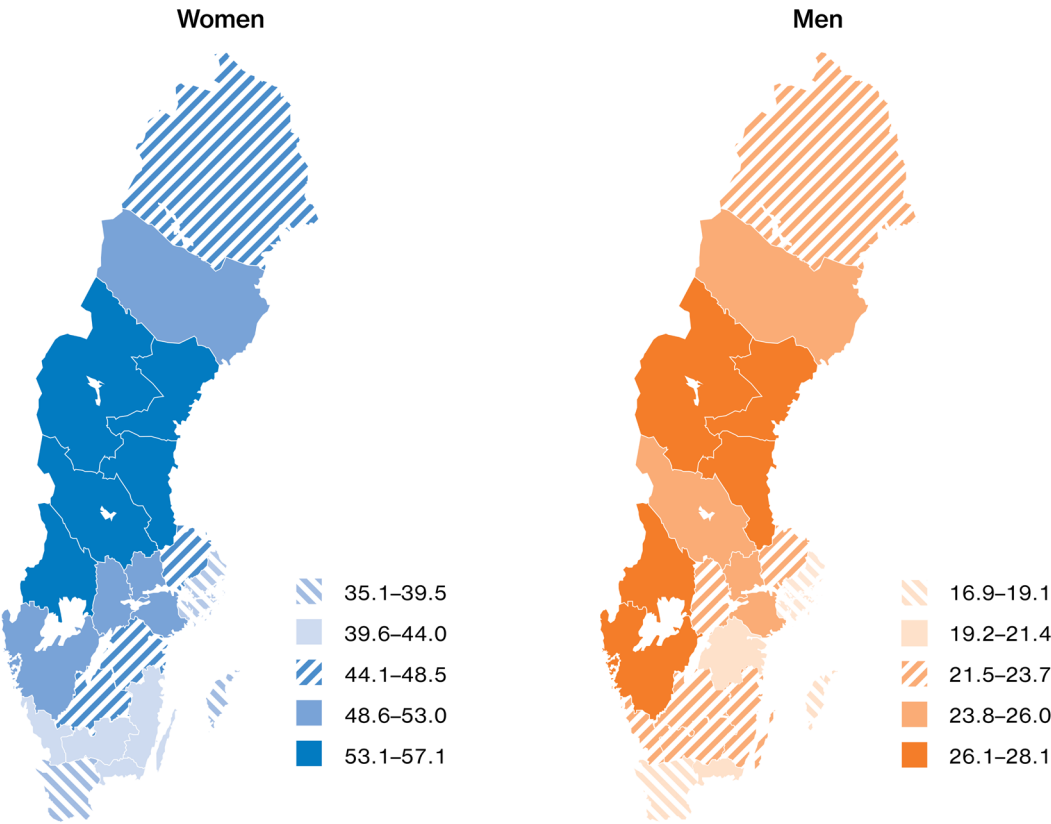
Ongoing sickness cases in December 2024, by age and diagnosis category



For both women and men, mental disorders and diseases of the musculoskeletal system were the most common diagnostic groups in ongoing cases with sickness or rehabilitation cash benefit in December 2024. Mental disorders accounted for 54 per cent of all cases among women and 41 per cent of all cases among men. The corresponding

figure for diseases of the musculoskeletal system were 16 respectively 21 per cent among women and men. Mental disorders are most common in all age groups except for men aged over 60, where diseases of the musculoskeletal system are the most common diagnoses.

Ongoing sickness cases per 1,000 insured persons in December 2024, by county



In Sweden, women and men between the ages of 16 and 64 had a total of 44 respectively 22 sickness cases per 1,000 registered insured persons. A sickness case is defined as a consecutive period during which compensation is paid in the form of sickness and/or rehabilitation cash benefit. See page 10 for more information on the estimation of the number of insured persons.

In December 2024, Gävleborg had the highest number of ongoing sickness cases per 1,000 estimated insured persons among women, with 57 sickness cases. Jämtland had the most ongoing sickness cases among men, with 28 cases.

Regulations in 2024

A person can receive one-quarter, one-half, three-quarters or full sickness cash benefit based on reduced work ability and loss of income due to illness, disease or injury. During the first 14 days of a sick leave period, the employer is responsible for paying sick pay to the employee. An employee whose work ability is still reduced after the period of sick pay expires can receive sickness cash benefit from Försäkringskassan. If you are unemployed or self-employed, you can receive sickness cash benefit from Försäkringskassan from the start of the sick leave period. For employees and unemployed, a waiting period deduction is made that is equal to 20 per cent of the sick pay or sickness cash benefit received by the insured person during sick leave in an average calendar week. According to the main rule, self-employed persons have a qualifying period of 7 days, but may also choose a qualifying period of 1, 14, 30, 60 or 90 days. From the 8th day, the reduction in work ability must be supported by a medical certificate.

Just under 80 per cent (the normal level) of sickness cash benefit qualifying income can be paid for 364 days within a frame period of 450 days. People with serious diseases can be granted sickness cash benefit at the normal level for an unlimited period. Sickness cash benefit can at most be based on income corresponding to 10 price base amounts, which in 2024 corresponded to SEK 1,218 per day for full sickness cash benefit at the normal level. If work ability is still reduced after 364 days, sickness cash benefit can be paid in the form of sickness cash benefit at the continuation level. The benefit then corresponds to just under 75 percent of the sickness cash benefit qualifying income, which in 2024 corresponded to a maximum benefit of SEK 1,142 per day. An unemployed person can receive sickness cash benefit of up to SEK 543 per day.

The degree to which a person's work ability has been reduced is assessed in accordance with the rehabilitation chain.

- During the first 90 days, the work ability of *employees* is assessed in relation to the normal work or other temporary work that the employer can offer.
- After 90 days, the work ability of *employees* is also assessed in relation to other jobs that the employer can offer after redeployment.
- After 180 days, the work ability of *employees* is assessed against specified work normally

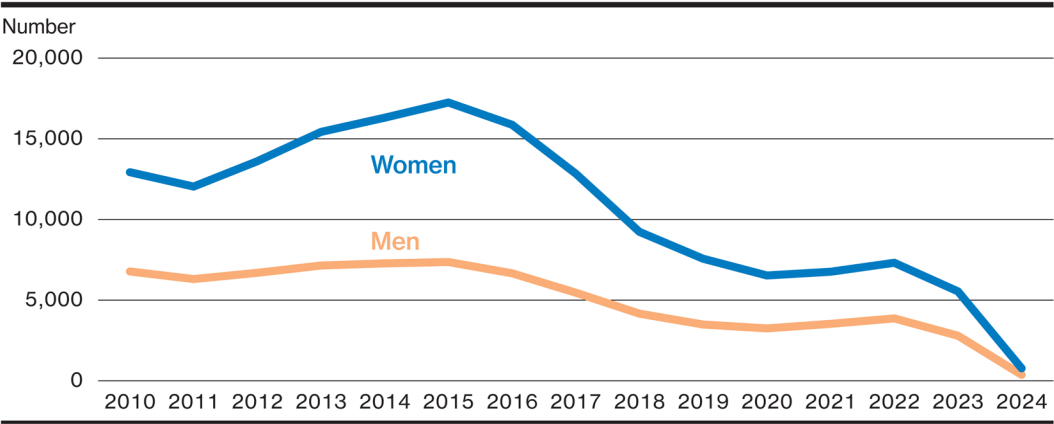
found on the labour market. However, this does not apply if Försäkringskassan finds that there are compelling reasons, i.e. that there are more indications that the person will be able to return to work for the employer within 365 days to the same extent as before, or if it can be considered unreasonable to assess the person's ability to work in relation to work that normally occurs on the labour market. In such cases, work ability is still assessed in relation to a job with their employer even after day 180. If it can be considered unreasonably to assess the work ability based on such work that normally occurs on the labour market, the assessment can also be made in relation work with the employer after 365 days, even though the insured person is assessed as having the work ability to perform work that normally occurs on the labour market. In addition, there is a further possibility of exemption from the assessment against normal work if there are special reasons. Special reasons entails that there is a high probability that the individual can be back in a regular job or other work with the employer no later than on day 550 of the sick leave period.

- In the case of *self-employed* persons, an assessment is made in relation to their regular work until day 180. After that, the reduction in work ability is assessed in relation to such specified work that is normally found on the labour market unless there are compelling reasons for why the person will be able to return to work within 365 days or if it can be considered unreasonable to assess the work ability in relation to normally occurring work. The exception due to special reasons also applies to self-employed persons if there is a high probability that the individual can return to work in their own company by day 550 of the sick leave period.
- Employees and self-employed persons who have reached the age of 63 will have their work ability tested against jobs with the employer even after day 180 of the rehabilitation chain.
- For the *unemployed*, work ability is assessed in relation to the work that is normally available on the labour market from the first day of the sick leave period.

## Vocational rehabilitation

Rehabilitation measures that aim to help people on sick leave to return to work.

■ Number of rehabilitation cash benefit recipients

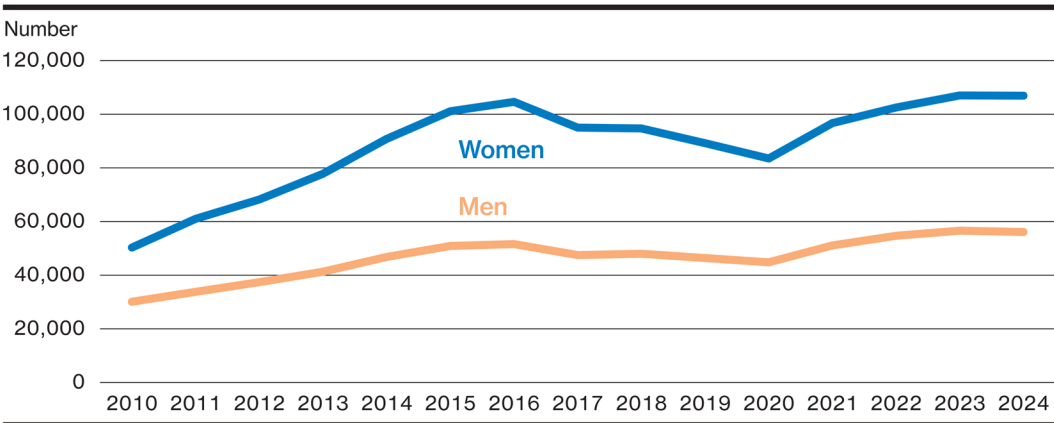


The number of rehabilitation cash benefit recipients increased between 2011 and 2015 and has since decreased. During the pandemic, the number of sickness cases shorter than 22 days with presumably less need for vocational rehabilitation increased. The number of rehabilitation cash benefit recipients increased in 2021 and 2022 and decreased significantly from 2023. The reason for the reduction since 2023 is a new interpretation of the regulations, which means that the benefit is only

given to the extent that the rehabilitation measure prevents the individual from working. Previously, the benefit was paid to the extent that work capacity was reduced before the measure started.

In total, 1,149 people received rehabilitation cash benefit at some point in 2024, of which 68 per cent were women and 32 per cent were men. Compared to 2023, the number of recipients decreased by 86 per cent among women and 87 per cent among men.

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



People with long-term sickness cases usually receive some form of vocational rehabilitation. “Long-term sickness cases” refers here to people receiving sickness cash benefit or rehabilitation cash benefit or both for more than 60 days. The number of people on sick leave for more than 60 days increased between 2010 and 2016. Long-term sickness cases then decreased until 2020 and then increased again after rule changes in 2021 that extended the possi-

bility of continued sickness cash benefit after day 180 of the rehabilitation chain. Between 2023 and 2024, the number of sickness cases longer than 60 days has remained largely unchanged. In December 2024, the number of ongoing sickness cases longer than 60 days was 106,900 among women and 56,100 among men. In December 2024, women accounted for 66 per cent of sickness cases longer than 60 days and men for 34 per cent.

■ Rehabilitation cash benefit in 2024

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	9	3	78	30	421	534
25–29	39	23	46	57	512	523
30–34	137	87	64	73	295	221
35–39	102	66	63	69	324	393
40–44	97	31	58	48	357	382
45–49	111	36	55	49	456	554
50–54	122	45	39	49	579	619
55–59	96	37	67	37	339	538
60–	63	45	47	42	532	675
Total	776	373	56	56	394	421

A total of 68 per cent of rehabilitation cash benefit recipients in 2024 were women and 32 per cent were men. Out of SEK 24 million paid in rehabil-

itation cash benefit in 2024, 66 per cent went to women and 34 per cent to men.

Regulations in 2024

On-the-job training and education are examples of vocational rehabilitation measures. When a person participates in vocational rehabilitation, he or she can receive a rehabilitation cash benefit if his or her work ability is reduced by at least one-quarter due to illness, disease or injury. A special allowance covering certain additional expenses, such as travel, that arise in connection with rehabilitation can also be paid. Försäkringskassan can also provide an allowance for work aids.

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

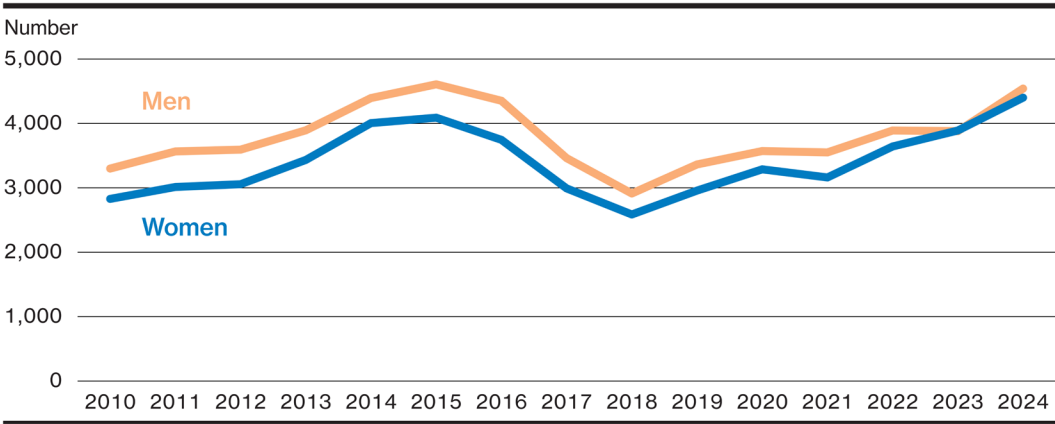
Rehabilitation cash benefit can be based on a maximum income of 10 price base amounts. Rehabilitation cash benefit, which is just under 80 per cent of the sickness cash benefit qualifying income (SGI), is included in the 364 days maximum that a person can receive sickness cash benefit at the normal level. In 2024, the maximum rehabilitation cash benefit per day at the normal level was SEK 1,218. After these 364 days, a rehabilitation cash benefit at the continuation level, corresponding to just under 75 per cent of the SGI, can be paid. In 2024, the maximum daily benefit at the continuation level was SEK 1,142.



## Activity compensation and sickness compensation

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

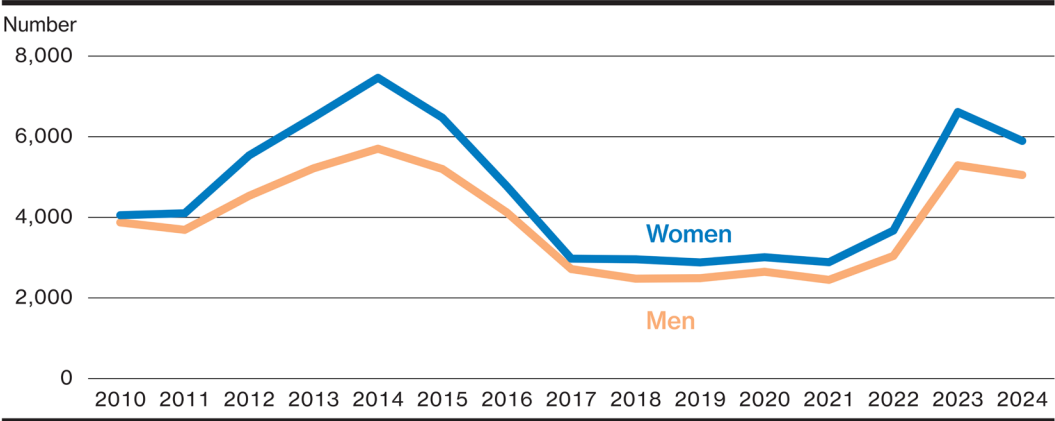
Newly granted activity compensation for people under 30



During the period 2003-2016, new activity compensation was only granted to persons under 30 years of age. Before 2003, people under the age of 30 could be granted a permanent or temporary disability pension. Since January 2017, people who have a permanently reduced capacity to work can receive sickness compensation instead of activity compensation from July of the year they turn 19.

After a few years with a decrease in the number of newly granted activity compensation from 2016, the number has increased since 2019. In 2024, 8,900 people were granted a new activity compensation, of which 49 per cent were women and 51 per cent were men. Compared to 2023, there were 13 per cent more women and 17 per cent more men.

Newly granted sickness compensation for people aged 30 or older

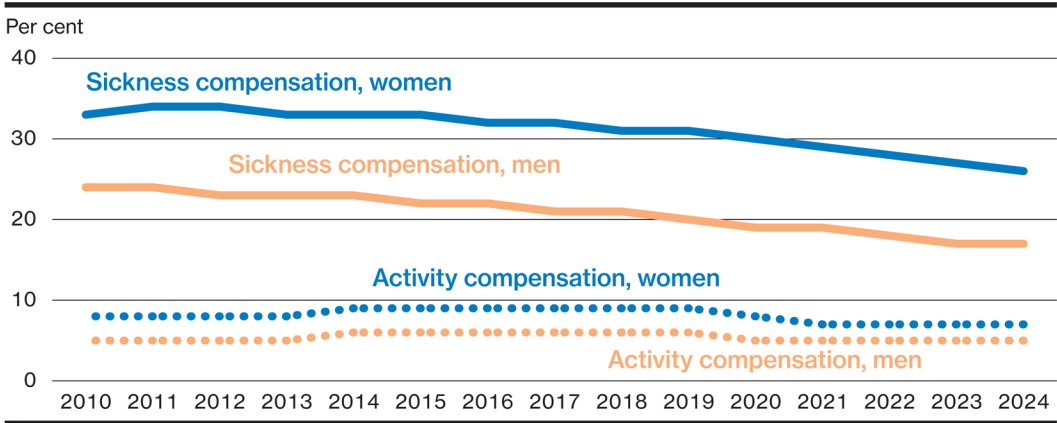


Before 2003, people aged 30 or over could be granted a permanent or temporary disability pension in the event of a permanent or lasting reduction in work ability. In 2003, the rules were changed and people aged 30 or older could receive permanent or temporary sickness compensation instead. Temporary sickness compensation was abolished in 2008 and the criteria for granting permanent sickness compensation were tightened up. There was some increase in

new sickness compensations granted in the period 2012-2014, but until 2021 the number of new sickness compensations decreased to a lower level.

In 2022, special rules for older people were introduced in the assessment of work ability, and the number of sickness compensations granted has increased. In 2024, 10,900 persons aged 30 and over were granted sickness compensation for the first time, which is a decrease of 8 per cent from 2023.

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

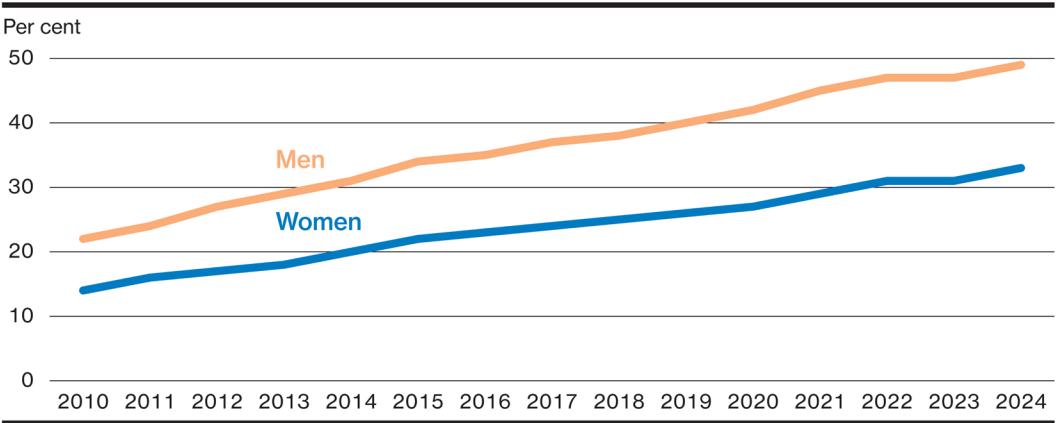


The share of partial activity and sickness compensations has steadily decreased over the last decade. Partial activity compensation has been more stable at a lower level.

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

period. A total of 26 per cent of women and 17 per cent of men were receiving partial sickness compensation in December 2024. Partial activity compensation was received by 7 per cent of women and 5 per cent of men.

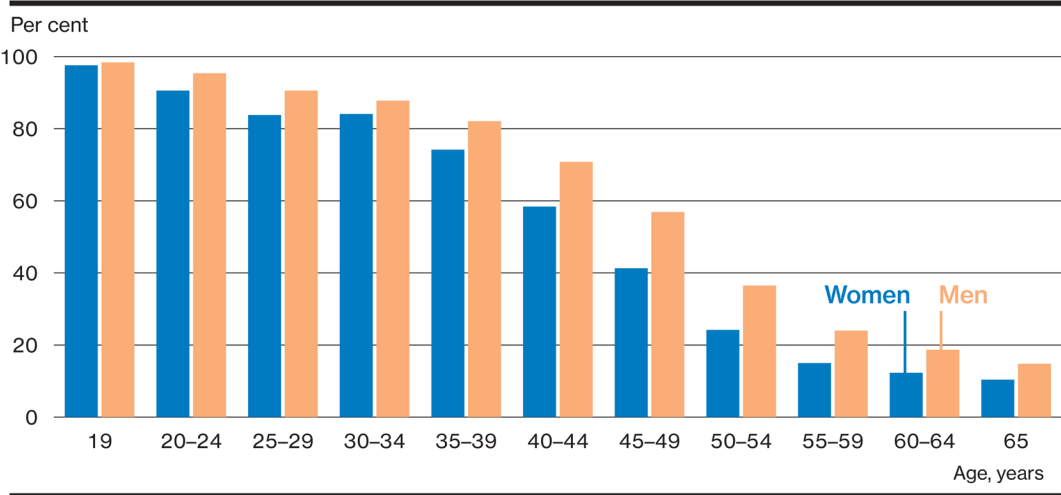
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December



Guarantee benefit is available to people with no income or low previous earnings, and is slightly more than half the income of those on maximum income-related compensation. The proportion with only the lower guarantee benefit has gradually increased over time. Between 2010 and 2024, the proportion increased from 14 per cent to 33 per cent among women and from 22 per cent to 49 per cent among men. Between 2022 and 2023,

the proportion with solely guarantee benefit remained unchanged due to a change in the rules making older people with few years to retirement eligible for sickness compensation. Many of these older people have previous employment providing income-related benefit. Having solely guarantee benefit is more common among men than among women.

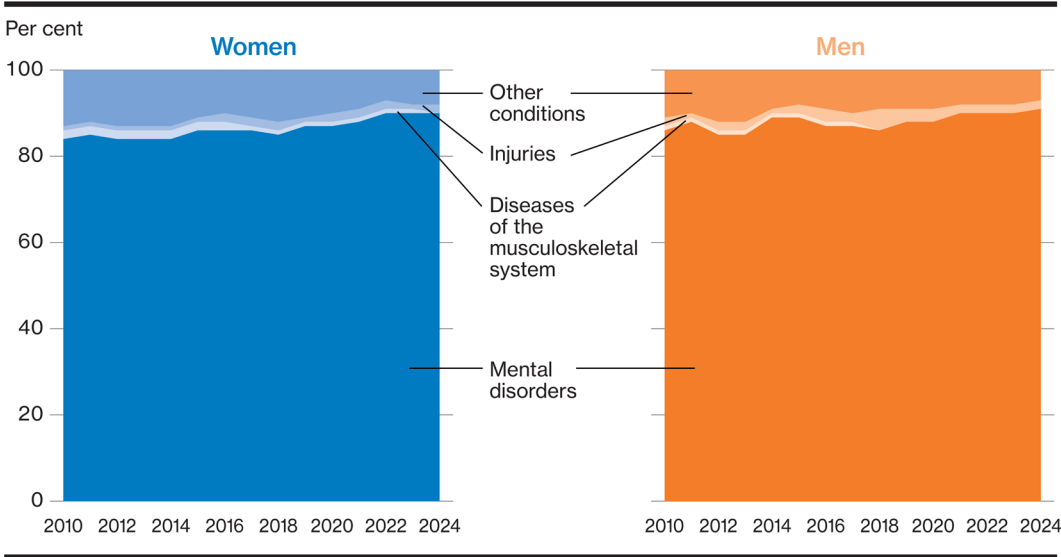
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December 2024, by age



The share of recipients receiving solely guarantee benefit is higher among younger people than older people. In December 2024, 98 per cent of women and men aged 19 had solely guarantee benefit. In the 60-64 age group, 12 per cent of women and 19 per cent of men had solely guarantee benefit. Most

older people have accumulated additional insurance coverage through gainful employment and therefore receive higher income-related compensation. In all age groups, men are more likely than women to receive only guarantee benefit.

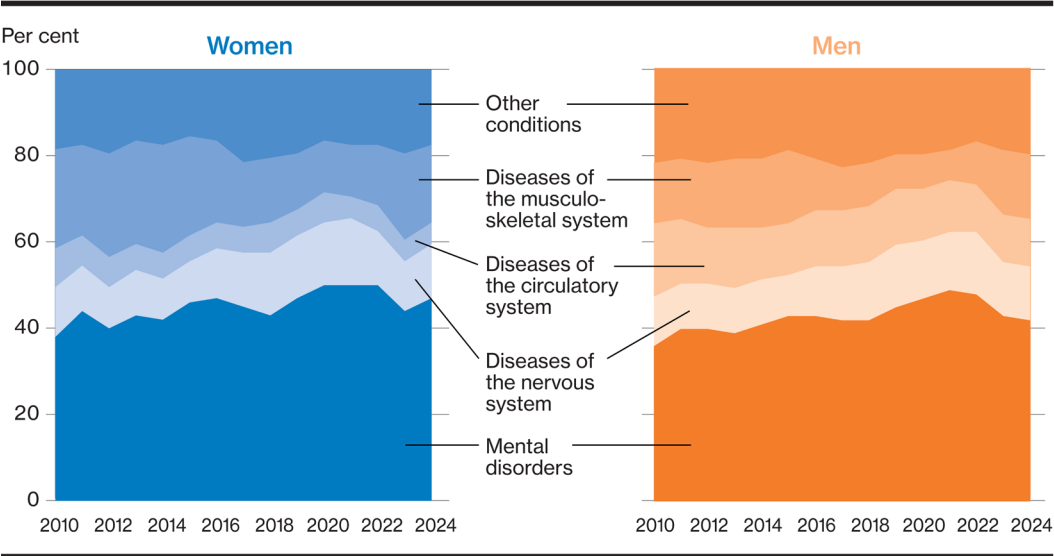
■ Newly granted activity compensation by diagnosis category



Mental disorders dominate among those granted activity compensation, and the proportion with mental disorders has gradually increased. Mental

disorders accounted for 90 per cent of activity compensation among women and 91 per cent among men in 2024.

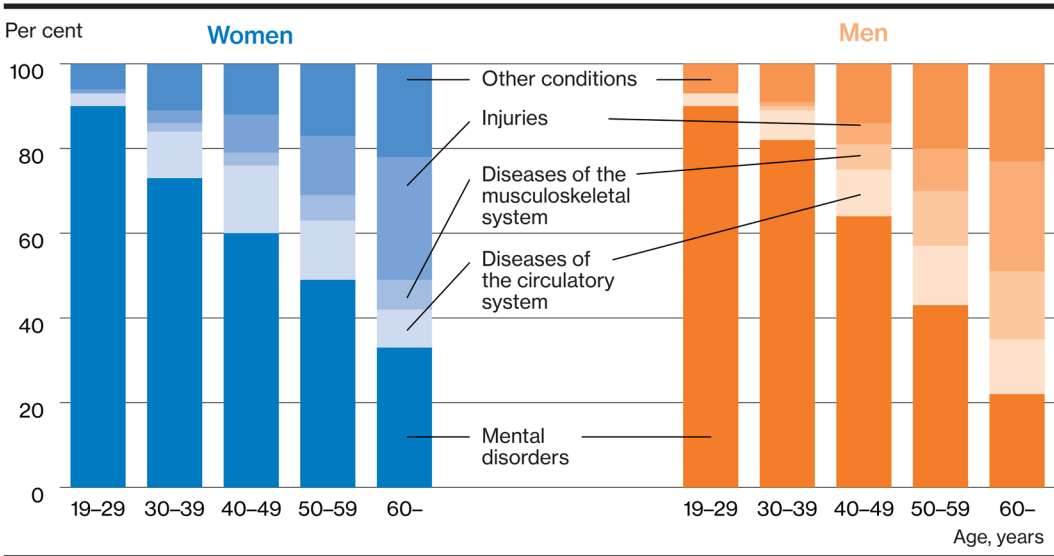
Newly granted sickness compensation by diagnosis category



For almost two decades, mental disorders have been the largest diagnostic group for newly granted sickness compensation. Mental disorders accounted for 47 per cent of all cases among women and 42 per cent of all cases among men in 2024. Over time, disorders of the nervous system have also increased, accounting for 12 per cent of sickness compensations granted for both women and men in 2024.

There is a clear gender difference in diseases of the circulatory system, which in 2024 accounted for 5 per cent among women but 11 per cent among men. Diseases of the musculoskeletal system were previously the largest diagnostic group for people granted sickness compensation, but accounted for only 18 per cent among women and 15 per cent among men in 2024.

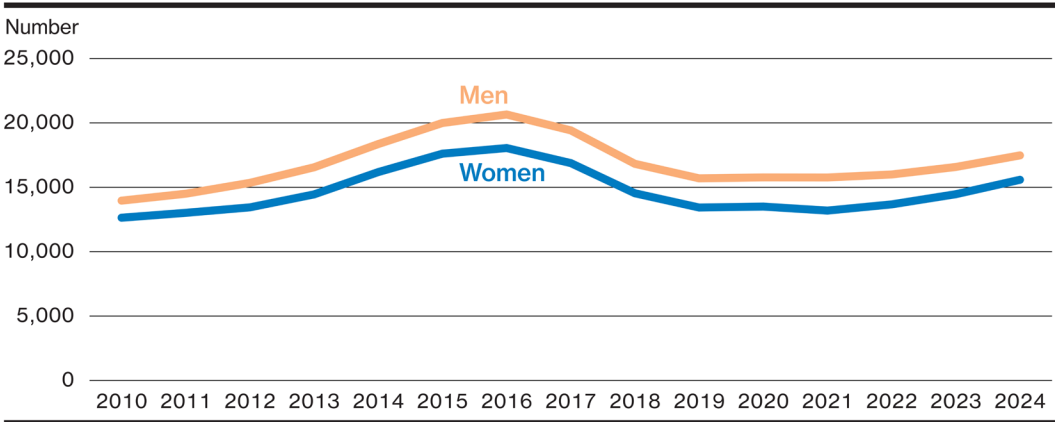
Newly granted activity and sickness compensation in 2024, by age and diagnosis category



Mental disorders were the most common diagnostic group in all age groups for women and men aged younger than 60 years who were granted activity or sickness compensation in 2024. In the younger

age groups, mental disorders are predominant, while injuries and physical illnesses are more common among older people.

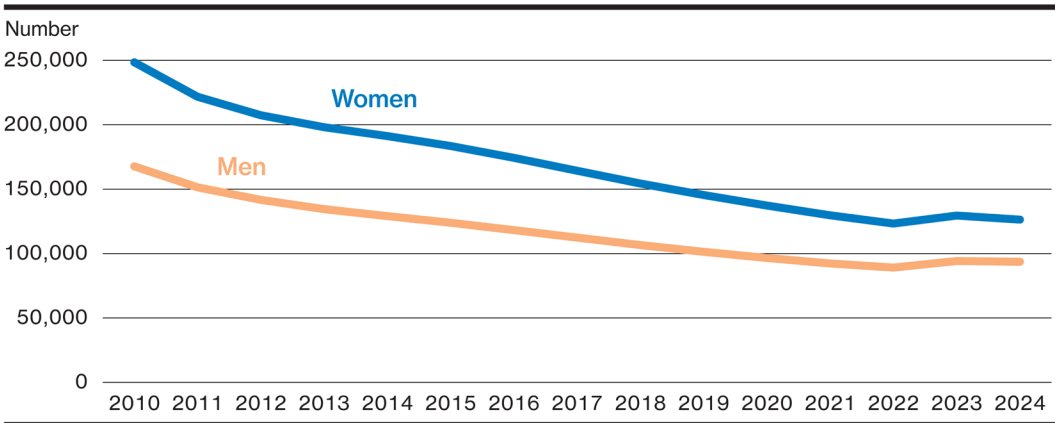
■ Number of recipients of activity compensation in December



The number of recipients of activity compensation increased until 2016, and then decreased. In recent years, the number of recipients of activity compensation has increased again. More men than women receive activity compensation.

In total, 33,100 people were receiving activity compensation at the end of 2024, of which 47 per cent were women and 53 per cent were men. Compared to 2023, the number of recipients increased by 8 per cent among women and 5 per cent among men.

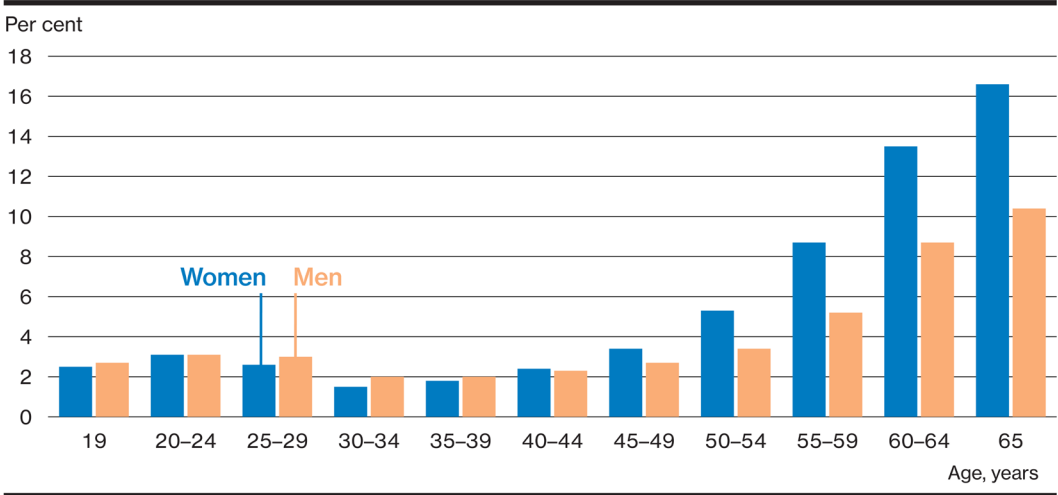
■ Number of recipients of sickness compensation in December



The number of recipients of sickness compensation has continuously decreased over time, which is largely due to the stricter regulations in sickness insurance introduced in 2008. With new rules for the elderly in 2022, the number of beneficiaries increased slightly. More women than men receive sickness compensation.

In total, 220,000 people were receiving sickness compensation at the end of 2024, of which 57 per cent were women and 43 per cent were men. Compared to 2023, the number of recipients decreased by 2 per cent among women and 1 per cent among men.

■ Proportion of the population receiving activity or sickness compensation in December 2024



The proportion of the population who has for health reasons partially or fully left the labour market and are receiving activity compensation or sickness compensation increases with age. The share increases from around 2 per cent in younger age groups to 14 per cent for women and 9 per cent for men in the 60-64 age group, and 17 per cent for

women and 10 per cent for men in the oldest age group.  
At younger ages, men are slightly more likely to receive activity compensation or sickness compensation than women, but from the age group 40-44, women are more likely to receive such benefits than men.

■ Activity compensation in December 2024

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,260	1,516	11,792	11,817	2.4	2.6
20-24	7,671	8,175	11,835	11,916	2.9	2.9
25-29	6,648	7,783	12,171	12,305	2.4	2.6
Total	15,579	17,474	11,975	12,081	2.6	2.7

A total of 47 per cent of the SEK 5.2 billion in activity compensation paid in 2024 went to women and 53 per cent to men. A total of 47 per cent of the recipients were women and 53 per cent were men.  
Most of those receiving activity compensation have not accumulated additional insurance cov-

erage through gainful employment and are thus receiving guarantee benefit only. In December 2024, total of 87 per cent of women and 93 per cent of men with activity compensation were receiving guarantee benefit only.

Sickness compensation in December 2024

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	378	593	12,164	12,147	0.1	0.2
25–29	701	1,218	12,802	12,829	0.3	0.4
30–34	5,361	7,297	12,398	12,661	1.5	2.0
35–39	6,180	7,334	12,266	12,572	1.8	2.0
40–44	7,533	7,416	12,193	12,725	2.4	2.3
45–49	10,437	8,441	12,249	13,134	3.4	2.7
50–54	17,425	11,412	12,273	13,420	5.3	3.4
55–59	28,666	17,623	12,419	13,759	8.7	5.2
60–64	40,487	26,485	12,756	14,238	13.5	8.7
65	9,188	5,819	12,694	14,423	16.6	10.4
Total	126,356	93,638	12,492	13,555	4.3	3.1

A total of 56 per cent of the SEK 34.7 billion in sickness compensation paid in 2024 went to women and 44 per cent to men. A total of 57 per cent of sickness compensation recipients were women and 43 per cent were men. The number of recipients increases with age for both women and men due to increased risk of illness, disease or injury, as well as greater overall workload and exposure to risks in the work environment.

Most older people receiving sickness compensation have, however, accumulated additional insurance coverage through gainful employment and are thus receiving higher income-related compensation. A total of 74 per cent of women and 59 per cent of men were receiving income-related sickness compensation in December 2024.

Regulations in 2024

Activity compensation is granted to 19–29-year-olds whose work ability has, due to medical reasons, been reduced by at least one-quarter for one year or longer. Activity compensation is always time-limited. Activity compensation can be combined with participation in various activities for the purpose of exploiting the individual’s potential for personal and skills development while they are young. Young people who have not yet completed their compulsory or upper secondary school studies due to disability are entitled to full activity compensation due to extended schooling.

Sickness compensation is granted to 19–65-year-olds whose work ability has been reduced permanently – i.e., for the foreseeable future. Between the ages 19-60, work capacity is assessed against all jobs on the labour market, and at ages 61-65, work capacity is assessed against the jobs the person has experienced in the last fifteen years or other suitable work the person has been offered.

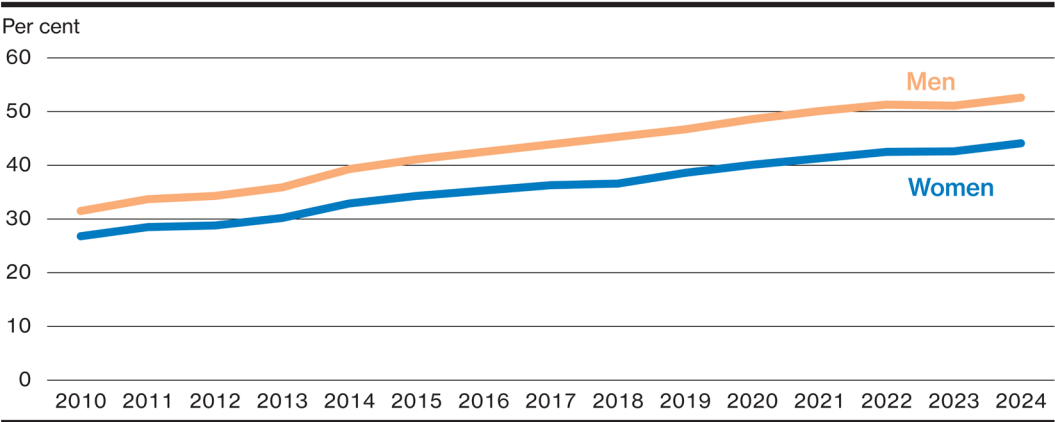
Sickness compensation or activity compensation can be one-quarter, one-half, three-quarters or all of the maximum amount. Activity compensation due to extended schooling is always paid out as full compensation. There is income-related benefit and guarantee benefit. Income-related benefit is linked to income from employment.

People with little or no income from employment receive guarantee benefit. Guarantee benefit for activity compensation varies according to age and other factors. The maximum guaranteed compensation for activity compensation was SEK 13,036 per month before tax in 2024, corresponding to 2.73 price base amounts. The maximum guarantee compensation for sickness compensation in 2024 was SEK 13,275 per month, or 2.78 price base amounts. The maximum full income-related activity or sickness compensation was SEK 23,171 per month before tax in 2024.

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

People on a low income who are receiving activity compensation or sickness compensation can receive a housing supplement so that they can have the opportunity to have a good quality home without necessarily affecting their standard of living.

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



The proportion of people with activity or sickness compensation, receiving housing supplement has gradually increased since 2010. This development is linked to the increase in the proportion of people who only receive the lower benefit at the guarantee level. With the change in rules for the elderly in 2022, there were more elderly recipients of income-related benefit with less need of housing supplement in 2023. The share of people receiving housing supplement has continued to

increase between 2023 and 2024, from 43 to 44 per cent among women and from 51 to 53 per cent among men.

During the period, the proportion of men receiving activity or sickness compensation and housing supplement has increased slightly more for men than for women. Of the recipients of activity or sickness compensation, 44 per cent women and 53 per cent men received housing supplement in December 2024.



■ **Housing supplement for people receiving activity compensation or sickness compensation in 2024<sup>1</sup>**

Age	Number of recipients		Proportion of activity compensation or sickness compensation recipients receiving housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	358	454	28	30	3,323	3,283
20–24	4,768	5,257	59	60	4,118	4,038
25–29	5,187	6,386	70	70	4,449	4,427
30–34	3,938	5,603	73	77	4,617	4,590
35–39	4,260	5,541	69	75	4,457	4,481
40–44	4,591	5,264	61	71	4,390	4,338
45–49	5,271	5,175	50	61	4,258	4,273
50–54	7,350	5,968	42	52	4,173	4,094
55–59	10,775	7,601	38	43	4,107	3,942
60–	16,274	11,318	34	36	4,001	3,904
Total	62,772	58,567	30	31	4,201	4,184

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

A total of 52 per cent of housing supplement recipients were women and 48 per cent were men. The proportion of people with housing supplement is higher at ages when independent living becomes

more common, but decreases with age as more older people receive income-related benefit. A total of SEK 6.3 billion was paid out in housing supplement in 2024.

**Regulations in 2024**

The housing supplement includes housing supplement and special housing supplement.

A housing supplement is an addition to general pension and sickness insurance benefits. Försäkringskassan administers housing supplements for recipients of sickness compensation or activity compensation. The Swedish Pensions Agency administers housing supplements for recipients of old age pension, survivor's pension and other such benefits.

The size of a housing supplement depends on the person's housing expenses, income and savings. The maximum monthly housing supplement in 2024 was 96 per cent of housing expenses up to SEK 5,000 for single persons and SEK 2,500 for cohabitants. If the housing costs exceed these amounts, 70 percent of the excess housing costs are taken into account,

up to SEK 7,500 per month for single persons and SEK 3,750 per month for cohabitants. A housing supplement is tax-exempt and must be applied for.

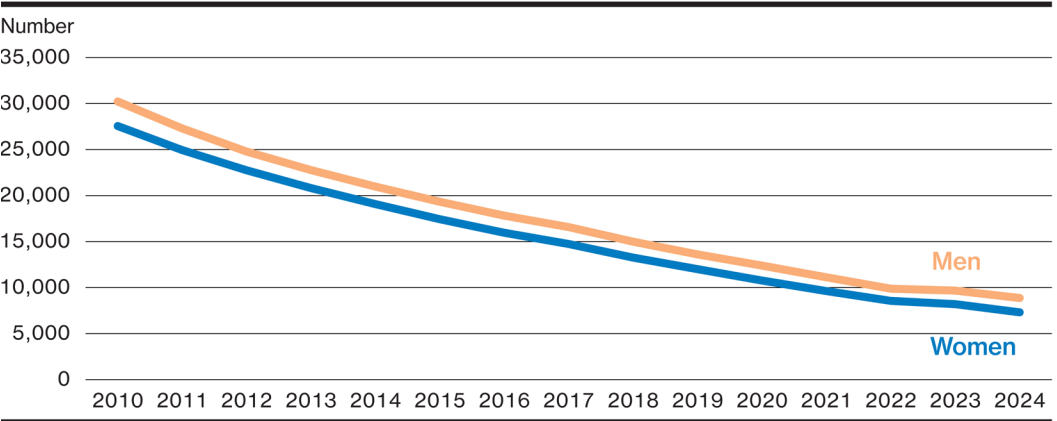
A special housing supplement guarantees a reasonable standard of living after reasonable housing expenses have been paid.

A prerequisite for receiving the special housing supplement is that the housing supplement has been granted. Monthly housing expenses up to SEK 7,500 per month for single persons and SEK 3,750 for cohabitants were regarded a reasonable living cost in 2024. SEK 7,333 per month for single persons and SEK 5,899 for cohabitants were regarded as sufficient to maintain a reasonable standard of living. A special housing supplement is paid to cover the deficit up to the reasonable standard of living.

## Work injury compensation

Work injury compensation aims to provide financial security in the event of reduced work ability due to a work injury.

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



The number of recipients of individual life annuities under the current legislation has been gradually decreasing over a long period of time. This is due, among other things, to a rule change made as early as 1993, when stricter requirements were introduced to obtain approval for a work injury, which was later relaxed somewhat in 2002. Assessment of entitlement to a work injury annuity is often carried out in conjunction with assessment of entitlement to sickness compensation. A partial explanation for the continued decline in

the number of recipients of individual life annuities is that the number of sickness compensations assessed and granted is also at a lower level since 2008, when stricter regulations were introduced in sickness insurance. The reduction between 2010 and 2024 was 72 per cent. The decline in the number of recipients slowed in 2023 as the increase in the age limit for the national old age pension meant that more people received the benefit for an additional year.

■ Work injury annuity in December 2024

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–29	13	24	17,724	17,806
30–34	32	83	19,599	17,358
35–39	60	153	17,923	15,081
40–44	139	221	17,827	15,023
45–49	235	387	15,018	13,982
50–54	532	829	13,424	12,745
55–59	1,326	1,843	11,491	11,759
60–64	2,112	3,230	10,391	11,389
65	541	840	10,088	11,415
Total	4,990	7,610	11,568	12,026

Under the current legislation, a total of 40 per cent of work injury annuity recipients were women and 60 per cent were men. SEK 2.3 billion in work injury annuities was paid in 2024. A total

of 39 per cent was paid to women and 61 per cent went to men. Women's average compensation was 4 per cent lower than men's, equivalent to SEK 459 per month.

Regulations in 2024

Anyone who is gainfully employed in Sweden is insured for work injury. Work injury is the consequence of an accident or harmful influence at the workplace. Försäkringskassan can pay benefit for loss of income, dental care, health care abroad, sickness cash benefit in special cases and costs for special assistive devices. There is also compensation for survivors and funeral expenses which has been administered by the Swedish Pensions Agency (Pensionsmyndigheten) since 1 January 2010.

Individual life annuities represent the largest benefit paid from work injury insurance. A person is eligible for an individual life annuity only if they have an approved work injury that permanently reduces their ability to earn income from employment.

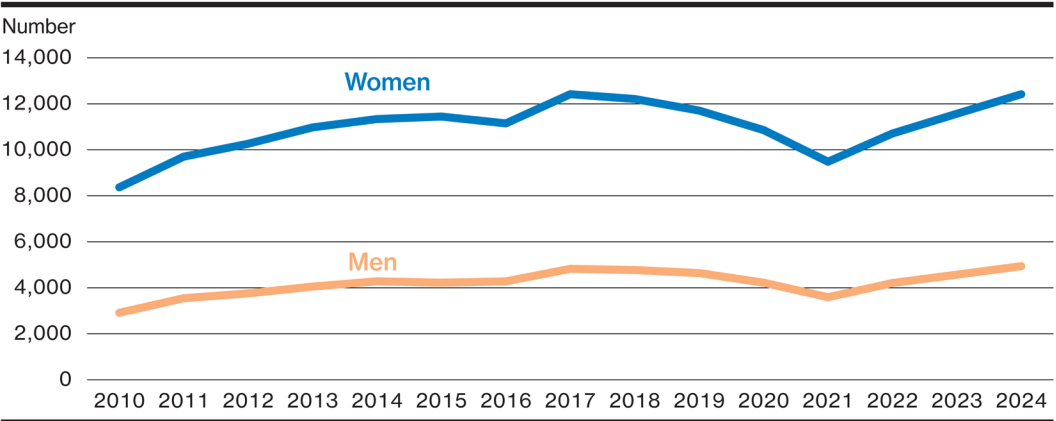
Sick leave due to a work injury largely works the same way as ordinary sick leave. A person who has a work injury that manifested itself on 1 January 2003 or afterwards is also compensated for waiting period deduction when they are granted an individual life annuity.

The annuity provides compensation for their entire permanent loss of income. The amount of the annuity is based on the difference between the person's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference up to 7.5 times the basic amount per year, or SEK 35,813 per month in 2024.

## Benefit for care of closely related persons

Benefit for care of closely related persons makes it possible for people to forgo paid work to care for a seriously ill relative.

Number of recipients of benefit for care of closely related persons



The number of recipients of benefit for care of closely related persons has increased in line with an ageing population and more people in need of care from close relatives at the end of their life. Between 2010 and 2017, the number of recipients increased by 53 per cent, but then decreased by 24 per cent between 2017 and 2021. In 2024, the number of recipients of the benefit for the care of a close

relative was 17,400, which is an increase of 4,300 persons since 2021.

The reduction during the pandemic is likely to be related to the recommendations made and the measures taken to limit the spread of infection and protect people at risk of severe disease in COVID-19. This probably contributed to fewer relatives being able to care for their seriously ill relatives.

Benefit for care of closely related persons in 2024

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	124	75	7	8	7,391	8,776
25-29	365	186	8	8	9,839	10,531
30-34	718	410	8	9	10,142	11,442
35-39	967	490	9	10	10,471	13,258
40-44	1,267	574	8	9	10,793	12,140
45-49	1,697	698	9	9	11,178	12,558
50-54	2,343	824	9	9	12,021	12,034
55-59	2,659	915	9	10	12,295	14,063
60-	2,277	769	10	12	13,395	16,066
Total	12,417	4,941	9	10	11,751	13,090

Of the total SEK 210 million in benefit for care of closely related persons paid in 2024, 70 per cent went to women and 30 per cent to men. A total

of 72 per cent of the recipients were women and 28 per cent were men.

Regulations in 2024

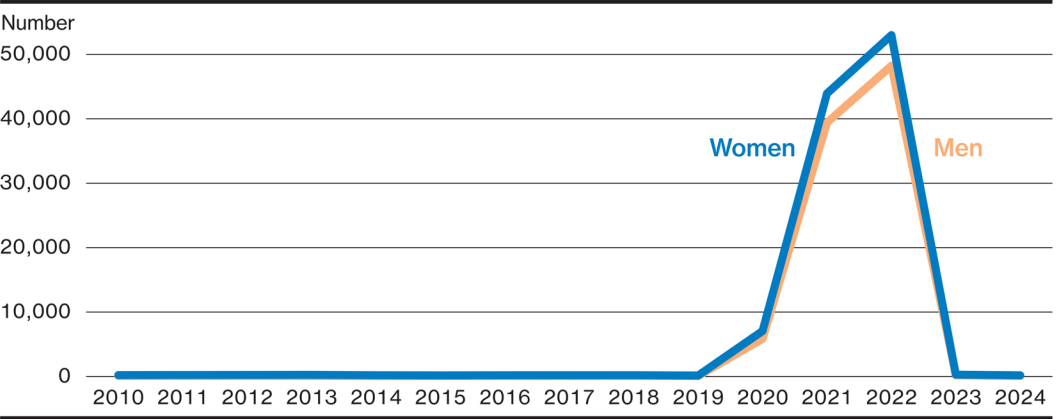
The benefit for the care of a close relative is a benefit for those who give up work to be with a close relative who is seriously ill within the meaning of the law. The law defines a person as seriously ill if their health is so impaired that there is a significant threat to their life for a certain period. However, medical conditions that develop into life-threatening conditions over a period of several years do not entitle a person to the benefit for the care of a close relative.

The benefit can generally be paid for up to 100 days for each sick individual that is cared for. The benefit can be one-quarter, one-half, three-quarters or all of the maximum amount. The maximum compensation is just under 80 per cent of the sickness cash benefit qualifying income, based on 10 price base amounts.

## Disease carrier's benefit

Disease carrier's benefit provides financial security for anyone who is unable to work because they have or are likely to have a communicable disease.

■ Number of recipients of disease carrier's benefit



Over the last few decades, around 300 to 400 people have annually received a disease carrier's benefit because they were unable to work due to having or being suspected of having a generally dangerous disease, such as salmonella, jaundice or tuberculosis. Between February 1, 2020 and March 31, 2022, COVID-19 was classified as a generally dangerous and socially hazardous disease and working people who carried the virus or were suspected of doing so could therefore be entitled to disease carrier's benefit.

Later in 2020, cohabitants of COVID-19 patients were also temporarily covered by the insurance and could receive disease carrier's benefit.

The number of recipients therefore increased significantly in 2020 and especially in 2021 and 2022, when 83,300 and 101,200 persons respectively received disease carrier's benefit. The recipients during the pandemic were primarily people in contact occupations, such as health and social care, with an increased risk of infection or exposure to others, or other occupations where the possibility to work from home was limited. Usually, a majority of recipients are women, but during the pandemic the gender distribution was more even. In 2024, only 267 people received disease carrier's benefit.

■ Disease carrier's benefit in 2024

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-29	35	25	27	16	21,729	12,700
30-39	41	22	16	17	14,017	14,812
40-49	39	20	13	15	11,631	14,734
50-	63	22	14	5	12,764	5,856
Total	178	89	17	13	14,567	11,987

A total of 63 per cent of the SEK 3.6 million paid in disease carrier's benefit in 2024 went to women while 37 per cent to men. A total of 67 per cent of

disease carrier's benefit recipients were women and 33 per cent were men.

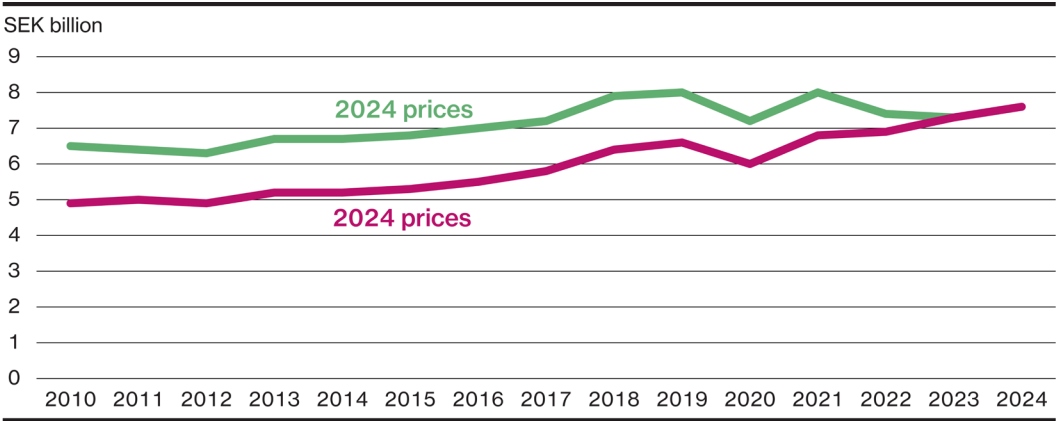
Regulations in 2024

A person who is unable to work because they have or are thought to have a contagious disease can receive benefit from Försäkringskassan in the form of disease carrier's benefit. Communicable disease means a disease that is generally dangerous and dangerous to society according to the Communicable Diseases Act (Smittskyddslagen). Normally, a medical certificate is needed to demonstrate that individuals are unable to work due to being infected. Disease carrier's benefit can be paid as a full, three-quarter, half or one-quarter benefit. The maximum benefit is just under 80 per cent of the sickness cash benefit qualifying income based on 10 price base amounts.

## Dental care

The national dental care subsidy aims to enable people with few or no dental care needs to maintain good dental health, and people with extensive dental care needs to receive dental care at a reasonable cost.

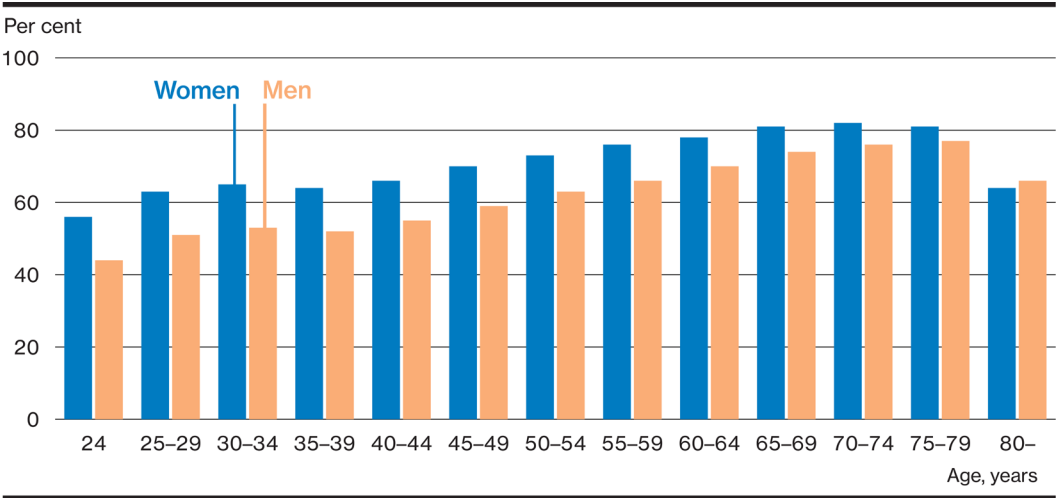
Amount paid for dental care



Source: Consumer Price Index (KPI), Statistics Sweden (SCB)

In 2002, dental insurance was reformed, resulting in increased expenditure. Subsequent changes, which came into effect on July 1, 2008, increased subsidies for patients, which further increased expenditure. In 2018, the dental allowance was doubled, which also led to increased expenditure. During the pandemic, dental care consumption temporarily decreased, but has since increased again and in 2024 spending was SEK 7.6 billion.

Proportion of the population who used the dental care allowance between 1 July 2022 and 30 June 2024

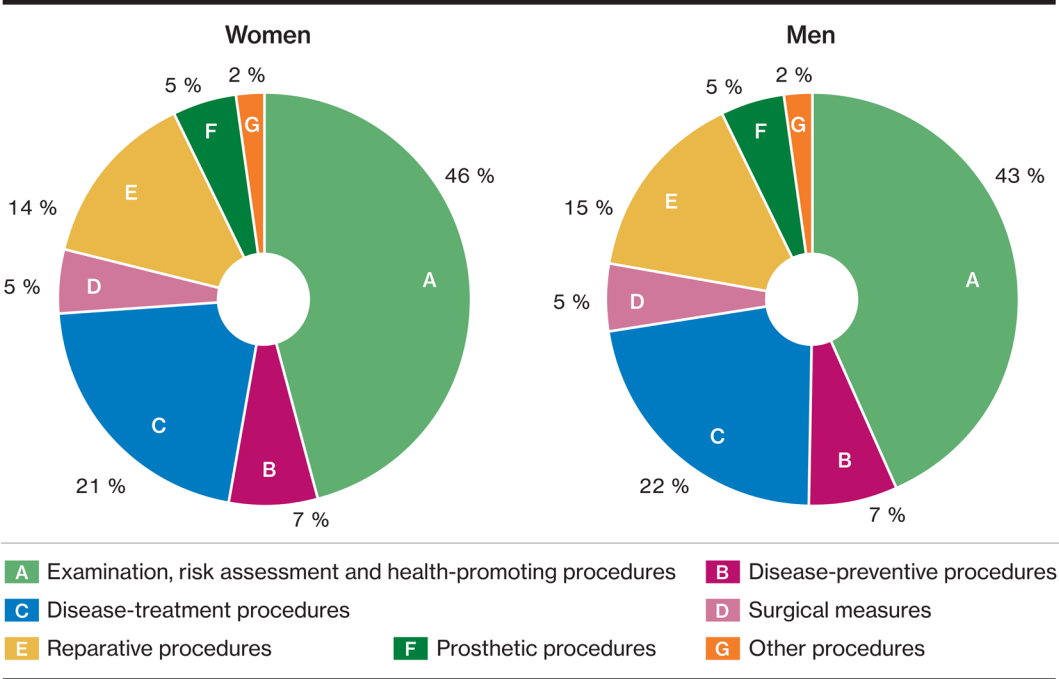


Note that the amount of the dental care allowance is half as much for people aged 30 to 64: see the regulations text box for more information.

On July 1 of each year, all residents of Sweden receive a new dental care allowance that can be used for two years. A total of 66 per cent of the population aged 24 years or older have used the dental care allowance during the two-year period from July 1, 2022 to June 30, 2024. Women predominate in all age groups up to 79.



Dental care procedures in 2024 by category



The most common measures (46 per cent for women and 46 per cent for men) consisted of examinations, risk assessments and health-promotion measures. The measures are used to assess a patient’s dental health and need for dental treatment. Disease-treatment measures are the second most common, followed by reparative measures.

The remaining procedures are to prevent disease (such as fluoride treatment), prosthetic procedures (insertion of crowns, bridges and suchlike) and surgical measures (tooth extractions, etc.) and miscellaneous (orthodontic treatment, replacement, root canal treatments and stomatognathic measures).

Number of people receiving payments from the high-cost protection scheme in 2024

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
24–29	16,798	15,338	3,002	3,341
30–34	27,052	25,769	3,452	3,648
35–39	32,676	30,142	3,812	4,104
40–44	36,900	34,252	4,115	4,381
45–49	43,658	40,984	4,354	4,434
50–54	55,209	52,619	4,264	4,337
55–59	67,435	65,267	4,248	4,380
60–64	73,648	71,945	4,129	4,428
65–69	74,818	72,463	4,266	4,491
70–74	77,767	75,205	4,011	4,273
75–79	81,192	77,628	3,834	4,140
80–84	55,283	51,726	3,638	4,046
85–	36,349	28,463	3,133	3,555
Total	678,785	641,801	3,968	4,226

In 2024, a total of 1.32 million individuals received benefit from the high-cost protection scheme where the qualifying amount exceeded SEK 3,000.

On average, Försäkringskassan paid out SEK 4,000 to women and SEK 4,200 to men.

Regulations in 2024

Dental care is free of charge for children and young people up to the age of 23. A national dental care subsidy is provided for dental treatment from the year in which people turn 24. This dental care subsidy consists of three parts: dental care allowance, special dental care allowance and high-cost protection.

The aim of the dental care allowance is to encourage regular visits to the dentist and is mainly intended to be used for examinations and preventive dental care. The dental care allowance per year amounts to

- SEK 300 for people aged 30 to 64
- SEK 600 for people aged 24 to 29 and from 65 onwards

Everyone living in Sweden is granted a new dental care allowance on 1 July each year. This allowance remains in place for two years. It is possible to carry the allowance across from one year to another and use two allowances at the same time.

Special dental care allowance is an allowance that can be used by people who have certain diseases or disabilities that put them at risk of deteriorating dental health. The special dental care allowance is SEK 600 per six months and can only be used for preventive dental care measures such as examinations and tooth cleaning. The dental care allowance and special dental care allowance can also be used as part-payment for a subscription dental care contract.

High-cost protection means that people who have high dental care costs do not have to pay the full cost themselves if the cost is more than SEK 3,000. High-cost protection is calculated over a benefit period of up to 12 months. The level of high-cost protection at different levels of the national reference price is

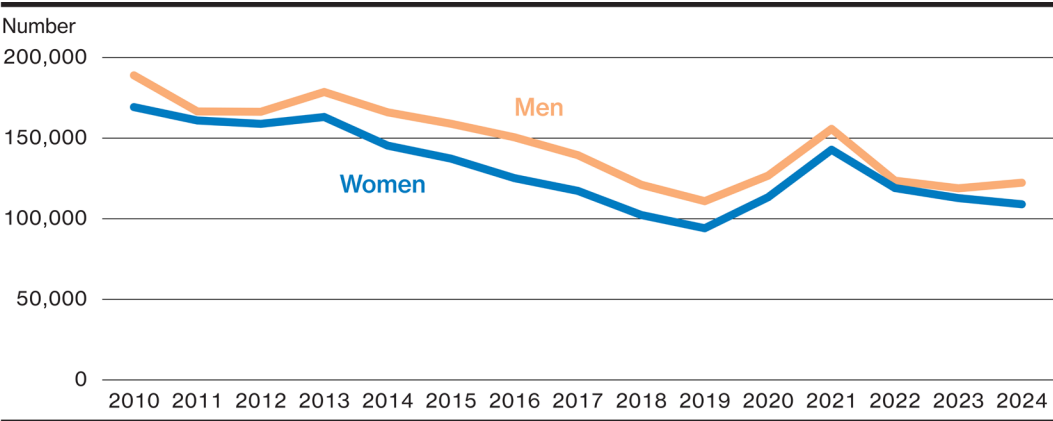
- 50 per cent for costs above SEK 3,000 and up to SEK 15,000
- 85 per cent for costs exceeding SEK 15,000

# Other payments

## Activity grant and development allowance

Activity grant and development allowance can be paid to people participating in employment policy programmes.

■ Number of recipients of activity grant or development allowance



While Försäkringskassan pays development allowance and activity grants, Arbetsförmedlingen is responsible for the cost. In 2024, 231,400 people received activity grants or development allowance, which is largely unchanged from the previous year. More men than women received these benefits.

The trends are affected by factors such as the economic cycle and the situation at the labour market. As a result of the pandemic, unemployment increased in 2020 and 2021. Unemployment then decreased in 2022 and has since increased in 2023 and 2024.

■ Number of recipients of activity grant or development allowance in 2024

Age	Number of recipients	
	Women	Men
16–24 <sup>1</sup>	11,350	17,367
of which		
- development allowance	8,338	12,274
- activity grant	3,450	5,773
25–29	10,736	14,028
30–34	13,403	13,665
35–39	14,109	13,398
40–44	13,007	12,385
45–49	11,295	11,322
50–54	11,106	11,426
55–59	11,288	12,737
60–	12,566	15,760
Total	108,860	122,088

<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.

A total of 47 per cent of recipients of development allowance or activity grant were women and 53 per cent were men. A total of SEK 17.8 billion in

development allowance or activity grant was paid in 2024, of which 44 per cent went to women and 56 per cent to men.

Regulations in 2024

Activity grant and development allowance are benefits for individuals participating in a labour market programme through the Swedish Public Employment Service (Arbetsförmedlingen). Examples of programmes include the job and development guarantee, work experience and support to start a business. Participants who meet the conditions for unemployment benefits receive activity grant of a maximum of SEK 1,200 per day (SEK 1,000 after the first 100 days) and a minimum of SEK 510 per day for full-time programs. Participants who have reached the age of 25 and do not meet the conditions for unemployment benefit receive activity grant at the guarantee level of SEK 223 per day for full-time programs.

Participants who have reached the age of 18 but not 25 generally receive development allowance instead of an activity grant at the guarantee level if they did not meet the requirements for unemployment benefit. As of January 1, 2024, persons receiving development allowance will receive either SEK 199 per day or SEK 57 per day. The higher amount is paid to those who have completed upper secondary education or have reached the age of 20 and are participating in study motivation initiatives or is covered by a training contract. As opposed to an activity grant, development allowance is tax-exempt.

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

Introduction benefit and the associated supplementary benefits can be paid to people participating in the employment policy programme “Introduction activities for recently arrived immigrants”.

### ■ Number of introduction benefit recipients in 2024

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	1,221	1,063	16	1	13	32
25–29	1,838	1,062	33	10	11	40
30–34	1,779	862	50	24	9	35
35–39	1,756	882	62	44	5	19
40–44	1,510	723	62	53	5	13
45–49	963	558	55	48	7	8
50–54	646	396	38	44	8	8
55–59	483	261	19	35	14	10
60–	481	290	5	22	15	8
Total	10,677	6,097	43	28	9	24

A total of 64 per cent of introduction benefit recipients were women and 36 per cent were men. In total, SEK 773 million was paid in introduction benefit during 2024, of which 61 per cent went to women and 39 per cent to men.

The proportion of recipients with supplementary introduction benefit was highest in the 30-49 age groups for women and in the 35-54 age

groups for men, which can be explained by the fact that persons in these age groups are more likely to have children living at home. In all age groups except the over 50s, the proportion of people receiving introduction benefit for housing was higher among men. This is because it is more common for men with introduction benefit to live alone.

### ■ Number of introduction benefit recipients in 2024, by region of birth

Region of birth	Women	Men	Total
Rest of Europe <sup>1</sup>	2,994	625	3,619
Sub-Saharan Africa	2,480	1,662	4,142
Asia, excl. the Middle East	1,681	1,101	2,782
Middle East, North Africa and Turkey	3,335	2,563	5,898
Other or unknown	187	146	333
Total	10,677	6,097	16,774

<sup>1</sup> Europe excluding the Nordic countries and the 27 EU Member States.

Many beneficiaries of the introduction benefit come from the Middle East, North Africa, Turkey and sub-Saharan Africa. In total, 60 per cent of beneficiaries come from these regions. In 2024, the possibility was introduced for Ukrainian citizens fleeing the war in Ukraine to register in Sweden

and participate in the Swedish Public Employment Service’s introduction program. The number of individuals with introduction benefit from the rest of Europe has therefore increased from 89 people in 2023 to 3,619 people in 2024, which represents 22 percent of the recipients.

Regulations in 2024

Introduction benefit can be paid to anyone who is participating in the employment policy programme “Introduction activities for certain new arrivals in Sweden” through the Swedish Public Employment Service (Arbetsförmedlingen). The benefit amounts to SEK 308 per day if the person participates in full-time activities. However, recently arrived immigrants receive SEK 231 per day while they are participating in skills identification and helping to compile individual action plans in their programmes. The time in the programme when the participant can receive SEK 308 starts once the in skills identification is completed and the action plan has been compiled.

Anyone who is assigned to the programme “Introduction activities for certain new arrivals in Sweden” is also able to receive a

supplementary introduction benefit or an introduction benefit for housing. A supplementary introduction benefit can be granted to anyone who has children living at home up to the age of 20. The monthly benefit amounts to SEK 800 per child under 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. Anyone participating in the programme “Introduction activities for certain new arrivals in Sweden” and who lives alone in their own home can receive introduction benefit for housing. The maximum introduction benefit for housing amounts to SEK 3,900 per month. Introduction benefit, supplementary introduction benefit and introduction benefit for housing are all tax-exempt benefits.





*A total of 66 per cent of the population aged 24 or above have used the dental care subsidy between 1 July 2022 and 30 June 2024. See page 79 for more information*

*Around 96,100 parents received care allowance for children with special needs for caring for children with disabilities in December 2024. A total of 76 per cent of the recipients were women and 24 per cent were men. See page 44 for more information*



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## Social Insurance in Figures 2025

Social insurance is important for people's social security and the national economy. In 2024, expenditure on the insurance and allowance systems managed by Försäkringskassan totalled of SEK 255.6 billion, equivalent to 4 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.