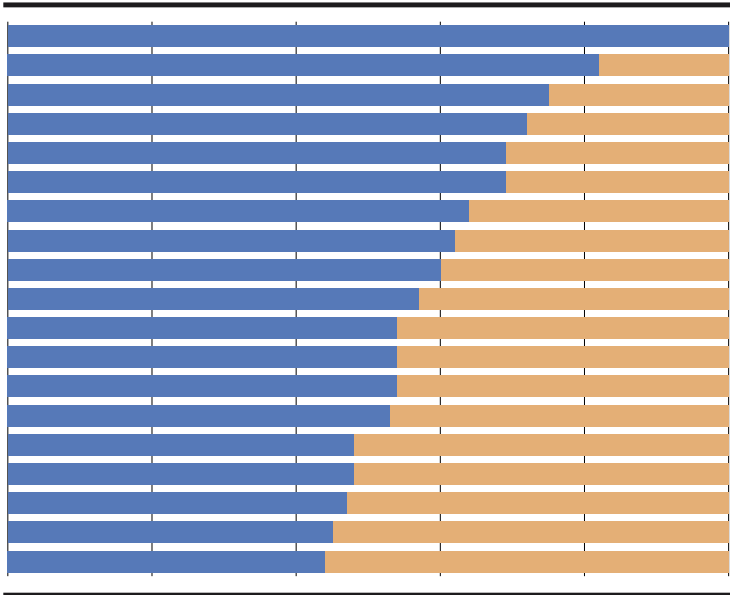




Social Insurance in Figures 2026



Mental disorders remained the most common diagnosis in ongoing sickness cases for both women and men at the end of 2025. See page 59 for more information

Of the days with temporary parental benefit (VAB, care of a sick child), women accounted for 63 per cent and men 37 per cent in 2025. See page 28 for more information



Försäkringskassan 2026
ISSN: 1650-2248
ISBN: 978-91-7500-423-5
FK 141
Graphic design: Monica McEwen
Graphic production: bergkomm.se
Font: Neue Haas Grotesk, Chronicle

Försäkringskassan [The Swedish Social Insurance Agency]
PO Box 42006, SE-126 12 Stockholm, Sweden
Telephone: +46 (0) 8 786 90 00
Email: huvudkontoret@forsakringskassan.se
More social insurance statistics can be found on the [Försäkringskassan's website](#)

Preface

Försäkringskassan (The Swedish Social Insurance Agency) is one of Sweden's 29 official statistics authorities and publishes official and other statistics in the area of social insurance. This means that Försäkringskassan is responsible for developing, producing and disseminating objective and publicly available statistics for general information, research and analysis. As part of this assignment, Försäkringskassan annually publishes *Social Insurance in Figures*, providing statistics and commentary on benefits administered by the agency.

Social insurance plays an important role both for people's security and welfare and for the national economy. Total expenditure on the benefits administered by Försäkringskassan amounted to SEK 255.5 billion in 2025, equivalent to 3.9 per cent of Sweden's gross domestic product (GDP).

Several persons at Försäkringskassan have contributed to the work on Social Insurance in Figures 2026. Ulrik Lidwall authored the chapters on Social insurance recipients, Financial security in the event of sickness and Other payments, and served as editor of the publication. Maria Corin and Elin Stenbacka authored the chapter on Social insurance expenditure, Patrik Zetterberg authored the chapter on Financial security for families and children, and Charlotte Limé authored the chapter on Financial security in the event of disability.

Stockholm, June 2026

Nils Öberg
Director-General

Contents

Social insurance recipients	8
Social insurance expenditure	13
Financial security for families and children	19
Child allowance	19
Parental benefit	21
Pregnancy benefit	26
Temporary parental benefit for care of a child	28
Temporary parental benefit in connection with the birth of a child or adoption	31
Temporary parental benefit for contact days	33
Temporary parental benefit in connection with the death of a child	35
Maintenance support	36
Housing allowance	39
Financial security in the event of disability	42
Care allowance for children with special needs	42
Additional cost allowance for children	45
Disability allowance	47
Additional cost allowance for adults	49
Assistance allowance	51
Car allowance	55
Financial security in the event of sickness	57
Sickness cash benefit	57
Vocational rehabilitation	62
Activity compensation and sickness compensation	64
Housing supplement for people receiving activity compensation or sickness compensation	72
Work injury compensation	74
Benefit for care of closely related persons	76
Disease carrier's benefit	78
Dental care	80
Other payments	84
Activity grant and development allowance	84
Introduction benefit, supplementary introduction benefit and introduction benefit for housing	86

Introduction

The purpose of the Swedish social insurance system, which covers all people who live or work in Sweden, is to provide financial security at the various stages of life. The insurance is an important part of the public welfare systems and is of great importance to not only individuals, households and companies, but to the entire national economy. The parts of social insurance administered by Försäkringskassan consist primarily of benefits paid to families with children, to people who are sick, and to people with disabilities. Since January 2010, the Swedish Pensions Agency (Pensionsmyndigheten) has administered insurance and benefits paid out to pensioners. This report does not cover such benefits.

Expenditure on the benefits administered by Försäkringskassan amounted to SEK 255.5 billion in 2025, equivalent to 3.9 per cent of Sweden's gross domestic product (GDP). Administrative costs amounted to SEK 11.5 billion, giving a total expenditure of SEK 267 billion. Just over half of expenditure went to people who are sick and people with disabilities, and just over a third to children and families. The remainder went to other benefits primarily within the labour market area and to administration.

Social Insurance in Figures 2026 provides an overview of the benefits administered by Försäkringskassan. Social insurance is described in tables, charts and maps covering the areas of 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 measures described for the various benefits are number of recipients, amount paid out, and average benefit. In order to establish a context for the statistics, each benefit is accompanied by a text box that provides a general description of the applicable regulations. People have different needs that social insurance meets, and they use it in different ways. With that in mind, the statistics are broken down by gender and age, as well as county of residence and region of birth in some cases.

In the PDF file for *Social Insurance in Figures 2026* on Försäkringskassan's [website for statistics and analysis](#), chart data with links to the underlying statistics are also available. This chart data includes longer time series than the 15 years shown in the charts in the publication. To access these appendices, the PDF file must be opened in a PDF application.

On Försäkringskassan's [website for statistics and analysis](#), you can find more statistics on the benefits included in *Social Insurance in Figures*. Questions regarding the statistics included in this publication or official and other statistics published on Försäkringskassan's website may be submitted by email statistikenheten@forsakringskassan.se.

Reading instructions

For each benefit reported in Social Insurance in Figures 2026, there is a 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 2025 are presented. The regulations text box is there to help the reader put the statistics in context. Further information on the regulations is available on [Försäkringskassan's website](#).

Throughout this publication, the term "days" refers to net days, meaning that, for example, two days at 50 per cent compensation count as one net day.

For the calculation of income-related daily benefits such as sickness cash benefit, pregnancy benefit and parental benefit, the compensation level (80 or 75 per cent) is multiplied by a conversion factor, which in 2025 was 0.97. The Swedish Parliament (Riksdagen) sets the conversion factor. The benefit for income-related daily benefits is therefore just under 80 or 75 per cent of the sickness cash benefit qualifying income.

The amount of daily benefit is calculated differently depending on whether the benefit is calculated on an hourly or daily basis (e.g., temporary parental benefit) or on a calendar day basis (e.g., parental benefit). This means that although the maximum benefit is based on 7.5 and 10 price base amounts respectively for temporary parental benefit and parental benefit, the average daily amount for temporary parental benefit can still exceed that for parental benefit.

For benefits paid over a longer period, data may change during the course of the case. This may apply to, for example, ongoing cases of sickness cash benefit, where a 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 diagnosis chapter F00-F99 and also includes mental syndromes and behavioural disorders throughout.

For certain benefits, the stated total expenditure may differ from the stated amount paid out for the benefit. This is because for certain benefits, there are other expenditures associated with the benefit besides payments, such as expenditure on the state old-age pension contribution.

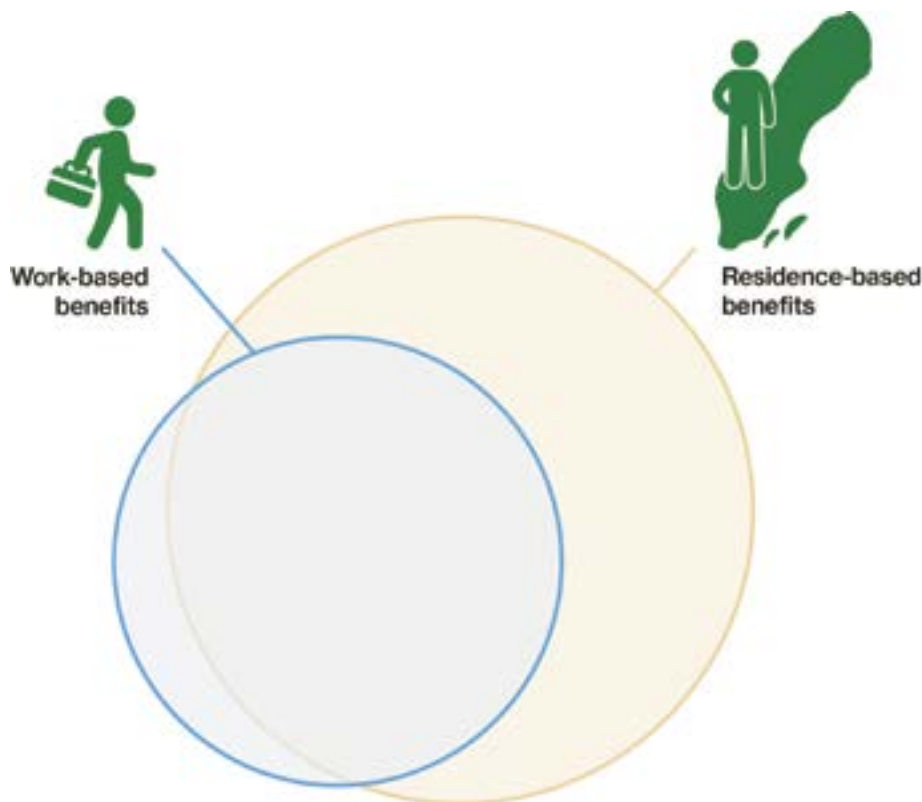
Unless otherwise stated, the source of the statistics in this publication is Försäkringskassan's data warehouse Store. Due to retroactive decisions, reassessments, rejections etc., statistics taken from Store at different occasions may differ somewhat. Thus, some measures may differ slightly from what has been reported elsewhere.

Social insurance recipients

The Swedish social insurance system covers virtually everyone who lives or works in Sweden. The insurance is an important part of the public social security system and is of major importance to not only individuals, households and companies, but to the entire national economy.

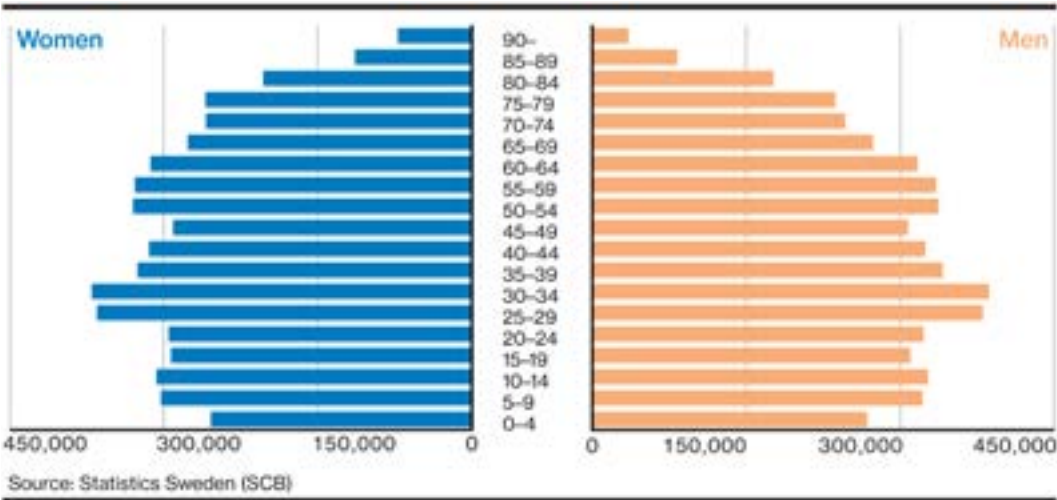
Social insurance is based on work and residence

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. Virtually everyone who lives or works in Sweden is covered by the Swedish social insurance system.



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

Sweden's population by age in December 2025



By the end of 2025, Sweden had a population of around 10.6 million. Of these, 6 million were in the age group (20–64) that primarily uses the parts of social insurance administered by Försäkringskassan. This applies to benefits intended 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 benefits paid to parents for their children. One example of an insurance that ben-

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

There are also benefits 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 benefits intended for people with disabilities, where the recipient is entitled to retain, for example, additional cost allowance and assistance allowance after their 66th birthday, provided they were granted the benefit before the age of 66.

Residence-based benefits

To be eligible for the residence-based part of the Swedish social insurance 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, grants and subsidies

rather than insurance. It consists of various basic benefits such as child allowance, housing allowance and dental care allowance. This also includes benefits paid at guaranteed amounts, such as parental benefit at the minimum and basic levels, and the portion of activity compensation and sickness compensation paid in the form of guarantee benefit.

Work-based benefits

A person who works in Sweden is generally insured under the Swedish social insurance 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 where social insurance contributions

provide insurance protection against loss of earnings. Examples of work-based benefits 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 ability to work. Other examples of work-based benefits are those linked to reduced earned income because a person is expecting or has children, such as pregnancy benefit, parental benefit at sickness 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 2025**

Region of birth	Number of insured persons aged 19–65 ¹			Proportion of people with sickness cash benefit qualifying income ² , per cent		
	Women	Men	Total	Women	Men	Total
Sweden	2,209,649	2,315,382	4,525,031	91	90	90
Nordic countries, excluding Sweden	47,102	38,782	85,884	84	82	83
EU 27, excl. Nordic countries	114,358	117,163	231,521	86	86	86
Rest of Europe	92,636	85,161	177,797	86	89	87
Sub-Saharan Africa	80,236	80,424	160,660	83	84	83
Asia, excl. the Middle East	141,775	105,166	246,941	82	89	85
Middle East, North Africa and Turkey	181,385	205,004	386,389	81	85	83
North America	15,343	15,516	30,859	82	84	83
South America	30,549	27,953	58,502	87	88	87
Oceania	1,539	3,072	4,611	83	86	85
Total	2,914,572	2,993,623	5,908,195	89	89	89

¹ 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.

² 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).

There are no exact figures on how many people are covered by the Swedish social insurance system. There are also no figures on how many people have sickness cash benefit qualifying income. This is because the assessment of whether a person is covered by Swedish social insurance, and whether they have sickness cash benefit qualifying income, is only assessed when people apply for benefits. 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 sickness cash benefit qualifying income 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, 75 per cent were born in Sweden and 25 per cent were born abroad. The proportion of people estimated to have sickness cash benefit qualifying income is higher among those born in Sweden than among those born abroad. Among those born in Sweden, 90 per cent are estimated to be eligible for work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. Among those born abroad, a lower proportion have sickness cash benefit qualifying income. The main reason for why a lower proportion of those born abroad are estimated to have sickness cash benefit qualifying income is that they are generally less likely to be gainfully employed than those born in Sweden, but these differences decrease with the length of stay in Sweden.

Regulations in 2025

Insured persons entitled to sickness cash benefit qualifying income (SGI) are those expected to earn at least 24 per cent of the price base amount every year from gainful employment. In 2025, this corresponds to an income of SEK 14,100. For 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 sickness

cash benefit qualifying income that is based on previous earnings, which is known as protected SGI. Having SGI is a basic requirement for being entitled to certain work-based benefits such as sickness cash benefit, pregnancy benefit, parental benefit at the sickness cash benefit level and temporary parental benefit. Whether an insured person has an SGI is in general assessed only when they apply for this type of work-based benefit.

■ Number of persons who have received different types of benefits in 2025

Benefit	Women	Men	Total
Dental care	2,286,626	1,980,272	4,266,898
Child allowance	1,101,484	661,193	1,762,703
Temporary parental benefit	484,791	413,405	898,196
Parental benefit	475,778	400,879	876,657
Sickness cash benefit	389,891	224,023	613,914
Sickness compensation	132,295	99,168	231,463
Activity grant and development allowance	106,954	119,605	226,559
Housing allowance	114,159	52,325	166,490
Maintenance support	113,178	24,733	137,911
Care allowance for children with special needs and additional cost allowance for children	94,302	31,652	125,954
Disability allowance and additional cost allowance for adults	29,664	26,559	56,223
Activity compensation	20,149	22,021	42,170
Benefit for care of closely related persons	13,988	5,380	19,368
Introduction benefit	11,563	5,239	16,802
Work injury annuity	7,524	9,198	16,722
Pregnancy benefit	16,350		16,350
Assistance allowance	6,195	7,920	14,115
Car allowance	452	485	937
Rehabilitation cash benefit	244	161	405

The national dental care subsidy is the benefit paid to the largest number of people. Nearly 4.3 million people received the national dental care subsidy in 2025, accounting for 40 per cent of Sweden’s entire population.

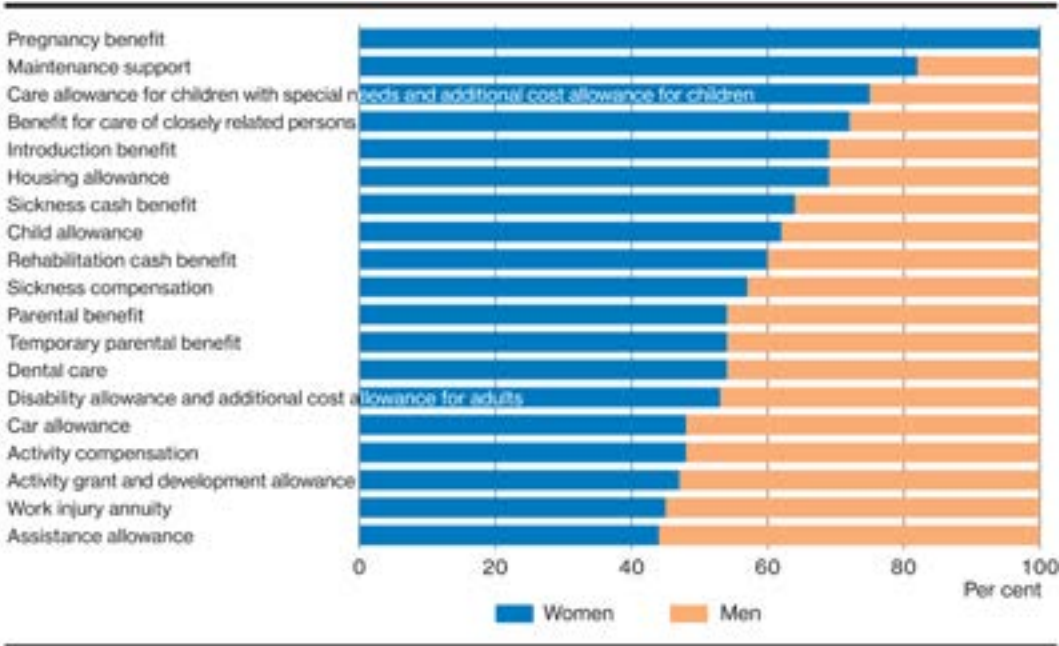
Another benefit with a high number of recipients is child allowance. Around 1.8 million people received child allowance in 2025, representing 17 per cent of the Swedish population.

Both the national dental care subsidy and child allowance are residence-based benefits that are

not means-tested. To benefit from these allowances, the insured person does not need to apply for them. Försäkringskassan pays the national dental care subsidy directly to the care provider, who deducts it from the patient fee at the time of the dental visit. Child allowance is financial support that is automatically paid out to parents who live and have children in Sweden.

Expenditure data by benefit are presented on page 15; more statistics on the different benefits are presented in the following chapters.

Gender distribution of recipients in 2025



For several benefits, there is an unequal gender distribution among recipients. The distribution is particularly uneven in the allowances, grants and subsidies paid to families with children. Of recipients of maintenance support in 2025, 82 per cent 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 75 per cent women and 25 per cent men.

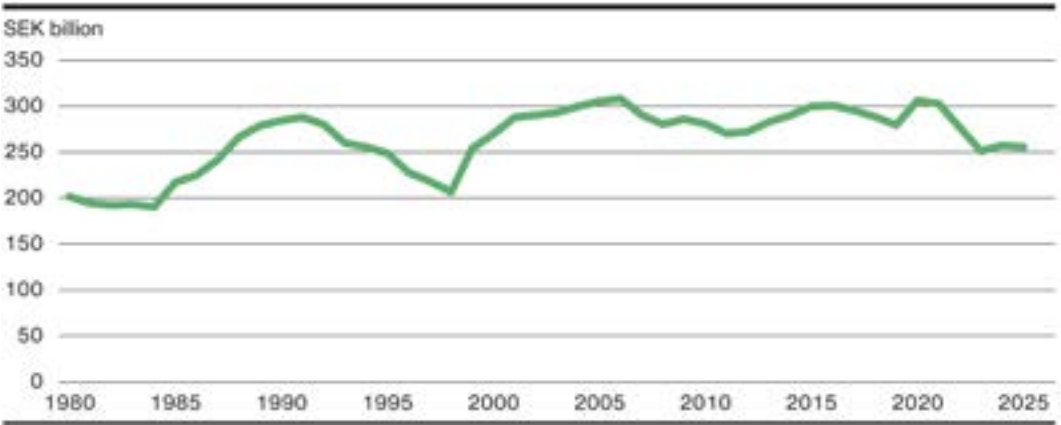
Benefits such as dental care, disability and additional costs allowance for adults, temporary parental benefit and activity grant and development allowance have a more even gender distri-

bution in terms of the number of recipients. This also includes parental benefit, where 54 per cent of recipients in 2025 were women and 46 per cent were men. However, the fact that the same 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 presents the expenditures for benefits in the Swedish social insurance administered by Försäkringskassan in 2025. These are primarily benefits paid to families with children, people who are sick, and people with disabilities.

■ Social insurance expenditure (excluding administrative costs) at 2025 prices



In 2025, social insurance expenditure for the benefits administered by Försäkringskassan was SEK 255.5 billion. Administrative costs amounted to just under SEK 11.5 billion, giving a total expenditure of SEK 267 billion. Between 1980 and 2006, social insurance expenditure, in constant inflation-adjusted prices excluding administration, rose by 53 per cent, from SEK 201.5 billion to SEK 308.1 billion. The long-term trend was upward during that period, although there was a decline in the 1990s.

In the early and mid-1990s, expenditure in constant prices excluding administration decreased, primarily as a result of regulatory changes, such as reduced benefit levels and the introduction of a statutory sick pay period and a waiting day for sickness cash benefit. 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.

The long-term trend since 2006 has instead been downward, with a temporary spike in connection with the outbreak of COVID-19 in the spring of 2020. The trend began with several years of falling costs for sickness cash benefit and sickness compensation due to tighter regulations. The pandemic then led to increased expenditure in 2020 and 2021. During the pandemic new benefits were introduced, the rules for a number of existing benefits became more generous, and the use of certain benefits increased. Compensation to employers for high sick pay costs was the benefit that contributed most to the real increase in expenditure in 2020. The following year, that same benefit accounted for the largest decrease. Between 2022 and 2023, social insurance expenditure fell sharply, mainly due to the fading impact of the pandemic. In 2022, expenditure on activity grant also decreased, as a result of an improved labour market. Since 2023, total social insurance expenditures, in constant prices, have changed only marginally.

■ Social insurance expenditure 2023–2025 in SEK millions (current prices)

Expenditure by area of expenditure/benefit, SEK millions ¹	2023	2024	2025
<i>Financial security for families and children</i>			
Parental benefit	36,030	36,741	37,238
Temporary parental benefit	10,282	10,367	9,720
Pregnancy benefit	627	662	598
Child allowance	32,972	32,523	32,028
Housing allowance for families with children, and young people	4,255	4,134	3,069
Care allowance for children with special needs and additional cost allowance for children	4,648	5,677	6,419
Maintenance support	2,703	2,687	2,642
Adoption allowance	6	5	4
Total	91,523	92,796	91,719
<i>Financial security in the event of sickness and disability</i>			
Sickness cash benefit	46,276	50,539	49,466
Rehabilitation allowances	710	203	98
Benefit for care of closely related persons	200	227	259
Supplementary housing allowance	288	294	378
Compensation to employers for high sick pay costs	1,528	2,108	1,086
Dental care	7,289	7,615	7,974
International healthcare	660	728	655
Activity compensation and sickness compensation	40,689	45,286	46,247
Housing supplement	5,916	6,325	6,409
Additional cost allowance and disability allowance	1,350	1,446	1,468
Work injury compensation	2,326	2,440	2,448
Car allowance	145	149	175
Assistance allowance	24,554	25,344	26,388
Contributions for the sick leave process ²	1,394	1,431	1,405
Personal injury compensation	36	37	38
Disease carrier's benefit	2	44	47
Total	133 364	144 218	144 540
<i>Other payments</i>			
Activity grant ³	16,563	17,710	18,249
Introduction benefit	907	788	910
Family benefit for conscripts	34	39	43
Total	17,503	18,537	19,202
Total, excluding administration	242 390	255 551	255 462
Administration	10 765	10 503	11 520
Total, including administration	253,155	266,054	266,982

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

² Contributions for the sick leave process include expenditure for financial coordination through coordination associations, medical services (not included 2025), 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.

³ Activity grant expenditure includes development allowance.

Between 2024 and 2025, social insurance expenditure, in current prices excluding administration, was essentially unchanged. The reduction mainly concerns sickness cash benefit and housing allowance. At the same time, assistance allowance and activity and sickness compensation increased, both of which fall within the expenditure area of financial security in the event of sickness and disability.

Between 2023 and 2024, social insurance expenditure, in current prices excluding adminis-

tration, increased by 5.6 per cent, from SEK 242.4 billion. Then too, the increase occurred primarily within financial security in the event of sickness and disability.

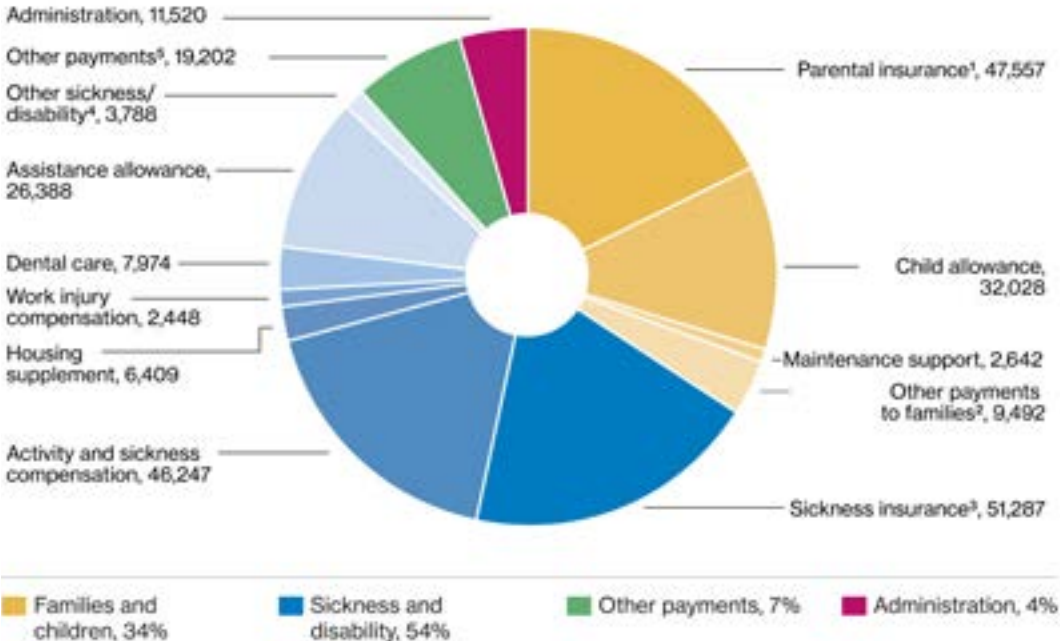
Expenditure on financial security for families and children has generally been stable during the period 2023–2025. However, there have been changes within the benefits. Expenditure on care allowance for children with special needs has increased by SEK 1.8 billion and parental benefit by SEK 1.2 billion. At the same time, housing allow-

ance, child allowance and temporary parental benefit have decreased by a total of SEK 2.7 billion. The increase in care allowance for children with special needs is explained both by a growing number of recipients and by high inflation. The increase in parental benefit is also due to high inflation but also to higher wages among the insured. The maximum amount for parental benefit and the care allowance for children with special needs are both indexed to the consumer price index (CPI) via the price base amount. The temporary additional housing allowance for families with children (the supplementary allowance) was reduced from 40 to 25 per cent at the turn of the year 2024/2025 and ceased entirely after June 2025, which has had a reducing effect on

expenditure. The drop in costs for child allowance and temporary parental benefit can be explained by a decline in the birth rate. The main reason for the drop in temporary parental benefit, however, is that take-up has decreased.

Expenditure on financial security in the event of sickness and disability has increased by just under SEK 11.2 billion between 2023 and 2025. The increase in expenditure is partly due to regulatory changes in sickness compensation, where more generous rules have been introduced for people aged 61–65, and partly due to wage increases which raise the level of sickness cash benefit. In addition, an increase in the number of recipients of assistance allowance has led to higher expenditure.

■ Breakdown of expenditure in 2025 (SEK million)

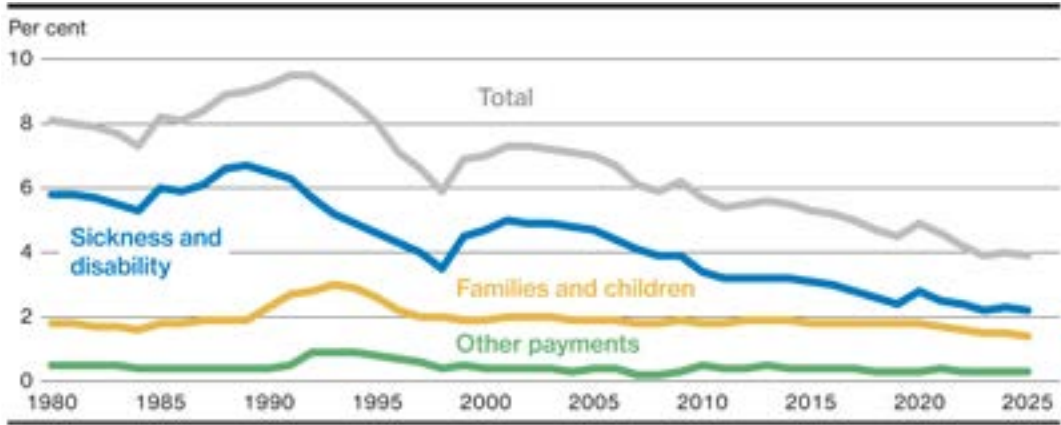


¹ Parental benefit, temporary parental benefit and pregnancy benefit.
² Housing allowance, childcare allowance, child carer's allowance and adoption allowance.
³ Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of closely related persons and compensation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

In 2025, financial security for sickness and disability accounted for slightly more than half of social insurance expenditure (54 per cent or SEK 144.5 billion). During the year, just over a third of expenditure (34 per cent or SEK 91.7 billion) went to financial security for families and children. In

addition, payments were made for certain other benefits within the labour market area (7 per cent or SEK 19.2 billion). The remainder consisted of expenditure on administration (4 per cent or SEK 11.5 billion).

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



Social insurance payments represent a considerable proportion of the national economy. However, relative to Sweden's GDP, social insurance expenditure has declined over time. In 2025, social insurance expenditure amounted to 3.9 per cent of GDP, compared with, for example, 8.1 per cent of GDP in 1980.

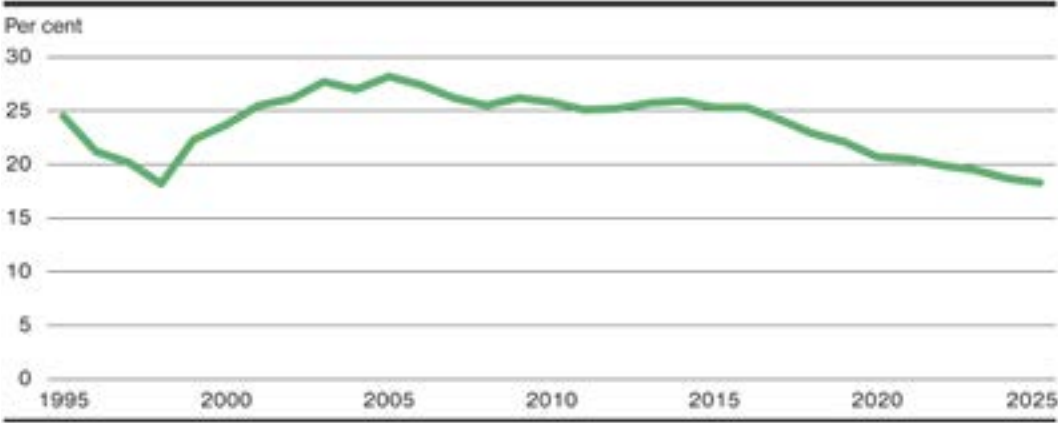
Expenditure on sickness and disability increased during the latter part of the 1980s, but then fell from 6.7 per cent of GDP in 1989 to 3.5 per cent of GDP in 1998. The decrease was partially due to less sickness absence, the adoption of a sick pay period, lower compensation levels, and the assumption of drug cost responsibilities by the counties. Owing to greater sickness absence, expenditures rose in relation to GDP from 1998 to 2001. Since then, expenditure on sickness and disability in relation to GDP decreased again, until

2020, when it instead 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 share in GDP then remained stable at around 2 per cent, before declining from 2021 to 1.4 per cent in 2025. 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 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)

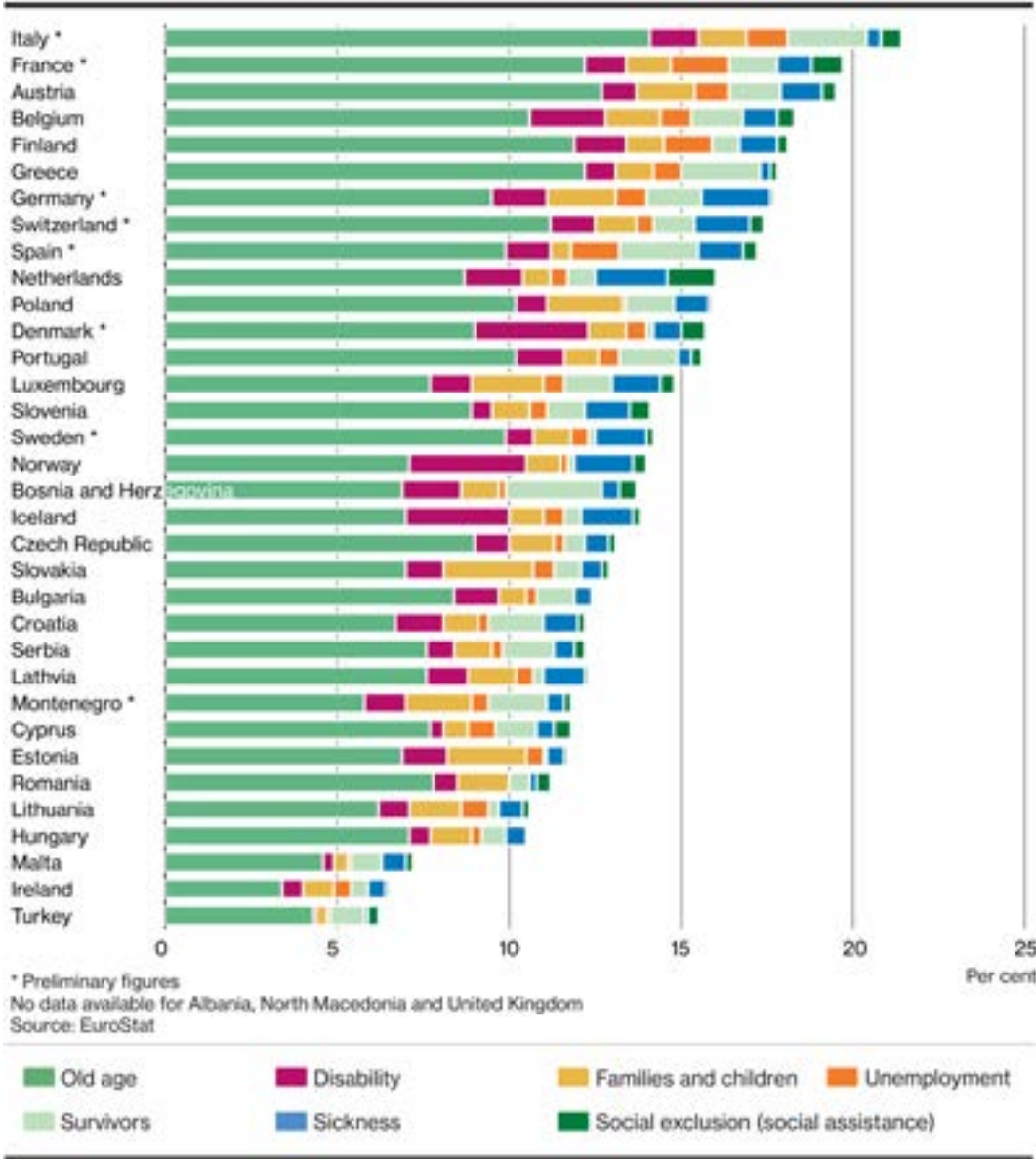


The ratio of social insurance expenditure to government expenditure has fluctuated over the last 30 years. In the mid-1990s, the proportion declined markedly, from just under 25 per cent in 1995 to just over 18 per cent in 1998, mainly as a result of reduced social insurance expenditure. In sickness insurance, 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 at around 25 per cent until 2016, when it began to decrease. This change is also explained by falling expenditure in sickness insurance between 2016 and 2020. Social insurance expenditure then increased again, but this time due to the pandemic. As total government spending increased even more, the proportion of social insurance still continued to drop. Even after the pandemic, the proportion of social insurance expenditure has continued to decrease for the same reason. In 2025, the proportion was just over 18 per cent, just above the previous lowest level recorded in 1998.

■ Public transfers as a proportion of GDP in 2023 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). In Europe, the proportion of GDP going to public transfers to households is on average 14.0 per cent. In Sweden, the proportion is 14.1 per cent, which

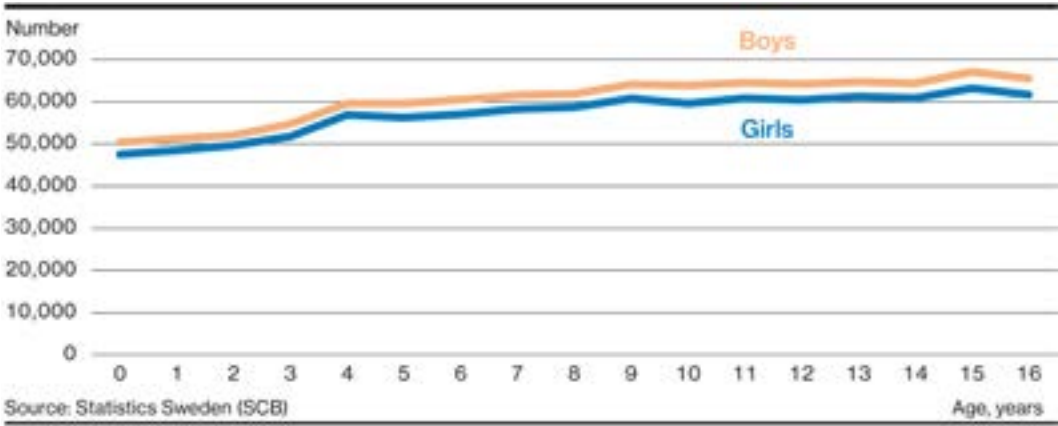
is slightly above the average. The ways that the various countries use public transfers and direct services to meet the needs of the social insurance system vary substantially. This report does not include direct services such as tax reductions and subsidised child care.

Financial security for families and children

Child allowance

Child allowance is intended to equalise the economic conditions between families with children and families without children.

■ Number of children in December 2025



In December 2025, there were a total of 2,003,000 boys. Compared to 2024, the number of children children aged 0–16, 973,000 girls and 1,030,000 decreased by 1.4 per cent.

■ Child allowance in December 2025

Age	Number of recipients		Proportion of recipients with large family supplements ¹ , per cent	
	Women	Men	Women	Men
-19	1,757	2,113	1.2	0.0
20-24	11,700	3,298	21.0	12.5
25-29	63,587	26,555	41.5	29.8
30-34	188,411	107,694	59.4	47.2
35-39	261,430	170,636	70.9	59.0
40-44	235,148	147,858	64.3	56.6
45-49	176,815	96,123	42.7	44.6
50-54	83,086	46,901	21.8	33.3
55-	19,103	25,480	10.4	26.2
Total	1,041,037	626,658	55.1	49.3

¹ The table shows parents receiving the large family supplement for children receiving general child allowance or extended child allowance. The proportion of recipients of the large family supplement is therefore underestimated.

In December 2025, 1.7 million parents received general child allowance, the large family supplement or extended child allowance. Since the legislative change on shared child allowance came into force in 2014, the proportion of women among all recipients has decreased from 88 to 62 per cent,

while the proportion of men has increased correspondingly from 12 to 38 per cent. The proportion of recipients of child allowance who also received the large family supplement was 55 per cent for women and 49 per cent for men. SEK 32 billion in child allowance was paid in 2025.

Regulations in 2025

The term child allowance refers to general child allowance, extended child allowance or large family supplement. Legal custodians are entitled to general child allowance for children resident in Sweden up to and including the quarter in which the child turns 16. After that, the legal custodian may receive extended child allowance if the child attends compulsory school, adapted compulsory school or adapted upper secondary school. A legal custodian who receives general child allowance,

extended child allowance or study assistance from the Swedish Board of Student Finance (CSN) for two or more children also receives the large family supplement. Child allowance is tax-exempt. The monthly child allowance in 2025 was SEK 1,250 per child and month. The monthly large family supplement in 2025 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 2025, SEK			Annual amount in 2025, SEK
	Child allowance	Large family supplement	Total	
1 child	1,250	–	1,250	15,000
2 children	2,500	150	2,650	31,800
3 children	3,750	730	4,480	53,760
4 children	5,000	1,740	6,740	80,880

For the fifth child and each additional child, the large family supplement is SEK 1,250 per month.

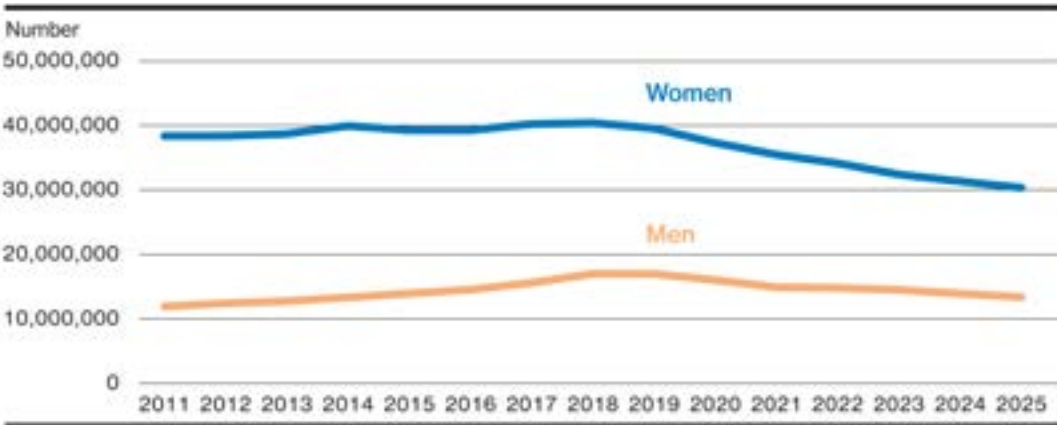
Parents who have joint custody receive shared child allowance. This means they each receive SEK 625 per month per child, as the monthly amount is SEK 1,250. Parents have the option to change who the child allowance is paid to. A parent who is the sole legal custodian receives the full child allowance. Parents also have the option to choose who will receive the large family supplement. If either parent receives shared child allowance, however, the large family supplement is distributed automatically.

For children born before 1 March 2014, the full child allowance is paid to one of the legal custodians. 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 alternate residence.

Parental benefit

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

■ Days for which parental benefit is paid



Between 2000 and 2018, the number of days of parental benefit used increased each year. The increase was primarily due to men taking an increasing number of parental benefit days. The 2002 increase in the number of parental benefit days to 480, a growing population and high birth rates also contributed to the trend. Since 2018, the number of days used has decreased every year, which can largely be explained by falling birth rates

in Sweden. In 2025, Sweden recorded its lowest birth rate in over 20 years.

Försäkringskassan paid parental benefit for 44 million days in 2025, a decrease of 3 per cent compared with 2024. Men used 31 per cent and women 69 per cent of parental leave days in 2025. Men's proportion of days taken increased from 24 to 30 per cent during the period 2011–2018 and has since remained steady at around 30 per cent.

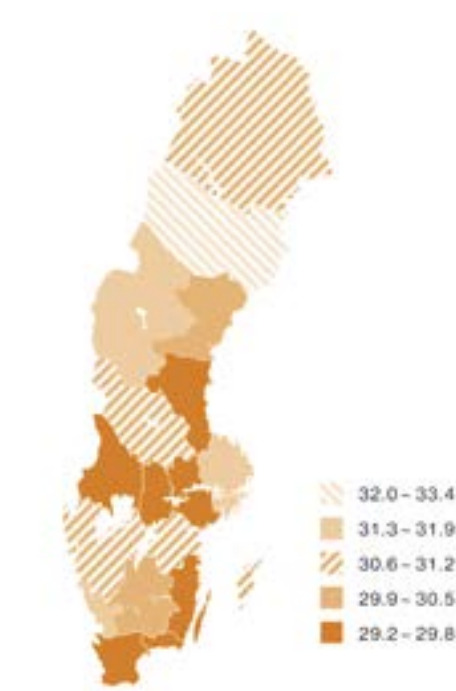
■ Parental benefit in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
–19	365	25	140	53	253	249
20–24	9,718	2,360	130	43	447	693
25–29	49,826	22,034	108	42	627	835
30–34	137,285	88,197	83	42	758	913
35–39	150,153	125,497	57	36	764	926
40–44	84,643	90,478	34	28	715	896
45–49	31,704	47,049	19	22	668	863
50–54	7,090	17,873	14	20	670	840
55–	4,994	7,366	9	21	709	787
Total	475,778	400,879	64	33	716	900

A total of SEK 33.7 billion was paid out in parental benefit in 2025, of which 64 per cent 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 younger parents are more likely to have smaller children and usually use most days of parental benefit during a child's early years.

On average, the compensated daily amount was 26 per cent higher for men than for women, which is due to gender differences in pay and in the take-up of parental benefit. Women took parental benefit at the minimum and basic levels to a considerably greater extent than men, resulting in a lower daily benefit.

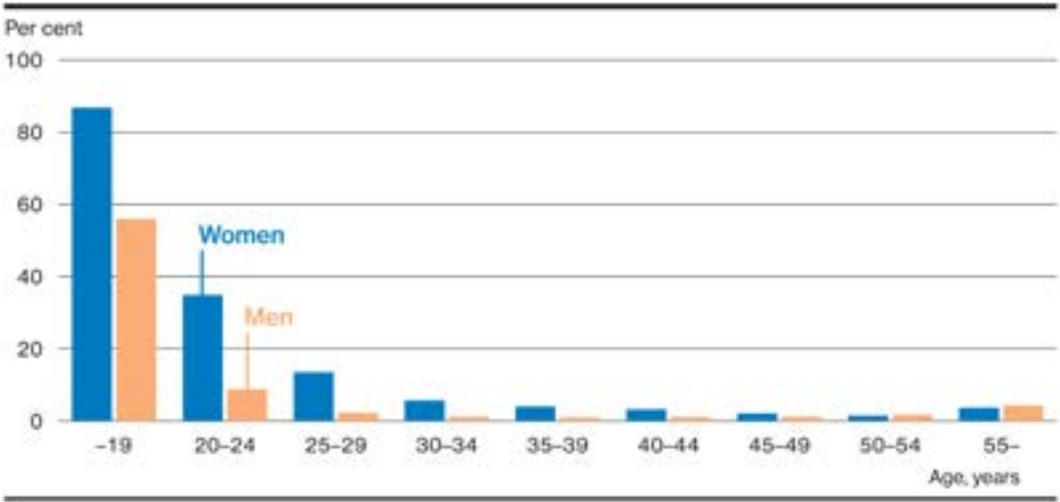
■ Proportion of parental benefit days used by men in 2025, by county



In Sweden, men took 31 per cent of all parental benefit days in 2025. There is some variation between counties in the proportion of days taken by men. The proportion was highest in Västerbotten, at 33 per cent, and lowest in Skåne, at 29 per cent. The differences between the various municipalities were quite large in many counties.

The proportion of parental benefit days taken by men depends on how many days women take. Even though there may be differences in the proportion between two counties, men’s average take-up per child may be the same; the difference is then due to variation in women’s take-up between counties.

■ Proportion of recipients of parental benefit at the basic level in 2025



In 2025, just under 6 per cent of women and just over 1 per cent of men took parental benefit at the basic level only, as they did not meet the requirements for income-related parental benefit. The proportion who took parental benefit at the basic level only, was higher among younger parents,

which is explained by the fact that many in those age groups did not have a sickness cash benefit qualifying income. The older the parents, the lower the proportion taking parental benefit at the basic level only, with the exception of parents aged over 55.

■ **Parental benefit at the basic level and average payment regardless of compensation level in 2025, 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	1.7	0.6	779	923
Nordic countries, excl. Sweden	3.9	2.2	789	932
EU 27, excl. Nordic countries	5.8	1.8	729	913
Rest of Europe	16.9	2.3	582	867
Sub-Saharan Africa	26.8	4.2	470	780
Asia, excl. the Middle East	24.6	3.4	566	879
Middle East, North Africa and Turkey	22.4	3.5	531	809
North America	10.1	3.9	762	889
South America	10.2	2.6	670	878
Oceania	8.6	3.1	831	938
Total	5.9	1.3	716	900

The proportion taking parental benefit at the basic level only, was lowest among parents born in Sweden, followed by parents born in the rest of the Nordic countries and the EU. It was more common among women than men to use only parental benefit at the basic level, regardless of region of birth.

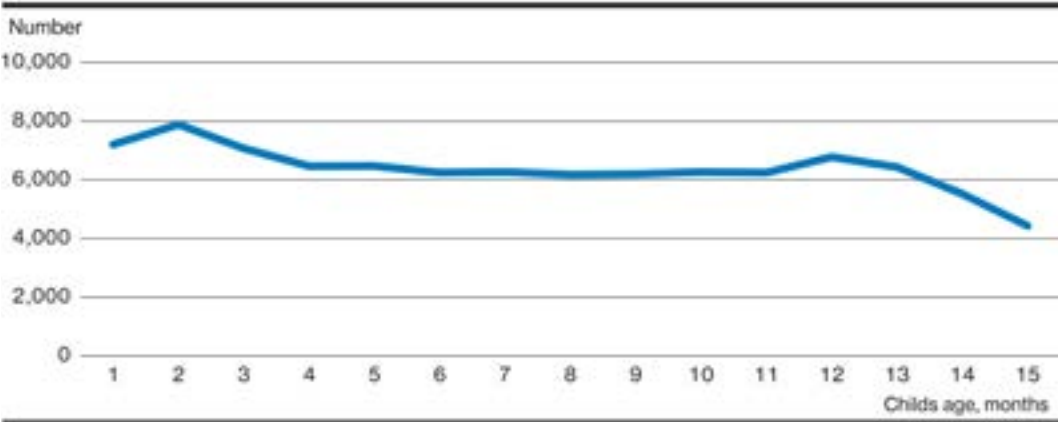
Parents born in Sweden, the other Nordic countries and Oceania had a higher average benefit per day compared with parents born in other regions. Regardless of region of birth, women had, on average, a lower daily benefit level compared with men.

■ **Number of recipients of double days in 2025**

Age	Number of recipients
-19	64
20-24	3,106
25-29	15,251
30-34	35,420
35-39	26,525
40-44	8,322
45-49	1,844
50-54	487
55-	346
Total	91,365

Until the child reaches 15 months, both parents may take parental benefit simultaneously for a maximum of 60 days, known as 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.

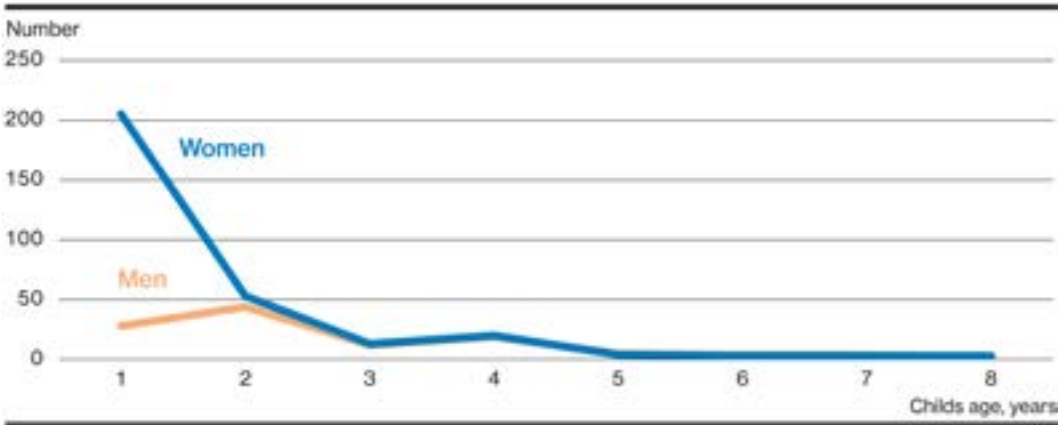
■ Number of children with a parent who has used double days in 2025



Double days were taken for a total of 46,500 children in 2025. Double days are used most commonly when children are 1–3 months old and around one year old. Fewer double days are taken for children

older than 13 months, which can be explained in part by the fact that some children in these age groups start preschool.

■ Average number of days of parental benefit used at different ages for children born in 2017



Parental benefit may be taken up to and including the day the child turns 12 or completes fifth grade. Different rules applied for children born before 1 January 2014. For these children, parental benefit could be taken until the child had turned 8 or completed the first year of compulsory school.

For children born in 2017 who turned 8 in 2025, most parental benefit days were used during the child's first year of life, primarily by women. Once children turn 3, women and men take an equal number of days of parental benefit on average.

■ Children for whom parents have taken parental benefit in 2025

Age	Number of children		Proportion of children, per cent	
	Girls	Boys	Girls	Boys
0	40,102	42,555	84	84
1	47,422	50,152	98	98
2	40,457	42,203	81	81
3	38,300	40,381	74	74
4	40,957	42,845	72	72
5	28,732	30,671	51	51
6	27,109	28,930	48	48
7	25,226	26,853	43	44
8	24,637	26,045	42	42
9	23,924	25,181	39	39
10	22,125	24,025	37	38
11	22,414	23,893	37	37
Total	381,405	403,734	57	57

In total, parents of 57 per cent of all children aged 0–11 had taken parental benefit during 2025. The proportion of children for whom parental benefits are used depends on the child's age. At age 1, parental benefit was taken for 98 per cent of all children, as most children of this age have not yet started

preschool. After the age of 1, the proportion of children for whom parental benefit is used decreases gradually each year. As the child gets older, the number of days and length of periods of parental benefit also decrease.

Regulations in 2025

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. Compensation 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. A parent may, however, transfer parental benefit days to the other parent or an equivalent person, with the exception of 90 days which are reserved for each parent. For children born before 2016, 60 days are reserved for each 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

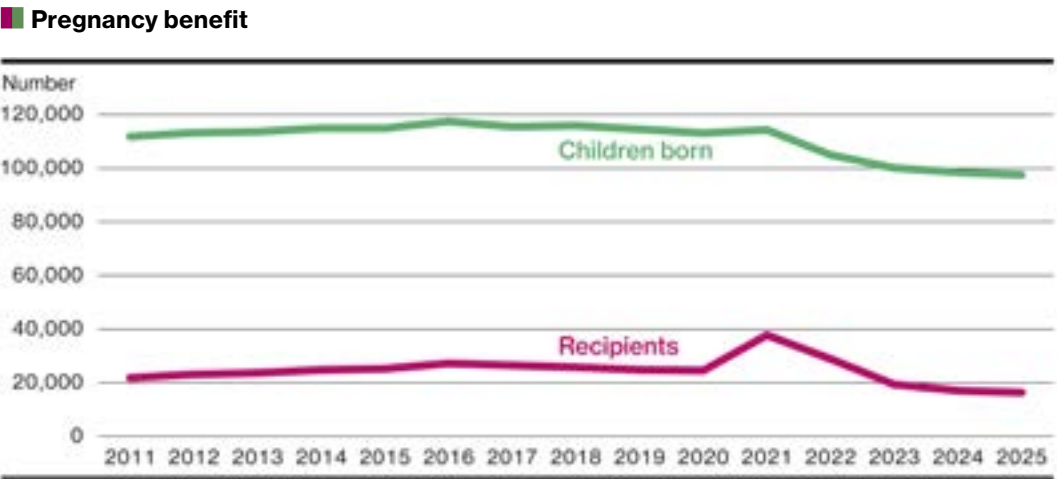
can use parental benefit simultaneously for a maximum of 60 days during the child's first 15 months, known as double days.

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 reaches 12 years of age or when the child finishes fifth grade in compulsory school. Parental benefit can be paid for a maximum of 96 days for children who have reached the age of 4. The benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI) and the maximum benefit is based on 10 price base amounts. In 2025, this corresponded to a maximum compensation of SEK 1,259 per day.

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 physically demanding work or other risks in the working environment may apply for pregnancy benefit if they are unable to continue working and cannot be given alternative duties by their employer.



During the later stages of pregnancy, many women receive some kind of social insurance benefit, including pregnancy benefit, sickness cash benefit and parental benefit. In the period 2011-2020, about one in five births was preceded by pregnancy benefit. During the pandemic, the National Board of Health and Welfare assessed that pregnant women in the later part of their pregnancy 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. Since the pandemic, the proportion of women receiving pregnancy benefit has fallen to a historic low, standing at 17 per cent of the number of births in 2025.

■ Pregnancy benefit in 2025

Age	Number of recipients	Average number of days	Average amount, SEK per day
-24	1,282	44	694
25-29	4,833	41	759
30-34	6,370	40	771
35-39	3,134	40	772
40-44	666	40	754
45-	65	36	778
Total	16,350	41	760

In 2025, SEK 0.5 billion in pregnancy benefit was paid to 16,400 women. The average number of days of pregnancy benefit increased from 40 days in 2024

to 41 days in 2025. Most recipients were 25-34 years old, the age at which women are most likely to give birth.

Regulations in 2025

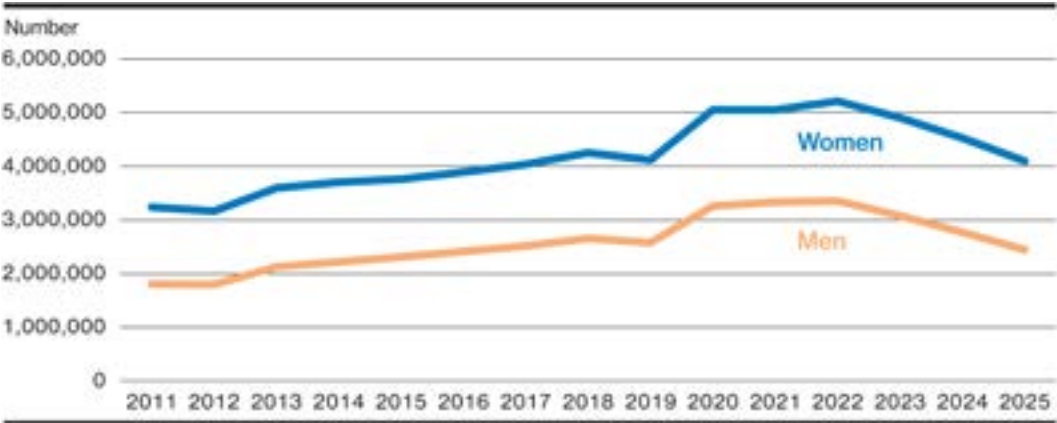
Pregnant women with physically demanding work may receive pregnancy benefit if their employer cannot reassign them to less demanding work towards the end of the pregnancy and their work ability is reduced by at least one quarter. Pregnancy benefit can be paid for up to 50 days during the last two months of pregnancy. If the employer has imposed a prohibition under the Work environment Act against certain work during

pregnancy, a woman is entitled to pregnancy benefit for every day the prohibition applies (which may cover the entire pregnancy, although pregnancy benefit is never paid for the ten days immediately before the estimated 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 qualifying income, with a limit of 7.5 price base amounts.

Temporary parental benefit for care of a child

Temporary parental benefit for the care of a child enables parents or another person to receive benefit for staying at home from work to care for a sick child.

■ Days with temporary parental benefit for care of a child



The number of days taken with temporary parental benefit for care of a child increased markedly between 2011 and 2022. The increase in 2013–2018 can be partly explained by high birth rates and a large number of children in the population, and partly by simplified rules for applying for benefit. The sharp increase in 2020 was due to the restrictions imposed during the pandemic. The restrictions meant that children were at home for longer periods and with milder symptoms. Despite the removal of restrictions, the number of days taken for the care of sick children continued to increase in 2022.

Over the past three years, the number of days taken by both women and men has decreased

sharply, returning to the same level as the years before the pandemic. A total of 6.5 million days of temporary parental benefit for care of a child were taken in 2025.

The proportion of days taken by men increased steadily during the 2010s and peaked during the pandemic year of 2021 at 40 per cent. Over the past four years, the trend has reversed, and in 2025 the proportion of days taken by men was 37 per cent. Both during the pandemic and in previous years, parents have shared the days more equally when overall usage has been high, probably because the absence from work would otherwise be too extensive for an individual parent.

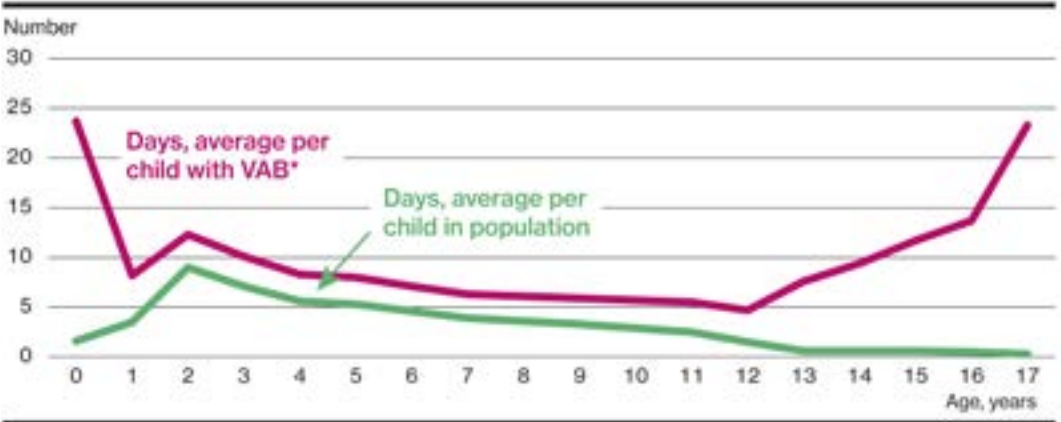
■ Temporary parental benefit for care of a child in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	2,803	1,210	10.2	8.0	977	1,169
25-29	27,460	15,133	10.2	7.6	1,062	1,226
30-34	107,902	67,686	9.5	7.4	1,133	1,248
35-39	153,850	108,174	8.7	6.9	1,156	1,252
40-44	111,389	86,329	7.6	6.4	1,168	1,245
45-49	54,725	50,375	7.4	6.2	1,180	1,241
50-54	16,559	22,729	7.8	6.5	1,177	1,224
55-59	4,836	7,463	5.9	6.5	1,175	1,218
60-64	3,434	2,544	3.1	6.0	1,206	1,202
65-	627	494	2.8	6.2	1,174	1,173
Total	483,585	362,137	8.5	6.8	1,148	1,244

In 2025, SEK 7.7 billion in temporary parental benefit for care of a child was paid out to 845,700 people. A total of 57 per cent of the recipients were women and 43 per cent were men. On average, women took 8.5 days for the care of sick children

during the year, compared with an average of 6.8 days for men. The largest number of recipients were in the 30–44 age group, which is the age at which most people have young children.

■ Average number of days with temporary parental benefit for care of a child in 2025, 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 a child, per child in the population is highest when children are around 2 years old. 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 2025) 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 2025**

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	2,822	3,777	6	7
1	20,630	22,515	43	44
2	36,608	38,663	74	74
3	36,314	38,704	70	71
4	37,937	40,321	67	68
5	37,450	40,030	67	67
6	36,828	39,385	65	65
7	35,630	38,102	61	62
8	34,278	36,577	58	59
9	33,657	36,059	55	56
10	30,317	33,417	51	52
11	28,082	30,583	46	47
Total	370,553	398,133	56	57

In 2025, temporary parental benefit for care of a child was paid out for 769,000 children aged 0–11. It was most common for days to be paid out for children around the age of 2, where 74 per cent of all

girls and boys had a parent or other close relative who used the benefit. The corresponding proportion for all children aged 0–11 was 56 per cent for girls and 57 per cent for boys.

Regulations in 2025

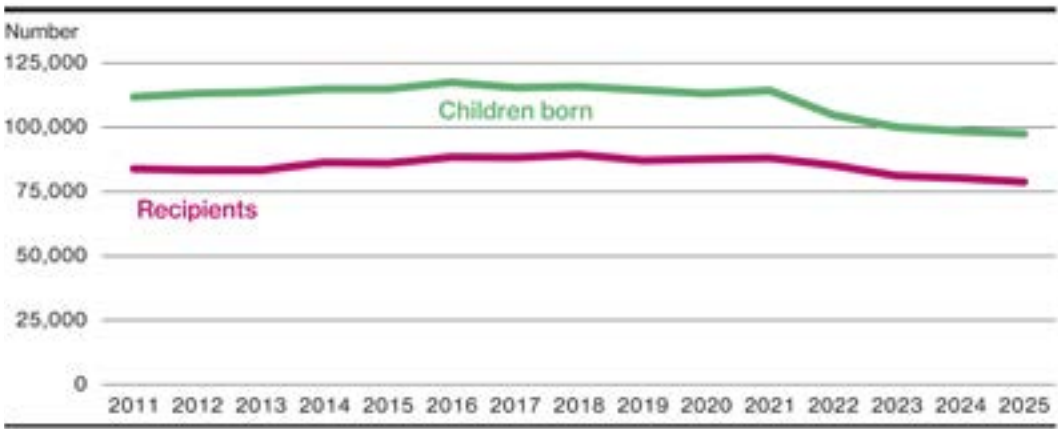
A parent who has to forgo gainful employment due to the illness or infection of their child or their child’s ordinary carer or a preventive healthcare visit to a child health centre, etc., may be eligible for temporary parental benefit for care of a sick child. This applies to children younger than 12, 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 in the case of illness or infection of the regular carer. The right to temporary parental benefit for care of a child

may in certain circumstances be transferred to another person, who stays at home from work to care for the child in place of the parent. 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 at the birth of a child, enables the other parent or another person to receive compensation for being present at the birth and for caring for a child in connection with a birth or adoption.

Temporary parental benefit in connection with birth or adoption



During the 2010s, the birth rate was at a relatively high level, and as a result many people received temporary parental benefit in connection with the birth of a child or adoption. Since 2021, the birth rate has decreased in Sweden, which is also reflected in the number of people receiving the benefit. The number

of people who took temporary parental benefit in connection with the birth of a child or adoption in 2025 decreased by roughly the same extent as the birth rate, just under 2 per cent compared with 2024. For 81 per cent of children born in 2025, the other parent or another close relative has used the benefit.

Temporary parental benefit in connection with birth or adoption in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
–24	10	1,607	8.4	9.6	1,139	1,205
25–29	73	10,914	8.7	9.6	1,198	1,275
30–34	221	28,908	9.0	9.6	1,283	1,296
35–39	234	23,644	8.2	9.6	1,248	1,289
40–44	132	8,765	7.1	9.5	1,304	1,274
45–49	83	2,741	7.7	9.4	1,251	1,250
50–54	81	788	7.9	9.4	1,213	1,242
55–59	97	211	8.3	9.1	1,289	1,238
60–	146	83	8.3	8.8	1,216	1,204
Total	1,077	77,661	8.2	9.6	1,254	1,284

In 2025, 78,700 people received temporary parental benefit in connection with the birth of a child or adoption. Of recipients, 1.4 per cent were women and 98.6 per cent were men. A total of just under

SEK 1 billion was paid out for this benefit, of which 98.9 per cent was paid to men and 1.1 per cent to women.

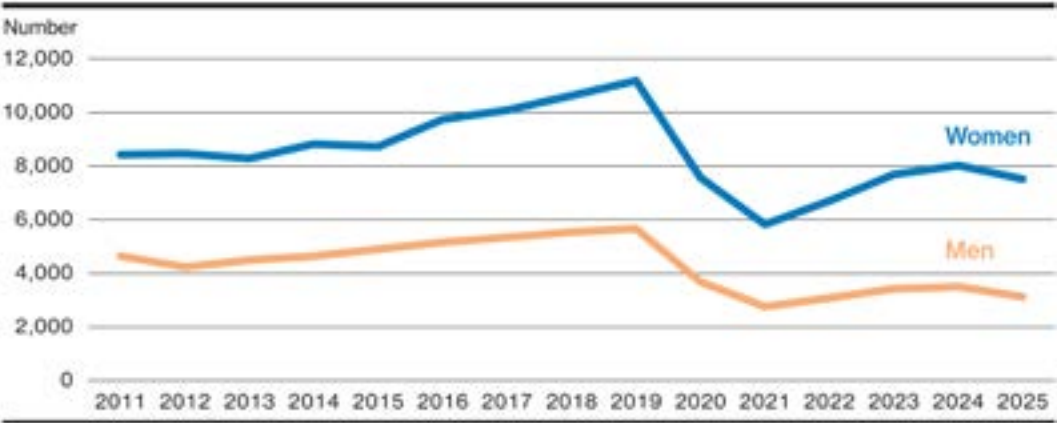
Regulations in 2025

In connection with the birth of a child, the child's other parent is entitled to temporary parental benefit for 10 days per child when they abstain from paid work. Under certain circumstances, a person 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 taken no later than the sixtieth day after the day the child came home from hospital or the day the adoptive parent received the child into their care. 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 qualifying income, with a limit of 7.5 price base amounts.

Temporary parental benefit for contact days

Through the temporary parental benefit for contact days, parents of children covered by the Act regarding support and service for persons with certain functional Impairments (LSS) can receive compensation for participating in parental training, visiting the child's preschool or school, or participating in an activity organised 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. Since then, the number of con-

tact days has increased slightly again, but the level remains lower than before the pandemic. In 2025, compensation was paid for 10,600 contact days, a decrease of 8 per cent compared with 2024. Women accounted for 71 per cent and men 29 per cent of all contact days in 2025.

Temporary parental benefit for contact days in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	51	14	2.0	2.0	1,012	1,113
30-34	425	115	1.8	1.6	1,087	1,180
35-39	1,045	355	1.8	1.7	1,135	1,228
40-44	1,180	469	1.8	1.7	1,161	1,200
45-49	923	423	1.8	1.6	1,163	1,246
50-54	419	300	1.8	1.9	1,160	1,282
55-	102	159	2.3	1.8	1,204	1,243
Total	4,145	1,835	1.8	1.7	1,147	1,232

In 2025, 6,000 parents used contact days. This was a decrease of 5 per cent compared with 2024. A total of 69 per cent of the recipients were women and 31 per cent were men. It was more common for women than for men to take contact days in all age

groups except among those aged over 55. A total of SEK 12 million was paid out in temporary parental benefit for contact days, of which 69 per cent to women and 31 per cent to men.

Regulations in 2025

Parents of children who are covered by the Act regarding support and service for persons with certain functional Impairments (LSS) are entitled to ten contact days per child and year, for children up to the age of 16. The days may be used for parent education, introduction or visits to the preschool or school-age childcare that the child attends. The compensation can be paid for one-eighth, one-quarter, one-half, three-quarters or a full day. The benefit is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child enables parents to take a short period of time off work.

■ Temporary parental benefit in connection with the death of a child in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–24	9	7	11.1	9.4	1,070	1,123
25–29	41	29	9.9	9.4	1,051	1,226
30–34	86	95	8.9	9.2	1,229	1,244
35–39	65	76	9.1	9.7	1,209	1,239
40–44	37	48	8.6	9.1	1,148	1,267
45–49	12	30	10.0	9.4	1,163	1,117
50–	13	25	6.9	8.9	1,276	1,199
Total	263	310	9.1	9.3	1,175	1,226

In 2025, 570 parents received temporary parental benefit in connection with the death of a child. Of these, 46 per cent were women and 54 per cent were men. On average, both women and men were absent from work for 9 days.

In 2025, SEK 6 million was paid out in temporary parental benefit in connection with the death of a child.
Of the total amount, 44 per cent was paid out to women and 56 per cent to men.

Regulations in 2025

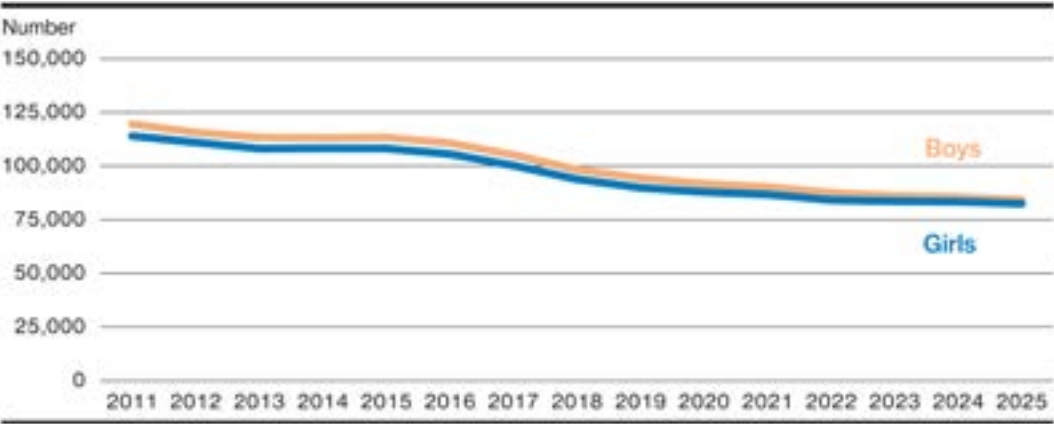
In the event of the death of a child, parents may each receive benefit for 10 days to abstain from paid work. The days may be taken no later than 90 days after the day the child died. The benefit can be paid for a full day, three quarters, half of

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 qualifying income, with a limit of 7.5 price base amounts.

Maintenance support

Maintenance support provides for children whose parents are living apart even when the child support debtor is not meeting their obligation.

Children for whom maintenance support was paid in December



The number of children receiving maintenance support has decreased steadily during the period 2011–2025. 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 maintenance is therefore regulated directly by the parents. Furthermore, Försäkringskassan pursued an active effort to encourage parents who had separated to settle maintenance support between themselves.

Maintenance support in December 2025, by age of child

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0–2	3,296	3,532	2.3	2.3
3–5	7,303	7,507	4.4	4.3
6–8	11,200	11,932	6.4	6.5
9–11	15,018	15,514	8.3	8.1
12–14	18,211	18,337	10.0	9.5
15–17	21,294	21,331	11.5	10.8
18–19	6,109	6,113	5.0	4.7
Total	82,456	84,279	7.1	6.9

In December 2025, Försäkringskassan paid maintenance support for 166,700 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. The use of extended maintenance support is relatively uncommon, which could be due to low awareness of the benefit or the fact that there is less need for support in this age group.

■ Maintenance support in December 2025, by recipients age

Age	Number of recipients		Average amount in December, SEK per month	
	Women	Men	Women	Men
-24	5,904	4,283	2,900	3,101
25-29	5,142	245	2,516	2,333
30-34	12,978	1,064	2,878	2,732
35-39	21,575	2,376	3,160	2,968
40-44	21,056	2,970	3,139	2,955
45-49	16,098	2,687	2,965	3,053
50-54	9,138	1,860	2,756	2,856
55-59	3,186	1,005	2,835	2,989
60-	738	791	3,500	2,784
Total	95,815	17,281	2,987	2,969

Försäkringskassan’s expenditure on maintenance support was SEK 2.6 billion in 2025. A higher amount than this is paid out by Försäkringskassan, but part of the amount paid out is repaid by child support debtors. Of recipients in December 2025, 85 per cent were

women and 15 per cent were 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 2025

Age	Number of child support debtors		Number with debt		Average debt ¹ in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	35	265	17	156	14,087	16,302
25-29	338	1,749	236	1213	12,638	18,692
30-34	1,131	4,958	797	3480	17,678	21,702
35-39	2,249	9,172	1485	6176	18,247	24,377
40-44	2,309	10,861	1530	7287	18,953	26,923
45-49	1,723	9,997	1172	7047	17,305	27,458
50-54	969	7,400	689	5236	19,587	26,102
55-59	329	4,205	276	3242	18,699	29,136
60-	46	3,209	61	2783	33,804	27,591
Total	9,129	51,816	6,263	36,620	18,267	25,912

¹ 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 then becomes a child support debtor if Försäkringskassan at the same time decides to reclaim from them all or part of the amount paid out. If the child support debtor misses a payment, a debt equal to the missing amount is recorded.

In December 2025, there were 60,900 child support debtors, 15 per cent women and 85 per cent men. Men have a higher average debt than women in all age groups except the oldest.

Regulations in 2025

Parents are obliged to pay maintenance for their children 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. Parents may agree on an appropriate amount or calculate it according to the rules of the Children and Parents Code. The amount of child support is then determined according to the children's needs and the parents' financial means. A parent can receive maintenance support from Försäkringskassan if:

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

Maintenance support is at most SEK 1,673 through the month the child turns 7, SEK 1,823 through the month the child turns 15, and SEK 2,223 from the month after the child turns 15.

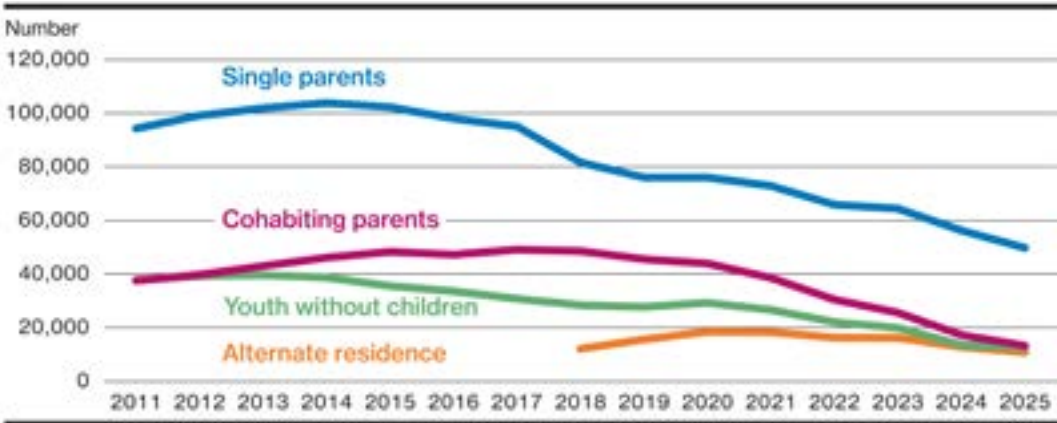
Extended maintenance support can be paid as long as the child is in school and is entitled to extended child allowance or study allowance under Ch. 2 of the Student aid Act, but not past June of the year they turn 20.

Maintenance support can be paid in the form of full maintenance support, or as a supplementary allowance. If maximum maintenance support is paid, the child support debtor is to reimburse all or part of it to Försäkringskassan. The amount to be repaid is calculated on the basis of income in the Swedish Tax Agency's most recent final tax assessment and is set as a percentage depending on how many children the child support debtor is required to support. If the child support debtor has paid Försäkringskassan on time for at least twelve consecutive months, maintenance support for the child is no longer paid by Försäkringskassan unless there are special grounds for doing so. The child support debtor is then expected to pay maintenance directly to the other parent instead.

Housing allowance

Housing allowance is intended to give families with children and young households with low incomes the opportunity to live in adequate and sufficiently spacious housing.

■ Households receiving housing allowance in December



The number of households receiving housing allowance has steadily declined over the past decade. 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 qualifying for benefit for families with children was lowered 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 despite the income thresholds for housing allowance for families with children being raised in several steps between 2017 and 2021.

In December 2025, housing allowance was paid to 86,200 households. That was a 14 per cent decrease in the number of households compared to 2024. Of those receiving the allowance, 86 per cent were households with children and 14 per cent were young households without children.

In 2018, a new special allowance was introduced for families with children who live in alternating residence due to separated parents. The number of households receiving this part of the allowance increased until 2020 but has since decreased slightly each year. In 2025, 10,700 households received this allowance.

Housing allowance in December 2025

Age	Number of households by type			Average amount per household in Dec., SEK per month		
	Single		Cohabi- tants	Single		Cohabi- tants
	Women	Men		Women	Men	
-24	5,615	4,709	370	1,464	1,099	1,961
25-29	5,320	2,179	815	2,439	1,227	2,468
30-34	8,200	701	1,564	2,793	2,251	2,530
35-39	12,064	1,488	2,254	2,766	2,263	2,684
40-44	11,005	1,722	2,546	2,729	2,267	2,837
45-49	8,168	1,601	2,290	2,696	2,340	2,903
50-54	4,777	1,222	1,623	2,646	2,344	2,834
55-59	1,874	801	1,091	2,657	2,512	2,835
60-	419	848	890	2,791	2,445	2,726
Total	57,442	15,271	13,441	2,582	1,794	2,733

Försäkringskassan’s expenditure on housing allowance was SEK 3.1 billion in 2025. That was a 25 per cent decrease compared to 2024. Of the total housing allowance paid out in 2025, SEK 0.4 billion was the temporary supplementary allowance introduced during the pandemic. The supplementary allowance was paid only through 30 June 2025 and meant that the families with children

covered by it received 25 per cent higher housing allowance until then.

Housing allowance is paid primarily to single parents, usually women. Of the housing allowance paid out in December 2025, 70 per cent went to households with a woman as sole provider, 13 per cent to households with a man as sole provider and 17 per cent to households with cohabiting partners.

Regulations in 2025

Families with children can receive housing allowance. Youth households without children, where the applicants are 18 or older but not 29, can also receive 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 has issued a

decision on the final tax for the allowance year. The final housing allowance decision for 2025 will be issued in 2026.

For married couples and cohabiting partners with children, housing allowance is means-tested individually. The allowance is reduced if the annual income of each spouse exceeds SEK 75,000.

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

For young people without children, the allowance is reduced if annual income exceeds SEK 41,000 for single people or SEK 58,000 for partners combined.

	Max. housing allowance, SEK per month	Max. living area, sq. m	Income limit above which allowance is reduced, SEK per year	
			Single	Married/ cohabiting
Families with children				
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
Households without children				
18–28 years	1,300	60	41,000	58,000

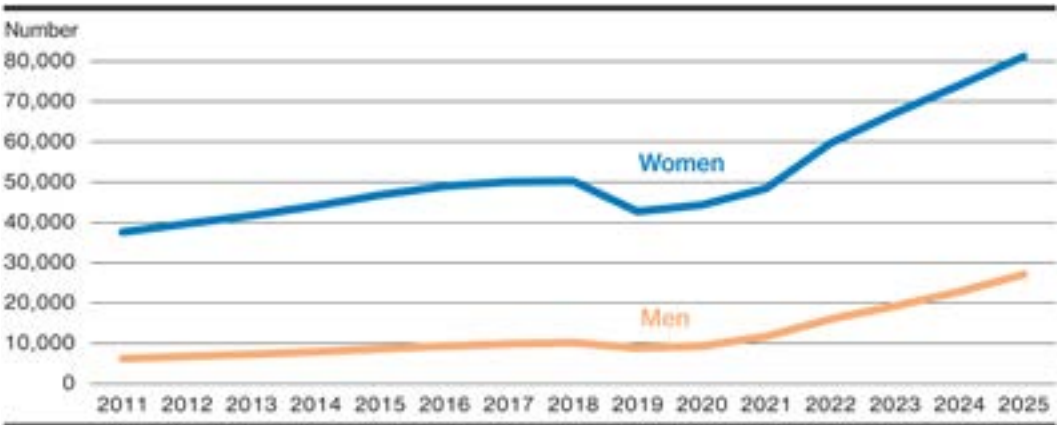
Due to increased living costs, a supplementary allowance has also been paid out in 2025. The allowance was paid at 25 per cent of the preliminary housing allowance until 30 June, after which it ceased.

Financial security in the event of disability

Care allowance for children with special needs

Care allowance for children with special needs is intended to improve parents' financial conditions for meeting the child's need for care and supervision as a result of a disability. The allowance was introduced in 2019 and together with additional cost allowance for children replaces the former childcare allowance.

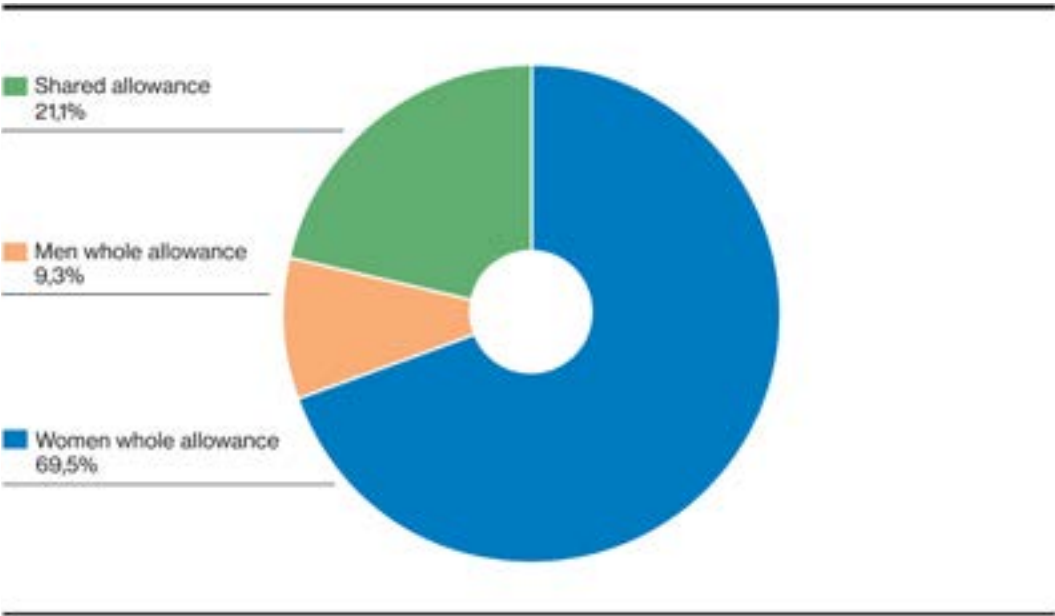
■ People receiving care allowance for children with special needs and additional cost allowance for children (childcare allowance before 2019) in December



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. By 2025, only a small number of recipients of the former childcare allowance remain. Instead, care allowance for children with special needs and additional cost allowance

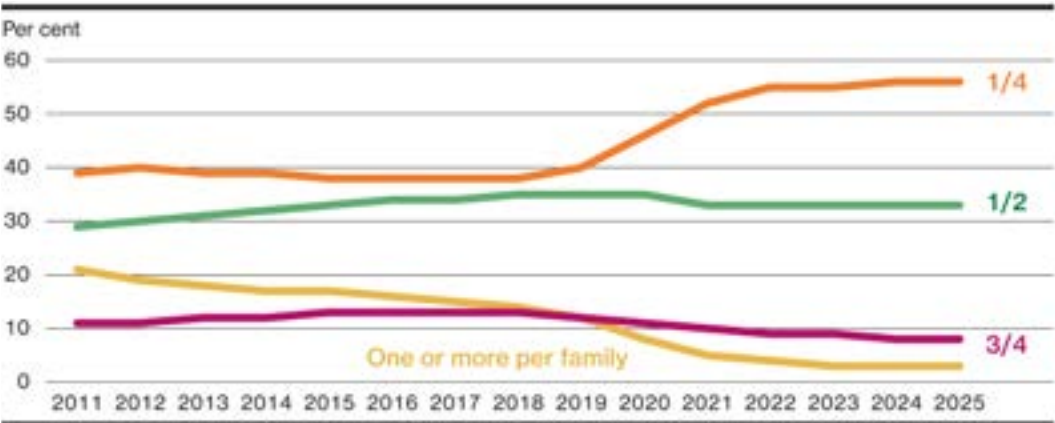
for children were introduced in 2019. Unlike the previous childcare allowance, both parents can now apply for the new benefits for the same child and share the allowance. If the parents choose to share the payment, they are regarded as two recipients. In December 2025, the number of recipients was 108,300.

■ Proportion of recipients with whole or shared care allowance for children with special needs and additional cost allowance for children in December 2025



Women have consistently made up the majority of recipients of both care allowance for children with special needs and the former childcare allowance. In December 2025, women were the sole recipient of the full allowance in 69.5 per cent of cases, while men were in 9 per cent of cases. The proportion sharing the allowance has increased and stood at 21 per cent in December 2025.

■ 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 at full extent or above has decreased during the period, from 21 per cent in 2011 to 3 per cent in 2025 of all care allowance for children with special needs and childcare allowance. The lowest level (one quarter of the allowance) is the most common and accounted for 38 per cent of all childcare allowance in 2018. Following the introduction of care allowance for children with special needs, the proportion of allowances at the lowest level increased and in 2025 they accounted for 56 per cent of all care allowance for children with special needs. A small proportion of recipients are also entitled to additional cost allowance for children, but this does not affect the breakdown by level.

■ Care allowance for children with special needs in December 2025, 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	226	306	17	13
3–5	1,812	3,755	18	16
6–8	4,110	10,547	25	20
9–11	6,906	15,791	32	26
12–15	13,799	24,173	33	30
16–19	10,225	13,056	30	31
Total	37,078	67,628	30	27

In December 2025, Försäkringskassan paid care allowance for children with special needs for 104,700 children. Of those children, 35 per cent were girls while 65 per cent were boys. The largest group is children aged 12–15, who account for over

a third of all children. Boys account for a larger proportion than girls in all age groups. Approximately 28 per cent of children were in families receiving care allowance for children with special needs for more than one child.

■ Care allowance for children with special needs in December 2025, by age of parent

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
–29	1,776	208	4,034	2,838
30–34	8,369	1,723	4,082	2,869
35–39	19,219	4,926	4,261	2,940
40–44	21,454	6,878	4,393	3,049
45–49	17,678	6,477	4,403	3,142
50–54	9,249	4,214	4,482	3,296
55–	2,824	2,452	4,674	3,518
Total	80,569	26,878	4,344	3,120

In December 2025, 107,400 parents received care allowance for children with special needs. Of recipients, 75 per cent were women and 25 per cent were men. The largest number of recipients were in the 40–44 age group. Women received a higher

allowance than men in all age groups. In total, SEK 5.9 billion was paid out in care allowance for children with special needs, of which 81 per cent to women and 19 per cent to men.

Regulations in 2025

Parents of children with disabilities may receive care allowance for children with special needs. The allowance is intended to improve the parent's financial conditions for meeting the child's need for care and supervision as a result of a disability.

Two parents may be entitled to care allowance for children with special needs for a child up to and including June of the year the child turns 19, if the child due to disability can be assumed to need care and supervision beyond what children of the same age without a disability require. The need must exist for at least six months. A person treated as equivalent to a parent of a child may also receive care

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

The allowance may be granted at different levels (full, three-quarters, half or one quarter) depending on the extent of the child's need for care and supervision. If the allowance covers several children in a family, more than one full care allowance may be granted. Full care allowance for children with special needs amounts to 2.5 price base amounts per year, which in 2025 corresponded to SEK 12,250 per month. Care allowance for children with special needs is taxable and pensionable.

Additional cost allowance for children

Additional cost allowance for children is financial support for parents who have additional costs as a result of their child's disability. The allowance was introduced in 2019 and replaces the part of childcare allowance that covered additional costs.

■ Additional cost allowance for children in December 2025, 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	36	33	33	39
6–8	51	68	49	35
9–11	90	145	36	48
12–15	267	367	31	40
16–21	337	342	19	25
Total	781	955	28	36

In December 2025, Försäkringskassan paid additional cost allowance for 1,700 children, of which 45 per cent were girls and 55 per cent were boys.

Of these children, 32 per cent were in families receiving additional cost allowance for more than one child.

■ Additional cost allowance for children in December 2025, by age of parent

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
–34	59	17	1,736	1,384
35–39	211	47	2,018	1,514
40–44	330	94	2,037	1,684
45–49	297	73	2,081	1,826
50–54	217	68	2,151	1,956
55–	92	59	2,145	1,842
Total	1,206	358	2,059	1,754

A total of 1,560 parents received additional cost allowance in December 2025. A total of 77 per cent of the recipients were women and 23 per cent were men. Women received a higher average allowance

than men in all age groups. In 2025, SEK 46 million was paid out in additional cost allowance for children, of which 80 per cent went to women and 20 per cent to men.

Regulations in 2025

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.

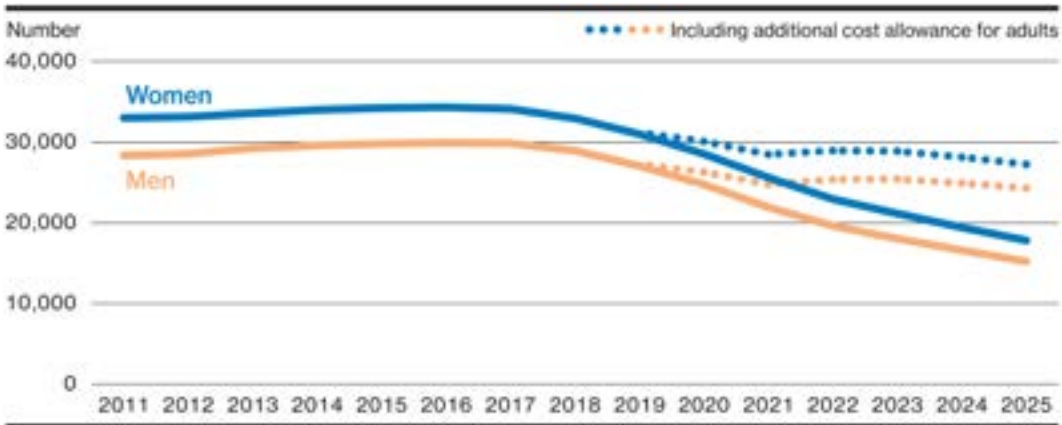
The allowance may be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent) depending on the level of additional costs. In 2025, additional cost allowance at 70 per cent of the price base amount amounts to SEK 3,430 per month. The allowance is tax-exempt.

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 is financial support for people with disabilities who need help in everyday life or have additional costs due to their disability. Since 1 January 2019, it has not been possible to apply for disability allowance.

■ 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 who have received disability allowance or additional cost allowance for adults has decreased by 17 per cent between 2018 and 2025. Throughout the entire period, more women than men have received disability allowance.

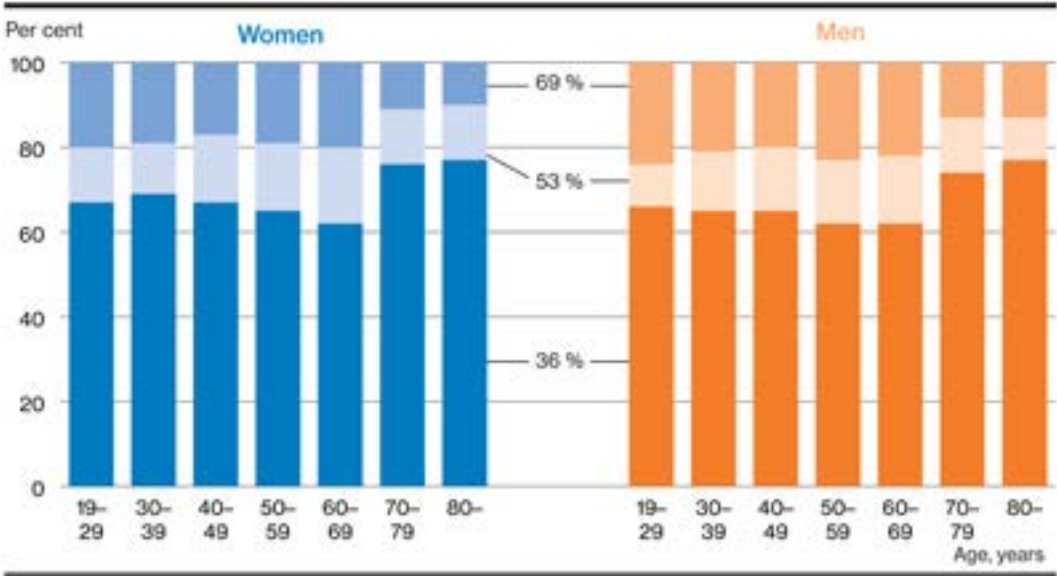
■ Disability allowance in December 2025

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
19–29	181	224	2,200	2,239
30–39	1,447	1,691	2,164	2,230
40–49	2,740	2,968	2,174	2,215
50–59	4,173	3,828	2,206	2,252
60–69	2,987	2,557	2,246	2,248
70–79	3,734	2,541	2,048	2,086
80–89	2,258	1,279	2,048	2,064
90–	304	125	1,960	2,002
Total	17,824	15,213	2,147	2,196

In December 2025, 33,000 people received disability allowance. Of recipients, 53 per cent were women and 47 per cent were men. Recipients over 70 had a slightly lower allowance than those under

70. Men received a slightly higher allowance in all age groups. A total of SEK 894 million was paid out in disability allowance in 2025.

■ Disability allowance in December 2025, by compensation level and age



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

Regulations in 2025

A person whose functional capacity has been significantly reduced for a considerable period of time, to the extent that they need time-consuming help from another person to manage at home or at work, may receive 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 persons with disabilities appearing before the age of 65. Disability allowance can be granted from July the year in which a person reaches the age of 19.

The allowance is 36, 53 or 69 per cent of the price base amount per year, depending on the

need for assistance and the level of additional costs. In 2025, the three levels corresponded to SEK 1,764, SEK 2,597 and SEK 3,381 per month respectively. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

Additional cost allowance was introduced on 1 January 2019. It will eventually replace disability allowance. Since 1 January 2019, it has not been possible to apply for disability allowance. Under transitional provisions, exceptions apply for people who already receive disability allowance.

Additional cost allowance for adults

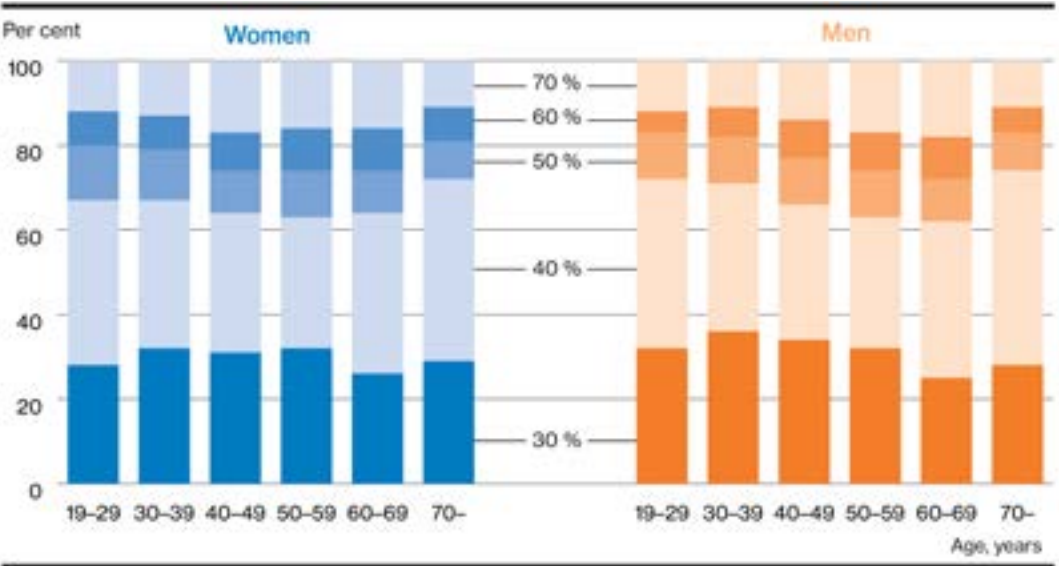
Additional cost allowance is financial support for people with disabilities who have additional costs due to their disability. The allowance was introduced in 2019 and replaces the part of disability allowance that covered additional costs.

■ Additional cost allowance for adults in December 2025

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
18–29	880	1,077	2,147	2,077
30–39	1,689	1,780	2,135	2,069
40–49	1,371	1,225	2,194	2,146
50–59	1,891	1,593	2,198	2,194
60–69	2,758	2,593	2,212	2,244
70–	855	829	2,104	2,085
Total	9,444	9,097	2,177	2,153

In December 2025, 18,500 people received 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 29 per cent of all recipients. In 2025, SEK 531 million was paid out in additional cost allowance for adults, of which 51 per cent to women and 49 per cent to men.

■ Additional cost allowance for adults in December 2025, by compensation level and age



A total of 65 per cent of women and 67 per cent of men receiving additional cost allowance for adults were on one of the two lowest levels of the allowance (30 or 40 per cent of the price base amount). The two lowest levels are the most common in all age groups.

Regulations in 2025

People with a disability who are aged 18 or over and do not have a parent with a maintenance obligation may 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 recommended retirement age for the general pension.

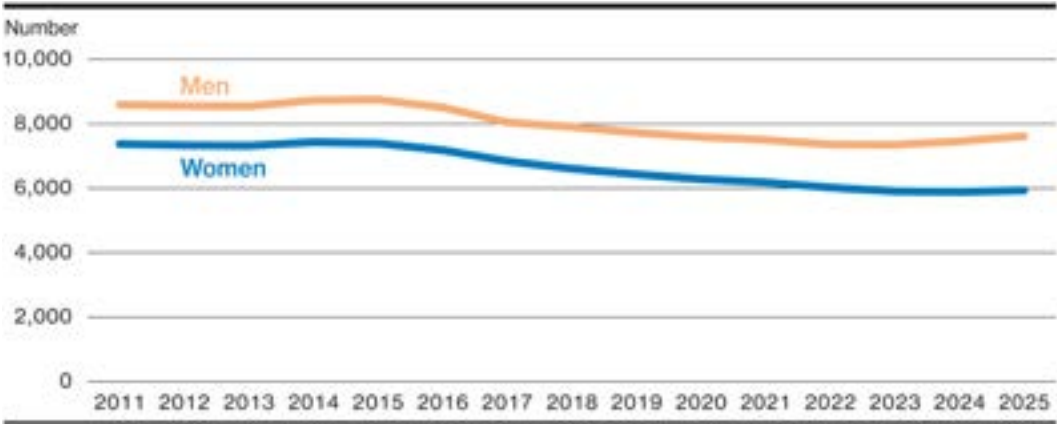
The allowance may be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent) depending on the level of additional costs. In 2025, additional cost allowance at 70 per cent of the price base amount amounts to SEK 3,430 per month. The allowance is tax-exempt.

People who are blind or have severe hearing loss always receive the allowance if the disability occurred before they reached the recommended retirement age for the general pension.

Assistance allowance

Assistance allowance is financial support that adults and children with extensive disabilities may use to hire personal assistants.

■ People receiving assistance allowance in December



The number of adults and children receiving assistance allowance was stable between 2011 and 2015, but decreased between 2016 and 2023. The decrease was primarily due to changes in case law that clarified the right to the allowance. As a result, fewer people were granted the allowance than ceased receiving it. The most common reason recipients stop receiving benefits is that they pass away. In 2024 and 2025 the trend has reversed, with the number of recipients increasing by 1 and 2 per cent respectively per year. One explanation for

this may be several legislative changes introduced in 2023. These resulted in an increase in the number of new recipients, primarily among children. The outflow from the allowance has also been unusually low over the past two years. Since the introduction of the assistance allowance in 1994, more men and boys have received the allowance compared to women and girls. In December 2025, 13,500 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 2025

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–11	473	723	143	129
12–17	515	708	125	127
18–24	656	939	133	135
25–29	420	689	138	147
30–34	515	749	152	151
35–39	452	653	144	155
40–44	353	515	146	150
45–49	321	442	143	146
50–54	409	410	143	147
55–59	380	453	131	143
60–64	410	425	134	142
65–	1,027	910	119	124
Total	5,931	7,616	135	140

In December 2025, 13,500 adults and children were receiving assistance allowance. Of the total 8.3 million hours of assistance allowance granted in December, 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 2025, expenditure on state assistance allowance was SEK 26.4 billion.

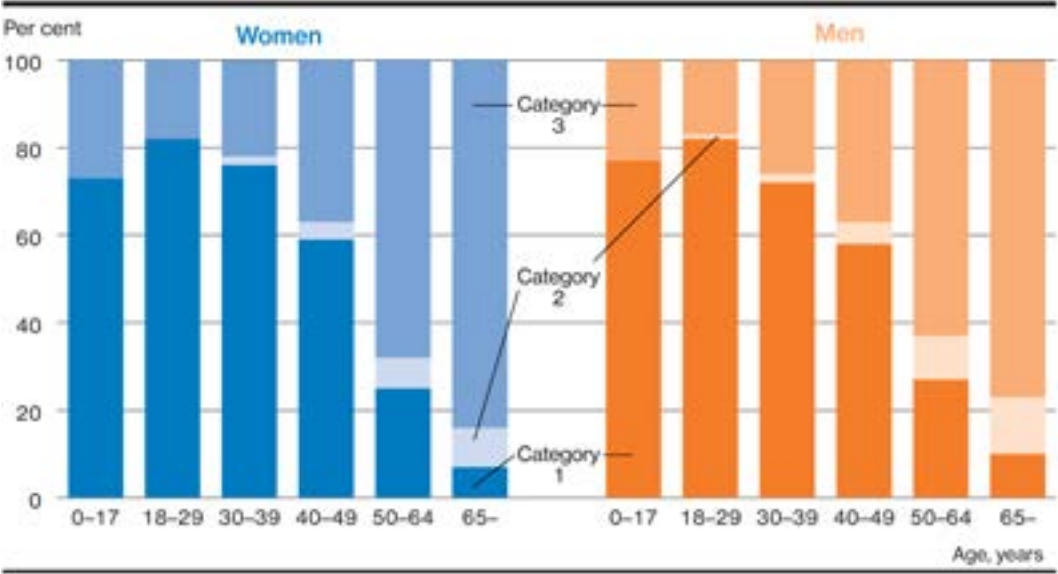
■ Assistance allowance in December 2025 by category

Category¹	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
1	3,067	4,391	139	141
2	212	329	151	161
3	2,565	2,794	131	136
Total	5,931	7,616	135	140

¹ 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).

The largest number of recipients of assistance allowance are in category 1 of the LSS eligibility categories. Among women and girls, 52 per cent belonged to this category in December 2025; the corresponding figure for men and boys was 58 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 2025, by category and age



Among recipients of assistance allowance, the distribution across the LSS eligibility categories vary between age groups. In the 0–17 age group, 76 per cent belong to category 1, and in the 18–29 age group 82 per cent do, while the proportion is lower

among the older age groups of 50–64 and 65 and above. At the same time, the proportion belonging to categories 2 and 3 increases with age. Among assistance recipients aged 50 and over, the majority belong to category 3.

■ Assistance allowance by type of provider in December 2025

Provider type	Number of persons	
	Women	Men
Private company	4,302	5,566
User cooperative	887	1,085
Own employer	361	386
Municipality	237	383
Total	5,931	7,616

The person entitled to assistance can choose between having the assistance organised by their municipality, a personal assistance user cooperative, a private company or being the employer of

their assistants. A large majority of those entitled to assistance, 73 per cent, choose to use a private company as their assistance coordinator.

Regulations in 2025

Assistance allowance may be granted to people covered by the LSS eligibility categories, namely

- 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 that are clearly not due to normal ageing, where these are significant and cause considerable difficulties in daily life, resulting in an extensive need for support or service (category 3)

Assistance with basic needs must amount to more than an average of 20 hours per week to receive compensation from Försäkringskassan. If the need is less, it is the municipality that can meet the need for assistance.

People who live in group housing or are cared for in an institution are not entitled to assistance allowance.

Assistance allowance is only to be used for purchase of personal assistance from a provider or for the costs of personal assistants.

Assistance can be performed by 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.

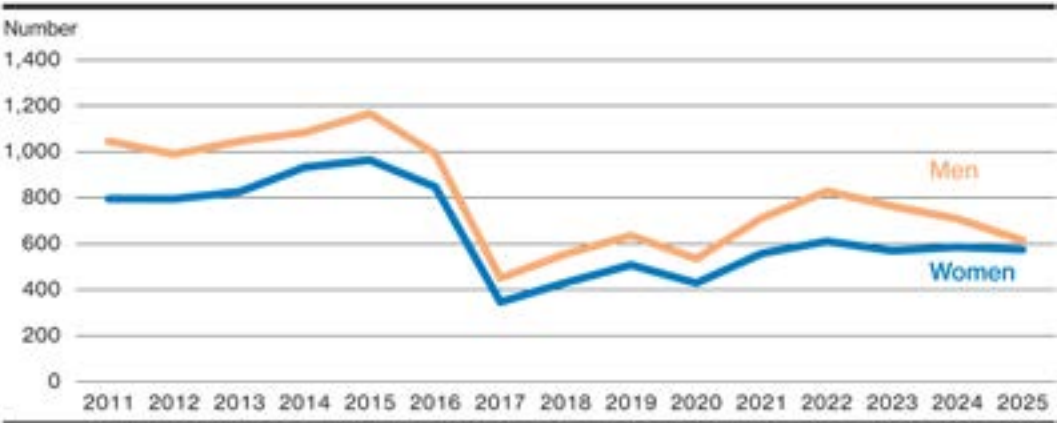
Assistance allowance is paid at a so-called standard rate per hour, which in 2025 corresponded to SEK 342.60. However, it is possible for people with special reasons to apply for a higher hourly rate. The highest amount in 2025 was SEK 383.71.

When assessing the assistance needs of children aged 0–17, a parental deduction is made. This means that Försäkringskassan disregards the need for assistance that a legal custodian is normally expected to meet under the Children and Parents Code. The deduction is made on a standard basis from the child's need for assistance with both basic needs and other personal needs. In January 2025, the parental deduction was halved.

Car allowance

Car allowance is intended to enable an active, participatory and independent life for people with disabilities.

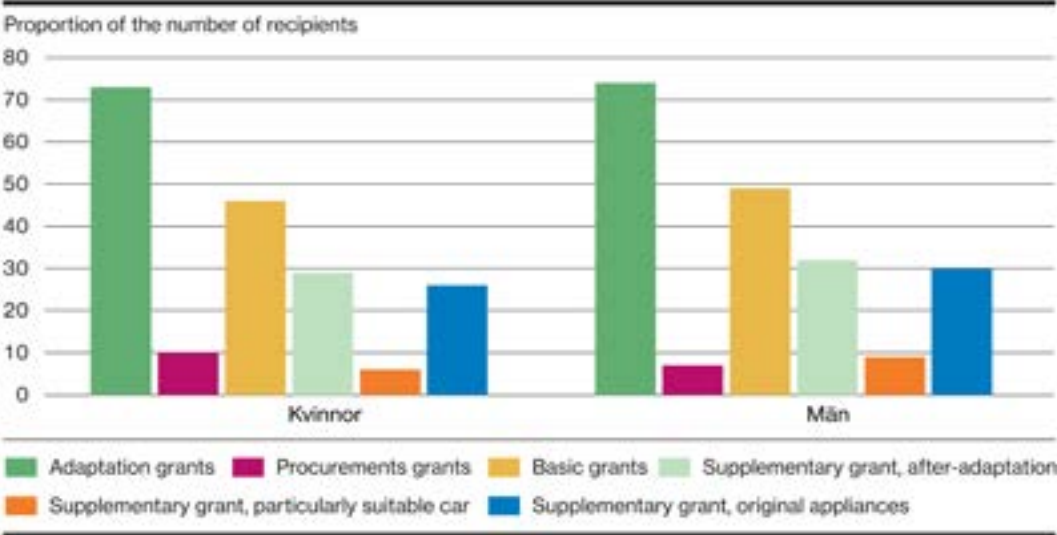
■ Number of granted car allowances



Until 2006, people could receive new car allowance every seven years. Since 2007, a new car allowance is instead granted once every nine years. These rules explain why peaks occur with a certain regularity over time. In 2017, a legislative change was introduced that led to delays in

processing, while at the same time the number of applications decreased. Throughout the period, fewer women than men have been granted car allowance. In 2025, car allowance was granted to 1,190 people, of which 48 per cent were women and 52 per cent were men.

■ Car allowance in 2025 by type of grant



Car allowance consists of various grants for purchasing or adapting a vehicle; the most common grant in 2025 was the adaptation grant. Around 73 per cent of all recipients have received an adapta-

tion grant. It is possible to be granted several different types of car allowance. Of the amount paid out in 2025, 74 per cent was paid in the form of adaptation grants.

■ Car allowance in 2025 by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	6	9	143,481	373,354
25–29	16	12	254,291	347,639
30–34	26	22	213,824	139,425
35–39	46	44	207,605	135,876
40–44	45	67	178,205	198,776
45–49	65	65	183,356	196,560
50–54	71	91	175,900	169,717
55–59	67	70	162,621	189,794
60–64	64	59	135,347	183,343
65–	46	46	117,478	213,203
Total	452	485	171,298	189,746

In 2025, just over 900 people received car allowance due to their own disability or as legal custodians of a child with a disability. A total of 48 per cent of the recipients were women and 52 per cent were men. A total of SEK 175 million was paid out

in car allowance in 2025, of which 46 per cent went to women and 54 per cent to men. The highest amounts are granted as adaptation grants, which affects the average amount paid.

■ Car allowance for parents in 2025, by age of child

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	10	10	186,696	145,788
5–9	26	35	161,098	180,787
10–14	28	43	180,306	182,880
15–19	27	32	118,258	153,351
20–24	16	17	147,221	119,665
25–	37	38	105,475	134,024
Total	144	175	142,744	158,192

In 2025, parents of just over 300 children with a disability received car allowance. Of these children, 45 per cent were girls and 55 per cent were

boys. Parents of boys received on average higher payments than parents of girls.

Regulations in 2025

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

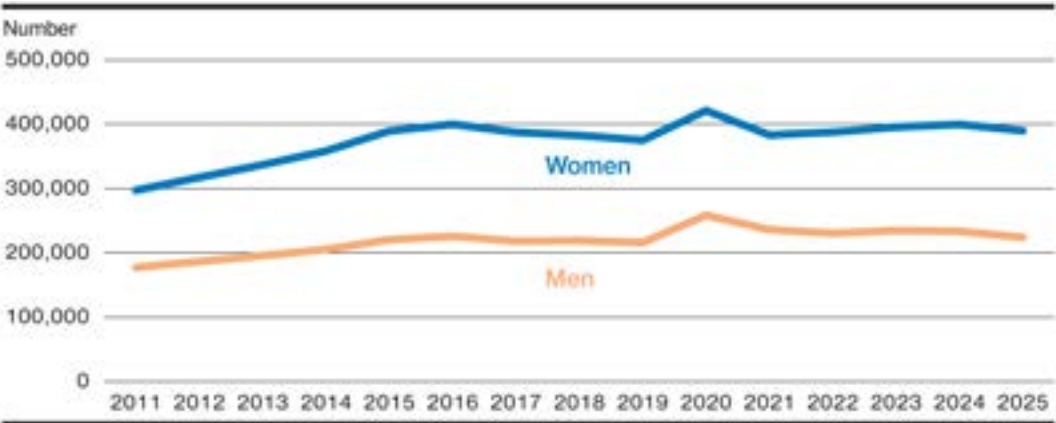
after-adaptation of a vehicle, grant for provision of a particularly suitable car and grant for provision of original appliances. Depending on the person's income, a procurement grant may also be granted. A basic grant can be approved once every nine years. A car adaptation grant may also be granted for adapting the vehicle. Under certain circumstances, car allowance can be granted for driving license training. While the allowance is intended mostly for cars, it is also available for motorcycles, mopeds and other vehicles.

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

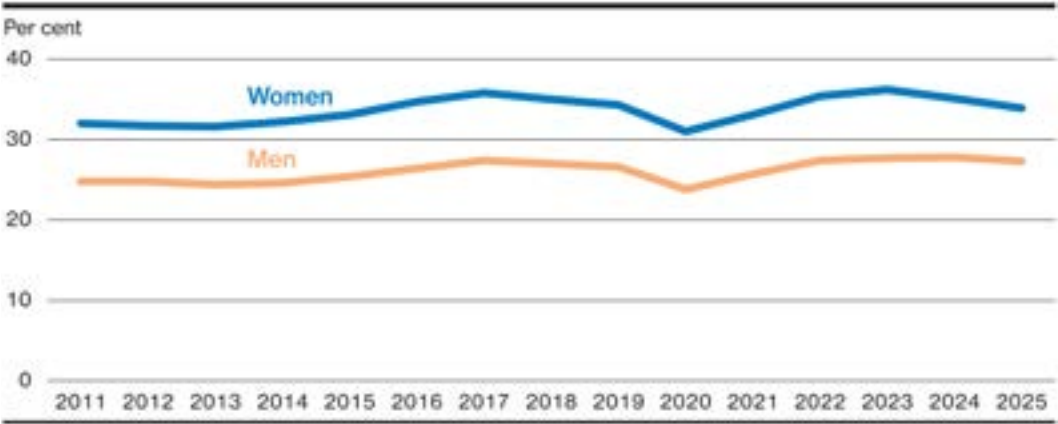


The number of sickness cash benefit recipients has increased since the minimum level was recorded in 2010 and 2011. Between 2016 and 2019, the number of recipients decreased slightly. During the pandemic year of 2020, the number of sickness cases shorter than 22 days in particular increased sharply. In 2021 and 2022, the pandemic also affected the need for sickness cash benefits, but to a lesser extent. As employment and the number of

people insured for sickness cash benefit increased, the number of recipients continued to rise slightly in the years immediately following the pandemic.

A total of 613,900 people received sickness cash benefit at some point during 2025, of which 64 per cent were women and 36 per cent were men. Compared with 2024, the number of recipients decreased by 2 per cent among women and 4 per cent among men.

■ Proportion of sickness cash benefit days with partial benefit



The proportion of sickness cash benefit days paid at a partial rate increased between 2014 and 2017 and then decreased until the pandemic year of 2020. Subsequently, the number of partial days rose to pre-pandemic levels, only to decline in recent years.

The basic rule is that people on part-time sick leave must reduce their working hours equally each day, but in 2022 the possibility of more flexible working hour arrangements was extended.

In 2025, around 34 per cent of sickness cash benefit days paid to women and 27 per cent of those paid to men were paid as partial benefit.

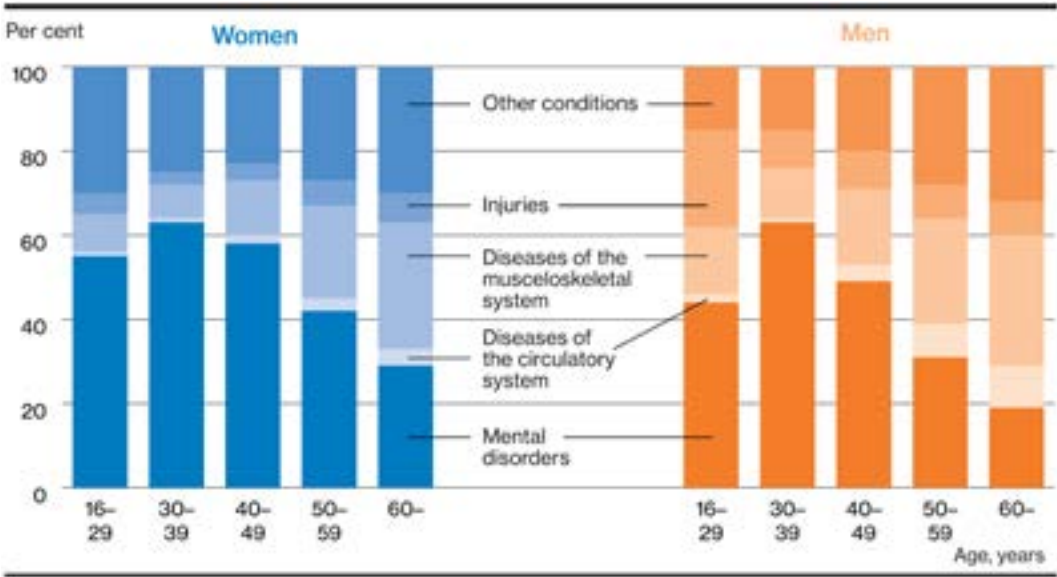
■ Sickness cash benefit in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	12,921	9,690	63	55	591	693
25–29	28,268	14,871	71	70	693	757
30–34	51,569	23,814	86	98	667	643
35–39	51,975	24,898	93	94	704	722
40–44	42,225	21,941	103	94	727	784
45–49	41,226	22,092	106	96	739	804
50–54	47,178	26,217	108	100	739	821
55–59	51,096	32,212	108	104	732	818
60–	63,433	48,288	109	110	727	804
Total	389,891	224,023	98	97	716	775

Of the SEK 44.4 billion paid in sickness cash benefit in 2025, 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 8 per cent higher for men than women. The average number of sickness cash benefit days per person on sick leave was 98 days for women and 97 days for men, a decrease of 7 days for women and 4 days for men compared with 2024. The higher rate of sick leave among women

means that gender differences increase when sick leave rises and decrease when it falls. 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. In addition, people who have worked for an extended period of time have been subject to more overall workload and exposure to work environment risks.

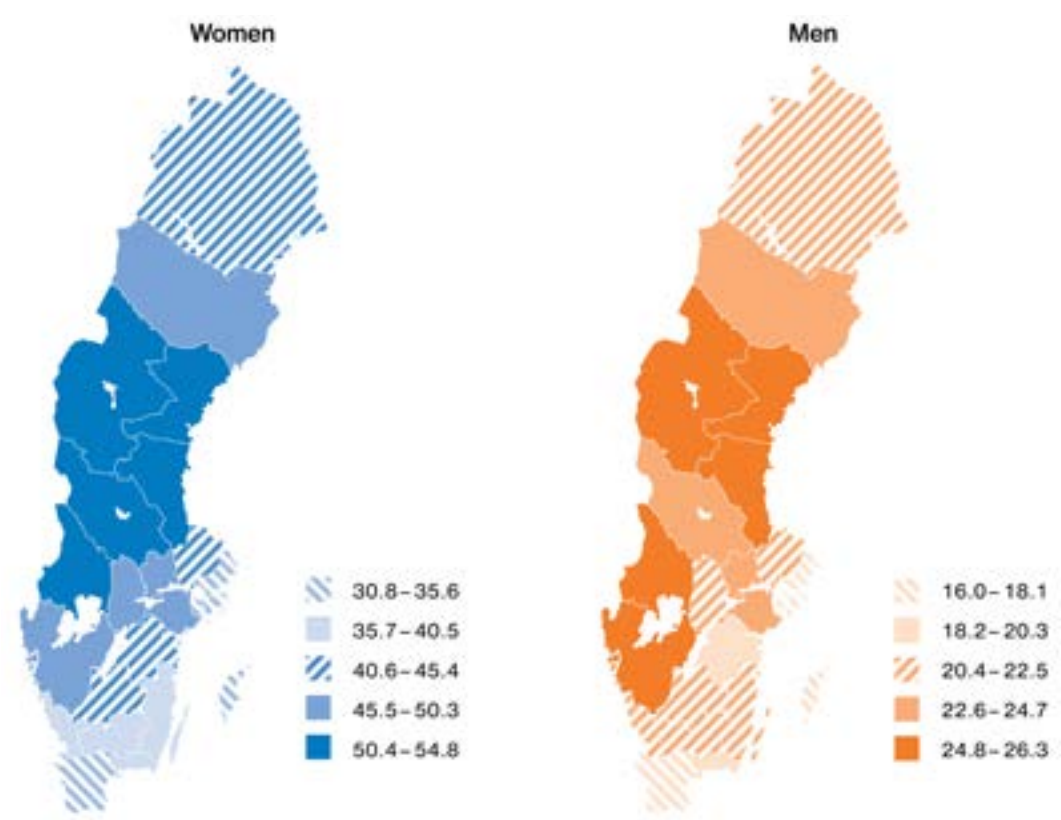
■ Ongoing sickness cases in December 2025, by age and diagnosis category



For both women and men, mental disorders and diseases of the musculoskeletal system were the most common diagnosis groups in ongoing sickness cases with sickness cash benefit or rehabilitation cash benefit in December 2025. Mental disorders accounted for 50 per cent of all cases for women and 39 per cent of all cases for men. The

corresponding figure for diseases of the musculoskeletal system was 17 and 21 per cent for women and men respectively. Mental disorders are the most common diagnoses in all age groups except among those aged over 60, where diseases of the musculoskeletal system are most prevalent.

■ Ongoing sickness cases per 1,000 insured persons in December 2025, by county



In Sweden, women and men aged 16–65 had a total of 40 and 20 ongoing sickness cases respectively per 1,000 estimated insured persons in December 2025. A case of sickness cash benefit 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 2025, Västernorrland had the highest number of ongoing sickness cases per 1,000 estimated insured persons among both women and men, with 55 and 26 cases, respectively. Stockholm had the lowest number of ongoing sickness cases per 1,000 estimated insured persons among both women and men, with 31 and 16 cases, respectively.

Regulations in 2025

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 period of sickness, 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 sickness period. For employees and the 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 waiting period of 7 days, but may also choose a waiting 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 time frame of 450 days. People with serious diseases can be granted sickness cash benefit at a standard level for an indefinite period of time. Sickness cash benefit can at most be based on income corresponding to 10 price base amounts, which in 2025 corresponded to SEK 1,250 per day for full sickness cash benefit at the standard level. If work ability is still reduced after 364 days, sickness cash benefit can be paid in the form of sickness benefit at continued level. The benefit then corresponds to just under 75 per cent of the sickness cash benefit qualifying income, which in 2025 corresponded to a maximum benefit of SEK 1,172 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.

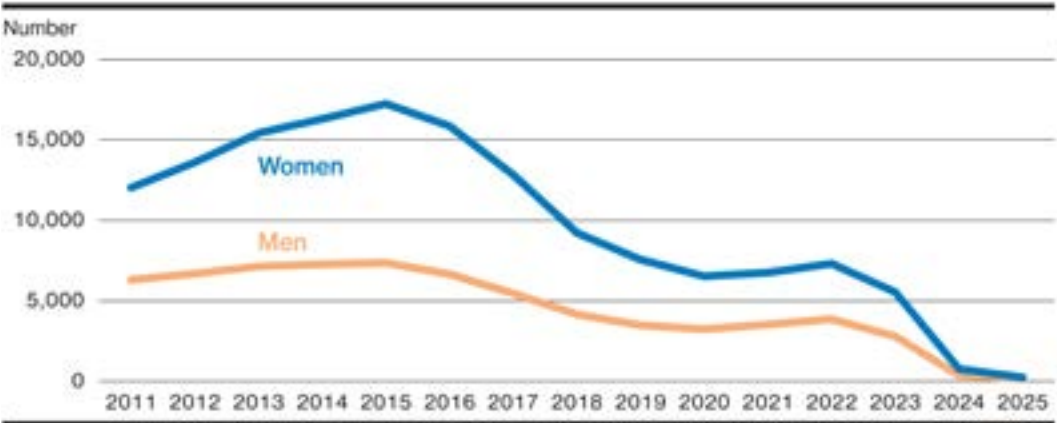
- After 90 days, the reduction in work ability of *employees* is also assessed in relation to other jobs that the employer can offer after redeployment.

- After 180 days, the work ability reduction of *employees* is assessed against specified work normally found on the labour market. However, this does not apply if Försäkringskassan finds that there are predominant 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 would be unreasonable to assess work ability against work that normally occurs on the labour market, the assessment may be made in relation to work with the employer even after day 365, despite the insured person being assessed as having work ability in work that normally occurs on the labour market. In addition, there is a further possibility of exception from assessment against work that normally occurs on the labour market if there are special grounds. Special grounds mean that there is a high probability that the individual can return to their regular job or other work with the employer no later than day 550 of the sickness period.
- In the case of *self-employed persons*, an assessment is made in relation to their regular work until day 180. After this, reduced work ability is assessed in relation to work that normally occurs on the labour market, unless there are predominant reasons to expect that the person will be able to return to work within 365 days, or if it would be unreasonable to assess work ability in relation to work that normally occurs on the labour market. The exception due to special grounds 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 sickness period.
- Employees and self-employed persons who have reached the age of 63 will have their work ability assessed 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 sickness period.

Vocational rehabilitation

Rehabilitation measures intended to facilitate the return to work for people on sick leave.

■ Number of rehabilitation cash benefit recipients

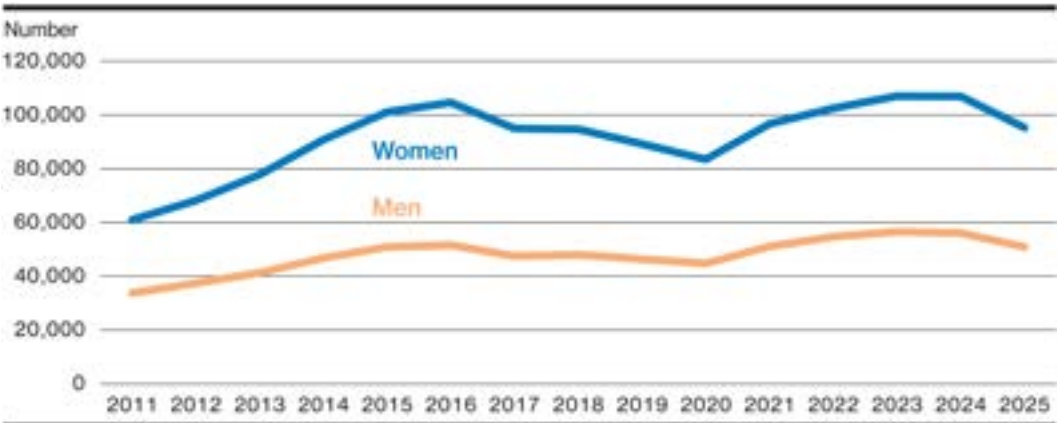


The number of rehabilitation cash benefit recipients increased between 2011 and 2015 and has since decreased. During the pandemic, the number of sickness cases shorter than 22 days increased in particular, with a presumed lesser need for vocational rehabilitation. The number of recipients of rehabilitation cash benefit increased during 2021 and 2022, before decreasing markedly from 2023. The reason for the reduction since 2023 is a new interpretation of the regulations, which means that the compensa-

tion is only given to the extent that the rehabilitation measure prevents the individual from working. Previously, the benefit was paid to the extent that workability was reduced before the measure started.

A total of 405 people received rehabilitation cash benefit at some point during 2025, of which 60 per cent were women and 40 per cent were men. Compared with 2024, the number of recipients decreased by 69 per cent among women and 57 per cent among men.

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



It is usually people with long-term sickness cases who receive some form of vocational rehabilitation. Cases of long-term sickness refer to people who have been receiving sickness cash benefit or rehabilitation cash benefit or both for 60 days or longer. The number of people with sickness cases longer than 60 days increased until 2016. Long-term sickness cases then decreased until 2020 and then increased again after rule changes in 2021 that extended the

possibility of continued sickness cash benefit after day 180 of the rehabilitation chain. Between 2024 and 2025, the number of sickness cases longer than 60 days decreased by 11 per cent for women and 9 per cent for men. In December 2025, the number of ongoing sickness cases longer than 60 days was 95,300 among women and 50,900 among men. Women thus accounted for 65 per cent of sick leave cases lasting longer than 60 days in December 2025.

■ Rehabilitation cash benefit in 2025

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	8	7	79	69	348	326
30-34	54	55	132	85	250	269
35-39	36	25	123	127	180	234
40-44	22	15	68	104	312	271
45-49	33	10	68	105	330	206
50-54	40	14	117	77	181	638
55-59	24	18	105	111	276	298
60-	27	17	122	94	284	356
Total	244	161	108	97	245	298

Of recipients of rehabilitation cash benefit in 2025, 60 per cent were women and 40 per cent were men. Of the SEK 8 million paid out in rehabilitation cash

benefit in 2025, 58 per cent went to women and 42 per cent to men.

Regulations in 2025

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 a quarter due to illness, disease or injury. A special benefit covering certain additional expenses, such as travel, that arise in connection with rehabilitation can also be paid. Försäkringskassan can also provide an allowance for assistive devices.

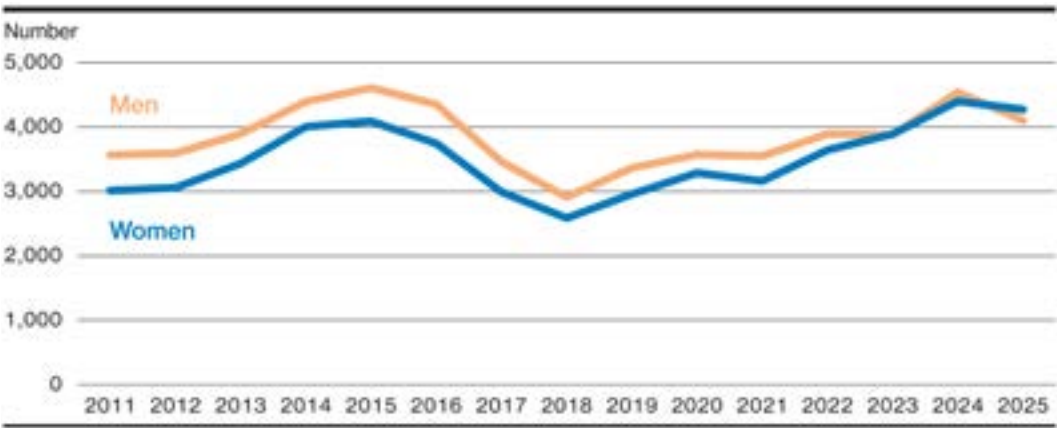
Rehabilitation cash benefit is paid at the same levels as sickness cash benefit, i.e., as full, three-quarters, half or one-quarter benefit.

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 standard level. In 2025, the maximum rehabilitation cash benefit per day at the standard level was SEK 1,250. After 364 days, a rehabilitation cash benefit at the continuation level, corresponding to just under 75 per cent of the SGI, can be paid. In 2025, the maximum daily benefit at the continuation level was SEK 1,172.

Activity compensation and sickness compensation

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

■ Number of first-time granted activity compensations

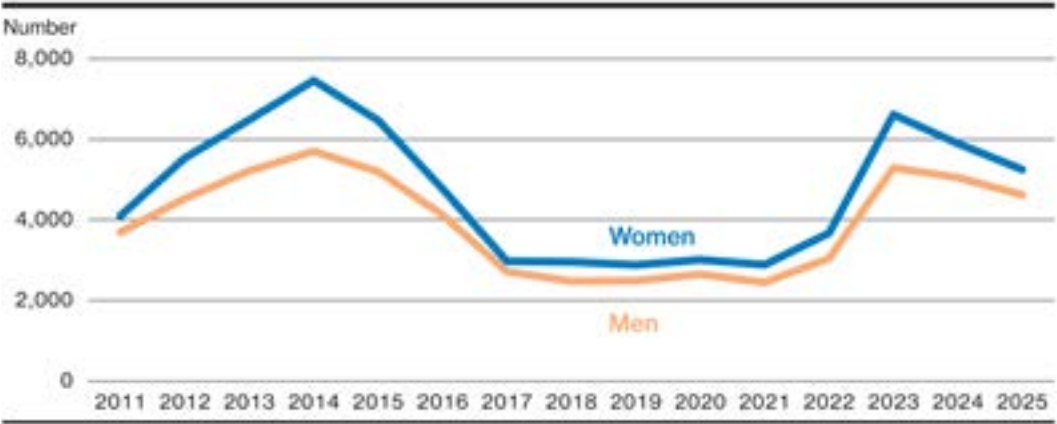


Until 2016, activity compensation was granted only to people under the age of 30. Before 2003, people under the age of 30 could be granted a permanent or temporary disability pension. Since January 2017, people who have a permanently reduced work ability can receive sickness compensation instead of activity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

After several years of a declining number of first-time grants of activity compensation from

2016, the number has increased since 2019. In 2025, activity compensation was granted for the first time to 8,400 people, of which 51 per cent were women and 49 per cent were men. Compared with 2024, there were 9 per cent more women in numerical terms and an unchanged number for men, meaning that for the first time in two decades the number of first-time grants of activity compensation is higher for women than for men.

■ Number of first-time granted sickness compensations

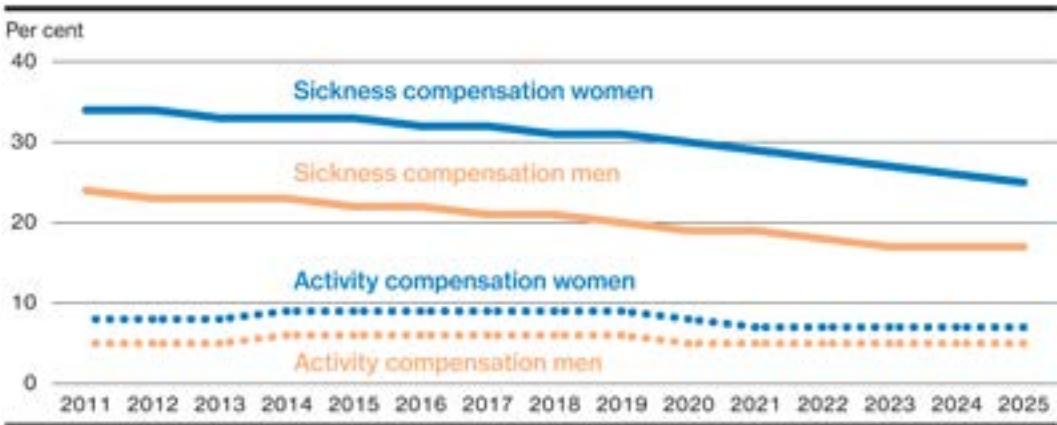


Before 2003, people aged 30 or over could be granted a permanent or temporary disability pension in the event of a permanent or lasting reduction in work ability. In 2003, the rules were changed and people aged 30 or older could receive permanent or temporary sickness compensation instead. In 2008, temporary sickness compensation was discontinued and the criteria for granting permanent sickness compensation were tightened, and the number of new sickness compensation cases granted decreased until 2010. There was some increase in

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

In 2022, special rules were introduced for older people in the assessment of work ability, and the number of granted sickness compensation cases subsequently increased, before decreasing in 2024 and 2025. In 2025, 9,900 people aged 30 and over were granted sickness compensation for the first time, a decrease of 10 per cent from 2024.

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

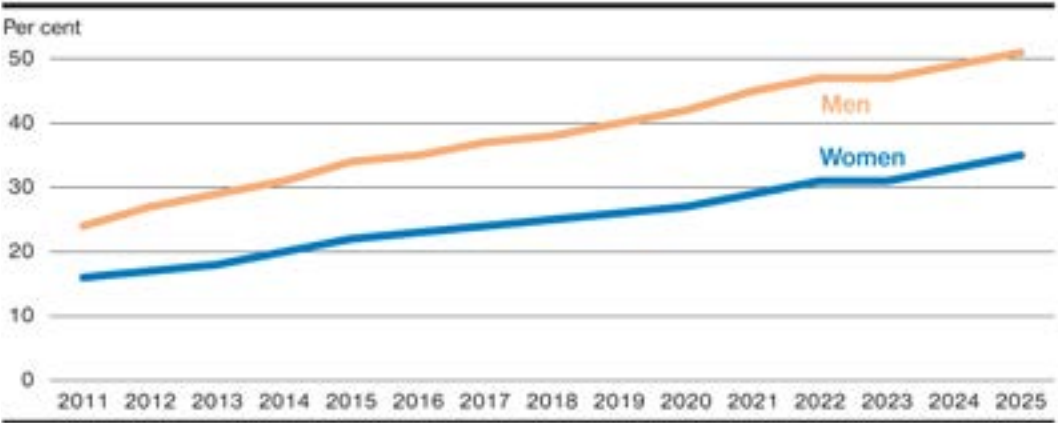


The proportion of cases with partial sickness compensation has steadily decreased over the last decade. Partial activity compensation has been more stable at a lower level.

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

period. In December 2025, 25 per cent of women and 17 per cent of men received partial sickness compensation. Partial activity compensation was received by 7 per cent of women and 5 per cent of men.

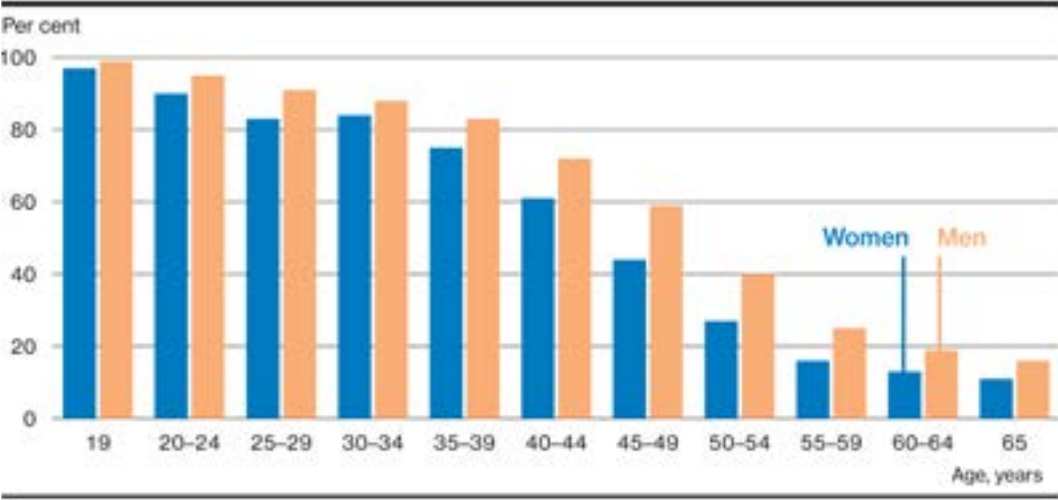
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December



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 2011 and 2025, the proportion increased from 16 to 35 per cent among women and from 24 to 51 per cent among

men. Between 2022 and 2023, the proportion receiving guarantee benefit was unchanged, as rule changes gave more older people with few years remaining until old-age pension the right to sickness compensation. Many of these older people have previous employment income that provides income support. It is more common for men to receive only guarantee benefit than women.

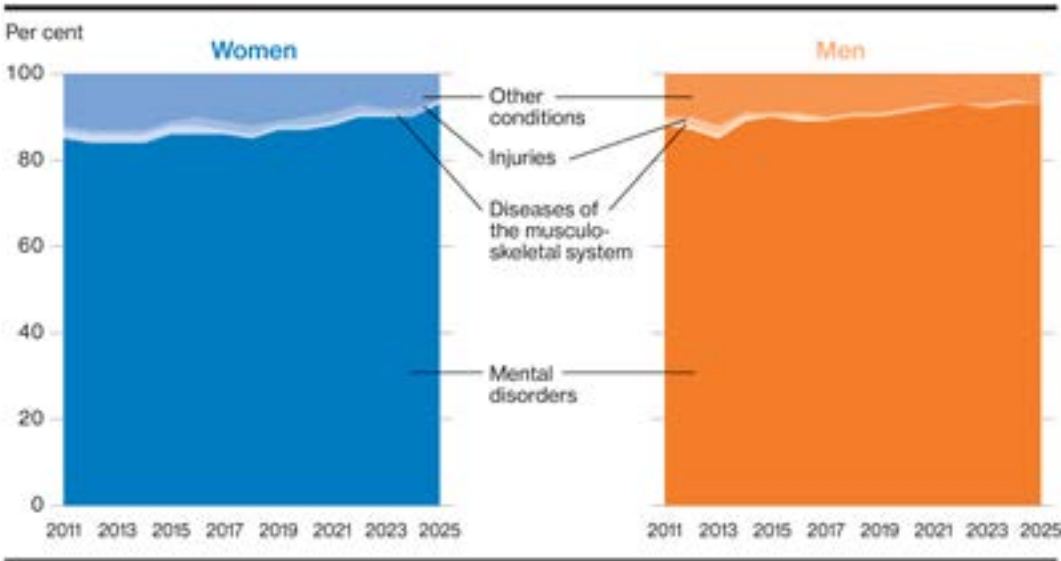
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December 2025, by age



The proportion of recipients receiving only guarantee benefit is higher among younger people than older people. In December 2025, 97 per cent of women and 99 per cent of men aged 19 received only guarantee benefit. In the 60–64 age group, 13 per cent of women and 19 per cent of men received only guarantee benefit.

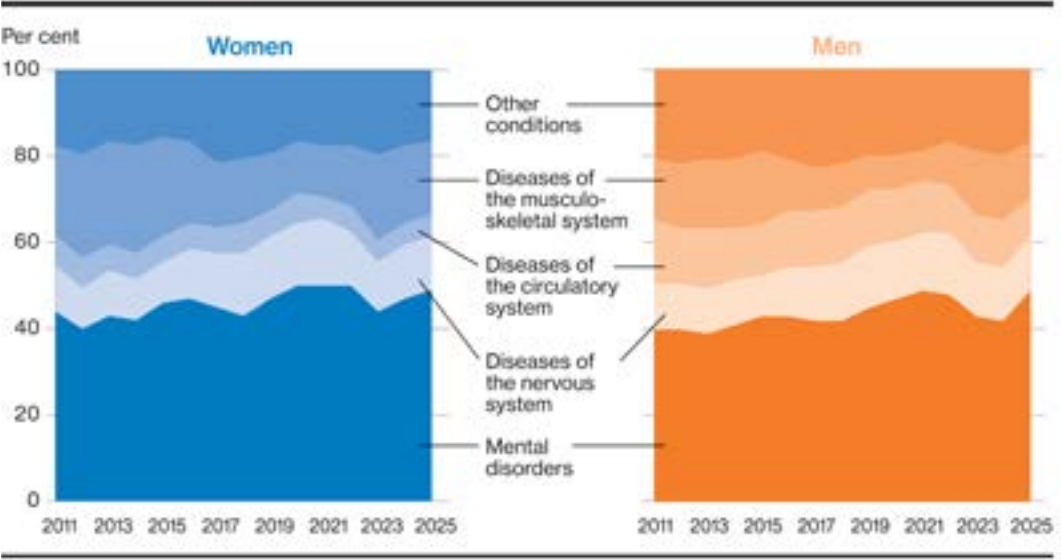
Most older people have accumulated additional insurance coverage through gainful employment and are thus receiving higher income-related compensation. In all age groups, it is more common among men than among women to receive only guarantee benefit.

■ First-time granted activity compensation by diagnosis category



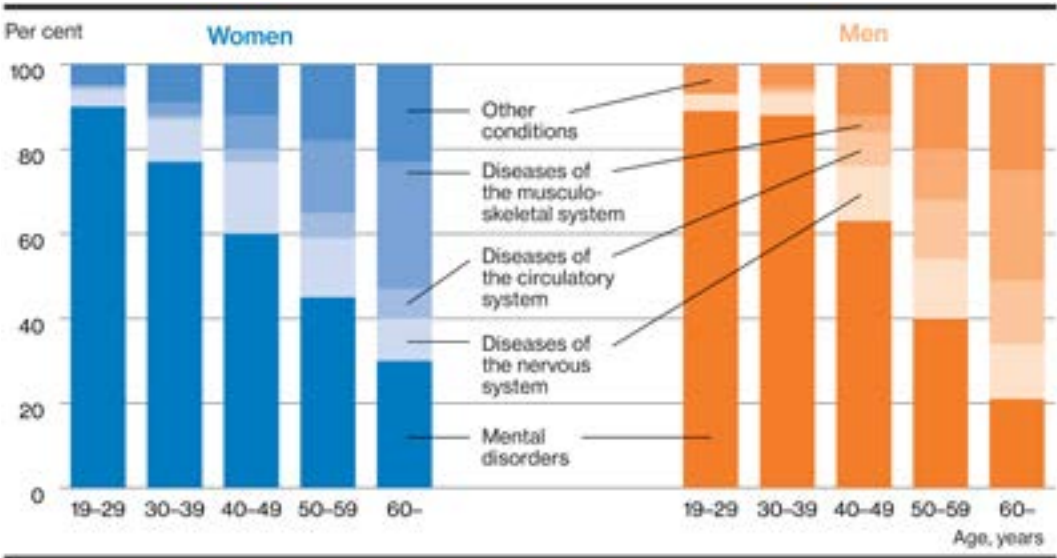
Mental disorders dominate among those granted activity compensation, and the proportion with mental disorders has gradually increased over time. In 2025, mental disorders accounted for 93 per cent of all first-time grants of activity compensation for both women and men.

■ First-time granted sickness compensation by diagnosis category



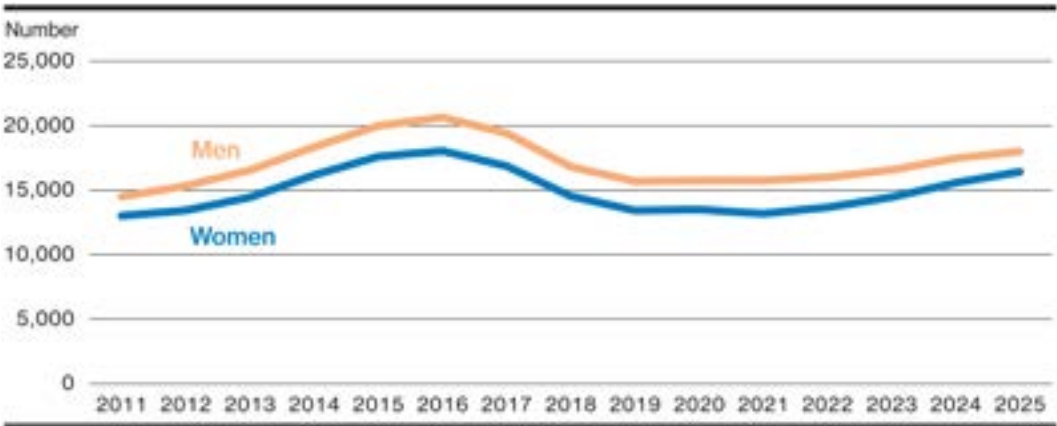
For two decades, mental disorders have been the largest diagnosis group for first-time grants of sickness compensation. In 2025, mental disorders accounted for 49 per cent for both women and men. Over time, the proportion of diseases of the nervous system has also increased, accounting for 12 per cent of first-time grants of sickness compensation for both women and men in 2025. A gender difference exists in diseases of the circulatory system, which in 2025 accounted for 5 per cent among women and 9 per cent among men. Diseases of the musculoskeletal system have decreased over time among people granted sickness compensation for the first time, and in 2025 accounted for 17 per cent among women and 13 per cent among men.

■ First-time granted activity and sickness compensation in 2025, by age and diagnosis category



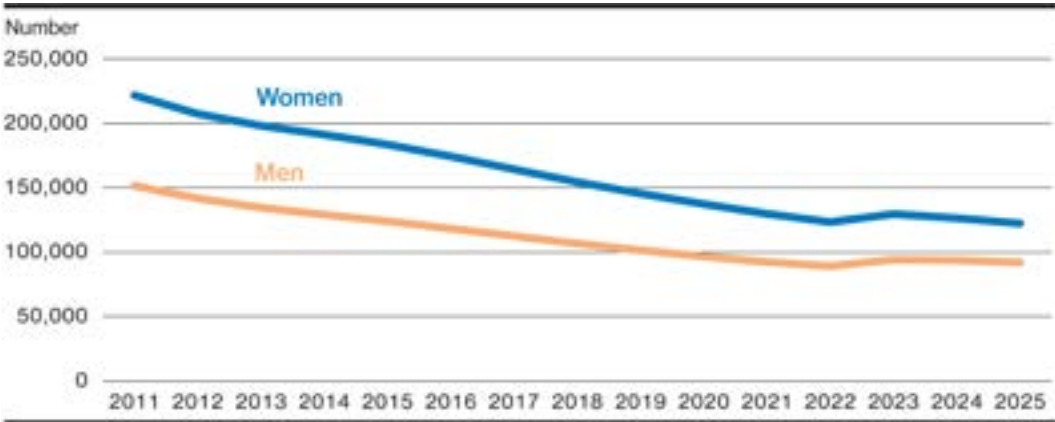
Mental disorders were the most common diagnoses in all age groups for women and men under the age of 60 granted activity or sickness compensation for the first time in 2025. In the youngest age groups, mental disorders are completely dominant, while physical illness is more common among older people.

■ 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, 34,400 people were receiving activity compensation at the end of 2025, of which 48 per cent were women and 52 per cent were men. Compared to 2024, the number of recipients increased by 5 per cent among women and by 3 per cent among men.

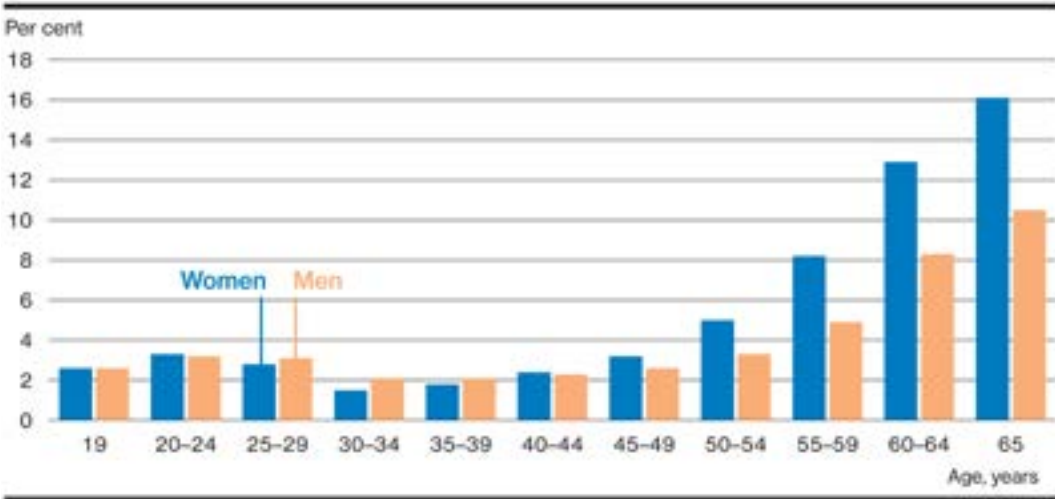
■ Number of recipients of sickness compensation in December



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. Due to new rules for the elderly in 2022, the number of beneficiaries increased slightly. More women than men receive sickness compensation.

A total of 214,200 people were receiving sickness compensation at the end of 2025, of which 57 per cent were women and 43 per cent were men. Compared to 2024, the number of recipients decreased by 3 per cent among women and 2 per cent among men.

■ Proportion of the population receiving activity or sickness compensation in December 2025



The proportion of the population who have left the labour market wholly or partly for health reasons with activity or sickness compensation rises with increasing age. The proportion increases from around 2 per cent in younger age groups to 13 per cent for women and 8 per cent for men in the 60-64

age group, and 16 per cent for women and 11 per cent for men among those aged 65.

At younger ages, men are slightly more likely to receive activity compensation or sickness benefit than women, but from the age group 40-44, women are more likely to receive such benefits than men.

■ Activity compensation in December 2025

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,359	1,498	12,104	12,127	2.6	2.6
20–24	8,224	8,556	12,107	12,218	3.1	3.0
25–29	6,843	7,960	12,478	12,624	2.5	2.7
Total	16,426	18,014	12,261	12,390	2.8	2.8

Of the total SEK 5.7 billion paid out in activity compensation in 2025, 47 per cent 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. The majority of recipients of activity compensation have not had the opportunity to build up

additional insurance protection through paid work and therefore receive only guarantee benefit. In December 2025, 87 per cent of women and 93 per cent of men receiving activity compensation received only guarantee benefit.

■ Sickness compensation in December 2025

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	343	542	12,469	12,460	0.1	0.2
25–29	656	1,129	13,129	13,128	0.2	0.4
30–34	5,368	7,403	12,717	13,017	1.5	2.1
35–39	6,334	7,704	12,684	12,917	1.8	2.1
40–44	7,511	7,568	12,543	13,021	2.4	2.3
45–49	9,976	8,312	12,642	13,426	3.2	2.6
50–54	16,337	10,908	12,688	13,813	5.0	3.3
55–59	26,597	16,237	12,781	14,115	8.2	4.9
60–64	40,149	26,281	13,187	14,662	12.9	8.3
65	8,974	5,823	13,319	14,844	16.1	10.5
Total	122,245	91,907	12,908	13,919	4.2	3.0

Of the total SEK 35.0 billion paid out in sickness compensation in 2025, 55 per cent went to women and 45 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. In December 2025, 72 per cent of women and 57 per cent of men received income-related sickness compensation.

Regulations in 2025

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 may be combined with participation in various activities aimed at making use of the individual's opportunities for development and work during the years of youth. 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.

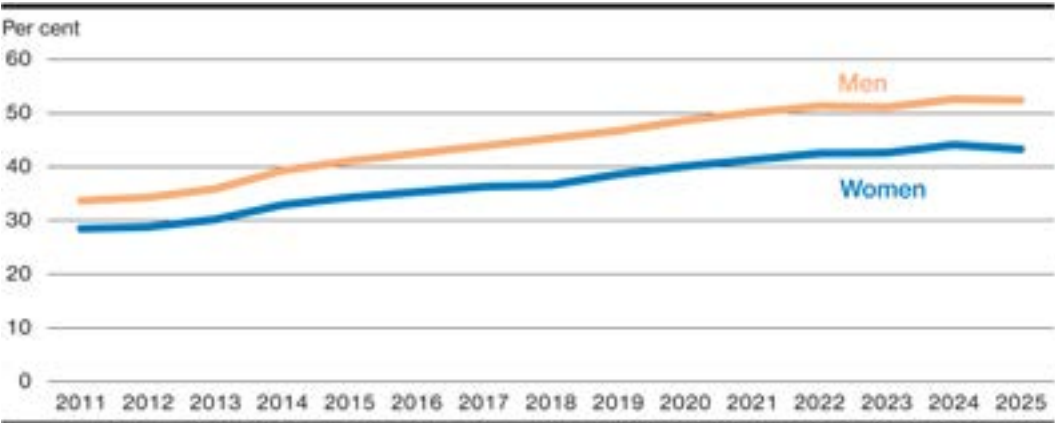
Sickness compensation is granted to 19–65-year-olds whose work ability has been reduced permanently – i.e., for the foreseeable future. Between the ages 19-60, work ability is assessed against all jobs on the labour market, and at ages 61-65, work ability is assessed against the jobs the person has experienced 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 benefit. Activity compensation due to extended schooling is always paid out as full compensation. There is income-related compensation and guarantee benefit. Income-related compensation 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 guarantee benefit for activity compensation was SEK 13,377 per month before tax in 2025, equivalent to 2.73 price base amounts. For sickness compensation, the maximum guarantee benefit was SEK 13,622 per month before tax in 2025, equivalent to 2.78 price base amounts. The maximum full income-related activity or sickness compensation was SEK 23,777 per month before tax in 2025.

Housing supplement for people receiving activity compensation or sickness compensation

People receiving activity or sickness compensation who have a low income may receive a housing supplement so that they are able to have good quality housing without their general standard of living being affected.

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



The proportion of people receiving a housing supplement has gradually increased over time. This trend is linked to the increase in the proportion of people who only receive the lower compensation at the guarantee level. Following the rule changes for older people in 2022, there were more older recipients with income-related benefit and slightly fewer with a housing supplement.

The proportion of men receiving activity or sickness compensation and housing supplement is higher than that of women, which is linked to the fact that it is more common for men to receive only guarantee benefit. Of recipients of activity or sickness compensation, 43 per cent of women and 52 per cent of men received a housing supplement in December 2025.

■ **Housing supplement for people receiving activity compensation or sickness compensation in 2025¹**

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	274	295	20	20	3,406	3,344
20–24	4,755	5,093	56	56	4,176	4,103
25–29	5,095	6,308	68	69	4,570	4,495
30–34	3,863	5,546	71	74	4,679	4,665
35–39	4,379	5,849	68	75	4,577	4,598
40–44	4,637	5,399	62	71	4,450	4,448
45–49	5,116	5,161	51	62	4,385	4,352
50–54	7,100	5,790	43	53	4,248	4,244
55–59	9,791	7,105	37	44	4,219	3,997
60–	15,126	11,124	31	35	4,208	4,019
Total	60,136	57,670	43	52	4,330	4,286

¹ The table includes both recipients of housing supplement and special housing supplement.

Of recipients of the housing supplement, 51 per cent were women and 49 per cent were men in December 2025. The proportion receiving housing supplement is higher at ages when independent living becomes more common, but decreases with age as more older people have higher income-related benefit. A total of SEK 6.4 billion was paid out in housing supplement in 2025.

Regulations in 2025

The housing supplement includes housing supplement and special housing supplement.

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

The amount of the housing supplement depends on housing costs and income and assets. The maximum monthly housing supplement in 2025 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,

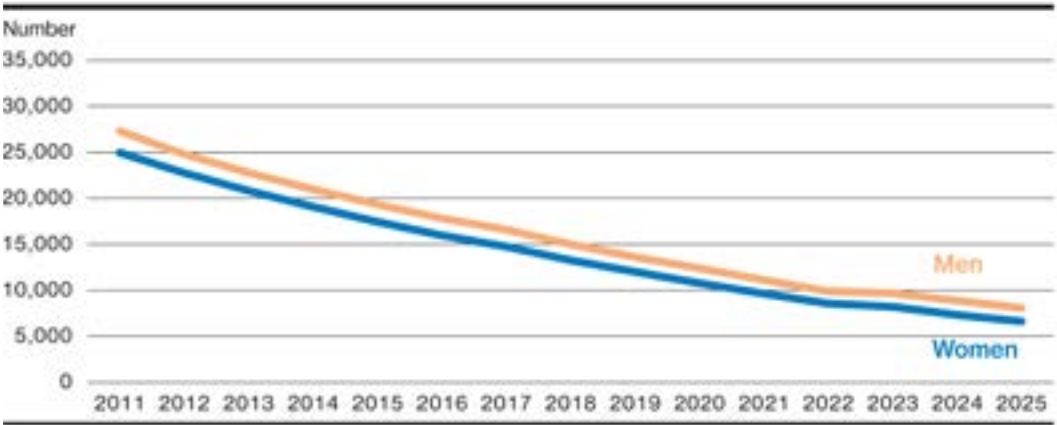
up to SEK 7,500 per month for single persons and SEK 3,750 per month for cohabitating partners. Housing supplement is tax-exempt and must be applied for.

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. In 2025, housing costs of at most SEK 7,500 per month for single people and SEK 3,750 per month for cohabiting partners were considered reasonable. The amounts for a reasonable standard of living were SEK 7,525 per month for single people and SEK 6,053 for cohabiting partners. Special housing supplement is paid to cover the deficit up to the reasonable standard of living.

Work injury compensation

Work injury compensation provides financial security in cases 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 current legislation has gradually decreased over a longer period. 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 work injury annuity is often carried out in connection with assessment of entitlement to sickness compensation. One partial explanation for the continued decrease in the

number of recipients of personal annuities is that the number of assessed and first-time granted sickness compensation cases has also been at a lower level since 2008, when stricter regulations were introduced in sickness insurance. The reduction between 2011 and 2025 was 72 per cent. The decline in the number of recipients was moderated in 2023 as the recommended retirement age for the general pension was raised to 66, meaning more people received the benefit for an additional year.

■ Work injury annuity in December 2025

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–29	15	25	17,243	19,698
30–34	33	72	19,678	17,932
35–39	72	160	18,820	15,485
40–44	123	230	19,179	16,159
45–49	228	327	17,807	15,609
50–54	460	778	14,820	13,705
55–59	1,236	1,584	12,627	12,626
60–64	1,999	3,082	11,274	11,993
65	493	756	10,877	12,447
Total	4,659	7,014	12,665	12,848

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 2025. A total of 40

per cent was paid to women and 60 per cent went to men. Women’s average compensation was 1 per cent lower than men’s, equivalent to SEK 183 per month.

Regulations in 2025

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 compensation for loss of income, dental care, health care abroad, sickness cash benefit in special cases and costs for assistive devices. There is also compensation for survivors and funeral expenses, which has been administered by the Swedish Pensions Agency since 1 January 2010.

The largest benefit paid from work injury insurance is individual life annuity. This is a benefit that becomes relevant only if an approved work injury results in a permanent reduction in the ability to earn income through work.

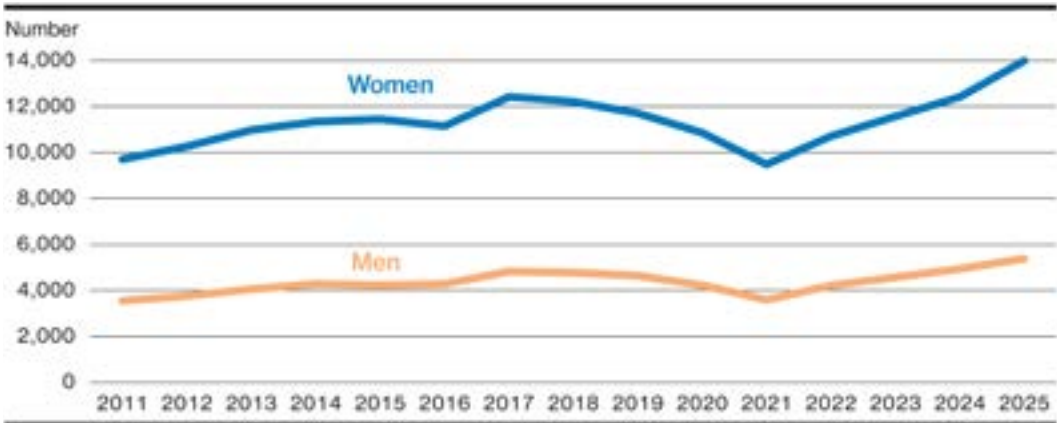
Sick leave due to a work injury largely works the same way as ordinary sick leave. However, a person with a work injury that occurred on or after 1 January 2003 receives compensation for the waiting period deduction when granted an annuity.

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 covers the full difference but can never exceed 7.5 price base amounts per year, equivalent to SEK 36,750 per month in 2025.

Benefit for care of closely related persons

Benefit for care of closely related persons enables a person to abstain from paid work in order to care for a close relative who is seriously ill.

■ 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 life. Between 2011 and 2017, the number of recipients increased by 30 per cent, but then decreased by 24 per cent between 2017 and 2021. In 2025, the number of recipients of benefit for care of closely

related persons was 19,400, an increase of 6,300 people since 2021.

The reduction during the pandemic is likely 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 likely contributed to fewer relatives being able to care for their seriously ill relatives.

■ Benefit for care of closely related persons in 2025

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	143	81	10	7	9,962	7,585
25-29	418	213	8	9	9,086	12,067
30-34	718	391	9	9	11,042	12,157
35-39	1,125	593	9	10	10,710	12,981
40-44	1,375	588	9	10	12,047	12,283
45-49	1,806	715	9	9	11,172	12,565
50-54	2,616	921	9	10	11,717	12,905
55-59	2,999	992	10	10	12,421	12,861
60-	2,788	886	11	13	12,996	15,777
Total	13,988	5,380	10	10	11,873	13,097

Of the total SEK 236 million in benefit for care of closely related persons in 2025, 70 per cent was paid 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 2025

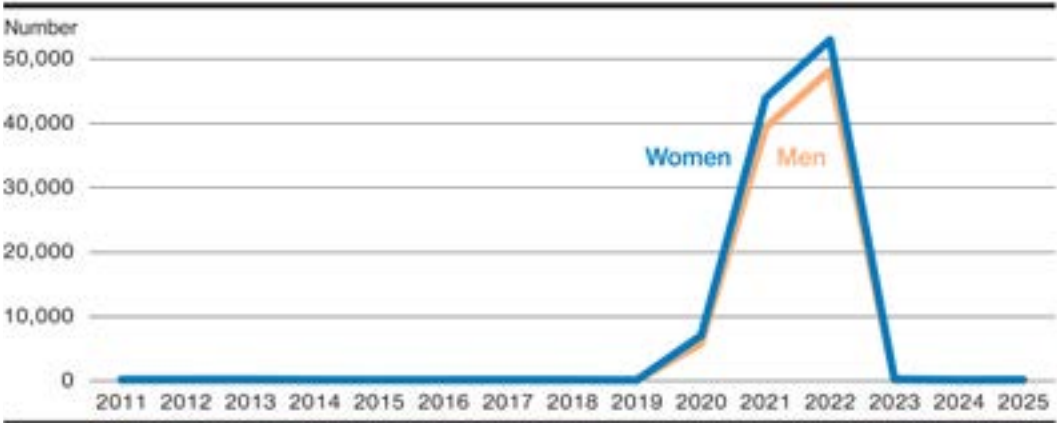
Benefit for care of closely related persons is paid to those who abstain from work to be with a close relative who is seriously ill within the meaning of the law. The law defines seriously ill as the close relative's health being so impaired that there is a significant threat to their life within a certain time frame. However, medical conditions that develop into life-threatening conditions over a period of several years do not entitle a person to benefit for care of closely related persons.

As a rule, benefit for care of closely related persons may be paid for a maximum of 100 days for each individual sick person being cared for. The benefit can be one-quarter, one-half, three-quarters or 100 per cent 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

The disease carrier’s benefit provides financial security to people who are unable to work because they have, or are suspected of having, a communicable disease.

■ Number of recipients of disease carrier’s benefit



Over the past few decades, around 300 to 400 people annually have received disease carrier’s benefit because they have been unable to work due to having or being suspected of having a disease dangerous to public health, such as salmonella, jaundice or tuberculosis. Between 1 February 2020 and 31 March 2022, Covid-19 was classified as dangerous to public health and to society, and working people who carried the virus or were suspected of doing so were therefore 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 markedly in 2020 and in particular in 2021 and 2022, when 83,300 and 101,200 people respectively received disease carrier’s benefit. Recipients during the pandemic were dominated by people in contact-based occupations, such as healthcare and social care, with an increased risk of becoming infected or exposing others to infection, or other occupations where the possibility of working from home was limited. Usually, a majority of recipients are women, but during the pandemic, the gender distribution was more even. In 2025, 304 people received disease carrier’s benefit.

■ Disease carrier’s benefit in 2025

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-29	45	35	27	14	18,558	15,445
30-39	39	25	19	5	15,428	6,922
40-49	36	19	26	19	18,203	20,555
50-	82	23	15	13	14,082	15,384
Total	202	102	20	12	16,074	14,294

Of the total SEK 4.9 million in disease carrier’s benefit in 2025, 69 per cent was paid to women and 31 per cent to men. A total of 66 per cent of disease

carrier’s benefit recipients were women and 34 per cent were men.

Regulations in 2025

A person who is unable to work because they have or are suspected to have a communicable disease can receive compensation 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,

you need a medical certificate stating that you are not allowed to work because of infection. The allowance can be one-quarter, one-half, three-quarters or 100 per cent 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.

Dental care

The national dental care subsidy is intended to help people with no or low dental care needs to maintain good dental health, and to ensure that people with extensive dental care needs receive dental care at reasonable costs.

■ Amount paid for dental care

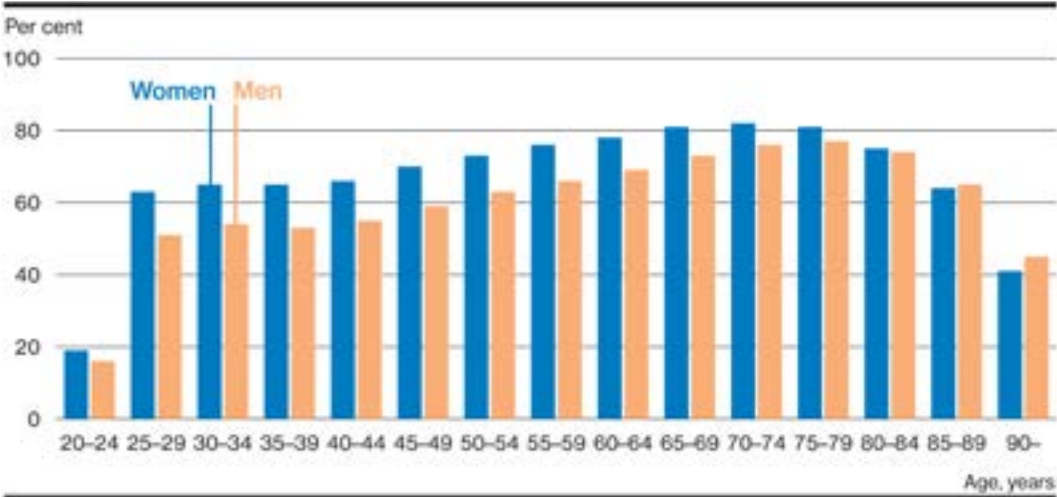


Source: Consumer Price Index (KPI): Statistics Sweden (SCB)

In 2002, dental insurance was reformed, resulting in increased expenditure. Subsequent changes, which came into effect on 1 July 2008, increased subsidies for patients, which further increased expenditure. In 2018, the dental care allowance was doubled, which also led to increased expenditure.

In inflation-adjusted 2025 prices, expenditure has remained at around SEK 8 billion over the past ten years. During the pandemic, dental care consumption temporarily decreased but has since increased again, and in 2025 expenditure was SEK 8 billion.

■ Proportion of the population who used the dental care allowance between 1 July 2023 and 30 June 2025



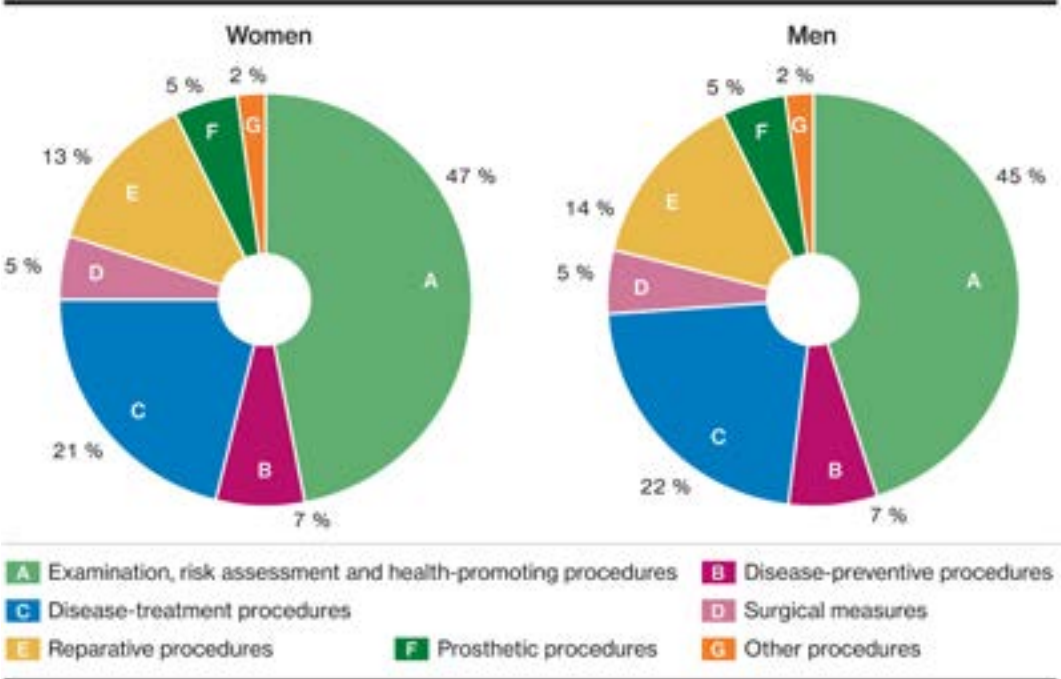
Note that the amount of the dental care allowance is half as much for people aged 30 to 64: see the regulations text box for more information.

In January 2025 the age for free of charge dental care was lowered from 24 to 20 years which came in to practice from July 2025.

On 1 July of each year, all residents of Sweden receive a new dental care allowance that can be used for two years. A total of 63 per cent of the population aged 20 or older used the dental care

allowance during the two-year period 1 July 2023 to 30 June 2025. The proportion is clearly higher among women than among men in all age groups up to the age of 79.

Dental care procedures in 2025 by category



The most common treatments are examinations, risk assessments and health promotion measures (47 per cent for women and 45 per cent for men). 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 other procedures (orthodontic treatment, replacement, root canal treatments and stomatognathic measures).

■ Number of people receiving payments from the high-cost protection scheme in 2025

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
20–24	7,359	6,791	2,260	2,302
25–29	16,625	15,592	3,181	3,391
30–34	28,549	26,988	3,587	3,807
35–39	36,040	33,450	3,933	4,072
40–44	39,753	37,104	4,355	4,426
45–49	46,204	43,527	4,472	4,573
50–54	58,258	56,246	4,453	4,529
55–59	69,479	67,601	4,514	4,532
60–64	79,614	78,052	4,284	4,564
65–69	74,985	73,366	4,238	4,396
70–74	78,312	75,058	3,949	4,129
75–79	81,059	77,405	3,696	3,977
80–84	61,444	57,821	3,550	3,835
85–89	28,480	23,859	3,157	3,648
90–	11,483	7,513	2,775	3,105
Total	717,644	680,373	4,005	4,204

In 2025, a total of 1.4 million individuals received support from the high-cost protection scheme where the eligible amount exceeded SEK 3,000.

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

Regulations in 2025

Dental care is free for children up to and including the age of 19. From the year a person turns 20, the national dental care subsidy is available for dental care treatments. The national dental care subsidy consists of three parts, dental care allowance, special dental care allowance and high-cost protection.

Dental care allowance, which is intended to encourage regular dental appointments, is to be used primarily for examinations and preventive dental care. The annual amount of the dental care allowance is

- SEK 300 for those aged 24 to 64
- SEK 600 for those aged 20 to 23 and from the age of 65 upwards

Everyone living in Sweden receives a new dental care allowance on 1 July each year. The allowance is available for two years. You can save an allowance from one year to another and use two allowances at the same time.

Special dental care allowance is a subsidy that applies if you have a disease or disability that puts you at risk of impaired 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. You can use the general and the special dental care allowance to pay for some of your subscription dental care.

High-cost protection means that people with high dental care costs do not have to pay the full cost themselves if the cost is higher than SEK 3,000 according to the government's reference charge, or the dentist's or dental hygienist's prices if they are lower. The high-cost protection scheme is calculated over a benefit period of at most 12 months. The high-cost protection then covers

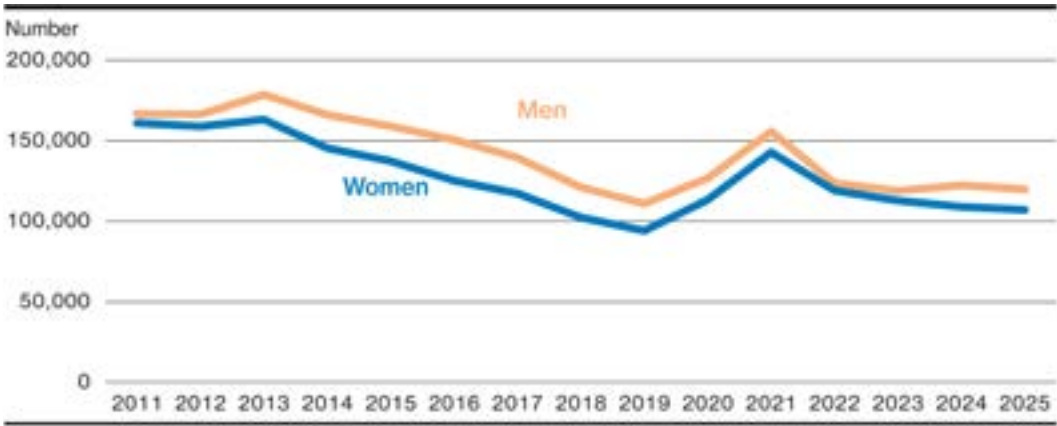
- 50 per cent for costs over SEK 3,000 and up to SEK 15,000
- 85 per cent for costs exceeding SEK 15,000

Other payments

Activity grant and development allowance

Development allowance and activity grants are paid to unemployed persons who participate in labour market 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 2025, just under 226,000 people received activity grant or development allowance, a decrease of 2 per cent from the previous year. More men than women received

these benefits. The trend is influenced by factors including the economic cycle and the situation at the labour market. As a result of the pandemic in 2020, unemployment increased markedly, leading to a sharp rise in the number of recipients.

■ Number of recipients of activity grant or development allowance in 2025

Age	Number of recipients	
	Women	Men
16–24 ¹	10,310	15,886
of which		
- development allowance	7,986	12,021
- activity grant	2,605	4,314
25–29	10,106	14,028
30–34	12,819	13,665
35–39	13,945	13,398
40–44	12,780	12,385
45–49	11,392	11,322
50–54	11,096	11,426
55–59	11,241	12,737
60–	13,265	15,760
Total	106,954	119,605

¹ For the 16-24 age group, the sum of those receiving development allowance or an activity grant does not equal the total. The reason is that a particular person may have received both development allowance and an activity grant during the year. The total for the 16-24 age group includes the number of unique individuals who received one of the two types of compensation during 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 18.3 billion in

development allowance or activity grant was paid in 2025, of which 44 per cent went to women and 56 per cent to men.

Regulations in 2025

Activity grant and development allowance are forms of compensation 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 benefit receive activity grant of at most SEK 1,200 per day until 3 August 2025, and at most SEK 1,236 per day from 4 August 2025 (SEK 1,000 after the first 100 days), and at least SEK 510 per day for full-time programmes. From 1 October 2025, participants who meet the conditions for activity grant at the income-based amount receive at most SEK 1,236 per day. The benefit level is reduced by 10 percentage points after 100 days of benefits and by an additional 5 percentage points for every 100 days thereafter. Activity grant, which is based on income, is provided at a minimum of SEK 365 per day for full-time programmes.

In October 2025, the rules for calculating activity grant were changed. At the same time, transitional provisions were introduced that describe how Försäkringskassan is to calculate benefits for participants who previously received activity grant once they meet the eligibility requirements for unemployment benefits. Participants receiving activity grant at the income-based amount under transitional

provisions may receive a minimum of SEK 462 per day if the benefit covers the period 1 October – 31 December 2025.

Participants aged 25 or over who do not meet the conditions for unemployment benefit receive activity grant of SEK 223 per day for full-time programmes during the period 1 January – 30 September 2025. Participants aged 25 or over who do not meet the conditions for activity grant at the income-based amount receive activity grant at the basic amount of SEK 365 per day for full-time programmes from 1 October 2025.

Participants aged 18 but under 25 generally receive development allowance instead of activity grant of SEK 223 if they do not meet the conditions for unemployment benefit or the conditions for activity grant at the income-based amount. From 1 January 2025, recipients of development allowance receive either SEK 205 per day or SEK 57 per day. The higher amount is paid to those who have completed upper secondary education in a national programme, hold an upper secondary certificate after at least three years of study on an introductory programme, have completed equivalent Swedish or foreign education, or are aged 20 or over and participating in folk high school education with the aim of encouraging further study. 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 supplementary benefits to introduction benefit may be paid to persons participating in the labour market programme “Introduction activities for certain newly arrived immigrants”.

■ Number of introduction benefit recipients in 2025

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	1,150	863	14	1	15	28
25–29	1,583	795	33	7	13	41
30–34	1,741	643	53	21	9	30
35–39	1,876	720	64	33	6	21
40–44	1,707	649	65	40	5	17
45–49	1,214	509	57	42	8	15
50–54	872	379	36	33	14	13
55–59	633	283	15	30	27	18
60–	787	398	2	11	29	15
Total	11,563	5,239	43	22	12	24

A total of 69 per cent of introduction benefit recipients were women and 31 per cent were men. A total of SEK 903 million was paid out in introduction benefit in 2025, of which 71 per cent to women and 29 per cent to men.

The proportion of recipients of the supplementary introduction benefit was highest in the 35–44 age group for women and the 40–49 age

group for men, which is explained by the fact that these are the ages at which it is most common 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 under the age of 50 who receive introduction benefit to live alone.

■ Number of introduction benefit recipients in 2025, by region of birth

Region of birth	Women	Men	Total
Rest of Europe ¹	6,096	1,829	7,925
Sub-Saharan Africa	1,538	915	2,453
Asia, excl. the Middle East	1,247	701	1,948
Middle East, North Africa and Turkey	1,992	1,306	3,298
Other or unknown	690	488	1,178
Total	11,563	5,239	16,802

¹ 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. A total of 34 per cent of recipients come from these regions, a decrease from 2024 when the group accounted for 60 per cent of recipients. 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 programme. The number of individuals receiving introduction benefit from the rest of Europe has therefore increased from just 89 people in 2023 to 7,925 people in 2025, accounting for 47 per cent of recipients.

Regulations in 2025

Introduction benefit can be paid to those who, via the Swedish Public Employment Service (Arbetsförmedlingen), participate in the labour market policy programme introduction activities for certain newly arrived immigrants. The benefit is SEK 308 per day if the person participates in activities full-time. During the period when a newly arrived person participates in skills identification and contributes to establishing an individual action plan in their programme, the benefit is SEK 231. Once the skills identification is complete and the action plan has been drawn up, the period in the programme begins during which the participant may receive SEK 308.

Those who are assigned to the programme introduction activities for certain newly arrived immigrants can also receive supplementary

introduction benefit or introduction benefit for housing. Supplementary introduction benefit may be granted to those who have children under the age of 20 living at home. The benefit per month is SEK 800 per child under the age of 11 and SEK 1,500 per child aged 11 but under 20. You can receive supplementary introduction benefit for no more than three children. The supplementary introduction benefit is paid per household. A person who participates in the programme introduction activities for certain newly arrived immigrants who lives alone can receive introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900. Introduction benefit, supplementary introduction benefit and introduction benefit for housing are tax-exempt.



In total, 63 per cent of the population aged 20 or older used the dental care allowance during the period 1 July 2023 to 30 June 2025. See page 81 for more information



Approximately 107,400 parents received care allowance for children with special needs (disability) in December 2025. Of the recipients, 75 per cent were women and 25 per cent men. See page 44 for more information



Social Insurance in Figures 2026

Social insurance is important for people's social security and the national economy. In 2025, expenditure on the insurance and allowance systems managed by Försäkringskassan totalled of SEK 255.5 billion, equivalent to 3.9 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.