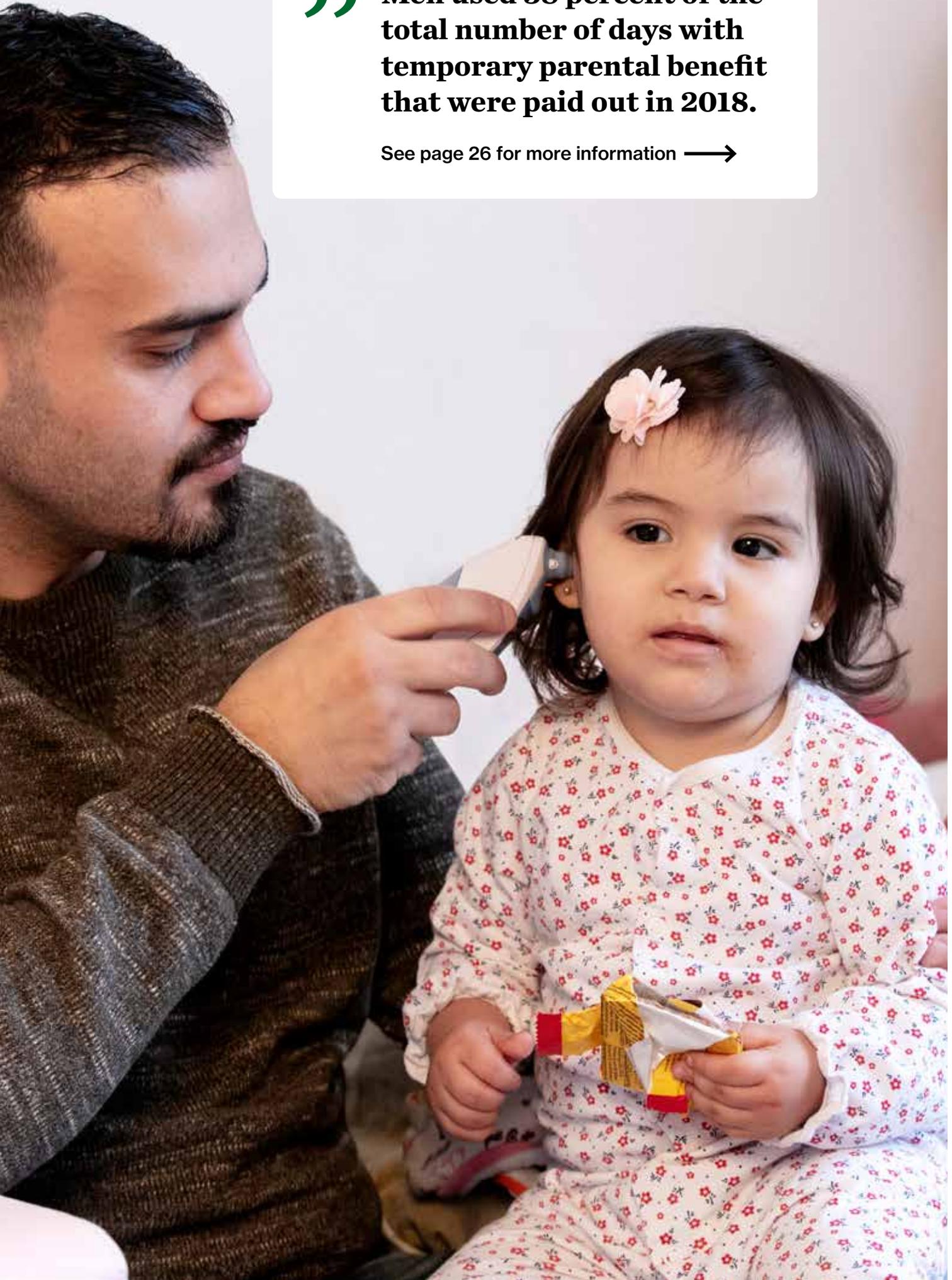


# Social Insurance in Figures 2019

**” Men used 38 percent of the total number of days with temporary parental benefit that were paid out in 2018.**

See page 26 for more information →



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Social Insurance in Figures 2019 can be ordered  
by e-mail at [forlag@forsakringskassan.se](mailto:forlag@forsakringskassan.se)  
at a price of 120 SEK excluding VAT and postage.

## Foreword

The Swedish Social Insurance Agency [Försäkringskassan] is one of 28 government agencies in Sweden responsible for compiling statistics, and publishes both official and other statistics related to social insurance. This means that The Social Insurance Agency is tasked with developing, producing and distributing unbiased and publicly available statistics for public information, analytical purposes, and research. Each year, as part of this mandate, the Social Insurance Agency publishes *Social Insurance in Figures*, which aims to provide an account of the compensation administered by the agency through use of statistics and comments.

Social insurance is an integral part of most people's lives. It is of great importance, not just to individuals' security and living standards, but also to the Swedish economy. Expenditure for benefits and allowances administered by the Social Insurance Agency totalled approximately SEK 225 billion or almost 5 per cent of the Swedish gross domestic product (GDP) in 2018.

Many of the agency's employees have been involved in the production of *Social Insurance in Figures 2019*. Josefine Heinevik wrote the chapter on social insurance recipients and served as the publication's editor. Maria Corin and Andreas Leandersson wrote the chapter on the financial scope of social insurance, Magdalena Kubien the chapters on financial security for families and children and on financial security in the event of disability and, finally, Ulrik Lidwall the chapters on financial security in the event of sickness and on other disbursements.

Stockholm, June 2019

Maria Rydbeck  
Deputy Director-General

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## Introduction

The Swedish social insurance system is intended to provide financial security from cradle to grave and encompasses almost everyone who lives or works in Sweden. The insurance is an important part of the public welfare system and is of great importance to not only individuals, households and companies, but also to the Swedish economy as a whole. The components of social insurance administered by the Swedish Social Insurance Agency primarily include benefits and allowances for families with children, people who are ill and people with disabilities. Since January 2010, the Swedish Pensions Agency has administered social insurance benefits and allowances for pensioners. These benefits are not included in this publication.

Social insurance expenditure for benefits and allowances administered by The Swedish Social Insurance Agency totalled approximately SEK 225 billion or almost 5 per cent of the Swedish gross domestic product (GDP) in 2018. Administrative costs amounted to just over SEK 9 billion, which gives a total expenditure of just over SEK 234 billion. Just over half of all expenditure went to people with illnesses or disabilities, about one-third to children and families, and the remainder for compensation linked to labour market measures, as well as administration.

Social Insurance in Figures 2019 provides an overview of the compensation administered by the Social Insurance Agency. Social insurance is described in tables, diagrams and maps within the following areas: social insurance recipients; financial scope of social insurance; financial security for families and children; financial security in the event of disability; financial security in the event of illness and other disbursements. Among the indicators presented for the various benefits and allowances are the number of recipients, the amount paid and average compensation. In order to put the statistics in context, there is a regulations box for each benefit and allowance that provides an overview of the applicable regulations. Insured persons have varying social insurance needs and use it in different ways. For this reason, the statistics are broken down by sex and age – as well as county and region of birth in some cases.

A PDF version of Social Insurance in Figures 2019, along with diagrams containing links to the underlying statistics, is available on the Social Insurance Agency's web page for statistics and analysis, [www.fk.se/statistik](http://www.fk.se/statistik). These diagrams contain longer time series than those presented in the printed publication.

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

## How to read this report

Each benefit and allowance presented in Social Insurance in Figures 2019 has a regulations box that briefly describes the regulations that apply during the year that is covered by the statistics. If the regulations changed during the year, the regulations applicable at the end of 2018 are presented. The purpose of the regulations box is to help the reader put the statistics into context. Further information about the regulations is available on the Social Insurance Agency's website, [www.fk.se](http://www.fk.se).

The term "days" always refers to net days – for example, two days of 50 per cent compensation are regarded as one net day.

Income-related daily compensation for sickness benefit, pregnancy benefit, parental benefit, etc. is calculated by multiplying the compensation level (75 or 80 per cent) by a conversion factor (0.97 in 2018). The Swedish Parliament [Riksdag] sets the conversion factor. Thus, income-related daily compensation is just under 75 or 80 per cent of the sickness benefit qualifying income.

The way that daily compensation is calculated depends on whether it is based on the hour/day (e.g. temporary parental benefit) or calendar day (e.g. parental benefit). As a result, even though the maximum compensation is based on 7.5 times the price base amount for temporary parental benefit and 10 times the price base amount for parental benefit, the average daily amount for temporary parental benefit may exceed the average daily amount for parental benefit.

For benefits and allowances that are paid out over a longer period of time, circumstances may change while the case is ongoing. One example of this may be an ongoing sickness benefit case, where the diagnosis might change over time. Statistics in these tables are based on the ICD (International Statistical Classification of Diseases and Related Health Problems) diagnostic code registered most recently in these cases.

The diagnoses used are based on the Swedish version of ICD-10. The diagnosis group "mental disorders" is based on diagnosis chapters F00–F99 and covers both mental and behavioural disorders.

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

Unless stated otherwise, the source of the statistics in this publication is the Social Insurance Agency's database, Store. Retroactive decisions, reconsideration of cases, rejections, etc. may result in slight differences between statistics downloaded at different times from Store. For example, data concerning the number of recipients reported may differ slightly from what has been reported in other contexts.

The bar chart entitled "Proportion of the population receiving activity or sickness compensation in December 2018 distributed by region of birth" has been age-standardised. This is done because the age structure varies by region of birth, which is important to take into account given that the incidence of illness varies with age. Age standardisation means that the age structure has been adjusted to make it independent of region of birth.

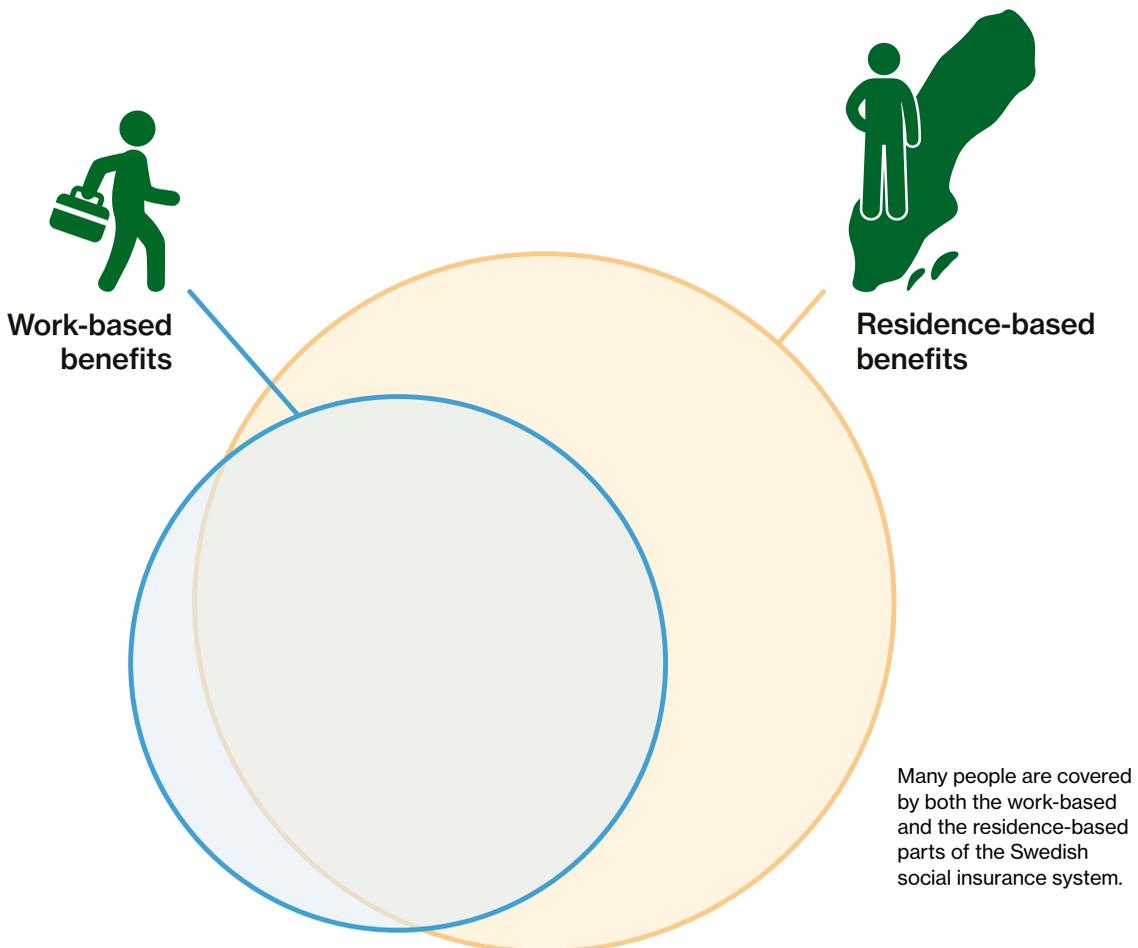
# Social insurance recipients

Almost everyone who lives or works in Sweden is covered by the Swedish social insurance system. It is an important aspect of the social security system and is of major significance, not just to individuals, households and businesses, but also to the Swedish economy as a whole.

## Social insurance is work- and residence based

Everyone who lives or works in Sweden is covered by the national social insurance system. Living or working in Sweden may entitle a person to insurance and benefits

that are work or residence based. Almost everyone who lives or works in Sweden is covered by the Swedish social insurance system.



### Residence-based benefits

To be entitled to the residence-based part of the Swedish social insurance system, an individual must be considered to have permanent residency in Sweden.

A common feature of residence-based social insurance is that it provides basic cover for people who live in Sweden. Many of these benefits are designed as allowances rather than insurance. The cover consists

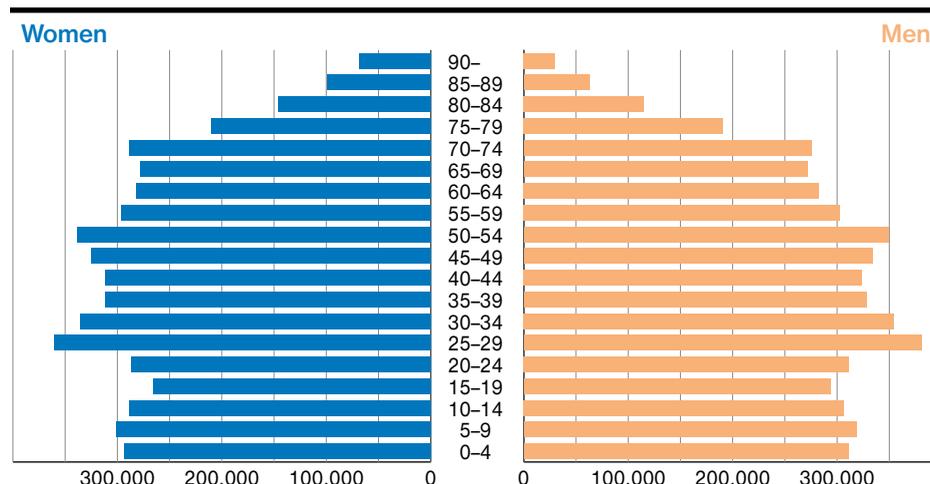
of different basic benefits, such as child allowance, housing allowance, and national dental care subsidy. It also includes benefits that are paid at a guaranteed rate, such as parental benefit at the minimum level and basic level, as well as activity compensation and sickness compensation, which are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

### Work-based benefits

An individual who works in Sweden is normally insured under the Swedish social insurance system and is thus entitled to work-based benefits. This is the case regardless of whether they are resident in Sweden or have come to Sweden in order to work without being resident in the country. An individual who leaves Sweden in order to work in another country is not normally covered by the Swedish social insurance system.

Work-based benefits are primarily designed as insurance in which the paid social insurance contributions provide

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



Source: Statistics Sweden (SCB)

### Population of Sweden in 2018, distributed by age

At the end of 2018, Sweden’s population was just over 10.2 million. 5.8 million were in the age group (20–64 years) that makes principal use of the parts of the social insurance system that are administered by the Social Insurance Agency. This applies to benefits that are intended for families with children as well as individuals with a disability or illness.

Some of the benefits that are paid to people between the ages of 20 and 64 indirectly support those who are older or younger. Child allowance, childcare allowance and maintenance support are examples of benefits that are paid to parents for their children. One example of insurance that

supports older people is benefit for care of closely related persons. The recipient of this benefit is normally under 64 years old, but the individual the recipient is caring for is often over the age of 64.

Some benefits are paid to recipients who are over the age of 64. For example, sickness benefit can be paid to individuals who are in gainful employment, even those who are 65 years of age or older. Other examples are the benefits that are intended for people with disabilities, where the recipient is entitled to retain, for example, disability allowance and attendance allowance after they have turned 65, provided that they were granted the benefit prior to the age of 64.

Country	Number of insured persons aged 19–64 years <sup>1</sup>			Proportion with sickness benefit qualifying income <sup>2</sup> (per cent)		
	Women	Men	Total	Women	Men	Total
Sweden	2,200,039	2,306,751	4,506,790	91	91	91
Nordic countries excl. Sweden	58,886	47,333	106,219	85	83	84
EU 28 excl. Nordic countries	99,221	98,880	198,101	85	87	86
Rest of Europe	81,760	71,984	153,744	84	87	85
Sub-Saharan Africa	57,811	55,974	113,785	81	80	80
Asia excl. Middle East	100,844	63,134	163,978	82	85	83
Middle East, North Africa and Turkey	163,279	194,144	357,423	75	79	77
North America	11,969	12,623	24,592	82	83	82
South America	28,080	25,864	53,944	86	87	87
Oceania	1,284	2,425	3,709	81	85	84
<b>Total</b>	<b>2,803,173</b>	<b>2,879,112</b>	<b>5,682,285</b>	<b>89</b>	<b>89</b>	<b>89</b>

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

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

### ■ Number of insured persons aged 19–64 and proportion of insured persons with a sickness benefit qualifying income at the beginning of 2018

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

Of the total number of insured persons, 79 per cent were born in Sweden and 21 per cent were born abroad. The proportion who are expected to have a sickness benefit qualifying income is higher among those born in Sweden than among those born abroad. 91 per cent of those born in Sweden are expected to have the opportunity to receive work-based benefits such as sickness benefit, pregnancy benefit and temporary parental benefit. Among insured women and men born in the Middle East, North Africa and Turkey, 75 and 79 per cent, respectively, are expected to have a sickness benefit qualifying income. The primary explanation as to why a lower proportion of foreign-born individuals is expected to have a sickness benefit qualifying income is that foreign-born individuals generally have weaker ties to the labour market than those born in Sweden.

## Regulations 2018

Insured persons entitled to sickness benefit qualifying income (SGI) are those expected to have an annual income from gainful employment amounting to at least 24 per cent of the price base amount. For 2018, this equates to an income of about SEK 10,900. In order for an income to qualify the individual for sickness benefit, it must come from work that can be assumed to last at least six consecutive months or to recur annually. In some cases, it is possible to have a sickness benefit qualifying income

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

Benefit	Women	Men	Total
Dental care	2,109,776	1,857,105	3,966,967
Child allowance	1,083,254	403,430	1,486,684
Temporary parental benefit	488,297	435,663	923,960
Parental benefit	476,021	403,101	879,122
Sickness benefit	382,608	219,059	601,667
Sickness compensation	167,806	116,054	283,860
Housing allowance	176,713	104,195	280,908
Activity grant	91,191	103,834	195,025
Maintenance support	129,583	28,806	158,389
Introduction benefit	40,238	44,599	84,837
Childcare allowance	59,256	12,281	71,537
Disability allowance	35,240	31,034	66,274
Activity compensation	19,397	22,383	41,780
Occupational injury annuity	14,889	16,858	31,747
Pregnancy benefit	25,794	0	25,794
Rehabilitation allowance	9,231	4,162	13,393
Benefit for care of closely related persons	12,328	4,804	17,132
Attendance allowance	6,913	8,177	15,090
Car allowance	509	670	1,179

### ■ Number of people who have received different types of benefit in 2018

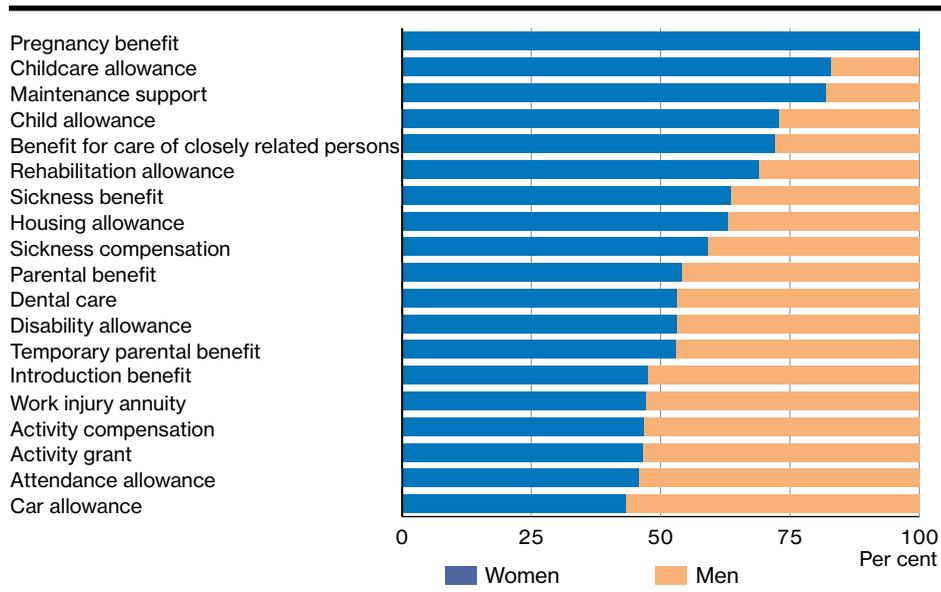
The national dental care subsidy is the benefit that was paid to the largest number of people. Just under 4 million people were able to take advantage of the national dental care subsidy in 2018, which is 39 per cent of the Swedish population.

Child allowance is another benefit that has a large number of recipients. Just under 1.5 million people received child allowance in 2018, which equates to 15 per cent of the Swedish population.

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

benefits that are not means-tested. There is no need for the insured person to apply for these benefits in order to receive them. The Social Insurance Agency pays the national dental care subsidy directly to the care provider, who deducts this from the dental bill at the time of the visit. Child allowance is automatically paid to parents who live and have children in Sweden.

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



**Sex distribution of disbursed benefits in 2018**

There is an uneven sex distribution among the recipients of a number of benefits. The benefits paid to families with children have a particularly uneven distribution. In the case of childcare allowance, 83 per cent of recipients in 2018 were women and 17 per cent were men. The corresponding figures for maintenance support were 82 per cent women and 18 per cent men.

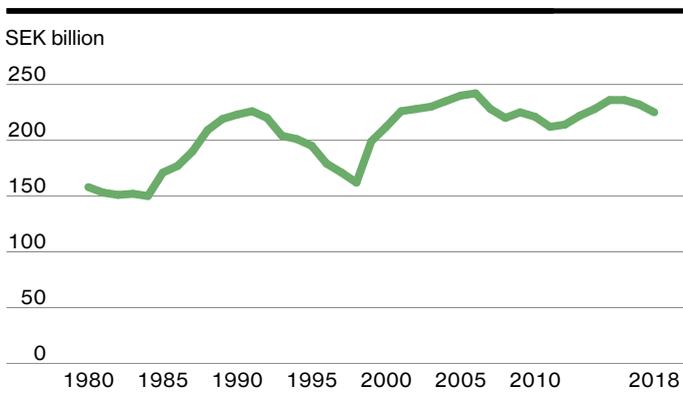
The recipients of benefits such as national dental care subsidy, temporary parental benefit and activity grant have a more even sex distribution. This is also the case for parental benefit, where 54 per cent

of recipients in 2018 were women and 46 per cent were men. However, the fact that the same number of women and men have received a disbursement does not mean that women and men have used the benefit equally. The number of days paid and the amount may be unequal, even though the number of recipients is equal. When it comes to parental benefit, for example, there is a large difference between the proportion who have received a disbursement and the proportion of days paid to women and men (see more information on page 20).

# Financial scope of social insurance

## Social insurance expenditure

This chapter presents expenditure for the benefits within the Swedish social insurance system that were administered by the Swedish Social Insurance Agency in 2018. These are primarily benefits that are paid to families with children as well as individuals with a disability or illness.

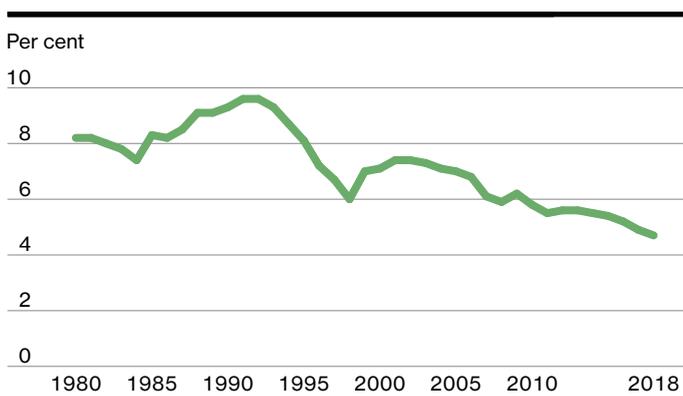


### ■ Social insurance expenditure (excluding administration) at 2018 prices

The social insurance system's expenditure for the benefits and allowances administered by the Social Insurance Agency amounted to SEK 225 billion in 2018. Administrative costs amounted to just over SEK 9 billion, which gives a total expenditure of just over SEK 234 billion.

Expenditure (at fixed rates) have increased by 42 per cent since 1980.

Expenditure decreased between 1992 and 1998, primarily due to rule changes such as reduced compensation levels and the introduction of a sick pay period and a waiting period into the sickness insurance system. The increase in expenditure that began in 1999 is due to factors such as the rapidly increasing expenditure within the sickness insurance system. A national old age pension contribution was also introduced in 1999, whereby the central government pays towards the pension entitlement of people who are receiving, for example, sickness benefit and parental benefit. The decrease in expenditure that began in 2006 is primarily due to reduced costs for sickness benefit and sickness compensation. Expenditure for sickness benefit increased again between 2011 and 2018. The decrease in total expenditure in 2018 is primarily due to the reduced number of attendance allowance and sickness compensation recipients.



### ■ Social insurance expenditure (excluding administration) as a proportion of gross domestic product (GDP)

Social insurance disbursements represent a considerable part of the Swedish economy. Social insurance expenditure as a proportion of the GDP has decreased over time. In 2018, social insurance expenditure equated to 4.7 per cent of the GDP, which is the lowest level this has been in the past 35 years.

<b>Expenditure, distributed by area/benefit (MSEK)</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b><i>Financial security for families and children</i></b>			
Parental benefit	32,169	33,563	35,121
Temporary parental benefit	7,275	7,564	8,116
Pregnancy benefit	686	684	677
Equality bonus	403	27	–
Child allowance	26,349	27,287	31,722
Housing allowance for families with children and young people	4,662	4,664	4,574
Childcare allowance	3,760	3,939	4,072
Maintenance support	3,936	3,704	2,593
Adoption allowance	11	16	14
<b>Total</b>	<b>79,251</b>	<b>81,448</b>	<b>86,890</b>
<b><i>Financial security in the event of sickness and disability</i></b>			
Sickness benefit	37,785	36,078	36,156
Rehabilitation allowance	1,585	1,276	1,034
Benefit for care of closely related persons	182	193	189
Supplementary housing allowance	101	127	165
Compensation for high sick pay costs	799	890	954
Dental care	5,520	5,773	6,449
Cross-border healthcare	479	433	493
Sickness/activity compensation	44,566	42,740	40,676
Housing supplement	4,858	4,949	5,130
Disability allowance	1,343	1,350	1,343
Occupational injury compensation <sup>1</sup>	3,119	3,007	2,811
Car allowance	288	162	100
Attendance allowance	26,344	27,930	25,308
Grants for health and medical care	914	1,321	1,354
Grants for the sick-listing process	1,999	1,338	1,238
Medical services	–	53	53
Other benefits <sup>2</sup>	36	38	39
<b>Total</b>	<b>129,917</b>	<b>127,657</b>	<b>123,492</b>
<b><i>Other disbursements</i></b>			
Activity grant and development allowance	13,841	13,124	11,190
Introduction benefit	4,246	5,355	3,557
Family benefit for conscripts	22	25	25
Other	4	4	4
<b>Total</b>	<b>18,113</b>	<b>18,509</b>	<b>14,776</b>
<b><i>Administration</i><sup>3</sup></b>	<b>8,985</b>	<b>9,184</b>	<b>9,265</b>
<b>Total</b>	<b>236,266</b>	<b>236,798</b>	<b>234,423</b>

<sup>1</sup> Includes expenditure on claims against SWEDINT.

<sup>2</sup> Includes expenditure on compensation as part of the state personal injury cover (formerly bodily injury).

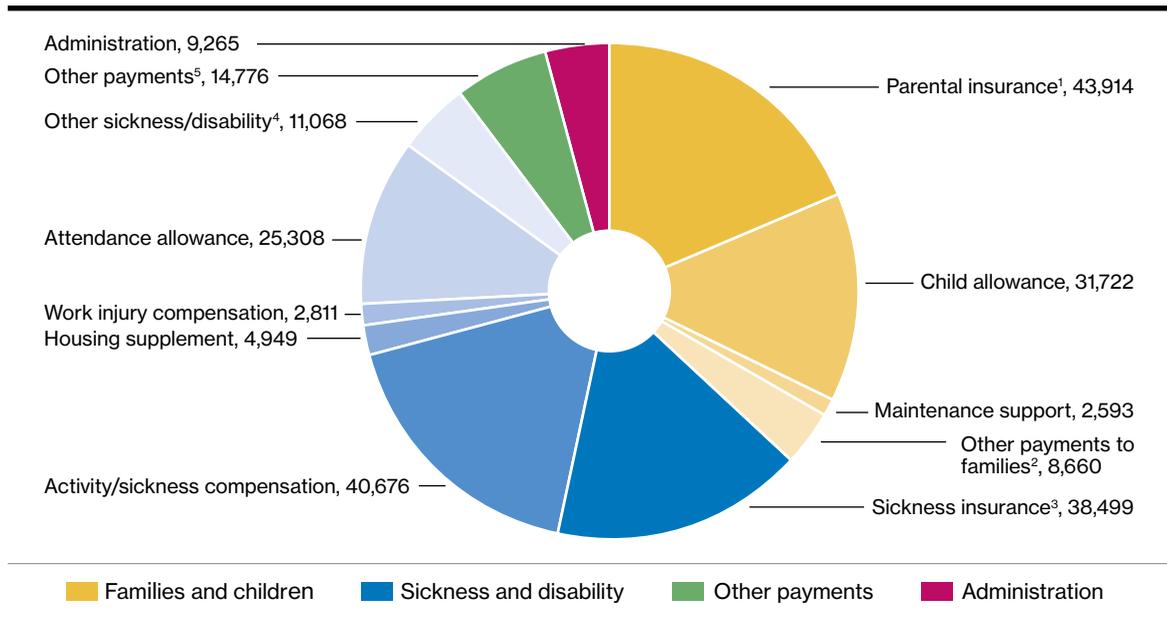
<sup>3</sup> Administration is calculated according to the 2019 economic model.

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

### ■ Social insurance expenditure 2016–2018 in MSEK (current prices)

Social insurance expenditure (excluding administration) has decreased by 1 per cent between 2016 and 2018. Expenditure for the category “Financial security in the event of illness and disability” decreased by 5 per cent during the period. This decrease is largely attributable to the reduced expenditure in sickness compensation and for sickness benefit. Within sickness compensation, the outflow from insured persons reaching the age of 65 was relatively high, while the inflow was relatively low.

Expenditure for the category “Financial security for families and children” increased during the period as a result of factors such as an increase in the number of births and increased utilisation of parental benefit by men. Activity grants for people who participated in labour market programmes represent the largest share of expenditures in the category “Other disbursements”. Expenditure within this category decreased between 2016 and 2018.

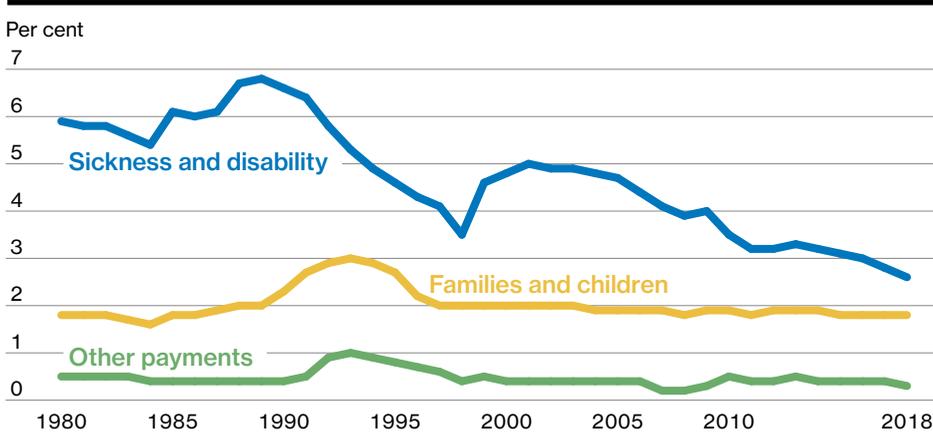


- <sup>1</sup> Parental benefit, temporary parental benefit and pregnancy benefit.
- <sup>2</sup> Housing allowance for families with children and young people.
- <sup>3</sup> Sickness benefit, rehabilitation benefit, benefit for care of closely related persons and high cost protection for employers.
- <sup>4</sup> Dental care, international healthcare, disability allowance, car allowance, contributions to health care, medical service, expenditure for state old age pension contributions for disease carrier's benefit.
- <sup>5</sup> Activity grant, introduction benefit, family benefit, Disease carrier's benefit excl. expenditure for state old age pension contributions.

**Breakdown of expenditure in 2018 (MSEK)**

Just over half of all social insurance expenditure (53 per cent or approximately SEK 123 billion) went to people who were sick and people with disabilities. Just over one-third of expenditure (37 per cent or approximately SEK 87 billion) went to families with children. In addition,

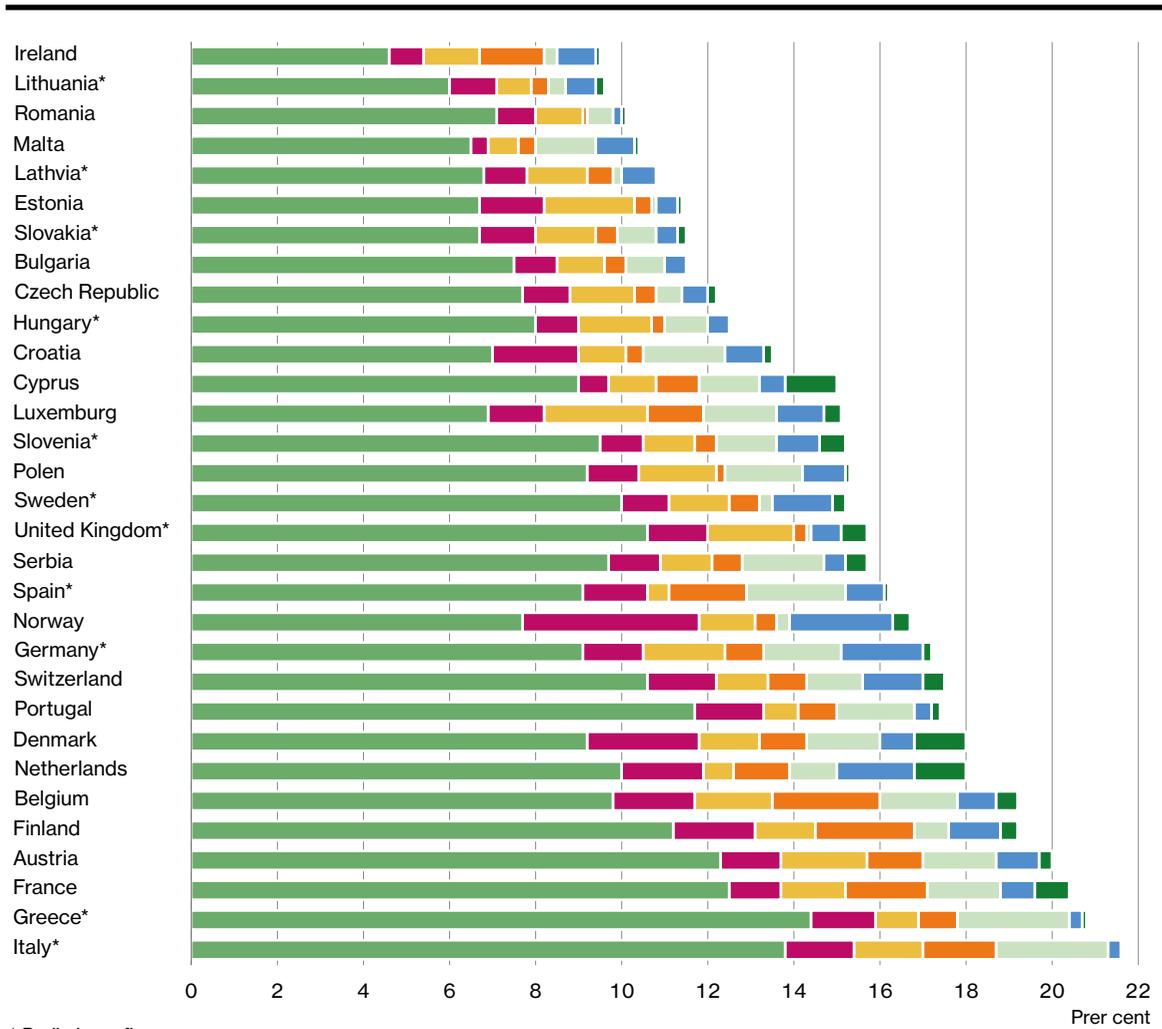
disbursements were made to certain other forms of compensation, primarily within the labour market area (approximately SEK 15 billion). The remainder consisted of expenditure for administration (SEK 9 billion).



**Expenditure areas as a proportion of GDP**

Expenditure for sickness and disability rose in the late 1980s, only to decline from approximately 7 per cent of GDP in 1989 to less than 4 per cent in 1998. The decrease was due to factors that included a reduction in the rate of sickness absence, the introduction of a sick pay period, reduced compensation levels, and the county councils taking over responsibility for the cost of medical products. Expenditure as a

proportion of GDP increased between 1998 and 2003 as a result of increased sickness absence. Expenditures subsequently decreased again. Benefits to families and children as a proportion of GDP increased in the early 1990s as a result of increases in the birth rate. Expenditure as a proportion of GDP decreased once more in the latter half of the 1990s and subsequently remained stable at around 2 per cent of GDP.



\* Preliminary figures  
 Iceland and Turkey did not report statistics on public transfers for 2016.  
 Source: Eurostat



**Public transfers as a proportion of GDP in 2016 in Sweden and other European countries**

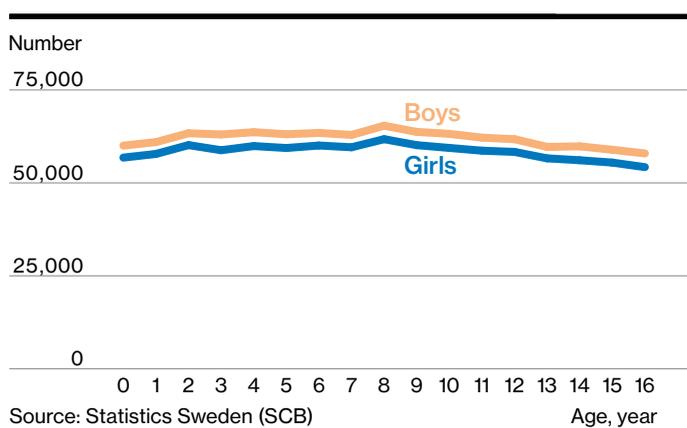
In addition to social insurance, public transfers encompass unemployment benefit and financial assistance. The Swedish figure for public transfers as a proportion of GDP is comparable with the EU average. There are major differences in

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

# Financial security for families and children

## Child allowance

The purpose of child allowance is to level out financial inequities between families with and without children.



### Number of children in December 2018

In December 2018, there were approximately 993,000 girls and 1,053,000 boys aged 0–16. Compared with 2017, the number of children aged 0–16 increased by just under 2 per cent in 2018, totalling 2,046,000.

Source: Statistics Sweden (SCB)

Age, year

Age	Number of recipients		Proportion of recipients receiving large family supplement <sup>1</sup>	
	Women	Men	Women	Men
-19	2,319	1,799	4.9	0.4
20-24	21,836	5,372	26.1	13.1
25-29	106,217	41,140	44.7	23.9
30-34	194,191	89,944	61.9	31.5
35-39	228,990	96,153	72.9	36.7
40-44	229,214	67,379	66.1	40.4
45-49	169,042	39,084	44.4	40.8
50-54	67,913	18,483	23.3	34.7
55-	13,508	10,343	10.6	26.9
<b>Total</b>	<b>1,033,230</b>	<b>369,697</b>	<b>56.5</b>	<b>34.2</b>

<sup>1</sup> Only parents who are receiving large family supplement for children with general child allowance or extended child allowance are included in this table. Large family supplement for children receiving study allowance is not included. The proportion of recipients receiving large family supplement is therefore a low estimate.

### Child allowance in 2018

Just over 1.4 million parents received general child allowance, large family supplement and/or extended child allowance in 2018. Since the change in the law regarding shared child allowance came into force in 2014, the proportion of women who receive the allowance has decreased from

88 to 74 per cent and the proportion of men has increased correspondingly from 12 to 26 per cent. The proportion of recipients who receive large family supplement was just under 57 per cent for women and 34 per cent for men. SEK 31.7 billion in child allowance was paid in 2018.

## Regulations 2018

The term child allowance refers to general child allowance, extended child allowance or large family supplement. Parents are entitled to general child allowance for a child who lives in Sweden until the quarter they turn 16. After this, the parent can receive extended child allowance as long as the child is in compulsory school or school for children with learning disabilities. For children born prior to 1 March 2014, the child allowance is paid to one of the legal guardians. If the child lives alternately with both of their parents, half of the child allowance is paid to each parent after one of them requests this and the parent provides proof of alternate residence. Parents of children born on 1 March 2014 or later who have joint custody receive shared child allowance. This means

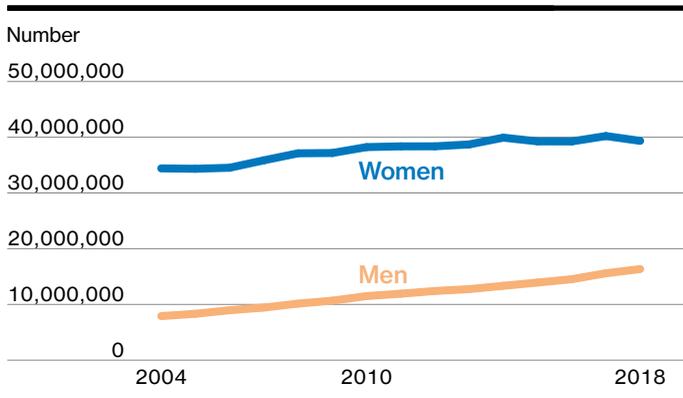
that each parent will receive SEK 625 of the monthly amount of SEK 1,250. If the parents would prefer the full child allowance to be paid to just one of the parents, they must request this jointly.

A parent who has general child allowance, extended child allowance or study allowance from the Swedish Board of Student Finance (CSN) for two or more children also receives large family supplement. Child allowance is tax-exempt. Starting from March 2018, child allowance was SEK 1,250 per child per month. Large family supplement in 2018 was SEK 150 per month for the second child, SEK 580 for the third child, SEK 1,010 for the fourth child, and SEK 1,250 for each additional child.

	Monthly amount in 2018 (SEK)		Total	Annual amount in 2018 (SEK)
	Child allowance	Large family supplement		
1 child	1,250	–	1,250	14,600
2 children	2,500	150	2,650	31,000
3 children	3,750	730	4,480	52,560
4 children	5,000	1,740	6,740	79,280
5 children	6,250	2,990	9,240	108,880
For each additional child	1,250	1,250	2,500	29,600

## Parental benefit

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



### Days with parental benefit

In the early 2000s, the birth rate increased, as did the number of days with parental benefit. A number of changes have been made to the regulations since that time, e.g. with respect to the number of days compensated and the size of the compensation level. Just under 56 million days of parental benefit were paid out in 2018, with 71 per cent of these to women. The number of days used by men has increased since 2004, from 19 per cent of the paid days in 2004 to 29 per cent of the paid days in 2018.

Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
-19	1,134	49	164	62	245	251
20-24	18,624	3,723	143	49	351	524
25-29	84,712	37,886	116	45	480	640
30-34	142,177	95,415	92	46	544	677
35-39	132,034	117,546	69	42	554	673
40-44	74,413	88,477	49	36	525	646
45-49	20,572	41,512	35	33	482	620
50-54	2,192	13,655	36	34	464	603
55-	163	4,838	46	38	439	569
<b>Total</b>	<b>476,021</b>	<b>403,101</b>	<b>83</b>	<b>41</b>	<b>513</b>	<b>656</b>

### Parental benefit in 2018

Of a total of SEK 32 billion in parental benefit that was paid out in 2018, 65 per cent went to women and 35 per cent to men.

Of the recipients, 54 per cent were women and 46 per cent men. For both women and men, the average number of days paid out decreases with increasing age. This is due to factors such as young parents more often having younger children and parents usually using a greater proportion of their

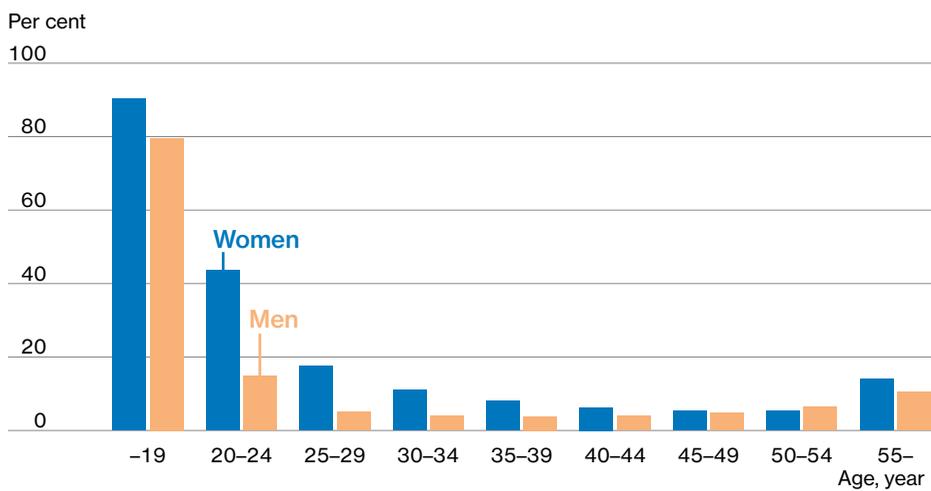
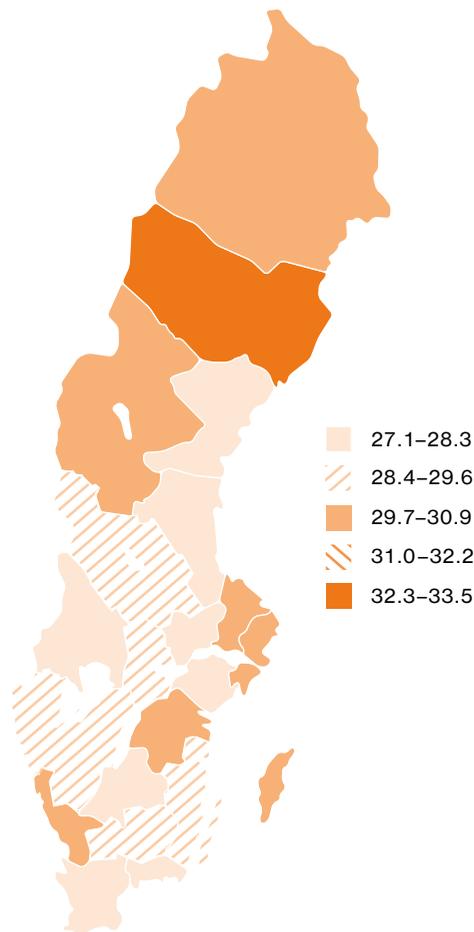
parental benefit days when their children are younger.

Due to factors such as the difference in income between men and women and differences in the use of parental benefit, the average daily compensation rate was 28 per cent higher for men than for women. For example, women were more likely than men to use parental benefit at the basic level, which results in a lower daily rate.

**■ Proportion of parental benefit days used by men in 2018, distributed by county**

Men used 29 per cent of the total number of days with parental benefit that were paid out in 2018. The proportion was highest in Västerbotten County (34 per cent) and lowest in Gävleborg County (27 per cent). In many counties, there was a large variation between municipalities. For example, the proportion was higher in municipalities that contain large university cities (e.g. Umeå, Uppsala and Lund) than in rural municipalities.

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



**■ Proportion of recipients of parental benefit at the basic level in 2018**

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

In the 19 and under age group, 90 per cent of women and 80 per cent of men only took out parental benefit at the basic level in 2018. However, the number of recipients of parental benefit in the youngest age group is small.

Parents' region of birth	Proportion of recipients at basic level only (per cent)		Average amount (regardless of compensation level) per day (SEK)	
	Women	Men	Women	Men
Sweden	3.2	1.0	575	696
Nordic countries excl. Sweden	7.4	2.4	565	689
EU 28 excl. Nordic countries	13.4	3.5	510	671
Rest of Europe	16.4	4.2	476	631
Sub-Saharan Africa	54.6	16.7	314	523
Asia excl. Middle East	34.5	11.3	396	604
MENA + Turkey (20 countries)	52.9	27.8	337	480
North America	16.0	6.9	500	626
South America	14.6	4.7	486	607
Oceania	16.9	3.3	520	656
<b>Total</b>	<b>11.8</b>	<b>4.4</b>	<b>513</b>	<b>656</b>

### ■ Parental benefit at the basic level and average compensation, regardless of compensation level in 2018, distributed by region of birth

In 2018, just under 12 per cent of women and just over 4 per cent of men only took out parental benefit at the basic level because they did not meet the requirements for income-related parental benefit. The proportion was lowest among parents born in Sweden. It was consistently more common for women to only take out

parental benefit at the basic level than for men, regardless of region of birth.

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

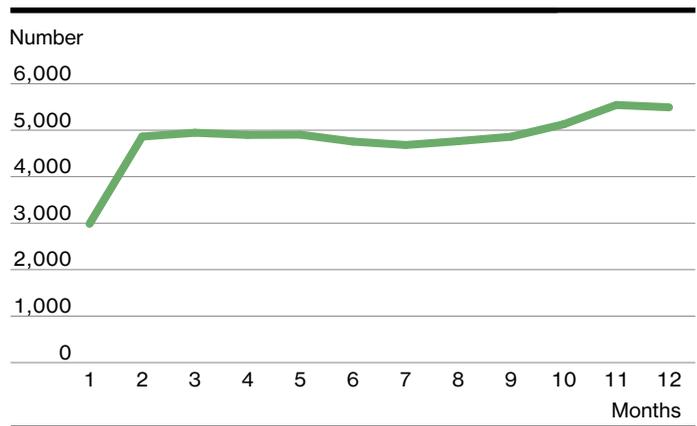
Age	Number of recipients
-19	76
20-24	3,184
25-29	17,584
30-34	23,161
35-39	13,765
40-44	4,924
45-49	1,118
50-54	303
55-	136
<b>Total</b>	<b>64,251</b>

### ■ Number of recipients of double days in 2018

During the child's first year of life, it is possible for both parents to receive parental benefit at the same time for up to 30 days. These days are called double days. The largest number of recipients of double days are in the 30-34 age group. Parents who have used double days have a lower average age than those who have used other forms of parental benefit. This is primarily because double days can only be taken out until the child's first birthday and these parents are thus younger than parents who are receiving other forms of parental benefit.

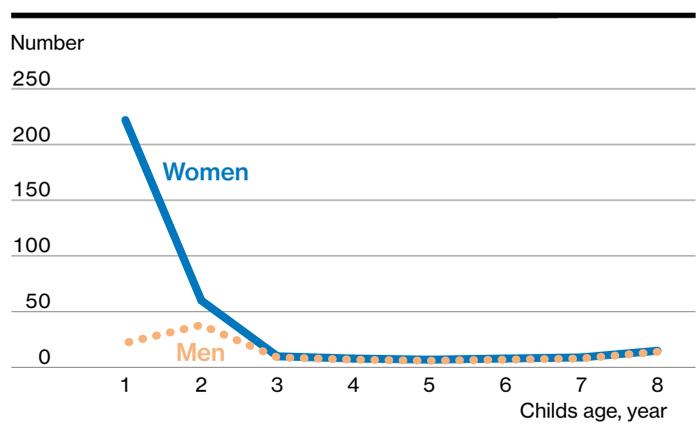
■ **Number of children with a parent who has used double days in 2018**

Double days were paid out for just under 31,700 children in 2018. The number of children for whom a parent has used double days increases as the age of the child increases.



■ **Average number of days of parental benefit used at different ages for children born in 2010**

For children born before 2014, parents can receive parental benefit up until their child has turned eight years old or has completed their first year of school. Parents of children born in 2014 or later can receive parental benefit until the child's 12th birthday. For children who were born in 2010 and turned eight in 2018, the vast majority of parental benefit days were used during their first year of life, primarily by women. From the age of 3, there are minimal differences between women and men in the number of days used.



Age	Number of children		Proportion of children	
	Girls	Boys	Girls	Boys
0	48,727	51,501	86	86
1	55,595	58,728	96	96
2	46,871	49,149	78	78
3	40,792	43,988	69	70
4	40,273	42,791	67	67
5	33,549	35,380	56	56
6	35,643	37,960	59	60
7	37,312	39,403	63	63
8	37,098	39,288	60	60
<b>Total</b>	<b>375,860</b>	<b>398,188</b>	<b>70</b>	<b>70</b>

### ■ Children for whom parents received parental benefit in 2018

At least one parent received parental benefit over the course of the year for 86 per cent of the children born in 2018 (age 0 in the table). From the age of two, it becomes less

common for the parents to use parental benefit. In total, parental benefit was paid out for just over 70 per cent of all children aged 0–8 years in 2018.

### Regulations 2018

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. The benefit is related to the parent's income for 390 of these days. There is a basic level of SEK 250 per day for parents who do not fulfil the requirements for obtaining income-related compensation or have low or no income. For the remaining 90 days, the benefit the parent receives corresponds to a minimum level, which is SEK 180 per day for everyone.

If the parents have joint custody of the child, both are entitled to half of the total number of parental benefit days. However, one parent is able to use the other's parental benefit days, with the exception of 90 days that are reserved for each parent. The main rule is that it is not possible for parental benefit to be paid to both parents for the same child at the same time. However, both parents can receive parental benefit simultaneously for up to 30 days until a child's first birthday. The Social Insurance Agency refers to the simultaneous use of parental benefit as double days.

The benefit can be taken as a full day, three-quarter day, half day, one-quarter day or one-eighth day. As a rule, parental benefit can be used up until the child turns eight or has completed their first year of school. Compensation is just under 80 per cent of the sickness benefit qualifying income and may not exceed 10 times the price base amount per day. In 2018, this equated to a maximum benefit of SEK 967 per day.

New provisions concerning parental benefit were introduced on 1 January 2014. These provisions apply to children born in 2014 and later and mean that the number of days at the various compensation levels are distributed evenly between the parents. This also means that the time period within which it is possible to grant parental benefit is extended up until the child turns 12 or to when the child completes year five of school, whichever is later. Another change is that parental benefit can only be granted for a maximum of 96 days for children who are 4 years of age or older.

On 1 January 2016, the number of days reserved for each legal guardian was increased from 60 to 90. This applies to children born on 1 January 2016 or later. This also applies in the event of adoptions that involve one parent gaining custody of the child on 1 January 2016 or later.

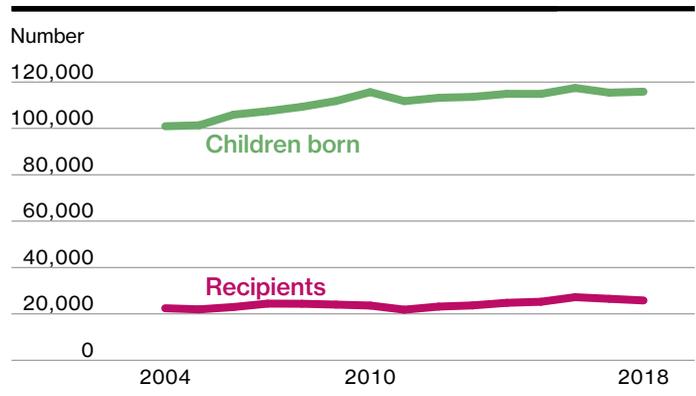
As of 1 July 2017, a restriction was introduced into the parental benefit for children from countries outside of the EU/EEA or Switzerland who become residents in Sweden after the child's first birthday. If the child is age 1 or older when they become a resident of Sweden, a maximum of 200 days of parental 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

Pregnancy benefit gives expectant mothers who cannot continue with gainful employment the opportunity to take time off and rest.

### ■ Pregnancy benefit

Many women receive some degree of compensation from the social insurance system during the latter stages of pregnancy in the form of pregnancy benefit, sickness benefit or parental benefit. One in five births in the period 2004–2018 was preceded by pregnancy benefit.



Age	Number of recipients	Number of days on average	Average amount per day (SEK)
-24	2,581	41	559
25-29	10,293	41	609
30-34	8,541	41	627
35-39	3,581	41	625
40-44	749	40	616
45-	49	37	593
<b>Total</b>	<b>25,794</b>	<b>41</b>	<b>612</b>

### ■ Pregnancy benefit in 2018

In 2018, approximately SEK 613 million in pregnancy benefit was paid to around 25,800 women. The largest number of

recipients were in the 25–34 age group, which is the age group where it is most likely for women to give birth.

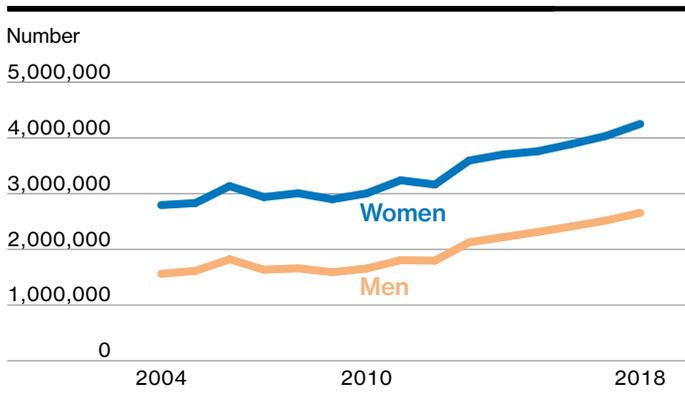
### Regulations 2018

An expectant mother who has a physically demanding job can receive pregnancy benefit during the latter stages if her employer is unable to assign her more suitable tasks. Pregnancy benefit can be paid for up to 50 days during the last two months of the pregnancy. If the Work Environment

Act prohibits a particular kind of work during pregnancy, the woman is entitled to pregnancy benefit for every day covered by the prohibition (which could be the entire pregnancy except for the ten days prior to the expected date of birth).

## Temporary parental benefit for care of a child

Temporary parental benefit for care of a child allows parents or close relatives to receive compensation when they stay home from work in order to care for a sick child.



### Days with temporary parental benefit for care of a child

The number of days with temporary parental benefit for care of a child was rather stable up until the end of 2012. The number of days increased in 2013 and has subsequently continued to rise. It is difficult to say what is behind this increase. It is likely a combination of a number of factors, such as an increase in the number of children in the population, the process for applying for this benefit has been made easier, and there have been serious outbreaks of flu.

The proportion of days used by women and men, respectively, have only changed marginally over the course of this period. In 2004, women used 64 per cent of the days, while men used 36 per cent. The corresponding figures for 2018 were 62 per cent for women and 38 per cent for men. A total of 6.9 million days were used in 2018.

Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
0–24	4,816	1,951	10.2	8.1	779	947
25–29	45,874	26,250	10.5	7.7	858	981
30–34	107,924	73,991	9.8	7.6	907	992
35–39	135,541	102,060	8.9	7.2	934	997
40–44	113,935	90,792	7.9	6.7	947	995
45–49	55,697	53,663	7.5	6.4	952	991
50–54	15,054	21,240	7.3	6.5	950	989
55–59	4,745	6,203	5.3	6.7	953	975
60–64	3,229	1,991	3.0	6.0	945	966
65–	495	310	2.6	4.8	962	892
<b>Total</b>	<b>487,310</b>	<b>378,451</b>	<b>8.7</b>	<b>7.0</b>	<b>922</b>	<b>992</b>

### Temporary parental benefit for care of a child in 2018

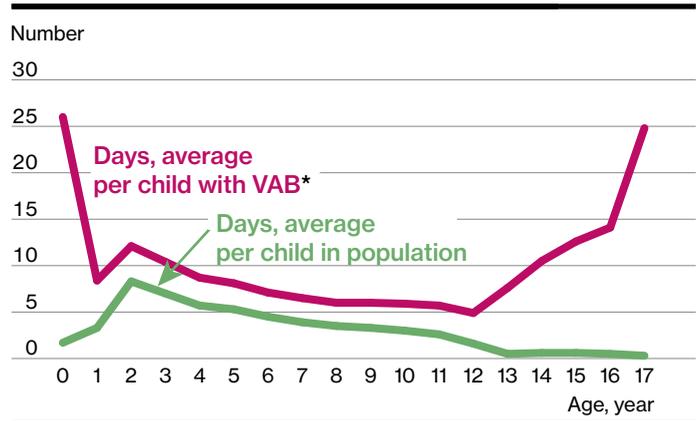
Temporary parental benefit for care of a child was paid to just under 866,000 people in 2018, of which 56 per cent were women and 44 per cent men. A total of just over

SEK 6.5 billion was paid out, 60 per cent to women and 40 per cent to men. On average, women used just under 9 days and men 7 days over the course of the year.

**■ Average number of days with temporary parental benefit for care of a child in 2018, distributed by the child's age**

The number of days with temporary parental benefit for care of a child per child in the population (regardless of whether the parents used the benefit) is highest at the age of two. The number of days then decreases as the child's age increases.

The average number of days per child in the population is low for children born in 2018 (age 0 in the figure) and for children who are twelve or older. However, the average number of days of benefit used per child is high in these age groups. This is because the benefit is mainly being used for children who are seriously ill.



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

**■ Children aged 0–11 for whom temporary parental benefit for care of a child was paid out in 2018**

In 2018, the Social Insurance Agency disbursed temporary parental benefit for care of a child for just under 796,000 children aged 0–11. It was most often paid for children aged 2, with 69 per cent of all girls and 69 per cent of all boys of this age having one parent or other close relative who used the benefit. The corresponding figure for all children in the 0–11 age group was 54 per cent for both girls and boys.

Age	Number of children		Proportion of each age group (per cent)	
	Girls	Boys	Girls	Boys
0	3,231	4,199	6	7
1	22,051	24,188	38	39
2	41,452	43,746	69	69
3	39,280	42,782	67	68
4	39,038	41,593	65	65
5	38,592	41,414	65	66
6	37,704	40,486	63	64
7	36,274	38,409	61	61
8	35,900	38,213	58	58
9	33,225	35,263	55	55
10	30,198	32,733	51	52
11	26,754	28,943	46	47
<b>Total</b>	<b>383,699</b>	<b>411,969</b>	<b>54</b>	<b>54</b>

## Regulations 2018

If a parent needs to refrain from gainful employment when their child is ill or infectious, when the person who normally cares for the child is ill or infectious, for an appointment with preventive public health services, etc., they may be entitled to temporary parental benefit for care of a child. This applies to children under the age of twelve and, in some cases, to older children. This benefit can normally be paid for up to 60 days per child per year. When these have been used, a further 60 days may be used; however, not when the person who normally cares for the child is ill or infectious. Under certain circumstances, a parent can transfer

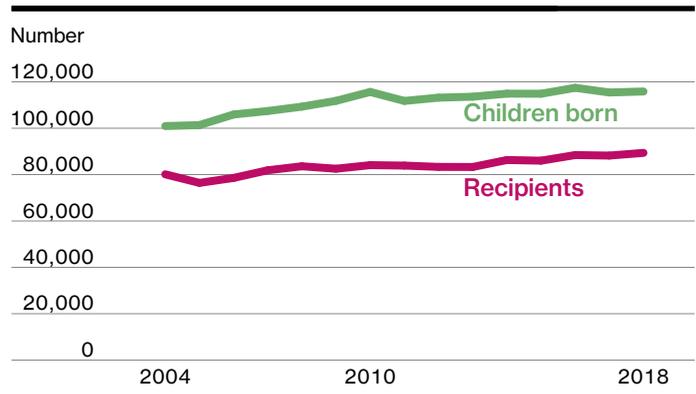
their right to temporary parental benefit for care of a child to another person, who stays home from work in order to care for the child. Parents of seriously ill children under the age of 18 can receive temporary parental benefit for care of a child for an unlimited number of days. In such cases, both parents are able to receive the benefit simultaneously for the same child. The benefit can be taken out as a full day, three-quarter day, half day, one-quarter day or one-eighth day and is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is 7.5 times the price base amount per day.

## Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with the birth or adoption of a child makes it possible for a father, second parent or another person to receive compensation for being present during childbirth and caring for a child in connection with the birth or adoption of a child.

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

The number of children born in Sweden increased during the 2000s, as did the number of people who took temporary parental benefit in connection with the birth or adoption of a child. The father, a second parent, or another person used this benefit for approximately 77 per cent of the children born in 2018.



Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
-24	14	2,477	6.1	9.5	879	953
25-29	99	18,456	8.8	9.7	936	995
30-34	182	30,916	8.8	9.7	1,008	1,005
35-39	177	22,362	8.5	9.6	1,001	1,003
40-44	163	9,701	7.7	9.5	969	1,000
45-49	96	3,134	8.3	9.5	964	990
50-54	108	885	8.1	9.4	969	986
55-59	114	271	7.5	9.2	987	962
60-	114	91	7.8	8.9	983	993
<b>Total</b>	<b>1,067</b>	<b>88,293</b>	<b>8.2</b>	<b>9.6</b>	<b>980</b>	<b>1,000</b>

### ■ Temporary parental benefit in connection with birth or adoption in 2018

Just over 89,000 people received temporary parental benefit in connection with the birth or adoption of a child in 2018. Of the recipients, 1 per cent were women and

99 per cent men. A total of just under SEK 868 million was paid out for this benefit. Approximately 1 per cent of this amount was paid to women.

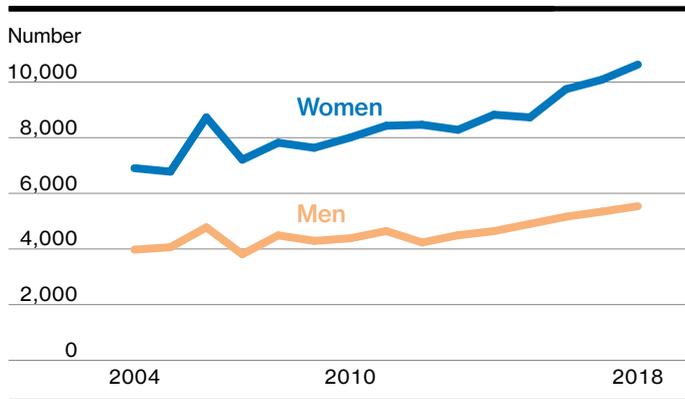
### Regulations 2018

In connection with a child's birth, the father or the child's second parent is entitled to temporary parental benefit for 10 days when they refrain from gainful employment. In some circumstances, these days can be used by a person other than the father or the child's second parent. In connection with an adoption, the parents are entitled to five

days each. These days may be used no later than the sixteenth day after the day the child came home or the day the adoptive parents gained custody of the child. The compensation level is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is 7.5 times the price base amount per day.

## Temporary parental benefit for contact days

Temporary parental benefit for contact days allows parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) to receive compensation when they take part in parental training courses, etc.



### Days with temporary parental benefit for contact days

The number of contact days paid out has increased since the early 2000s. Women used 66 per cent and men 34 per cent of the total number of days in 2018. The peak in 2006 is largely due to inaccurate records.

Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
0-29	94	32	1.8	1.6	903	924
30-34	486	212	2.2	1.9	925	954
35-39	1,152	520	2.2	2.0	930	975
40-44	1,420	767	2.2	2.0	964	985
45-49	1,115	672	2.2	2.0	957	986
50-54	457	351	2.3	2.4	972	994
55-	119	137	2.6	2.2	946	992
<b>Total</b>	<b>4,843</b>	<b>2,691</b>	<b>2.2</b>	<b>2.1</b>	<b>950</b>	<b>982</b>

### Temporary parental benefit for contact days in 2018

Just over 7,500 parents used contact days for children covered by LSS in 2018. Of these, 64 per cent were women and 36 per cent men. A total of just over SEK

15.4 million in temporary parental benefit was paid out, 65 per cent to women and 35 per cent to men.

### Regulations 2018

Parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) are entitled to ten contact days per child per year for children up to the age of 16. These days can be used for parental training courses, when children are settling into school or for visiting the preschool facility or

childcare facility the child attends. The benefit can be taken as a full day, three-quarter day, half day, one-quarter day or one-eighth day. The benefit amounts to just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is 7.5 times the price base amount per day.

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

Temporary parental benefit in connection with the death of a child allows parents to receive compensation in order to stay home from work in connection with such an event.

Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
0-24	15	14	9.6	8.4	933	870
25-29	78	65	9.6	9.5	911	983
30-34	113	117	9.4	9.3	932	960
35-39	83	86	9.7	9.5	911	975
40-44	41	69	8.6	10.0	939	954
45-49	19	41	9.4	8.9	946	954
50-	11	32	8.8	8.6	975	939
<b>Total</b>	<b>360</b>	<b>424</b>	<b>9.4</b>	<b>9.3</b>	<b>925</b>	<b>961</b>

### ■ Temporary parental benefit in connection with the death of a child in 2018

Just under 800 parents used this benefit in connection with the death of a child in 2018. Of these, 46 per cent were women and 54 per cent men. Women used an average of 9.4 days, while men used an average of 9.3.

A total of SEK 6.9 million in temporary parental benefit in connection with the death of a child was paid out, 45 per cent to women and 55 per cent to men.

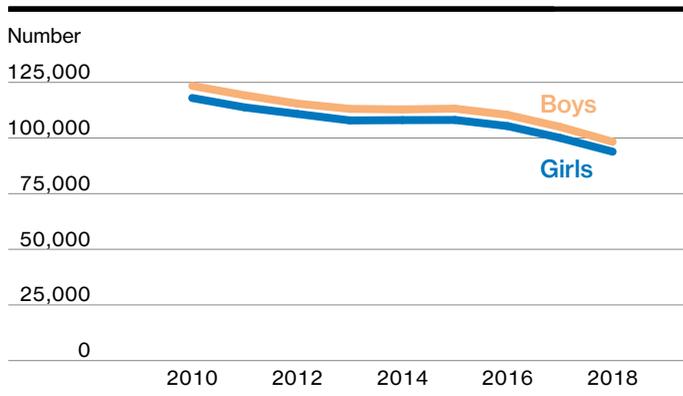
### Regulations 2018

Parents of a child who has died are able to receive compensation for 10 days in order to refrain from gainful employment. These days may be used no later than 90 days after the death of the child. The benefit can be taken

out as a full day, three-quarter day, half day, one-quarter day or one-eighth day and is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is 7.5 times the price base amount per day.

## Maintenance support

Maintenance support is used to guarantee that children of parents who live apart receive maintenance, even if a parent liable for contribution does not contribute to supporting the child.



### Children for whom maintenance support was paid

The number of children for whom maintenance support was paid declined in the 2000s. This is attributable to factors such as the low birth rate at the end of the 1990s and to the increased incidence of children living alternately between their parents and thus child support being settled directly. Another factor that may have contributed to this reduction is that the Social Insurance Agency worked actively to encourage separated parents to settle child support themselves. New rules pertaining to maintenance support were introduced in 2016 and may have contributed to the reduction in the number of children for whom maintenance support was paid. As a result of the rule change, the Social Insurance Agency stops paying out maintenance support if the Agency assesses that the parents will be able to resolve the issue of child support without the Agency's involvement.

Age	Number of children		Proportion of each age group (per cent)	
	Girls	Boys	Girls	Boys
0-2	5,087	5,460	2.9	3.0
3-5	10,509	11,054	5.9	5.8
6-8	14,507	15,388	8.0	8.0
9-11	17,398	18,251	9.8	9.7
12-14	19,121	19,960	11.2	11.0
15-17	21,181	21,910	13.1	12.6
18-19	6,051	6,292	5.8	5.2
<b>Total</b>	<b>93,854</b>	<b>98,315</b>	<b>8.2</b>	<b>8.0</b>

### Maintenance support in December 2018, distributed by the child's age

In total, parents of just over 192,000 children received maintenance support. This equates to approximately 8 per cent of all children aged 0-19. The proportion was highest among children aged 15-17, 13 per cent of whom had a parent who received maintenance support from the Social Insurance Agency.

Age	Number of recipients		Average amount in December (SEK)	
	Women	Men	Women	Men
-24	7,390	4,217	2,227	2,385
25-29	10,873	672	2,052	1,707
30-34	18,223	1,678	2,367	1,987
35-39	22,452	2,755	2,639	2,154
40-44	21,377	3,359	2,600	2,372
45-49	15,987	3,132	2,459	2,400
50-54	8,696	2,104	2,320	2,201
55-59	2,479	1,056	2,346	2,243
60-	450	723	2,915	2,177
<b>Total</b>	<b>107,927</b>	<b>19,696</b>	<b>2,440</b>	<b>2,261</b>

### Maintenance support in December 2018

Maintenance support amounting to just under SEK 2.6 billion was paid out in 2018. A large proportion of maintenance support paid by the Social Insurance Agency was subsequently reimbursed by the child support debtor. Of the recipients, 85 per cent were women and 15 per cent men. Because extended maintenance support is often paid out directly to the child, a large proportion of the recipients up to 24 years of age are children with extended maintenance support.

Age	Number of child support debtors		Number with debt		Average debt <sup>1</sup> in December (SEK)	
	Women	Men	Women	Men	Women	Men
-24	238	1,493	15	198	3,283	5,576
25-29	1,101	5,864	194	1,672	5,723	8,285
30-34	2,412	10,953	548	3,608	10,096	11,616
35-39	3,445	15,546	879	5,252	9,341	14,701
40-44	3,491	18,402	1,001	6,432	11,135	17,150
45-49	2,614	16,970	865	6,049	11,440	18,576
50-54	1,469	13,224	458	4,857	10,896	18,888
55-59	406	7,210	150	2,534	8,068	17,871
60-	79	5,081	25	1,737	22,290	17,172
<b>Total</b>	<b>15,255</b>	<b>94,743</b>	<b>4,135</b>	<b>32,339</b>	<b>10,327</b>	<b>16,191</b>

<sup>1</sup> The average debt is calculated based on the proportion of child support debtors who owed money to the Social Insurance Agency. Thus, the table does not include any debt that had been passed on to the Swedish Enforcement Authority for collection.

### ■ Child support debtors in December 2018

Of just under 110,000 child support debtors in December 2018, 14 per cent were women and 86 per cent men. 27 per cent of the women who were child support debtors had a debt to the Social Insurance Agency. The corresponding figure for men was 34 per cent.

## Regulations 2018

Parents are obliged to support their child until they turn 18, or longer if the child is still in school. If a child is living permanently with one parent, the other parent is required to pay child support. The parents may come to an agreement between themselves on an appropriate amount or calculate this using the rules in the Children and Parents Code. The size of the child support payments is then determined based on the child's needs and the parents' financial circumstances. The Social Insurance Agency can pay maintenance support for a child if:

- the child support debtor fails to pay or pays less than the maintenance support amount,
- the paternity of the child has not been established,
- a single parent has adopted a child from abroad.

In 2018, two legislative changes came into force that made the maintenance support amount dependent on the child's age. Maintenance support is maximum SEK 1,573 per month up until the month of the child's 15th birthday, and SEK 2,073 per month from the month after the child's 15th birthday.

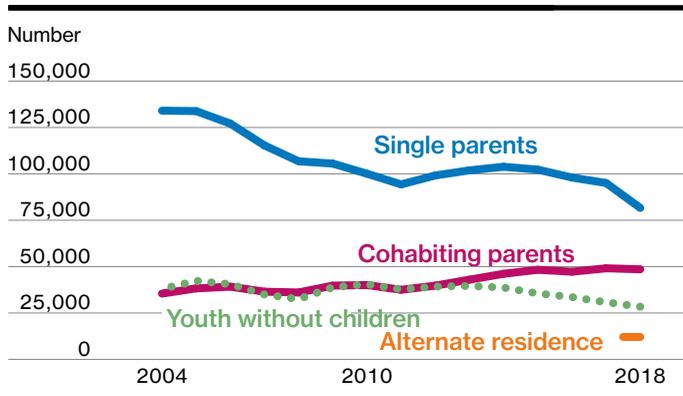
Extended maintenance support can be paid for as long as the child is in school and is entitled to extended child allowance or

study allowance pursuant to Chapter 2 of the Swedish Student Finance Act, but not past June of the year they turn 20.

Maintenance support can be paid in the form of full maintenance support, supplementary allowance or maintenance support for alternate residence. The provisions on maintenance support and extended maintenance support for alternate residence ceased to apply from 1 March 2018. Since that time, the Social Insurance Agency only pays out maintenance support for children who are covered under the transitional provisions. If maximum maintenance support is paid out, the child support debtor is obliged to reimburse the Social Insurance Agency for all or part of the support. The amount that is to be reimbursed is calculated on the basis of earnings in the most recent decision concerning final tax and is set at a percentage depending on the number of children the child support debtor has to support. If the child support debtor has made their reimbursement payments to the Social Insurance Agency as required for six consecutive months, maintenance support is no longer paid out for the child unless special circumstances exist. The child support debtor is then expected to be able to pay child support directly to the other parent instead.

## Housing allowance

Housing allowance provides families with children and households with young people 18-28 years of age who have low incomes with the opportunity to live in sufficiently spacious housing.



### Households receiving housing allowance in December

The number of households receiving housing allowance has decreased since the early 2000s. This reduction is partly due to the rule changes implemented during this period and partly because incomes increased at a faster pace than the income limits for the allowance.

After 2011, the specific allowance for families with children was increased on two occasions – 2012 and 2014. In 2012, the threshold for housing costs for families with children was also lowered. For young households without children, the proportion of the housing costs on which the benefit is based increased. The number of households with children who received housing allowance increased between 2012 and 2014 but has subsequently decreased somewhat.

In December 2018, housing allowance was paid to just under 171,000 households. Just under one fifth of those who received the allowance were young households without children.

Age	Number of households by type			Average amount per household in Dec. (SEK)		
	Single		Cohabiting	Single		Cohabiting
	Women	Men		Women	Men	
-24	12,204	11,303	2,510	1,358	906	1,971
25-29	12,696	5,579	5,852	2,284	986	2,181
30-34	14,199	1,430	9,079	2,797	2,083	2,376
35-39	16,020	2,130	9,609	2,735	2,169	2,545
40-44	15,549	2,400	8,200	2,605	2,238	2,660
45-49	11,863	2,415	6,284	2,489	2,254	2,709
50-54	6,662	1,916	4,110	2,476	2,283	2,685
55-59	2,294	1,284	2,124	2,518	2,324	2,647
60-	446	1,095	1,384	2,767	2,405	2,698
<b>Total</b>	<b>91,933</b>	<b>29,552</b>	<b>49,151</b>	<b>2,422</b>	<b>1,494</b>	<b>2,502</b>

### Housing allowance in December 2018

Housing allowance is paid primarily to single parents, the majority of whom are women. More than SEK 4.5 billion in housing allowance was paid in 2018. A total of 57 per cent of the total was for households

with a woman as the sole breadwinner, 11 per cent to households with a man as the sole breadwinner, and just under 32 per cent to cohabiting households.

## Regulations 2018

Families with children can receive housing allowance. Young households without children, where the applicants are aged 18–28 years old, are also able to receive housing allowance.

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

Applicants must estimate how much they will earn over the course of the calendar year concerned. Preliminary housing allowance is calculated based on this information. The final housing allowance is confirmed once the Swedish Tax Agency has announced its

decision concerning final tax for the year in question. Decisions concerning final housing allowance for 2018 will be announced in 2020.

Housing allowance for married couples and cohabiting partners with children is subject to individual means testing. The allowance is reduced if the annual income of each spouse/partner exceeds SEK 67,500.

For single parents, the housing allowance is reduced if the annual income exceeds SEK 135,000.

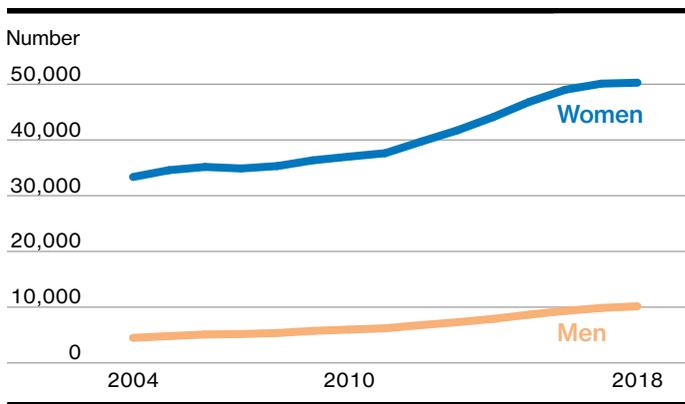
For young people without children, the allowance is reduced if the annual income exceeds SEK 41,000 for single people or SEK 58,000 combined for cohabiting couples.

	Max. housing allowance (SEK per month)	Max. living space (m <sup>2</sup> )	Income threshold over which the allowance is reduced (SEK per year)	
			Single person	Married/cohabiting couple
<i>Families with children</i>				
Number of children living at home				
1	3,400	80	135,000	67,500/applicant
2	4,200	100	135,000	67,500/applicant
3	5,200	120	135,000	67,500/applicant
4	5,200	140	135,000	67,500/applicant
5 or more	5,200	160	135,000	67,500/applicant
<i>Households without children</i>				
Age 18–28	1,300	60	41,000	58,000

# Financial security in the event of disability

## Childcare allowance

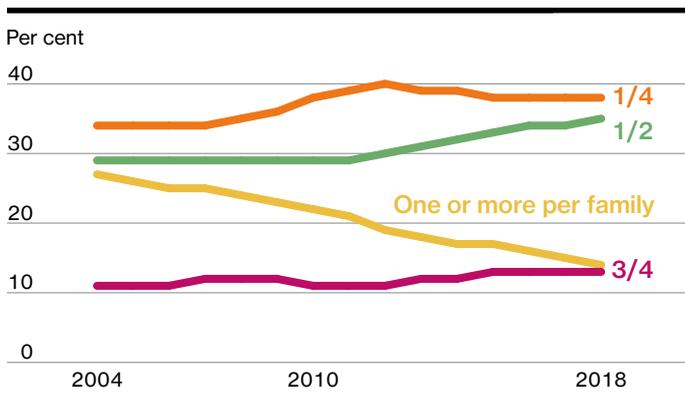
Childcare allowance is a form of financial support provided to parents whose children have an illness or disability that allows them to provide the supervision, care and support their child requires in order to develop in the best possible way.



### Childcare allowance recipients in December

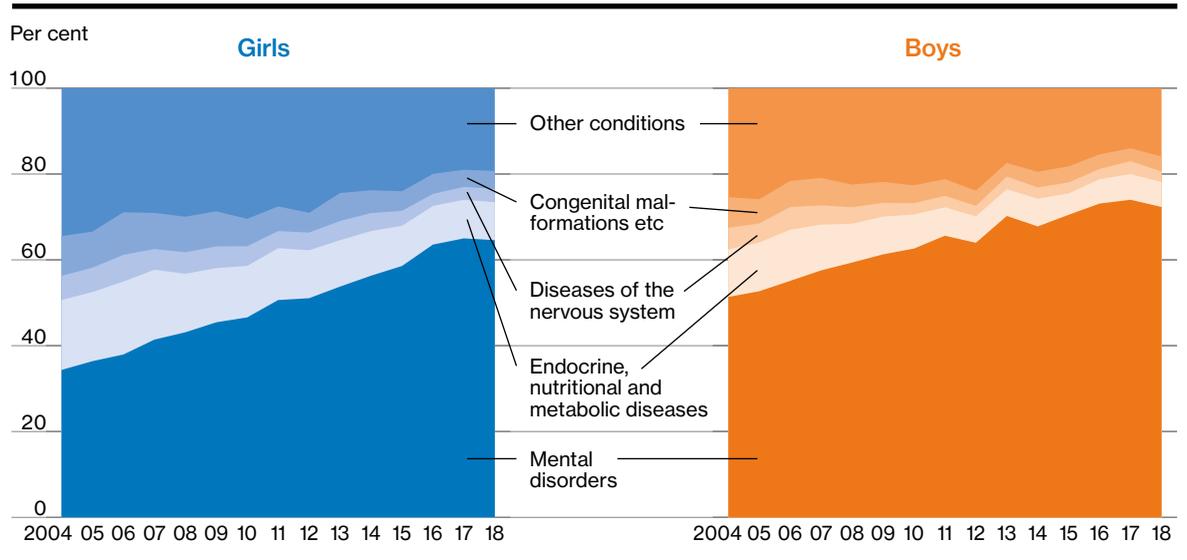
The number of parents receiving childcare allowance has increased by 60 per cent since 2004. Parents of children with mental disorders are responsible for the bulk of this increase. The upper age limit for childcare allowance was increased from 16 to 19 years in 2003, which explains the increase in the number of recipients as of that year. Throughout the entire period, a majority of recipients have been women, with 83 per cent women and 17 per cent men in 2018.

In December 2018, 10 per cent (6,300 people) of recipients received compensation for additional expenses in the form of a tax-exempt additional expenses component. Approximately 1 per cent (640 people) only received compensation for additional expenses.



### Proportion of childcare allowance in December, distributed by scope

The proportion of childcare allowance recipients who receive partial compensation increased during the period. The lowest level (one-quarter) was the most common, and accounted for 38 per cent of all childcare allowance in 2018. The proportion of childcare allowance with a full scope or more decreased during the period, from 27 per cent of all childcare allowance in 2004 to 14 per cent in 2018.



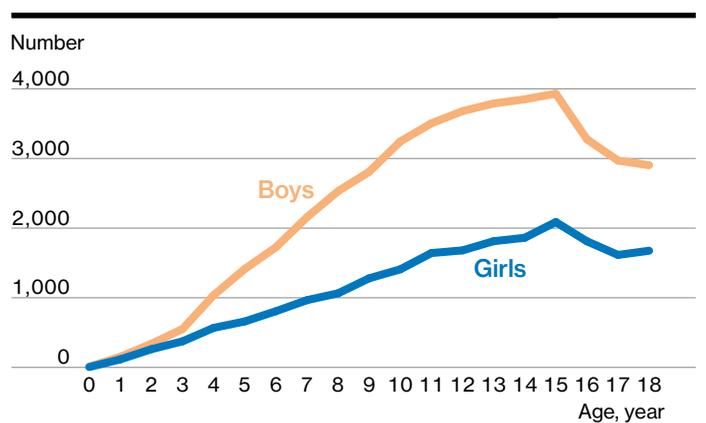
**■ Newly granted childcare allowance, distributed by type of diagnosis**

The proportion of newly granted childcare allowance associated with mental disorders increased in the 2000s. In 2004, they accounted for 34 per cent of all newly

granted childcare allowance for girls and 51 per cent for boys. The corresponding figures for 2018 were 65 per cent for girls and 72 per cent for boys.

**■ Number of children receiving childcare allowance in December 2018, distributed by the child's age**

Of the children with childcare allowance in December 2018, 33 per cent were girls and 67 per cent boys. There are a greater number of boys than girls in all age groups.



Age	Number of children		Proportion of children whose parents receive childcare allowance for more than one child (per cent)	
	Girls	Boys	Girls	Boys
0–2	384	504	12	12
3–5	1,603	3,002	19	16
6–8	2,837	6,410	22	21
9–11	4,330	9,555	26	23
12–15	7,440	15,247	26	24
16–19	5,101	9,147	24	22
<b>Total</b>	<b>21,695</b>	<b>43,865</b>	<b>24</b>	<b>22</b>

#### ■ Childcare allowance in December 2018, distributed by the age of the child

In December 2018, the Social Insurance Agency paid childcare allowance for just over 65,500 children. Around one-fifth of

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

Age	Number of recipients		Average amount in December (SEK)	
	Women	Men	Women	Men
0–24	158	7	4,831	5,755
25–29	1,534	132	4,737	4,095
30–34	5,466	633	4,694	4,124
35–39	10,642	1,555	4,788	4,087
40–44	13,961	2,607	4,681	4,130
45–49	11,286	2,667	4,662	4,023
50–54	5,642	1,604	4,682	4,088
55–	1,574	955	4,712	4,395
<b>Total</b>	<b>50,263</b>	<b>10,160</b>	<b>4,704</b>	<b>4,114</b>

#### ■ Childcare allowance in December 2018, distributed by the age of the parent

In December 2018, childcare allowance was paid to just under 60,500 parents. Of the recipients, 83 per cent were women and 17 per cent men. The largest number of recipients was in the 40–44 age group.

Just over 3,200 shared the childcare allowance with another parent. Around SEK 3.7 billion in childcare allowance was paid out in 2018, 85 per cent to women and 15 per cent to men.

## Regulations 2018

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

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

Childcare allowance can be paid as full, three-quarters, half or one-quarter [daily] benefit. Full childcare allowance is 2.5 times the price base amount, which came to SEK 9,479 per month in 2018. Childcare allowance is taxable and pensionable. A certain component of the childcare allowance can be awarded as compensation for additional expenses. The additional expenses component of childcare allowance is

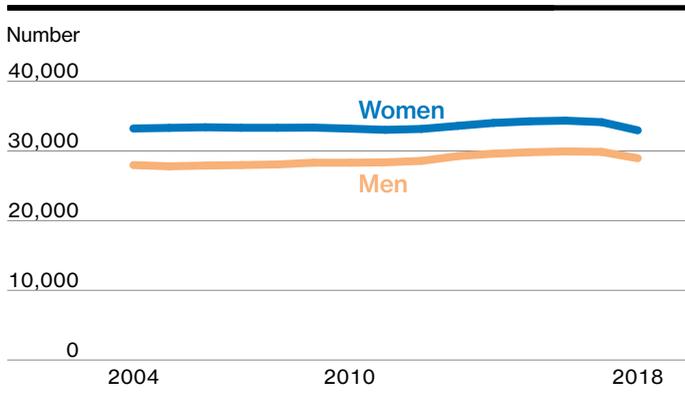
tax-exempt and non-pensionable. Childcare allowance that is only based on additional expenses needs to amount to a minimum of 36 per cent of the price base amount and a maximum of 62.5 per cent of the price base amount in order to be provided at this amount.

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

Two new forms of compensation were introduced on 1 January 2019 – child carer's allowance and additional cost allowance. These will eventually replace childcare allowance.

## Disability allowance

Disability allowance provides financial support for individuals who need the assistance in their everyday lives or incur additional expenses due to a disability.



### People receiving disability allowance in December

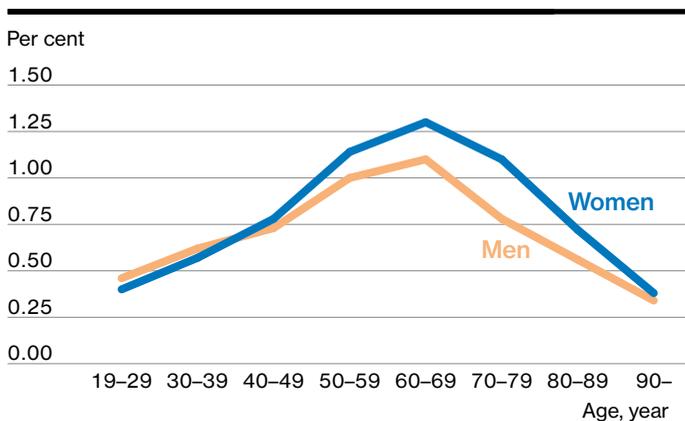
The number of people receiving disability allowance has remained stable since 2004. Throughout the entire period, more women than men received disability allowance. In December 2018, just under 33,000 women and 29,000 men received disability allowance.

Age	Number of recipients		Average amount in December (SEK)	
	Women	Men	Women	Men
19–29	2,621	3,169	1,712	1,732
30–39	3,524	3,943	1,710	1,732
40–49	4,896	4,641	1,737	1,770
50–59	7,180	6,438	1,745	1,776
60–69	7,244	6,040	1,691	1,727
70–79	5,449	3,621	1,627	1,639
80–89	1,776	995	1,592	1,597
90–	265	102	1,522	1,556
<b>Total</b>	<b>32,955</b>	<b>28,949</b>	<b>1,696</b>	<b>1,730</b>

### Disability allowance in December 2018

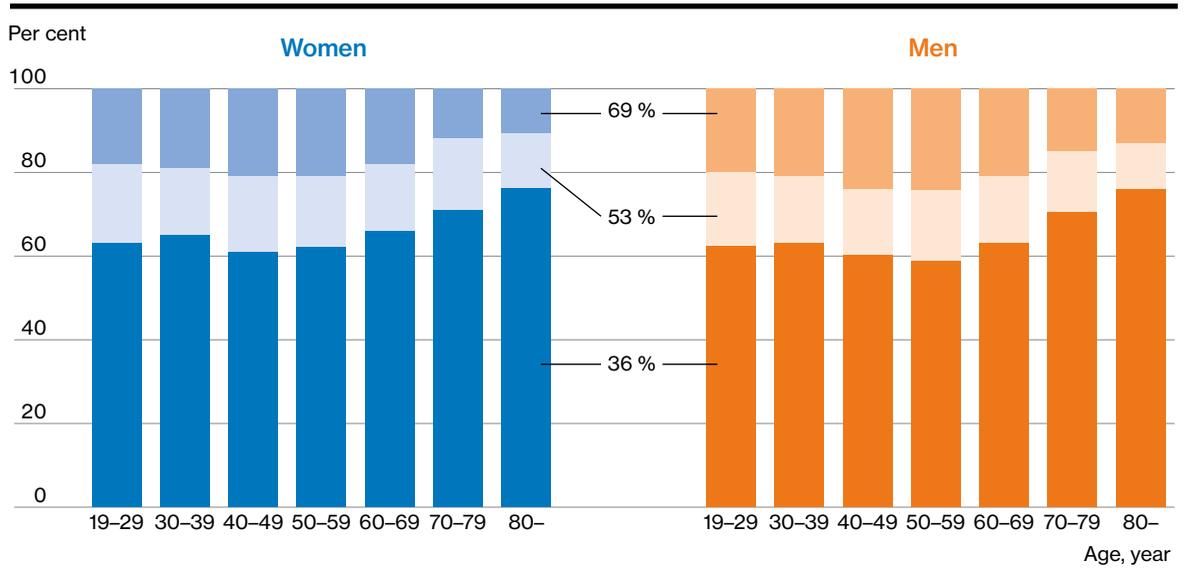
Just under 62,000 people received disability allowance in December 2018. Of the recipients, 53 per cent were women and 47 per cent men. The amount received by recipients over the age of 70 was somewhat lower than that received by those under 70, and the amount received by men was somewhat higher than that received by women in all age groups.

A total of approximately SEK 1.3 billion in disability allowance was paid in 2018, 53 per cent to women and 47 per cent to men.



### Proportion of the population receiving disability allowance in December 2018

Just under 1 per cent of the entire population aged 19 or older received disability allowance in December 2018. Disability allowance is more common among women than among men, with the exception of the younger age groups. The fact that there are more men than women in the younger age groups is due to there being more young men than young women being granted disability allowance for mental disorders and congenital disabilities. The proportion of people receiving disability allowance is largest in the 60–69 age group.



**Disability allowance in December 2018, distributed by compensation level and age**

A total of 65 per cent of women and 63 per cent of men receiving disability allowance received the minimum level

of compensation (36 per cent of the price base amount). The minimum level is most common in all age groups.

**Regulations 2018**

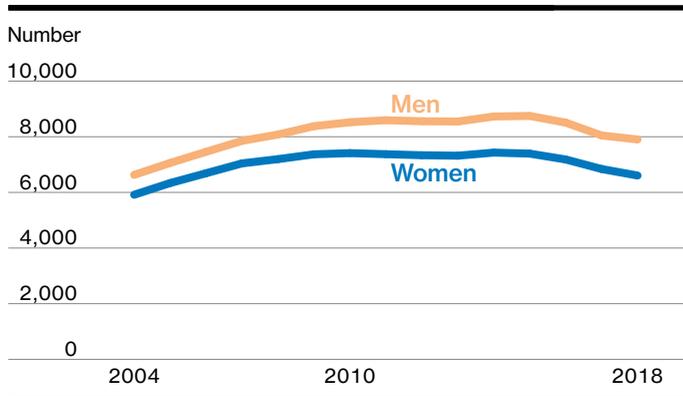
An individual whose functional capacity has been impaired for a considerable amount of time to the extent that they require time-consuming assistance from someone else in order to cope at home or at work can receive disability allowance. Disability allowance is also granted if an individual has significant additional expenses as a result of their disability. Disability allowance can be granted as of July of the year that a person turns 19, assuming they developed the disability before their 65th birthday.

The compensation levels are 36, 53 or 69 per cent of the price base amount, depending on the recipient's assistance needs and the size of their additional expenses. In 2018, the three levels equated to SEK 1,365, 2,010 and 2,616 per month, respectively. Individuals who are blind or have severely impaired hearing always receive this benefit if the disability developed prior to their 65th birthday.

Additional cost allowance was introduced on 1 January 2019. This will eventually replace disability allowance.

## Attendance allowance

Attendance allowance is financial support that adults and children with extensive disabilities can use in order to employ personal assistants.



### People receiving attendance allowance in December

The number of adults and children receiving attendance allowance increased steadily up to 2009, when it began to level off. The number of people receiving attendance allowance has decreased since 2016. In December 2018, around 400 fewer people were receiving attendance allowance than in December 2017. Since the introduction of attendance allowance, more men and boys have received attendance allowance than women and girls. In December 2018, 46 per cent of those receiving attendance allowance were women and girls, and 54 per cent were men and boys.

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–14	698	920	107	107
15–19	490	706	114	117
20–24	470	744	132	138
25–29	531	789	145	150
30–34	423	647	143	153
35–39	370	474	141	145
40–44	398	471	145	140
45–49	409	456	135	138
50–54	454	508	134	137
55–59	474	486	128	139
60–64	559	503	128	131
65–	1,330	1,198	112	116
<b>Total</b>	<b>6,606</b>	<b>7,902</b>	<b>127</b>	<b>132</b>

### Attendance allowance in December 2018

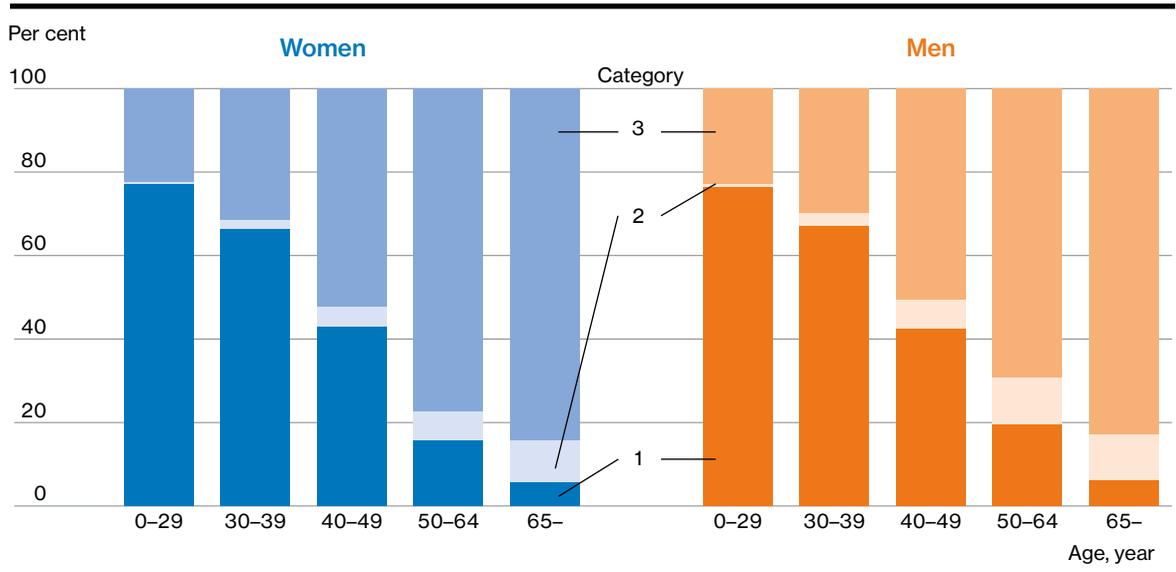
Approximately 14,500 adults and children received attendance allowance in December 2018. Of the total of 98 million hours of attendance allowance granted, 45 per cent went to women and girls, and 55 per cent went to men and boys. On average, men received more hours than women in the majority of age groups. Expenditure on national attendance allowance was SEK 25.3 billion in 2018.

Category	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,743	3,742	132	135
2	300	413	151	153
3	3,318	3,428	121	126
<b>Total</b>	<b>6,606</b>	<b>7,902</b>	<b>127</b>	<b>132</b>

The various categories are explained in the regulations box.

### Attendance allowance in December 2018, distributed by category

It is most common for people granted attendance allowance to belong to category 3. This category encompassed 50 per cent of all women and girls and 43 per cent of all men and boys who received attendance allowance in December 2018. The largest number of hours per week were granted to people in category 2. This category covers disabilities that, on average, result in more extensive needs for support and services than is the case for people in the other categories.



**Attendance allowance in December 2018, distributed by category**

For people receiving attendance allowance, the distribution between the different categories varies between different age groups. Category 1 encompasses 77 per cent of people in the 0-29 age group. The proportion belonging to category 1 decreases

as age increases. Category 1 encompasses only 6 per cent of people in the 65 and older age group. The majority of people receiving attendance allowance who are 40 years of age and older belong to category 3.

**Regulations 2018**

- Attendance allowance can be granted to
- individuals with developmental disorders, autism or autism spectrum disorders (category 1),
  - individuals with significant and permanent intellectual disabilities following a brain injury suffered as an adult and caused by physical violence or a physical illness (category 2),
  - or individuals with other permanent physical or mental disabilities that are not obviously the result of the normal ageing process (category 3).

The need for assistance with basic needs must amount to an average of more than 20 hours per week in order to receive compensation from the Social Insurance Agency. If the need is less than this, the municipality is responsible for meeting this need for assistance.

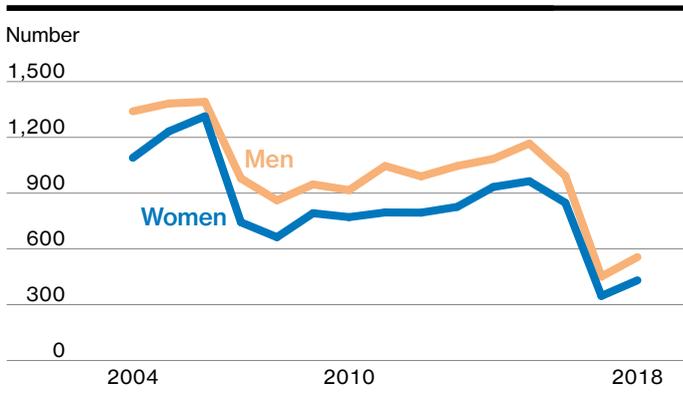
Individuals living in sheltered housing or being cared for in an institution are not entitled to attendance allowance.

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

Attendance allowance is paid at a standardised hourly rate, which equated to SEK 295.40 in 2018. However, it is possible for individuals to apply for a higher hourly rate if they have specific grounds. The maximum amount in 2018 was SEK 330.84.

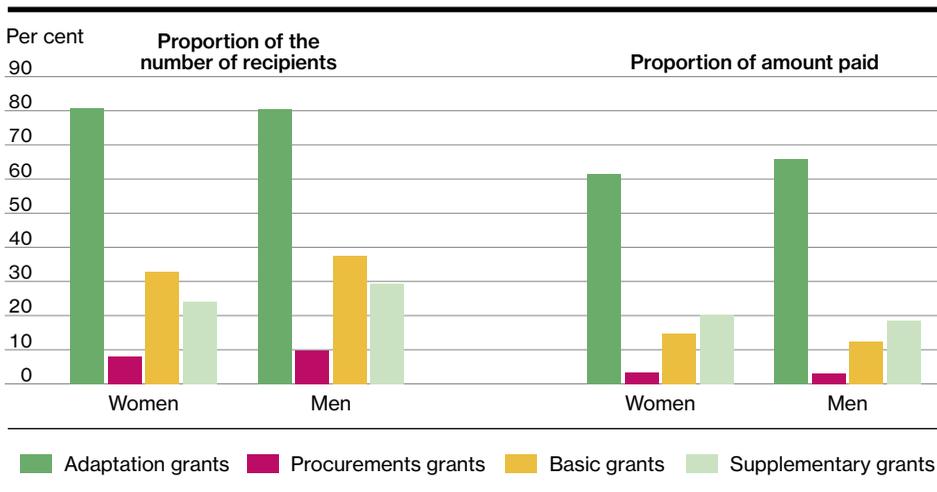
## Car allowance

The purpose of car allowance is to allow people with disabilities to lead an active, inclusive and independent life.



### Number of granted car allowances

Up until the end of 2006 it was possible to obtain a new car allowance every seven years. Since 2007, it has been possible to obtain new car allowance every nine years. This change to the rules explains why there are peaks at regular intervals over the course of the time period. The reduction in 2017 is due in part to the administration process being changed, which resulted in processing delays, and in part to a reduction in applications. Together, these two factors led to fewer people being granted this benefit than in previous years. Fewer women than men have been granted car allowance throughout the entire period.



### Car allowance in 2018, distributed by type of grant

The most common type of car allowance in 2018 was the car adaptation grant, which accounted for 81 per cent of all car allowances paid to women and men. A total of 64 percent of the total amount of car

allowance paid in 2018 was for car adaptation grants. Because it is possible to be granted multiple types of car allowance, the proportion of the number of people totals more than 100 per cent.

Age	Number of recipients		Average amount during the year (SEK)	
	Women	Men	Women	Men
18–24	14	19	97,142	136,343
25–29	19	24	73,649	153,690
30–34	33	33	64,922	107,738
35–39	71	68	81,792	89,410
40–44	69	109	79,730	114,706
45–49	83	113	57,617	81,668
50–54	85	109	55,987	80,943
55–59	64	75	45,294	76,724
60–64	38	68	85,340	84,467
65–	33	52	48,758	47,285
<b>Total</b>	<b>509</b>	<b>670</b>	<b>65,820</b>	<b>90,187</b>

#### ■ Car allowance in 2018, distributed by age

Just under 1,200 people received car allowance in 2018. Of the recipients, 43 per cent were women and 57 per cent men. A total of

just under SEK 94 million in car allowance was paid out in 2018, 36 per cent to women and 64 per cent to men.

Age	Number of children		Average amount during the year (SEK)	
	Girls	Boys	Girls	Boys
0–4	10	20	92,657	108,843
5–9	53	40	71,853	91,961
10–14	45	54	77,477	62,737
15–19	29	40	58,294	82,609
20–24	19	29	60,387	48,054
25–	13	33	57,649	66,473
<b>Total</b>	<b>169</b>	<b>216</b>	<b>69,873</b>	<b>74,697</b>

#### ■ Car allowance to parents in 2018, distributed by the child's age

In 2018, just under 400 people received car allowance as the parent of a child with disabilities. Of the children, 44 per cent were girls and 56 per cent boys. On average, parents of boys were paid a higher amount

than parents of girls. In total, just under SEK 100 million in car allowance was paid in 2018. The average amount paid was higher for parents of children in the youngest age groups.

### Regulations 2018

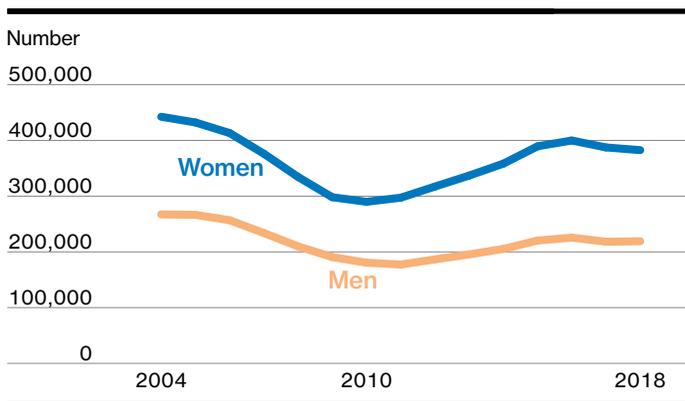
Car allowance is available to individuals who have a disability that makes it very difficult to get around on their own or to use public transport. These difficulties have to persist for at least nine years. Car allowance is also available to parents of children with disabilities if they need the car in order to get around together with their child. Car allowance consists of several grants. There are three grants for buying a car – basic grant, car purchase grant and supplementary grant. The supplementary grant is made up of three parts – supplementary grant A,

B and C. A basic grant and a supplementary grant can be provided for the purchase of a car and can be granted every nine years. A recipient may also be eligible for a car purchase grant, depending on their income level. A car adaptation grant can be granted for the adaptation of a vehicle. In some cases, car allowance can also be granted for driving lessons. While the allowance is primarily granted for cars, it can also be granted for other motor vehicles such as motorbikes or mopeds.

# Financial security in the event of illness

## Sickness benefit

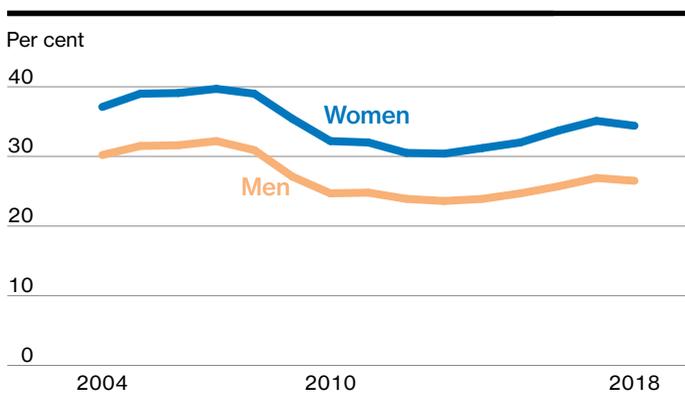
Sickness benefit provides financial security in cases of reduced work capacity due to illness.



### Number of sickness benefit recipients

Following a number of years of sharply rising long-term absence from work due to illness at the start of the millennium, the number of sickness benefit recipients decreased between 2003 and 2010, only to increase once more up until 2016 and subsequently level off.

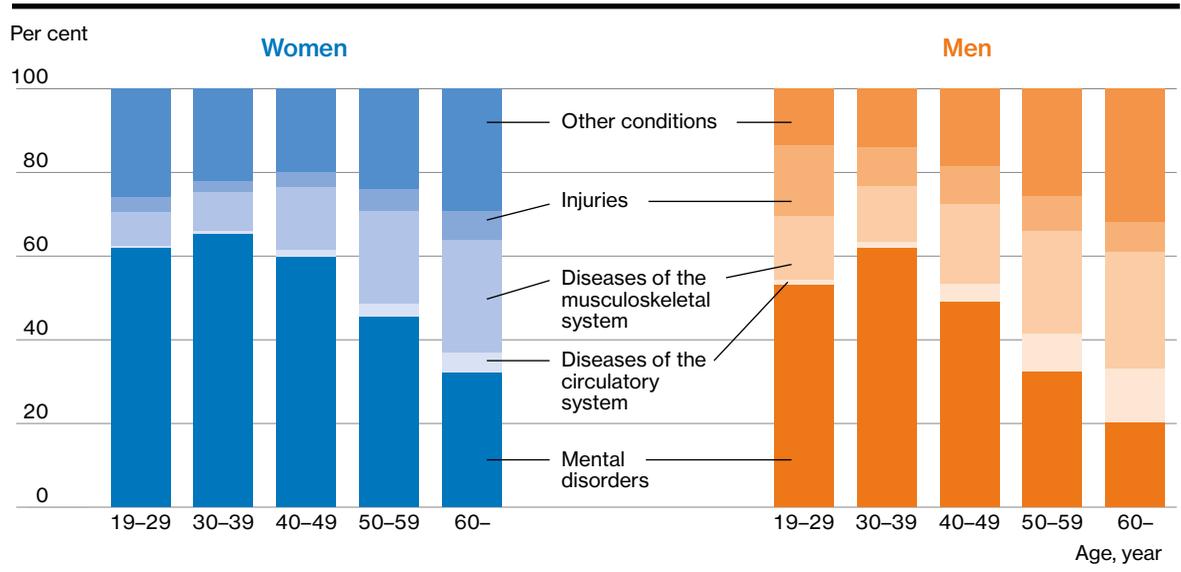
A total of 602,000 people received sickness benefit at some point in 2018, 64 per cent of them women and 36 per cent men.



### Proportion of days with partial sickness benefit

The proportion of partial days of sickness benefit increased in the early 2000s. One reason may be that the Government made it clear at that point that the Social Insurance Agency was to use so-called partial sick-listing to a greater extent. The proportion of days with partial sickness benefit decreased after 2007, but has risen again in recent years.

Around 34 and 27 per cent of the days with sickness benefit paid out for women and men, respectively, in 2018 were days with partial sickness benefit. This is particularly common among people with mental disorders.



**■ Ongoing sickness cases in December 2018, distributed by age and type of diagnosis**

Mental disorders and diseases of the musculoskeletal system were the most common types of diagnosis among both women and men who received sickness benefit in December 2018. Mental disorders accounted for 53 per cent of all cases for women and 40 per cent of all cases for men in December 2018. The corresponding

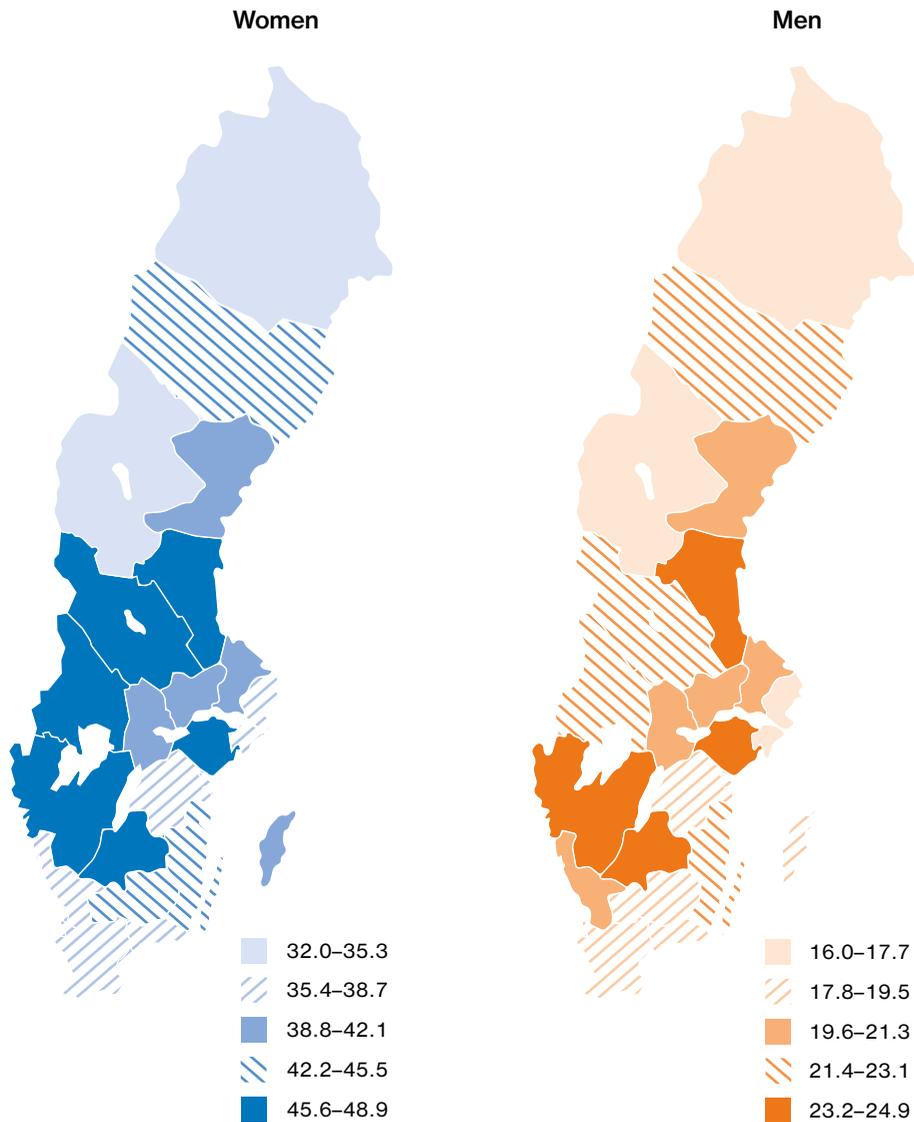
figures for diseases of the musculoskeletal system were 16 and 20 per cent for women and men, respectively. Mental disorders were the most common diagnosis in all age groups except men age 60 and over, where diseases of the musculoskeletal system were the most common diagnosis.

Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
16-24	15,656	11,162	55	51	489	567
25-29	38,612	18,889	58	60	569	608
30-34	47,687	21,576	66	68	565	563
35-39	43,105	20,566	72	68	598	624
40-44	43,138	21,783	77	69	606	637
45-49	46,119	24,614	79	72	604	640
50-54	51,534	30,316	77	73	597	640
55-59	47,443	31,580	76	77	594	632
60-	49,314	38,573	76	78	588	621
<b>Total</b>	<b>382,608</b>	<b>219,059</b>	<b>72</b>	<b>71</b>	<b>588</b>	<b>621</b>

**■ Sickness benefit in 2018**

Of a total of SEK 32.5 billion in sickness benefit that was paid out in 2018, 63 per cent went to women and 37 per cent to men. The average daily amount was 6 per cent higher for men than for women due to factors such as income differences between men and women. The average number of sickness benefit days generally

increases with age among both women and men. One reason for this is that older people have an increased risk of sickness and take longer to recover. People who have been working for longer have also been exposed to a greater accumulated workload.



**■ Ongoing sickness cases per 1,000 insured persons in December 2018, distributed by county**

Nationwide, the total number of ongoing sickness cases per 1,000 estimated insured persons in the 16–64 age group was 41 for women and 21 for men in December 2018. A sickness case is defined as a continuous period during which sickness benefit and/or rehabilitation benefit is paid. Please refer to page 10 for more information about the estimate of number of insured persons.

Södermanland County has the highest number of ongoing sickness cases among women and among men. It equates to 49 sickness cases per 1,000 estimated insured persons for women and 24 for men. Some of the regional variations may be due to differences in age distribution or differences in health, living conditions and working conditions.

## Regulations 2018

An individual whose work capacity is impaired because of illness can receive full, three-quarters, half or one-quarter sickness benefit. It is also possible to receive sickness benefit when undergoing medical treatment or medical rehabilitation that aims to prevent illness or shorten the recovery period. Employees receive sick pay from their employer for the first 14 days of illness, except for the first day, which is considered the waiting period. If the employee's work capacity is still reduced after the sick pay period, they can receive sickness benefit from the Social Insurance Agency. For unemployed individuals, the Social Insurance Agency pays sickness benefit after a waiting period of one day, while self-employed individuals normally have a waiting period of 7 days. Self-employed individuals also have the option of choosing a waiting period of 1, 14, 30, 60 or 90 days.

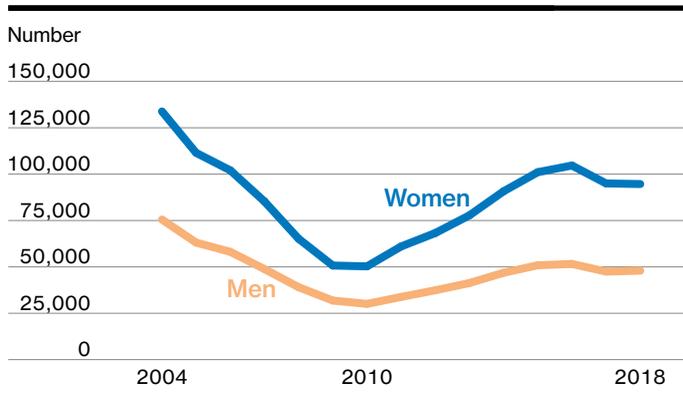
Sickness benefit at the normal level, equivalent to just under 80 per cent of the sickness benefit qualifying income (SGI), can be paid for 364 days within a 450-day period. The maximum sickness benefit is based on an income equivalent to 8 times the price base amount. In 2018, this equated to SEK 774 per day for full sickness benefit at the normal level. If the impairment to work capacity persists after 364 days, sickness benefit can be paid in the form of sickness benefit at the continuation level. In such cases, the benefit equates to just under 75 per cent of the SGI. In 2018, this equated to a maximum benefit of SEK 726 per day for full sickness benefit at the continuation level. Seriously ill individuals can be granted sickness benefit at the normal level, equal to 80 per cent of the SGI, for an unlimited period of time. Unemployed individuals cannot receive sickness benefit at a rate that is higher than the maximum daily benefit from unemployment insurance. In 2018, this was

SEK 543 per day for full sickness benefit for the unemployed.

An assessment of the impairment to work capacity is performed in accordance with the "rehabilitation chain". For an employee, the 'impairment to work' capacity in the first 90 days is assessed in relation to their normal work. After 90 days, the 'impairment to work' capacity is also assessed in relation to whether the individual is capable of performing other work for the same employer. After 180 days, the employee is only entitled to sickness benefit if they are unable to perform any of the jobs that are a normal part of the labour market. However, this does not apply if the Social Insurance Agency assesses them to have a high probability of being able to return to work with the same employer within 365 days. In such case, the 'impairment to work' capacity continues to be assessed in relation to work with the same employer even after day 180. If it can be deemed unreasonable to assess work capacity in relation to jobs that are a normal part of the labour market, the assessment can continue being conducted in relation to work with the same employer even after day 365, even if the insured person is assessed to have the work capacity for a job that is a normal part of the labour market. For self-employed individuals, the assessment is conducted in relation to their normal work up to and including day 180. After this time, the 'impairment to work' capacity is assessed in relation to jobs that are a normal part of the labour market unless there is a high probability that the individual will be able to return to work within 365 days or it can be deemed unreasonable to assess their work capacity in relation to such jobs. For unemployed individuals, the 'impairment to work' capacity is always assessed in relation to jobs that are a normal part of the labour market.

## Vocational rehabilitation

Various rehabilitation measures are in place to facilitate people with a long-term illness to return to work.



### Number of sickness cases longer than 60 days in December 2018

It is most common for individuals with long-term sickness cases to receive some form of vocational rehabilitation. A long-term sickness case is a case that has resulted in benefits in the form of sickness benefit and/or rehabilitation benefit for at least 60 days. The number of individuals with sickness cases longer than 60 days decreased by 129,000 between 2004 and 2010. The number of sickness cases longer than 60 days increased by 76,000 between 2010 and 2016, but has subsequently begun to decline. In December 2018, there were 95,000 ongoing sickness cases among women and 48,000 among men. In December 2018, women accounted for 66 per cent of sickness cases longer than 60 days, while men accounted for 34 per cent.

Age	Number of recipients		Number of days on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
16–24	136	82	109	117	432	480
25–29	519	294	114	130	448	488
30–34	1,082	659	129	147	399	397
35–39	1,179	486	125	138	485	512
40–44	1,440	531	119	133	512	529
45–49	1,494	551	118	129	512	535
50–54	1,575	562	113	121	511	545
55–59	1,133	569	110	116	498	533
60–	673	428	94	111	508	540
<b>Total</b>	<b>9,231</b>	<b>4,162</b>	<b>116</b>	<b>129</b>	<b>487</b>	<b>504</b>

### Rehabilitation benefit in 2018

Of the recipients of rehabilitation benefit in 2018, 69 per cent were women and 31 per cent men. A total of 67 per cent of the

SEK 0.78 billion in rehabilitation benefit paid in 2018 was for women and 33 per cent was for men.

## Regulations 2018

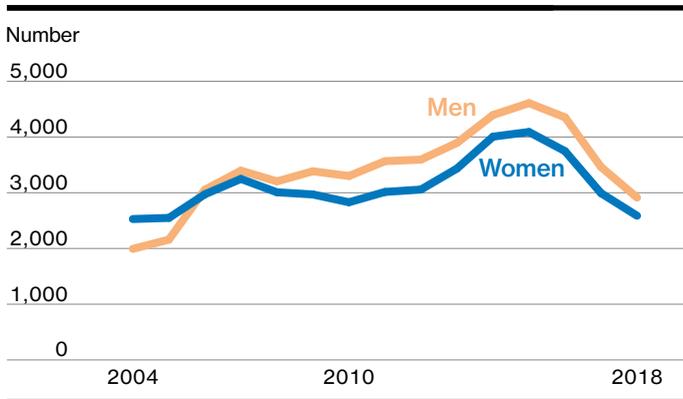
Occupational training and education are examples of measures that may be applicable within the scope of vocational rehabilitation.

Individuals participating in vocational rehabilitation can receive rehabilitation benefit if their work capacity is impaired to the extent that they are prevented from working as a result of this measure. It is also possible to obtain a special grant that covers certain additional expenses that may arise in conjunction with rehabilitation (e.g. travel). In addition, the Social Insurance Agency can provide grants for occupational assistive devices and can reimburse travel to and from work instead of providing sickness benefit.

Rehabilitation benefit can be paid as a full day, three-quarter day, half day or one-quarter day. Rehabilitation benefit is just under 80 per cent of the sickness benefit qualifying income (SGI) and is included in the maximum of 364 days that the insured person is able to receive sickness benefit at the normal level. The maximum rehabilitation benefit at the normal level was SEK 774 per day in 2018. After this, rehabilitation benefit can be paid at the continuation level, which equates to just under 75 per cent of the SGI. The maximum rehabilitation benefit at the continuation level was SEK 726 per day in 2018.

## Activity compensation and sickness compensation

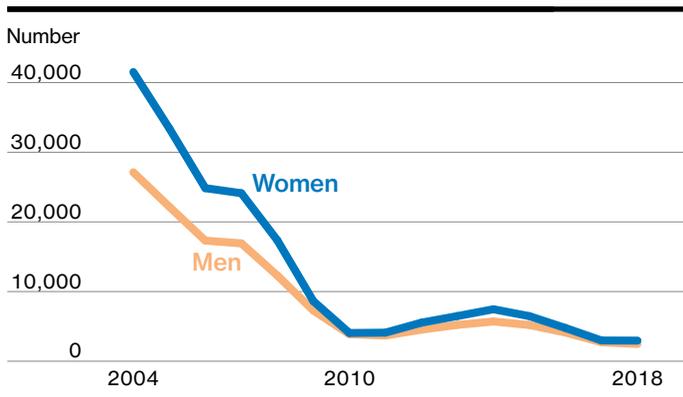
Activity compensation and sickness compensation provide financial security in the event of a long-term reduction in work capacity.



### Newly granted activity compensation for individuals under age 30

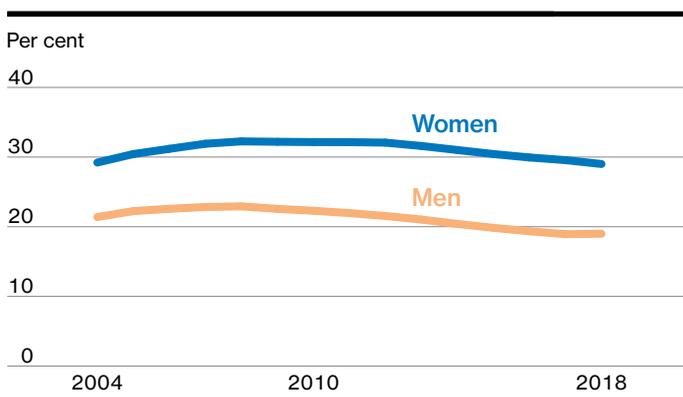
Prior to 2003, it was possible for individuals under age 30 to be newly granted both early retirement pension and temporary disability pension. Between 2003 and 2016, only activity compensation was newly granted to individuals in this age group. Since January 2017, individuals whose work capacity is permanently impaired can receive sickness compensation instead of activity compensation beginning in July of the year they turn 19.

In 2018, activity compensation was newly granted to 5,500 individuals, which is an increase of 45 per cent compared to 2003. The increase since 2003 is due to factors such as a larger number of individuals being granted this compensation because of extended schooling. However, there has been a decrease in recent years.



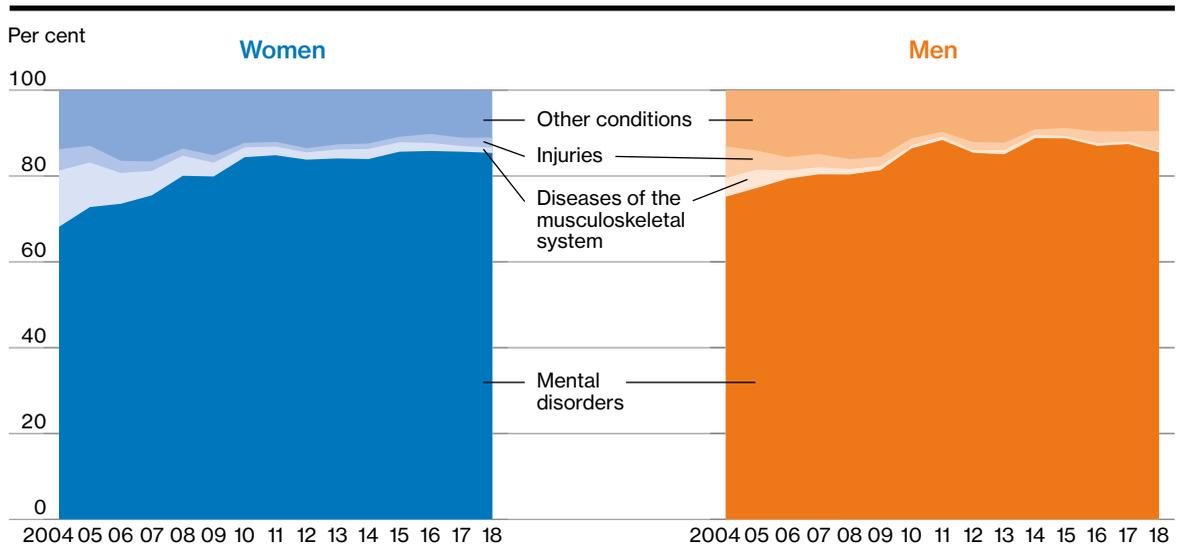
### Newly granted sickness compensation for individuals aged 30 or older

Prior to 2003, it was possible for individuals aged 30 or older to be newly granted both early retirement pension and temporary disability pension. Since 2003, it is only possible to be newly granted sickness compensation in this age group. The option of granting temporary sickness compensation was eliminated in 2008, and the criteria for being granted permanent compensation were made stricter. The number of individual who were newly granted permanent compensation decreased between 2004 and 2010. There was a slight increase over the period 2012–2014, but the number has subsequently fallen once more. In 2018, 5,400 individuals were newly granted sickness compensation, which is the lowest figure since the introduction of sickness compensation in 2003.



### Proportion receiving partial activity and sickness compensation in December

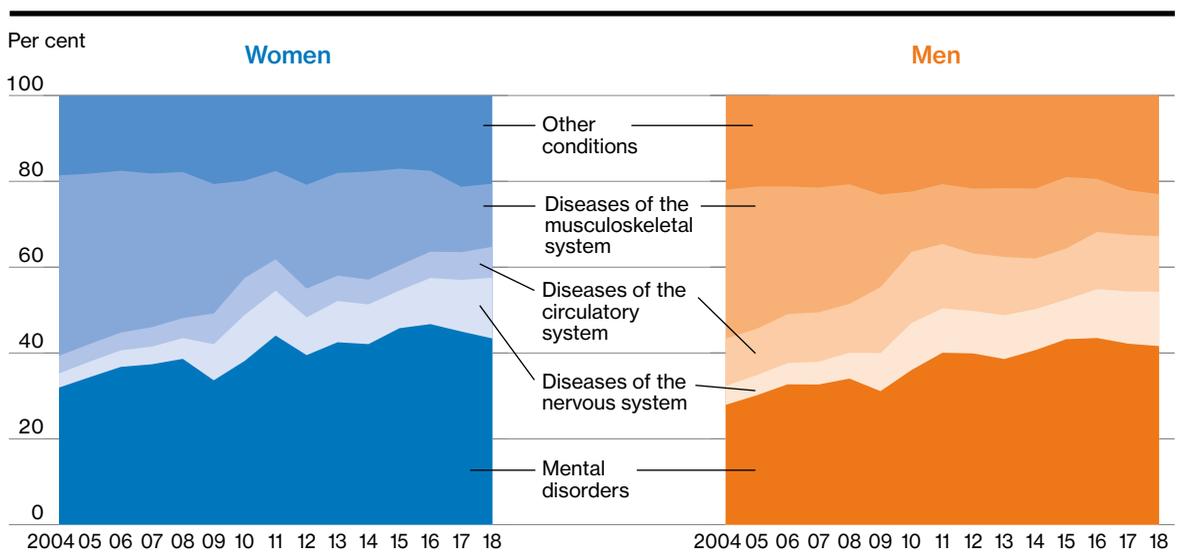
The proportion of individuals receiving partial activity or sickness compensation has varied somewhat over time, but throughout the entire period it has been more common for women than men to receive partial compensation. In December 2018, 29 per cent of women and 19 per cent of men received partial compensation.



**Newly granted activity compensation, distributed by type of diagnosis**

Mental disorders is the predominant type of diagnosis among those being granted activity compensation, and this proportion has increased since 2003. In 2018, mental

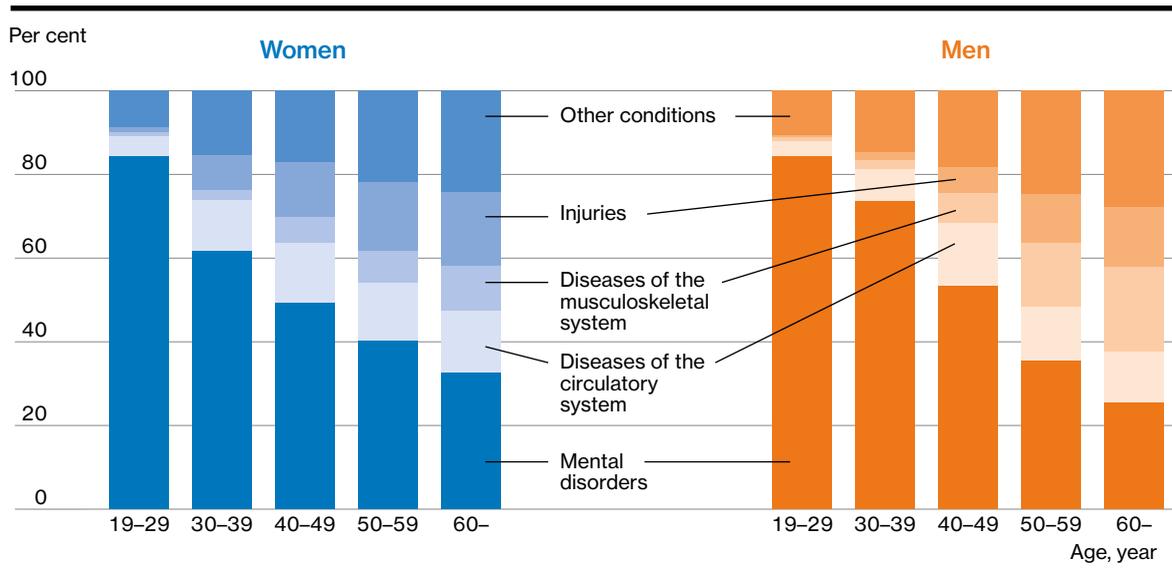
disorders accounted for 85 and 86 per cent of all newly granted activity compensation cases among women and men, respectively.



**Newly granted sickness compensation, distributed by type of diagnosis**

Until 2005, diseases of the musculoskeletal system was the most prevalent type of diagnosis among individuals newly granted sickness compensation. However, mental disorders has become the greatest type of

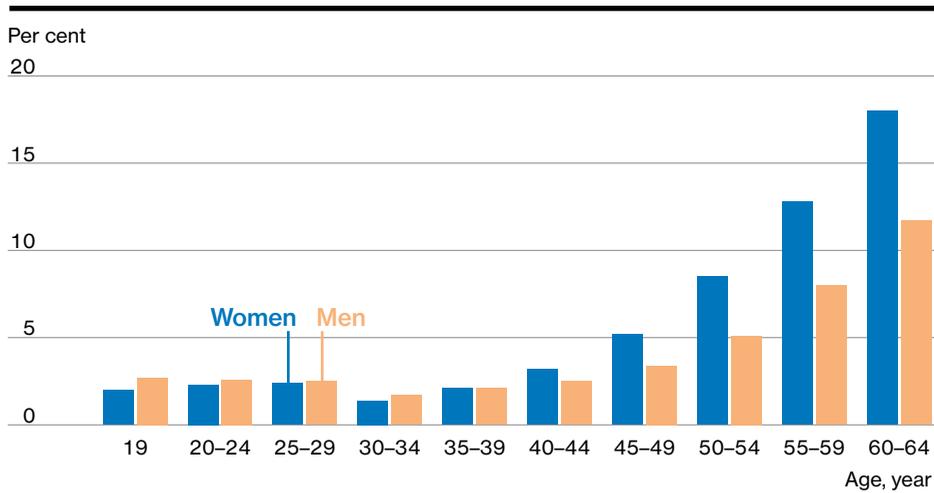
diagnosis since 2006. In 2018, mental disorders accounted for 43 per cent of newly granted cases of sickness compensation among women and 42 per cent among men.



**Newly granted activity and sickness compensation in 2018, distributed by age and type of diagnosis**

Mental disorders was the most common type of diagnosis in all age groups among both women and men in 2018. It is especially common for individuals in the

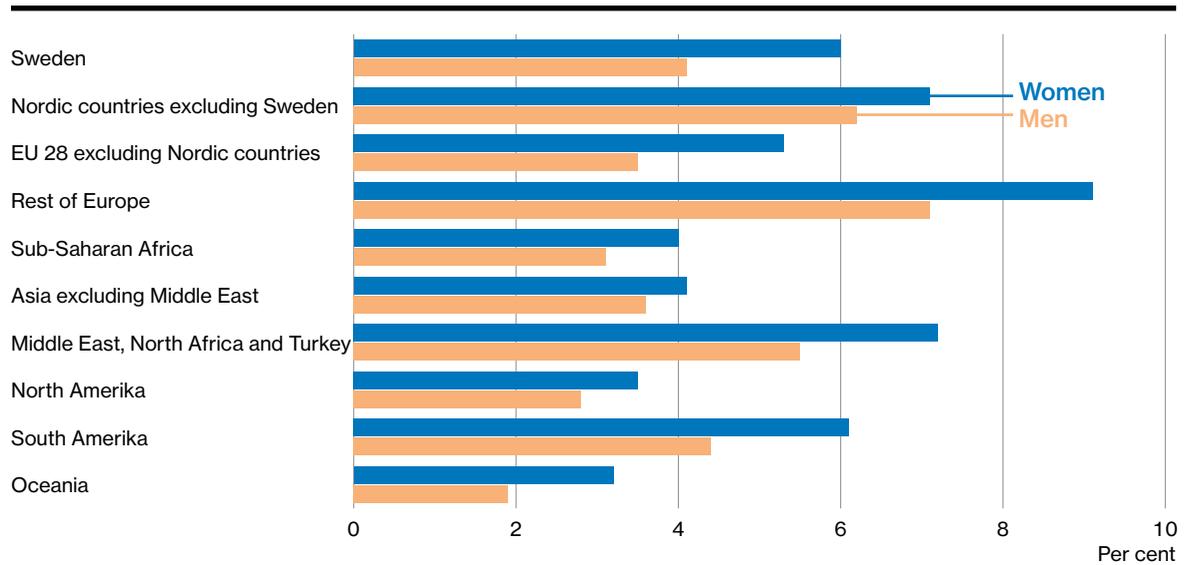
younger age groups to be granted activity or sickness compensation because of mental disorders.



**Proportion of the population receiving activity or sickness compensation in December 2018**

In December 2018, approximately 292,000 individuals were receiving activity or sickness compensation, 58 per cent women and 42 per cent men. Around 5 per cent of the population aged 19 to 64 have completely or partially left the labour market for health reasons and received activity or sickness compensation. The proportion increases

with age. The corresponding figures for the 60-64 age group were 18 per cent for women and 12 per cent for men. Among younger individuals, it is more common for men to receive compensation than women, but this situation reverses in the age group 35-39.



The proportions are age-standardised (see "How to read this report" for an explanation).

#### ■ Proportion of the population receiving activity or sickness compensation in December 2018 distributed by region of birth, age-standardised

The proportion of the population receiving activity or sickness compensation varies for individuals born in different regions. This is partly due to differences in health, living conditions and working conditions.

Age	Number of recipients		Average amount per month (SEK)		Proportion of the population (per cent)	
	Women	Men	Women	Men	Women	Men
19	954	1,370	8,434	8,446	2.0	2.6
20–24	5,844	7,157	8,451	8,485	2.2	2.5
25–29	7,734	8,292	8,641	8,810	2.3	2.4
<b>Total</b>	<b>14,532</b>	<b>16,819</b>	<b>8,551</b>	<b>8,642</b>	<b>2.2</b>	<b>2.4</b>

#### ■ Activity compensation in December 2018

Of a total of SEK 3.4 billion in activity compensation that was paid in 2018, 46 per cent went to women and 54 per cent to men. Of the recipients, 46 per cent were women and 54 per cent men.

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

opportunity to build up additional insurance cover through gainful employment and therefore only receive guarantee benefit. In December 2018, 87 per cent of women and 93 per cent of men receiving activity compensation only received guarantee benefit.

Age	Number of recipients		Average amount per month (SEK)		Proportion of the population (per cent)	
	Women	Men	Women	Men	Women	Men
30–34	4,631	5,655	8,776	9,062	1.4	1.7
35–39	6,433	6,450	8,766	9,246	2.1	2.1
40–44	9,803	7,874	8,797	9,577	3.2	2.5
45–49	16,507	10,990	8,920	9,898	5.2	3.4
50–54	28,438	17,672	9,115	10,323	8.5	5.1
55–59	37,423	23,973	9,219	10,515	12.8	8.0
60–64	50,397	32,828	9,439	10,790	18.0	11.7
<b>Total</b>	<b>154,383</b>	<b>106,584</b>	<b>9,179</b>	<b>10,265</b>	<b>5.6</b>	<b>3.7</b>

### ■ Sickness compensation in December 2018

Of a total of SEK 31.1 billion in sickness compensation that was paid out in 2018, 55 per cent went to women and 45 per cent to men. A total of 59 per cent of sickness compensation recipients were women and 41 per cent were men.

It is more common for the youngest individuals receiving sickness compensation to receive full compensation, while partial

compensation is more common among those who are older. The majority of the older individuals receiving sickness compensation had the opportunity to build up additional insurance cover through gainful employment and therefore receive a higher income-related benefit. In December 2018, 81 per cent of women and 70 per cent of men received income-related compensation.

### Regulations 2018

Activity compensation is granted to individuals aged 19–29 whose work capacity has been impaired due to medical reasons by at least one-quarter for at least one year. This compensation is always temporary. Activity compensation can be combined with participation in various activities that aim to make the most of the individual's potential for personal and skills development while they are in the early years of their adult life. Young people who have not yet completed their compulsory or upper secondary school studies due to disability are entitled to full activity compensation for extended secondary schooling while they complete their studies.

Sickness compensation is granted to individuals aged 30–64 whose work capacity is impaired permanently, i.e. for the foreseeable future. Since February 2017 individuals whose work capacity is permanently completely impaired can receive sickness

compensation instead of activity compensation beginning in July of the year they turn 19.

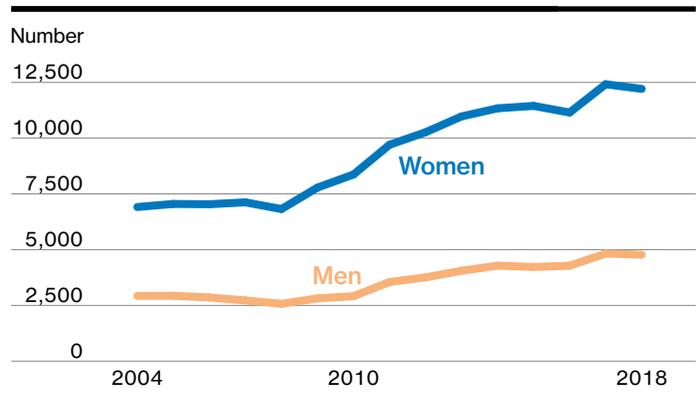
Activity and sickness compensation can be paid in the form of full, three-quarters, half or one-quarter benefit. There is an income-related benefit and a guarantee benefit. The income-related benefit is linked to income from employment. Individuals with little or no income from employment receive the guarantee[level] benefit. In the case of activity compensation, the guarantee benefit varies depending on the recipient's age. In 2018, the maximum guarantee benefit for activity compensation was SEK 9,403 per month before tax, equivalent to 2.48 times the price base amount. In 2018, the maximum guarantee benefit of sickness compensation was SEK 9,593 per month before tax, equivalent to 2.53 times the price base amount.

## Benefit for care of closely related persons

Benefit for care of closely related persons makes it possible for an individual to refrain from work in order to care for a closely related person who is severely ill.

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

The number of recipients of benefit for care of closely related persons increased over the course of the period. The number of recipients has increased by 81 per cent since 2008. Just under 17,000 people received benefit for care of closely related persons in 2018.



Age	Number of recipients		Number of days on average		Average amount during the year (SEK)	
	Women	Men	Women	Men	Women	Men
-24	171	88	8	10	7,046	8,264
25-29	453	256	10	10	9,080	9,583
30-34	619	337	11	10	9,935	8,854
35-39	941	454	11	10	9,350	8,959
40-44	1,335	586	11	11	9,594	10,175
45-49	1,957	729	11	10	9,785	8,728
50-54	2,515	929	11	11	9,679	9,461
55-59	2,334	715	11	12	9,811	10,908
60-	1,885	616	13	16	12,173	14,121
<b>Total</b>	<b>12,210</b>	<b>4,773</b>	<b>11</b>	<b>11</b>	<b>10,025</b>	<b>10,139</b>

### Benefit for care of closely related persons in 2018

Of a total of SEK 173 million in benefit for care of closely related persons that was paid out in 2018, 66 per cent went to women and 34 per cent to men. Of the

recipients of benefit for care of closely related persons, 72 per cent were women and 28 per cent men.

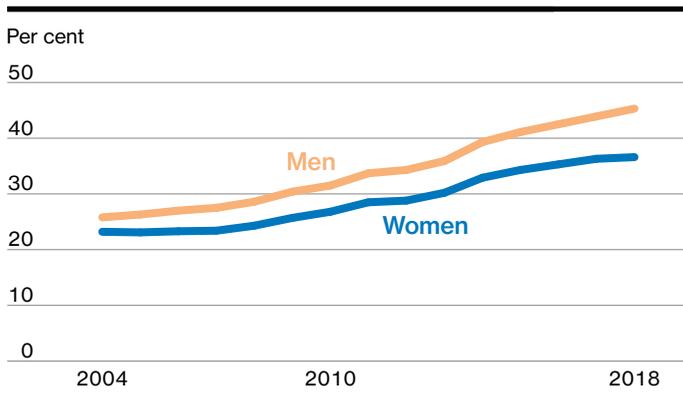
### Regulations 2018

Individuals who refrain from gainful employment in order to care for someone who is severely ill at home or in a care facility can receive benefit for care of closely related persons. The term 'severely ill' refers to a life-threatening condition. The benefit can generally be paid for up to 100 days for each sick individual receiving care.

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

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

Individuals receiving activity or sickness compensation who have a low income can receive housing supplement so that they have the opportunity to live in a good-quality home, without lowering their standard of living in other respects.



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

The proportion of individuals receiving housing supplement increased between 2003 and 2018. This increase is partly explained by an increase in the proportion of activity and sickness compensation recipients who had a low or no earned income and therefore only received the guarantee level during this period.

During the period, the proportion of men receiving activity or sickness compensation who also received housing supplement increased somewhat more than did the proportion of women. Of the recipients of activity or sickness compensation, 37 per cent of the women and 45 per cent of the men received housing supplement in December 2018.

Age	Number of recipients		Proportion of recipient of activity or sickness compensation who receive housing supplement (per cent)		Average amount per month (SEK)	
	Women	Men	Women	Men	Women	Men
19	183	259	19	18	2,781	2,660
20–24	3,417	4,157	56	55	3,461	3,408
25–29	5,428	6,239	66	70	3,746	3,802
30–34	3,197	4,213	69	75	3,912	3,918
35–39	3,793	4,533	59	70	3,698	3,783
40–44	4,649	4,734	47	60	3,536	3,671
45–49	6,458	5,565	39	51	3,370	3,498
50–54	10,045	7,471	35	42	3,344	3,330
55–59	12,056	8,847	32	37	3,312	3,282
60–64	13,993	9,691	28	30	3,197	3,179
<b>Total</b>	<b>63,219</b>	<b>55,709</b>	<b>37</b>	<b>45</b>	<b>3,411</b>	<b>3,479</b>

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

### ■ Housing supplement to individuals receiving activity or sickness compensation in December 2018

Of the housing supplement recipients in 2018, 53 per cent were women and 47 per cent were men. A total of SEK

5.1 billion in housing supplement was paid out in 2018.

## Regulations 2018

Housing supplement [BT] encompasses housing supplement and special housing supplement [SBT].

Housing supplement is a supplement to the national pension and sickness insurance benefits. The Social Insurance Agency administers housing supplement for recipients of activity compensation or sickness compensation. The Swedish Pensions Agency administers housing supplement for recipients of other benefits, such as old age pension, survivor's pension, etc.

The size of the housing supplement depends on the individual's housing costs and their income and wealth. In 2018, the maximum possible housing supplement was 96 per cent of housing costs up to SEK 5,000 per month for single individuals and SEK 2,500 per month for individuals who are married. If the housing costs exceed these amounts, 70 per cent of the housing cost exceeding the limit is taken into

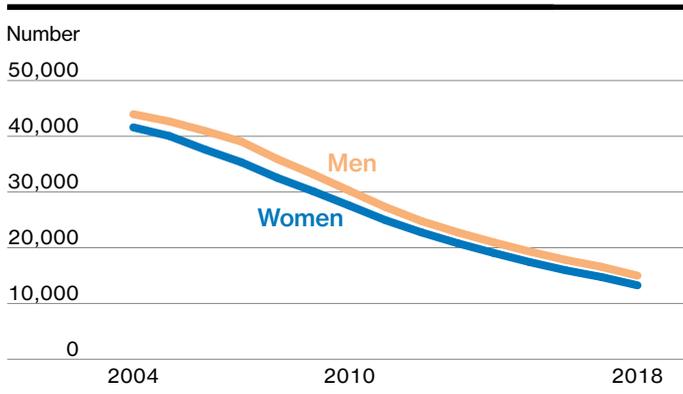
consideration, up to SEK 5,600 per month for single individuals and SEK 2,800 per month for individuals who are married.

Housing supplement is a tax-exempt benefit that individuals have to apply for.

Special housing supplement is a benefit intended to guarantee a reasonable standard of living once reasonable housing costs have been paid. Only individuals who have been granted housing supplement are eligible for special housing supplement. In 2018, housing costs amounting to a maximum of SEK 6,620 per month for single individuals and SEK 3,310 per month for individuals who are married were regarded as reasonable. The amounts for a reasonable standard of living were SEK 5,634 per month for single individuals and SEK 4,590 for individuals who are married. Special housing supplement is paid in the form of a supplementary amount up to a reasonable standard of living.

## Occupational injury compensation

Occupational injury compensation is intended to provide financial security in the event that work capacity is impaired as a result of an occupational injury.



### Number of recipients of individual life annuities under occupational injury insurance (including recipients born prior to 1938)

The number of recipients of individual life annuities under the current legislation has been decreasing steadily for a long time. This is due to factors such as a change in the rules in 1993 that introduced stricter requirements to get an occupational injury approved, which were later eased in 2002. The assessment of the right to occupational injury life annuity is often conducted in conjunction with the assessment of the right to sickness compensation. The continued reduction in the number of recipients of individual life annuities in the past decade can be partly explained by the number of individuals being newly granted sickness compensation also having remained at a lower level since 2008. The reduction between 2004 and 2018 was 67 per cent.

Age	Number of recipients		Average amount per month (SEK)	
	Women	Men	Women	Men
20–29	22	56	10,859	11,946
30–34	55	99	14,408	10,851
35–39	90	172	12,484	10,179
40–44	235	411	10,305	9,771
45–49	567	880	9,177	9,250
50–54	1,433	2,113	8,085	8,405
55–59	2,165	3,268	7,366	8,234
60–64	3,537	4,806	7,129	8,449
<b>Total</b>	<b>8,104</b>	<b>11,805</b>	<b>7,716</b>	<b>8,549</b>

### Occupational injury annuity in December 2018

Of the recipients of occupational injury annuity under the current legislation, 41 per cent were women and 59 per cent were men. Occupational injury annuity amounting to SEK 2.6 billion was paid out in 2018. Of this amount, 39 per cent went to women and 61 per cent went to men. Women's average compensation was 11 per cent lower than men's, which equates to SEK 833 per month.

## Regulations 2018

Everyone who is gainfully employed in Sweden is insured for occupational injury. The term occupational injury refers to an injury resulting from an accident or the harmful effects resulting from work. The compensation that the Social Insurance Agency can pay out covers loss of income, dental costs, costs for medical treatment abroad, sickness benefit in special cases, and costs for special aids. Compensation is also available for survivors and for funeral costs, which has been administered by the Swedish Pensions Agency since 1 January 2010.

The bulk of the compensation paid out from occupational injury insurance takes the form of an individual life annuity. This is a form of compensation that is only paid if an approved occupational injury results in

the permanent impairment of an individual's ability to earn an income through work.

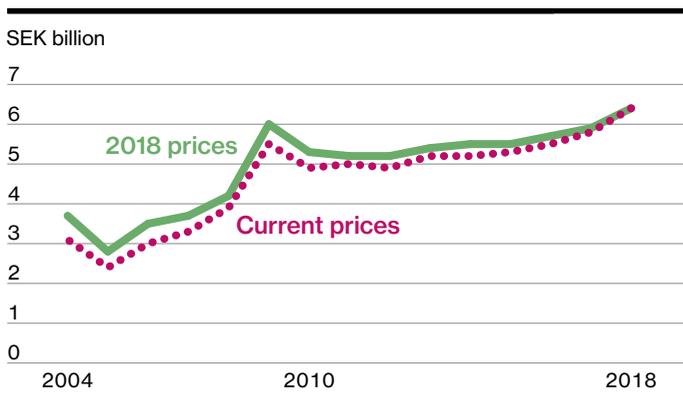
Sick-listing as a result of an occupational injury generally works the same way as normal sick-listing. However, individuals who have a work injury that arose on 1 January 2003 or later receive compensation for the waiting period when they are granted an annuity.

The annuity provides compensation for the entire permanent loss of income. When calculating the size of the life annuity, a comparison is made between the individual's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference up to a cap of 7.5 times the price base amount per year, which equated to SEK 28,438 per month in 2018.

# Other disbursement

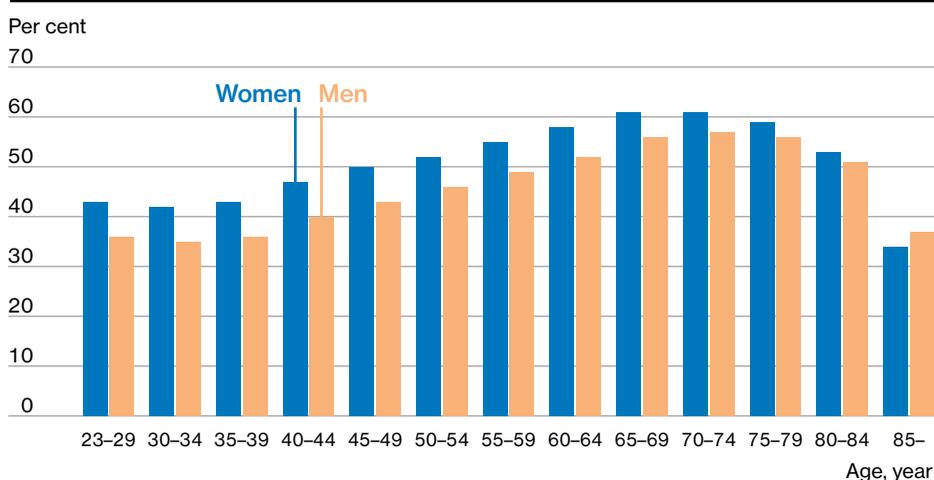
## Dental care

The purpose of the national dental care subsidy is to enable individuals with no or limited dental care needing to maintain good dental health and for individuals with major dental care needing to receive dental care at a reasonable cost.



### ■ Amount paid for dental care

The rules of the dental insurance system were changed in 2002, which resulted in a sharp increase in expenditure. The new regulations adopted on 1 July 2008 raised subsidies for patients, thereby further increasing the expenditure for dental insurance. In 2018, the general dental care allowance was doubled, leading to an increase in expenditure during the year. Expenditure amounted to SEK 6.4 billion in 2018.

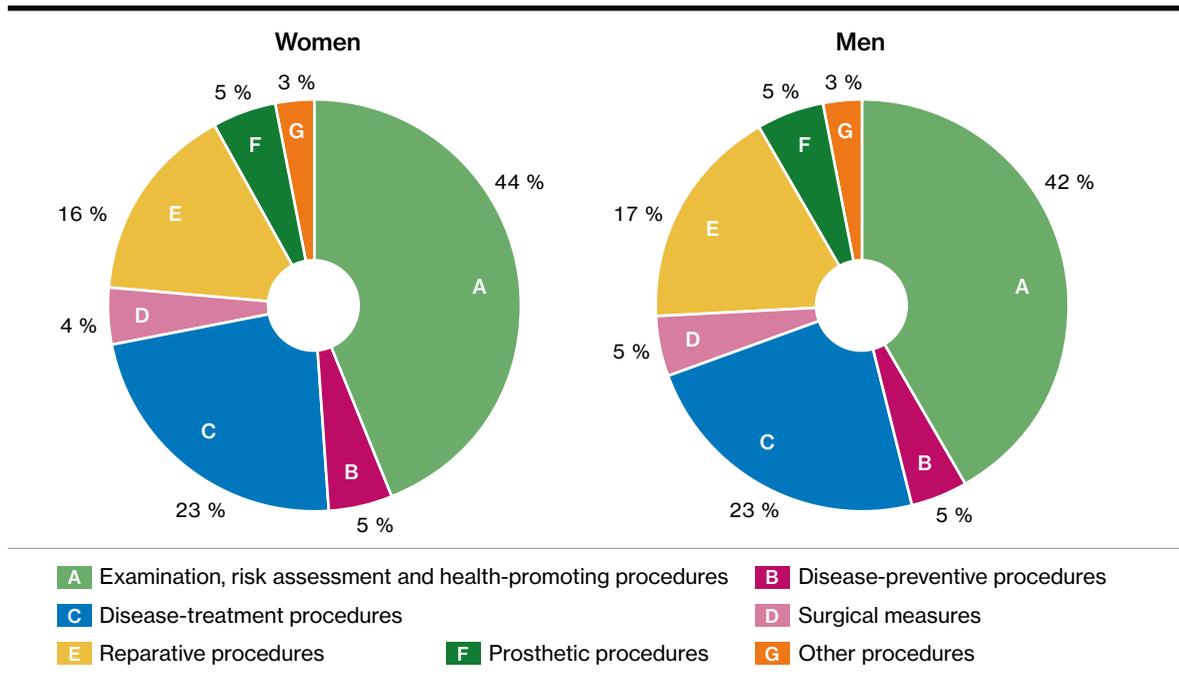


Please note that the size of the dental care allowance is higher in the younger and older age groups. Please refer to the regulations box for more information.

### ■ Proportion of the population who used the dental care allowance in 2018

A total of 47 per cent of the population aged 23 or older used the general dental care allowance in 2018. The proportion is higher

among women than among men in all age groups up to the age of 84.



**■ Proportion of procedures in 2018, distributed by type of procedure**

The most common type of procedure is examinations, risk assessments and health-promoting procedures (44 per cent for women and 42 per cent for men). These are used to assess a patient’s dental health and dental care needs. Disease treatment procedures are the next most common type of procedure, followed by reparative

procedures. The remaining procedures include those that are purely for the purpose of health promotion (e.g. fluoride treatment), prosthetic procedures (insertion of crowns, bridges and similar) and surgical measures (extractions and similar) and other measures.

Age	Number of recipients		Average amount (SEK)	
	Women	Men	Women	Men
23–29	22,005	21,111	2,858	3,426
30–34	24,513	22,470	3,228	3,777
35–39	29,907	27,036	3,422	3,767
40–44	35,924	32,984	3,487	3,730
45–49	44,526	41,564	3,657	3,744
50–54	58,014	54,621	3,705	3,744
55–59	62,829	60,968	3,745	3,910
60–64	73,569	72,732	3,624	3,783
65–69	78,856	79,571	3,764	3,911
70–74	84,286	84,190	3,662	3,820
75–79	57,418	56,099	3,620	3,798
80–84	34,868	30,289	3,363	3,637
85–	26,334	19,050	3,010	3,317
<b>Total</b>	<b>633,049</b>	<b>602,685</b>	<b>3,569</b>	<b>3,775</b>

**■ Number of people who received payments from high-cost protection in 2018**

In 2018, a total of 1.2 million people received compensation from high-cost protection in cases where the compensation qualifying amount exceeded SEK 3,000.

The Social Insurance Agency paid out an average of just under SEK 3,600 for women and 3,800 for men.

## Regulations 2018

Dental care is free of charge for children and young people up to and including the year they turn 22. The national dental care subsidy is provided to individuals for dental procedures beginning from the year they turn 23. The national dental care subsidy is made up of three parts – general dental care allowance, special dental care allowance, and high-cost protection.

General dental care allowance, which is intended to encourage regular dental appointments, is meant to be used primarily for examinations and preventive dental care. The allowance is SEK 300 per year for individuals aged 30–64 and SEK 600 per year in the 23–29 and 65 and older age groups.

Special dental care allowance is a benefit that can be used by individuals who have certain diseases or disabilities that result in a risk of impaired dental health. The special

dental care allowance is SEK 600 per half-year and can only be used for preventive dental procedures such as examinations and teeth cleaning.

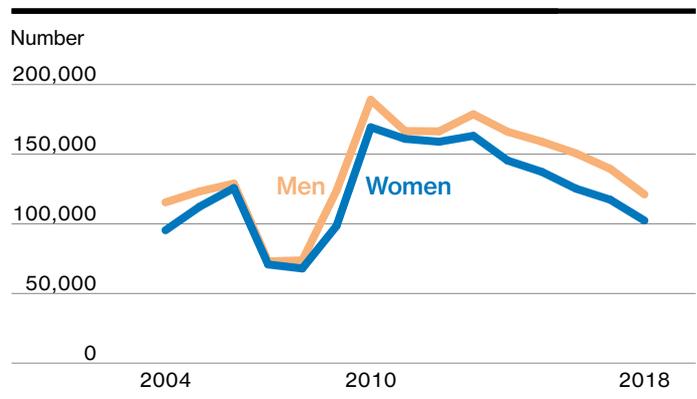
High-cost protection means that individuals who have higher dental care costs do not need to pay the entire cost themselves. High-cost protection is calculated over the course of a compensation period of a maximum of 12 months. If a patient's costs during a compensation period do not exceed SEK 3,000, then no compensation is paid from the high-cost protection. If the costs exceed SEK 3,000 but not SEK 15,000, the Social Insurance Agency will pay 50 per cent of the portion that exceeds SEK 3,000. If the costs exceed SEK 15,000, the Social Insurance Agency will pay 85 per cent of the portion that exceeds SEK 15,000.

## Activity grants and development allowances

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

### Number of recipients of development allowance or activity grant

Activity grants and development allowances are decided on and paid out by the Social Insurance Agency, but the Swedish Employment Service is responsible for the cost. In 2018, just over 223,000 individuals received activity grants or development allowances. More men than women received these benefits.



Age	Number of recipients		Average amount per day (SEK)	
	Women	Men	Women	Men
16–24 <sup>1</sup>	14,532	22,243	209	218
<i>of which</i>				
<i>development allowances</i>	11,105	17,004	104	104
<i>activity grants</i>	4,284	6,429	462	488
25–29	11,895	15,910	333	368
30–34	10,685	12,843	342	395
35–39	10,935	11,392	383	437
40–44	10,990	10,641	415	464
45–49	11,136	10,629	463	491
50–54	11,324	11,613	499	533
55–59	10,077	11,698	521	572
60–	9,353	11,815	560	604
<b>Total</b>	<b>100,927</b>	<b>118,784</b>	<b>422</b>	<b>451</b>

<sup>1</sup> The numbers for activity grants and development allowances do not add up to the number for the 16–24 age group. This is because it is possible for an individual to have received both a development allowance and an activity grant in the same year. However, the total for the 16–24 age group indicates the number of unique individuals who received either of these benefits over the course of the year.

### Number of recipients of activity grants or development allowances in 2018

Of the recipients of activity grants or development allowances, 46 per cent were women and 54 per cent men. A total of just over SEK 11.2 billion in activity grants and

development allowances was paid out in 2018, 45 per cent to women and 55 per cent to men.

## Regulations 2018

Activity grants and development allowances can be paid to individuals who are participating in labour market programmes via the Swedish Public Employment Service. Some examples of such programmes are the job and development guarantee programme, work placements and support for starting a business. Participants who fulfil the requirements for unemployment benefit received an activity grant of up to SEK 910 per day (SEK 760 after the first 100 days) and a minimum of SEK 365 per day in 2018 when participating in a programme on a full-time basis. Participants aged 25 or over who do not fulfil the requirements for unemployment benefit received an activity grant at the guarantee

level of SEK 223 per day in 2018 when participating in a full-time programme.

Participants aged 18 to 24 generally receive a development allowance instead of an activity grant at the guarantee level if they do not fulfil the requirements for unemployment benefit. Beginning 1 July 2018, individuals receiving a development allowance received either SEK 158 per day or SEK 57 per day. The higher amount is paid to those who have an upper secondary school diploma or have turned 20 and are participating in initiatives to encourage study or are covered by an education contract. As opposed to the activity grant, the development allowance is tax-exempt.

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

Introduction benefit and the supplementary benefits for introduction benefit can be paid to individuals who are participating in the labour market programme “introduction measures for certain new arrivals in Sweden”.

Age	Number of recipients		Proportion receiving supplementary introduction benefit (per cent)		Proportion receiving introduction benefit for housing (per cent)	
	Women	Men	Women	Men	Women	Men
-19	27	75	30	1	26	36
20-24	5,441	8,205	28	3	13	44
25-29	7,632	8,840	51	13	9	47
30-34	7,938	8,016	63	34	6	36
35-39	6,603	6,289	69	50	5	26
40-44	4,638	4,608	69	58	5	20
45-49	3,220	3,496	64	59	6	17
50-54	2,247	2,381	50	57	10	15
55-59	1,482	1,563	33	48	12	13
60-	1,010	1,126	31	10	20	13
<b>Total</b>	<b>40,238</b>	<b>44,599</b>	<b>55</b>	<b>32</b>	<b>10</b>	<b>33</b>

### ■ Number of introduction benefit recipients in 2018

Of the introduction benefit recipients, 47 per cent were women and 53 per cent were men. A total of just under SEK 4.9 billion in introduction benefit was paid out in 2018, 46 per cent to women and 54 per cent to men.

The proportion of recipients receiving introduction benefit was greatest among

30-49 year-olds as this age group is most likely to have children who live at home. The proportion receiving introduction benefit for housing was highest among men in all but the oldest age group. This is because it is more common for men to live alone.

Region of birth	Women	Men	Total
Rest of Europe <sup>1</sup>	402	224	626
Sub-Saharan Africa	7,948	7,846	15,794
Asia excl. Middle East	3,046	2,649	5,695
Middle East, North Africa and Turkey	28,647	33,698	62,345
Other or unknown	195	182	377
<b>Total</b>	<b>40,238</b>	<b>44,599</b>	<b>84,837</b>

<sup>1</sup> Europe, excluding the Nordic countries and the 28 EU member states.

### ■ Number of introduction benefit recipients in 2018, distributed by region of birth

The largest number of introduction benefit recipients come from the Middle East, North Africa and Turkey, and from

Sub-Saharan Africa. A total of 92 per cent of all recipients come from these regions.

## Regulations 2018

Introduction benefit can be paid to individuals who are participating in the Swedish Employment Service's labour market programme "introduction measures for certain new arrivals in Sweden". The benefit is SEK 308 per day if the individual is participating in activities full-time. While the new arrival is participating in skills identification and helping to create an individual action plan in their programme, they receive SEK 231. Once the skills identification is complete and the action plan has been created, the individual begins participating in the programme and receives SEK 308.

An individual assigned to the "introduction measures for certain new arrivals in Sweden" programme can also receive supplementary introduction benefit or introduction benefit

for housing. Supplementary introduction benefit can be granted to individuals with children up to age 20 who are living at home. The monthly benefit is SEK 800 per child younger than 11 and SEK 1,500 per child aged 11–20. Introduction benefit can be paid out for a maximum of three children. The supplement is paid per household. An individual who is participating in the "introduction measures for certain new arrivals in Sweden" programme and lives alone in their own home can receive the 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 all tax-exempt benefits.



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**A total of 602,000 people received sickness benefit at some point in 2018, 64 per cent of them women and 36 per cent men.**

← See page 46 for more information

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## Social Insurance in Figures 2019

Social insurance is an integral part of the lives of most people. It is of great importance, not just to individuals' security and living standards, but also to the Swedish economy. In 2018, expenditure on the system of benefits administered by the Swedish Social Insurance Agency amounted to a total of SEK 225 billion, equivalent to just under five per cent of Sweden's gross domestic product (GDP).

Every year, the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, which uses statistics and commentary to describe a large proportion of the benefits the agency administers. These benefits are described using tables, graphs and maps on the basis of the areas social insurance recipients, financial scope of *social insurance*, *financial security for families and children*, *financial security in the event of disability*, *financial security in the event of sickness and other disbursements*.