

Social Insurance in Figures 2024



Mental disorders remained the most common diagnosis in ongoing cases of sickness for both women and men at the end of 2023.

See page 59 for more information

Women took 61 per cent of days of temporary parental benefit for care of sick children in 2023, while men took 39 per cent.

See page 28 for more information



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Preface

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

Social insurance is important for people's social security and the national economy. Total expenditure on the insurance and allowance systems administered by Försäkringskassan amounted to SEK 242.4 billion in 2023, equivalent to 3.8 per cent of Sweden's gross domestic product (GDP).

Several persons at Försäkringskassan have been involved in the production of Social Insurance in Figures 2024. Ulrik Lidwall wrote the chapters on Social insurance recipients, Financial security in the event of sickness and Other payments, and was also the editor of the publication. Maria Corin and Elin Stenbacka wrote the chapter on Social insurance expenditure, Patrik Zetterberg wrote the chapter on Financial security for families and Children, and Karin Andersson wrote the chapter on Financial security in the event of disability.

Stockholm, June 2024

Nils Öberg
Director-General

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Introduction

The Swedish social insurance system aims to provide financial security to people in different life situations and at different stages of their lives and covers virtually everyone living or working in Sweden. Social insurance is an important element in the social security system and is of major importance not only for individuals, households and businesses, but for the national economy as a whole. The social insurance elements administered by Försäkringskassan mainly include insurance and allowances paid to families with children, people who are sick and people with disabilities. The Swedish Pensions Agency (Pensionsmyndigheten) has been administering social insurance and allowances paid to pensioners since January 2010. These benefits are not included in this publication.

Social insurance expenditure on benefits administered by Försäkringskassan amounted to SEK 242.4 billion in 2023, or the equivalent of 3.8 per cent of Sweden's gross domestic product (GDP). The cost of administration amounted to SEK 10.8 billion, giving a total expenditure of SEK 253.2 billion. Just over half of the expenditure went to sick and disabled people, just over a third to children and families, and the remainder to other benefits, mainly labour market support, as well as administration.

Social Insurance in Figures 2024 provides a general description of the benefits administered by Försäkringskassan. Social insurance is described in tables, diagrams and maps based on social insurance recipients, social insurance expenditure, financial security for families and children, financial security in the event of disability, financial security in the event of sickness, and other payments. Some of the statistics described for the various benefits include the number of recipients, the amount paid and the average benefit. To place the figures in context, each benefit has a regulations text box describing the applicable legal framework. Citizens have different social insurance needs and use it in different ways. That is why the statistics are broken down by gender and age, and also by county and region of birth in some cases.

The PDF-version of *Social Insurance in Figures 2024* available at Försäkringskassan's [website for statistics and analysis](#) also includes diagrams with links to the underlying statistics. These diagrams include longer time series than the 15 years shown in the publication. The PDF file needs to be opened using PDF software in order to access these attachments.

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

Reading instructions

For each benefit reported in Social Insurance in Figures 2024, there is a regulations text box that briefly describes the regulation framework for the year to which the statistics relate. The rules in force at the end of 2023 are reported in instances where the regulation framework has been amended during the year. The regulations text box is included as a way of helping the reader to place the statistics in context. Further information on the regulation framework can be found on [Försäkringskassan's website](#).

The term “days” refers to “net days” throughout, which means that two days with 50 per cent benefit are counted as one net day, for instance.

To calculate the size of income-related daily benefits such as sickness cash benefit, pregnancy benefit and parental benefit, the benefit level (80 or 75 per cent) is multiplied by what is known as a conversion factor, which in 2023 was 0.97. The level of the conversion factor is set by the Swedish Parliament (Riksdagen). Therefore, compensation in the case of income related daily benefits is just under 80 or 75 per cent of the sickness cash benefit qualifying income.

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

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

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

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

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

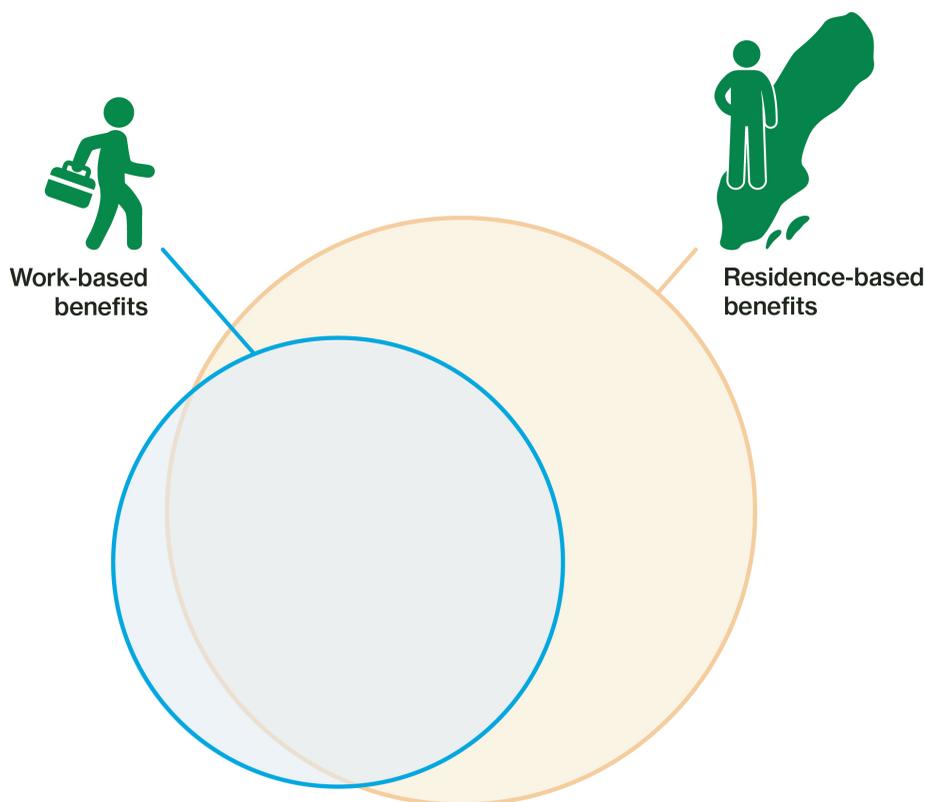
Social insurance recipients

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

Social insurance is based on work and residence.

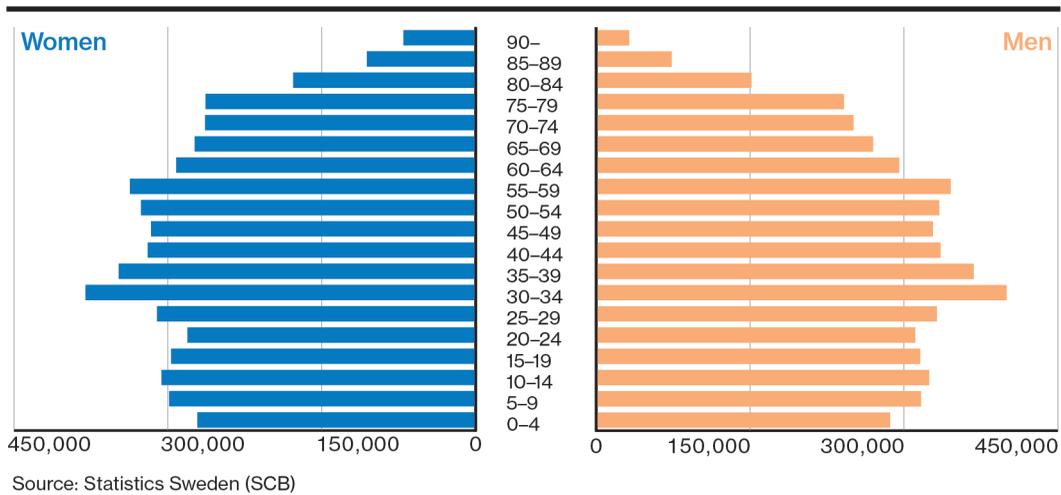
In Sweden, people are insured in the Swedish social insurance system if they live or work in the country. By living or working in Sweden, people may be entitled to insurance and allowances based

on work or residence. Almost everyone who lives or works in Sweden is covered by the Swedish social insurance system to some extent.



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

Sweden's population by age in 2023



By the end of 2023, Sweden had a population of around 10.6 million residents. Of these, 6 million were in the (20–64) age bracket, people who mainly benefit from the social insurance schemes administered by Försäkringskassan. These include benefits for families with children, people who are sick and people with disabilities.

Some of the benefits paid to people aged between 20 and 64 also indirectly benefit older and younger people. Child allowance, child carer's allowance and maintenance support are examples of benefits paid to parents for their children. The benefit for care of closely related persons is an example of

insurance that benefits the elderly. The recipient of this benefit is usually under 65, but the person for whom the recipient is receiving the benefit is often 65 or older.

Benefits are also paid to people aged over 64. Sickness cash benefits, for instance, can be paid to people in paid employment even after the age of 65. Other examples are the benefits for people with disabilities, where the beneficiary is entitled to keep additional costs and assistance allowances after the age of 65, for example, provided that they were granted these benefits before the age of 65.

Residence-based benefits

People must be considered permanently resident in Sweden to be eligible for the residence-based element of the Swedish social insurance system.

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

The protection comprises various basic benefits such as child allowance, housing allowance and dental care subsidy. It also includes benefits paid in the form of guaranteed amounts such as parental benefits at minimum and basic level and the element of activity compensation and sickness compensation paid in the form of guarantee benefit.

Work-based benefits

Anyone working in Sweden is generally insured under the Swedish social insurance system and is therefore entitled to work-based benefits. This applies regardless of whether they are resident in Sweden or have come to Sweden to work without being resident in the country. Anyone who leaves Sweden to work in another country may also be covered by Swedish social insurance under certain circumstances; posted workers and diplomats, for example.

Work-based benefits are mainly structured as insurance, where social insurance contributions

paid provide insurance cover against loss of earnings. Examples of work-based benefits are sickness cash benefit and income-related activity compensation or sickness compensation, which may be applicable in instances where the income of an insured person from work is reduced due to illness, disease or injury that limits their work ability. Other examples of work-based benefits are those linked to a reduction in income from work due to pregnancy or childbirth, such as pregnancy benefit, parental benefit at sickness cash benefit level and temporary parental benefit.

■ **Number of insured persons aged 19–64, and proportion of insured persons with sickness cash benefit qualifying income at the beginning of 2023.**

Region of birth	Number of insured persons aged 19–64 ¹			Proportion of people with sickness cash benefit qualifying income ² , per cent		
	Women	Men	Total	Women	Men	Total
Sweden	2,214,917	2,319,500	4,534,417	91	90	91
Nordic countries, excluding Sweden	50,943	41,492	92,435	84	82	83
EU 27, excl. Nordic countries	108,300	108,711	217,011	87	87	87
Rest of Europe	95,254	91,537	186,791	86	89	88
Sub-Saharan Africa	77,729	77,531	155,260	83	84	83
Asia, excl. the Middle East	133,426	96,257	229,683	82	88	85
Middle East, North Africa and Turkey	197,342	233,036	430,378	80	85	83
North America	14,764	15,205	29,969	82	84	83
South America	30,249	27,892	58,141	87	88	88
Oceania	1,521	3,006	4,527	81	86	84
Total	2,924,445	3,014,167	5,938,612	89	89	89

¹ The estimated number of persons covered by Swedish social insurance in the 19–64 age group is based on data on the number of persons registered together with an estimate of the number of persons who have been entitled to work-based benefits despite not being registered in Sweden during the year.

² Insured persons who are expected to have a sickness cash benefit qualifying income are estimated here via the persons who have a pensionable income of at least 24 per cent of the price base amount (excluding those who have income-related activity compensation or sickness compensation, and excluding those who do not have a sickness cash benefit qualifying income and therefore receive parental benefit at the guarantee level).

There are no precise figures on how many people are covered by the Swedish social insurance system. Nor are there any figures on how many people have a sickness cash benefit qualifying income. This is because the assessment of whether people are covered by the Swedish social insurance system, and whether they have a sickness cash benefit qualifying income, is determined only when an application for benefit has been submitted. The estimated number of insured persons is therefore an indicator of potential recipients of the work- and residence-based elements of social insurance. Similarly, the proportion of insured persons with sickness cash benefit qualifying income is an estimate of the proportion of insured persons covered by the work-based elements of social insurance.

Of the estimated number of insured persons, 76 per cent were born in Sweden and 24 per cent were born abroad. The proportion of people estimated to have a sickness cash benefit qualifying income is higher among those born in Sweden than among those born abroad. Among people born in Sweden, 91 per cent are estimated to be eligible to receive work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. A lower proportion of people born abroad have a sickness cash benefit qualifying income. The main explanation for the fact that a lower proportion of people born abroad are thought to have a sickness cash benefit qualifying income is that they are generally less likely to be in paid employment than people born in Sweden, but these differences decrease depending on how long they have lived in Sweden.

Regulations in 2023

Insured persons who are entitled to a sickness cash benefit qualifying income (Sjukpenninggrundande inkomst, SGI) are those who are estimated to earn at least 24 per cent of the price base amount through paid employment over a year. In 2023, this corresponds to an income of SEK 12,600. For an income to qualify for sickness cash benefit, it must come from work that can be assumed to continue for at least six consecutive months or to recur annually.

In some cases, the insured person may have an SGI based on previous earnings (this is known as a protected SGI). Being entitled to an SGI is a prerequisite for entitlement to certain work-based benefits such as sickness cash benefit, pregnancy benefit, parental benefit at sickness cash benefit level and temporary parental benefit. The assessment of whether an insured person has an SGI is made only when they apply for a work-based benefit.

■ Number of persons who have received different types of benefits in 2023

Benefit	Women	Men	Total
Dental care	2,169,241	1,875,627	4,044,868
Child allowance	1,116,096	604,819	1,720,915
Temporary parental benefit	512,181	447,563	959,744
Parental benefit	448,134	387,475	835,609
Sickness cash benefit	395,571	234,894	630,465
Activity grant and development allowance	112,834	118,904	231,738
Sickness compensation	131,537	96,232	227,769
Housing allowance	140,021	70,508	210,529
Maintenance support	113,112	24,340	137,452
Child carer's allowance and additional cost allowance for children	76,264	22,144	98,408
Disability allowance and additional cost allowance for adults	30,780	27,124	57,904
Activity compensation	17,715	20,140	37,855
Pregnancy benefit	19,351	0	19,351
Work injury annuity	8,718	10,176	18,894
Introduction benefit	9,274	6,936	16,210
Benefit for care of closely related persons	11,569	4,571	16,140
Assistance allowance	6,267	7,717	13,984
Rehabilitation cash benefit	5,544	2,796	8,340
Car allowance	443	581	1,024

The national dental care subsidy is the benefit paid to the largest number of persons. Over 4 million persons benefited from the dental care subsidy in 2023, representing 38 per cent of the total Swedish population.

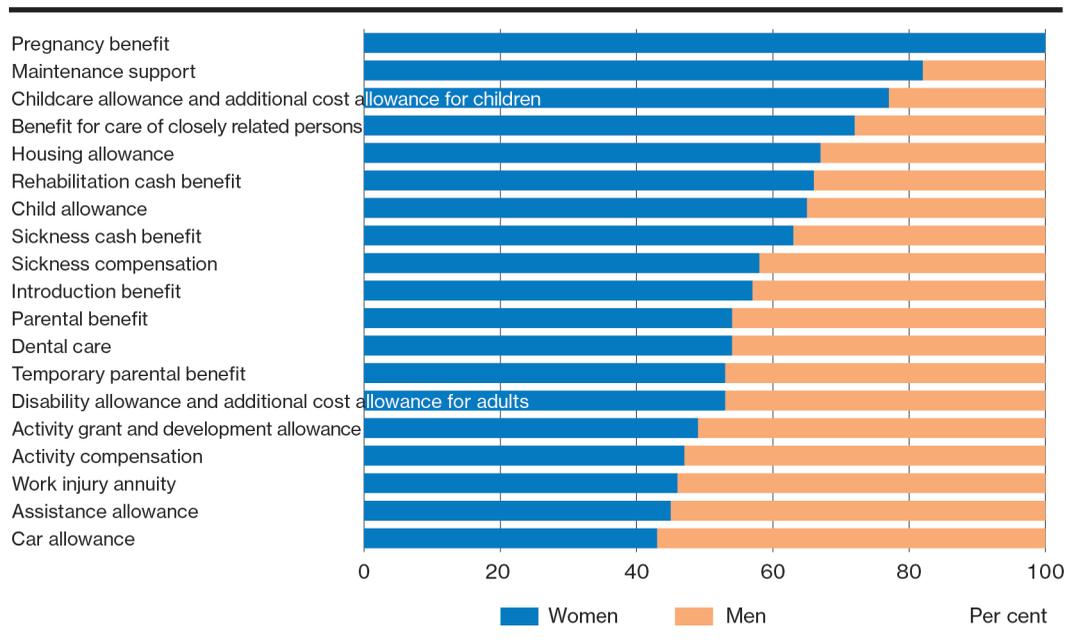
The child allowance is another benefit received by many. Around 1.7 million persons received child allowance in 2023, representing 16 per cent of the Swedish population.

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

means-tested. The insured person does not have to apply to receive these benefits. Försäkringskassan pays the dental care subsidy directly to the health-care provider, which deducts it from the patient's fee at the time of the visit to the dentist. Child allowance is paid automatically to parents who live and have children in Sweden.

Figures for expenditure by benefit are presented on page 15, and more statistics on the various benefits are presented in the chapters below.

Gender distribution of recipients in 2023



For several benefits, there is an uneven gender distribution among recipients. There is particularly uneven distribution of allowances and subsidies paid to families with children. In 2023, 82 per cent of maintenance support recipients were women and 18 per cent men. The corresponding figures for child carer’s allowance and additional cost allowance for children were 77 per cent women and 23 per cent men.

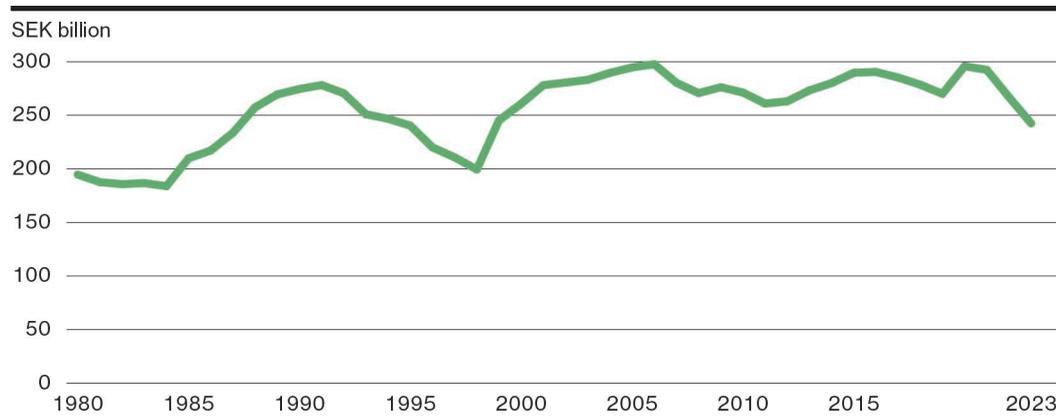
In terms of the number of recipients, there is more even gender distribution for benefits such as dental care, disability allowance and additional cost allowance for adults, temporary parental benefit, activity grants and development allow-

ance. This also includes parental benefit, where 54 per cent of recipients in 2023 were women and 46 per cent were men. However, the fact that an equal number of women and men have received payments does not necessarily mean that women and men have used the benefit equally. The number of days and amounts paid may be uneven even if the proportion of recipients are roughly the same. In the case of parental benefit, for example, there is a major difference between the proportion of persons receiving payments and the proportion of days paid to women and men (see also page 22 for more information).

Social insurance expenditure

This chapter describes expenditure for Swedish social insurance administered by Försäkringskassan in 2023. These are mainly benefits paid to families with children, persons who are sick and persons with disabilities.

■ Social insurance expenditure (excluding administrative costs) at 2023 prices



In 2023, social insurance expenditure on benefits administered by Försäkringskassan amounted to SEK 242.4 billion. The administrative cost amounted to just under SEK 10.8 billion, giving a total expenditure of SEK 253.2 billion. Expenditure (at constant prices adjusted for inflation) has increased by 25 per cent since 1980.

Expenditure (at constant prices) excluding administration fell in the 1990s, mainly as a result of regulatory changes in sickness insurance, such as reductions in benefit levels and introduction of a sick pay period and a waiting period. Expenditure then increased sharply due to rapidly rising sickness insurance expenditure. A national old age pension contribution was also introduced in 1999, whereby the state pays in pension entitlements for persons on sickness cash benefit and parental benefit, for example. This also led to increased expenditure.

Expenditure fell for a few years from 2006 onwards on account of reduced costs for sickness cash benefits and sickness compensation as a result

of tighter regulations. Expenditure increased at the time of the COVID-19 outbreak in spring 2020. New benefits were introduced at that time, the rules for a few existing benefits became more generous and the take-up of some benefits increased. Compensation to employers for high sick pay costs accounted for the biggest real increase in expenditure in 2020. Expenditure increased mainly in respect of activity grants and pregnancy benefit in 2021, which was also due to issues relating to the pandemic. Social insurance expenditure was less affected by the pandemic in 2022. The sickness cash benefit ceiling was raised in 2022, leading to an increase in expenditure on the benefit. Compensation to employers for high sick pay costs is the allowance that contributed most to the decrease in expenditure in 2023. However, high inflation is the main reason why total expenditure (at constant prices, excluding administration) on social insurance decreased between 2022 and 2023, as some allowances are not adjusted for inflation.

■ Social insurance expenditure 2021–2023 in SEK millions (current prices)

Expenditure by area of expenditure/benefit, SEK millions ¹	2021	2022	2023
<i>Financial security for families and children</i>			
Parental benefit	35,180	35,653	36,030
Temporary parental benefit	10,085	10,397	10,282
Pregnancy benefit	1,654	1,263	627
Child allowance	33,390	33,306	32,972
Housing allowance for families with children, and young people	5,019	4,126	4,255
Child carer's allowance and childcare allowance	3,951	4,083	4,648
Maintenance support	2,692	2,726	2,703
Adoption allowance	9	8	6
Total	91,979	91,562	91,523
<i>Financial security in the event of sickness and disability</i>			
Sickness cash benefit	41,329	44,704	46,276
Rehabilitation allowances	876	1,009	710
Benefit for care of closely related persons	164	186	200
Supplementary housing allowance	251	276	288
Compensation to employers for high sick pay costs	14,479	11,751	1,528
Dental care	6,775	6,863	7,289
International healthcare	474	515	660
Activity compensation and sickness compensation	35,749	36,521	40,689
Housing supplement	4,996	5,511	5,916
Additional cost allowance and disability allowance	1,252	1,305	1,350
Work injury compensation	2,380	2,209	2,326
Car allowance	138	147	145
Assistance allowance	24,135	24,099	24,554
Contributions for the sick leave process ²	2,207	1,290	1,394
Personal injury compensation	37	34	36
Disease carrier's benefit	393	412	2
Total	135 634	136 832	133 364
<i>Other payments</i>			
Activity grant ³	19,510	16,470	16,563
Introduction benefit	1,352	1,014	907
Family benefit for conscripts	29	31	34
Total	20,890	17,514	17,503
Total, excluding administration	248 503	245 909	242 390
Administration	9 973	10 270	10 765
Total, including administration	258,476	256,179	253,155

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

² Contributions for the sick leave process include expenditure for financial coordination through coordination associations, medical services, rehabilitation initiatives in cooperation between Försäkringskassan and Arbetsförmedlingen (Swedish Public Employment Service), workplace-orientated rehabilitation support, medical insurance investigations and contributions to the healthcare service.

³ Activity grant expenditure includes development allowance.

Social insurance expenditure (in current prices) excluding administration fell from SEK 248.5 billion to SEK 245.9 billion between 2021 and 2022. Expenditure then fell further to SEK 242.4 billion in 2023. The decrease in 2022 is explained mainly by a decrease in activity grant expenditures. More unemployed people became eligible for activity grant during the pandemic, so in 2021 the government funding was increased with a view to countering long-term unemployment. Another reason for the decrease in expenditure in 2022 is

the reduction in expenditure on compensation to employers for high sick pay costs. This is also the main reason why expenditure continued to decrease in 2023.

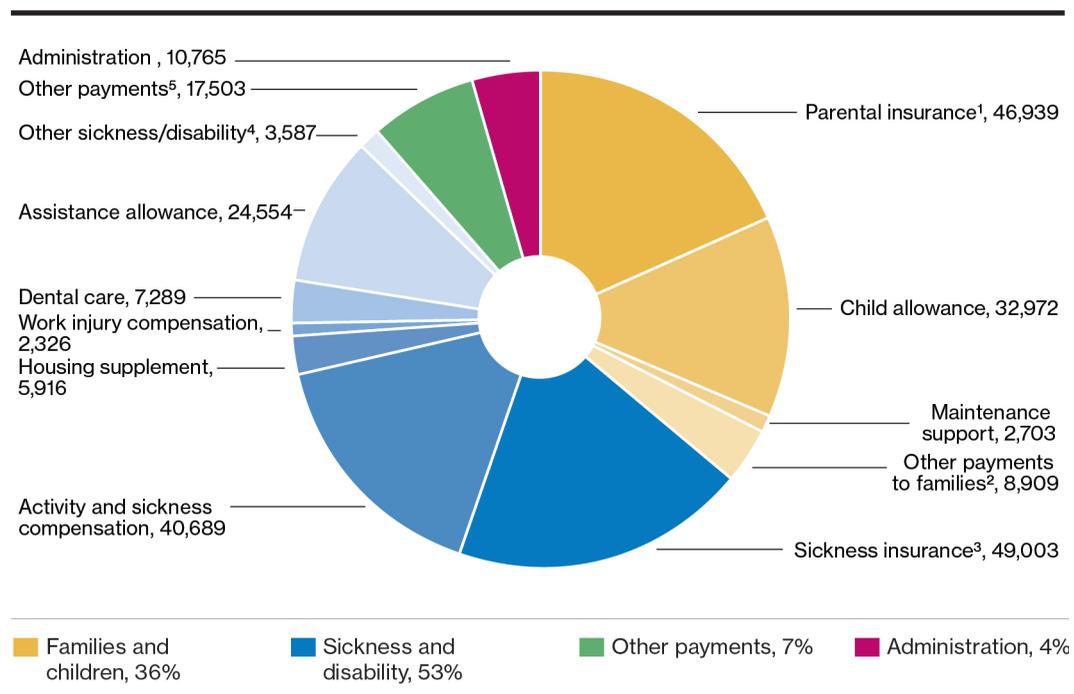
Expenditure in respect of financial security for families and children has been relatively stable between 2021 and 2023. However, there have been changes within benefits. Housing allowance and pregnancy benefit have decreased by SEK 0.8 billion and SEK 1.0 billion respectively between these years. This is mainly due to the reduced impact of

the pandemic. At the same time, parental benefit and child carer’s allowance have increased by SEK 0.9 billion and SEK 0.7 billion respectively, which is largely explained by high inflation, as these benefits are indexed to the consumer price index (CPI) via the price base amount.

Expenditure in respect of financial security in the event of sickness and disability fell by almost SEK 2.3 billion (1.7 per cent) between 2021 and 2023. In this regard, compensation to employers for high sick pay costs accounts for the largest

decrease and can be explained by the diminishing impact of the pandemic. However, expenditure on sickness cash benefits and activity compensation and sickness compensation has increased between 2021 and 2023. This can mainly be explained by inflation, which results in higher allowances due to higher price base amounts, increased volumes and a higher ceiling for sickness cash benefit, as well as certain changes to the rules on sickness compensation and activity compensation.

Breakdown of expenditure in 2023 (SEK million)

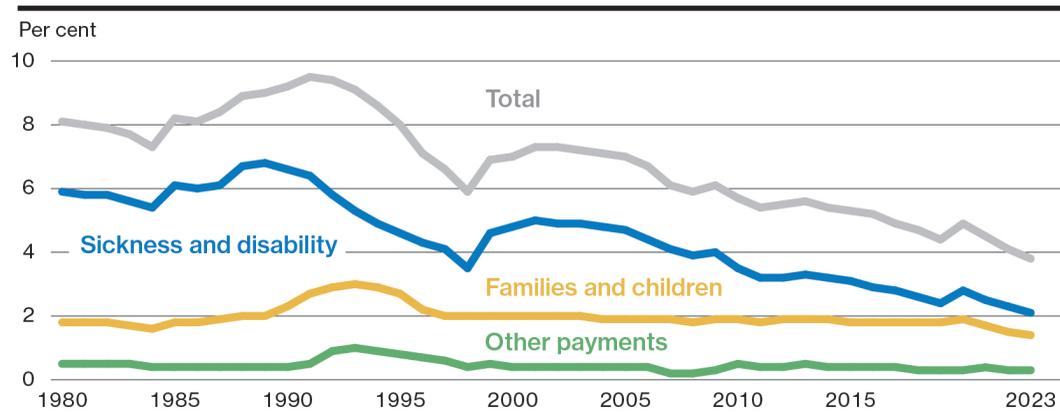


¹ Parental benefit, temporary parental benefit and pregnancy benefit.
² Housing allowance, childcare allowance, child carer’s allowance and adoption allowance.
³ Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of closely related persons and compensation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

In 2023, just over half of social insurance expenditure (53 per cent, or SEK 133.4 billion) was spent on financial security in the event of sickness and disability. Just over a third of the expenditure during the year (36 per cent, or SEK 91.5 billion) was spent on financial security for families and

children. In addition, payments were made to certain other benefits in the labour market area (7 per cent, or SEK 17.5 billion). The remaining component consisted of expenditure on administration (4 per cent, or SEK 10.8 billion).

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



Social insurance represents a significant part of the national economy. However, social insurance expenditure relative to GDP has decreased over time. Social insurance expenditure amounted to 3.8 per cent of GDP in 2023, the lowest level in the last 40 years.

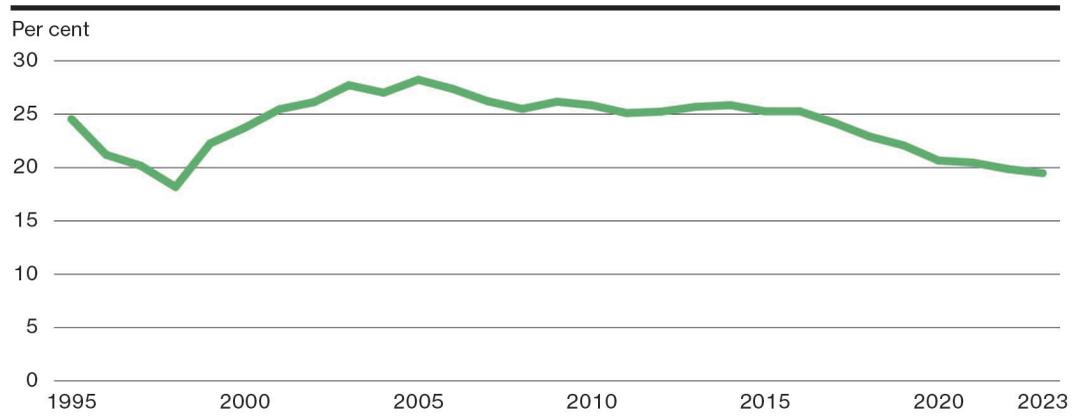
Expenditure on sickness and disability increased in the late 1980s, but then fell from 6.7 per cent of GDP in 1989 to 3.5 per cent of GDP in 1998. This decline was partly due to reduced sickness absence, the introduction of the sick pay period, reduced benefit levels, and county councils taking over responsibility for the cost of medications. Expenditure in relation to GDP rose between 1998 and 2003 due to increased long-term sick leave. Expenditure in relation to GDP since decreased again, until 2020, when it increased

temporarily. The increase in 2020, from 2.4 per cent to 2.8 per cent of GDP, is almost exclusively due to the outbreak of the pandemic.

Benefits to families and children increased as a proportion of GDP in the early 1990s on account of a baby boom and a deep recession. This expenditure in relation to GDP fell again during the economic recovery in the second half of the 1990s. The family sector's proportion of GDP has remained stable at around 2 per cent since then. This proportion has been decreasing from 2021 onwards, reaching 1.4 per cent of GDP in 2023.

Expenditure on other payments as a proportion of GDP increased in the early 1990s as a result of the recession prevailing at the time, then fell slightly and remained at around 0.4 per cent of GDP from the 2000s onwards.

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

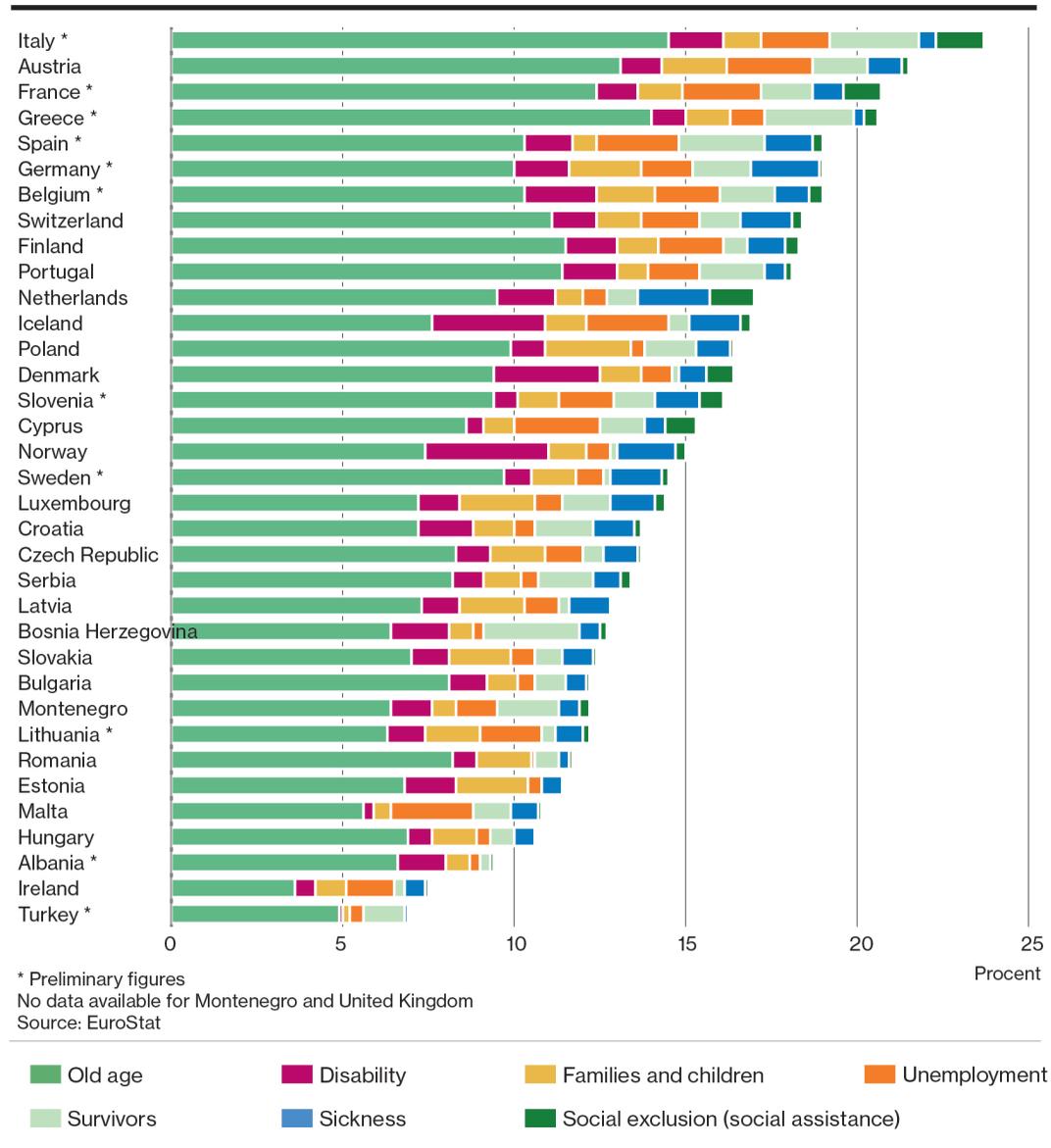


The ratio of social insurance expenditure to central government expenditure has fluctuated over the last 30 years. The proportion declined markedly in the mid-1990s, from just under 25 per cent in 1995 to just over 18 per cent in 1998, mainly as a result of reduced social insurance expenditure. As regards sickness insurance, a number of reforms were implemented that reduced expenditure; and declining birth rates also contributed to reduced expenditure in respect of family and children.

Instead, the proportion increased from 1998 as a result of reforms that increased social insur-

ance expenditure such as the national old age pension contribution on account of the introduction of a new general pension scheme and an increase in long-term sick leave. The proportion then remained stable at around 25 per cent until 2016, when it started to decline. This change is also explained by a decrease in expenditure on sickness insurance between 2016 and 2020. Social insurance expenditure increased again because of the pandemic, but the size of the central government budget increased at that time as well, and so the social insurance proportion continued to fall.

■ **Public transfers as a proportion of GDP in 2021 in Sweden and other European countries**



Public transfers include not only financial security for old age and survivors, disability, sickness, and families and children, but also unemployment benefits and financial assistance (social exclusion). Sweden's proportion of public transfers to households in relation to GDP is slightly below the EU average. There are significant dif-

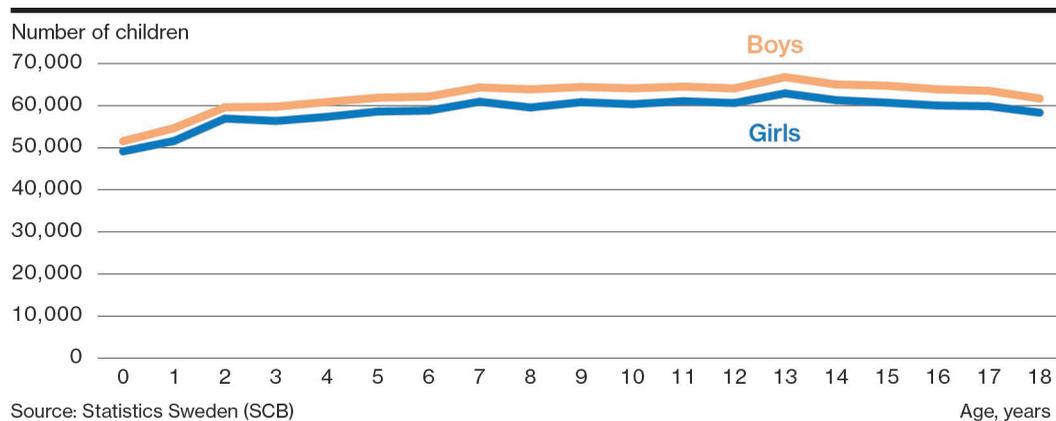
ferences in how countries use public transfers, but also direct services, to meet the needs with the scope of their welfare and social insurance systems. Examples of direct services are tax credits and subsidised childcare, which are not included in this summary.

Financial security for families and children

Child allowance

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

Number of children in December 2023



In December 2023, there were a total of 2,053,000 children aged 0–16; 997,000 girls and 1,056,000 boys. The number of children in Sweden decreased by 1.1 per cent compared to 2022.

■ Child allowance in December 2023

Age	Number of recipients		Proportion of recipients with large family supplements ¹ , per cent	
	Women	Men	Women	Men
-19	1,740	1,891	1.5	0.2
20-24	14,138	3,812	23.2	13.8
25-29	76,563	31,276	42.6	30.2
30-34	206,301	117,449	60.4	46.4
35-39	249,347	155,736	71.8	55.1
40-44	233,381	127,981	64.9	51.7
45-49	176,594	76,810	43.0	42.0
50-54	80,236	36,543	22.3	33.8
55-	18,672	20,617	9.9	26.9
Total	1,056,972	572,115	55.5	46.6

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

1.6 million parents were receiving general child allowance, large family supplement or extended child allowance in December 2023. The proportion of women of all recipients has decreased from 88 per cent to 65 per cent, and the proportion of men has increased from 12 per cent to 35 per cent since the

legislative amendment on shared child allowance came into force in 2014. The proportion of child allowance recipients who were also receiving large family supplement was 56 per cent for women and 47 per cent for men. SEK 33.0 billion was paid in child allowance in 2023.

Regulations in 2023

Child allowance refers to general child allowance, extended child allowance and large family supplement. Parents are entitled to general child allowance for children residing in Sweden until the quarter in which the child turns 16. After that, the parent can receive extended child allowance if the child is in compulsory education or special needs school. Any parent receiving general child allowance, extended child allowance or study

assistance from Swedish Board of Student Finance (CSN) for two or more children also receives a large family supplement. The child allowance is tax-exempt. The child allowance in 2023 amounted to SEK 1,250 per child per month. The large family supplement in 2023 amounted to SEK 150 per month for the second child, SEK 730 for the third child and SEK 1,740 for the fourth child.

	Monthly amount in 2023, SEK			Annual amount in 2023, SEK
	Child allowance	Large family supplement	Total	
1 child	1,250	-	1,250	15,000
2 children	2,500	150	2,650	31,800
3 children	3,750	730	4,480	53,760
4 children	5,000	1,740	6,740	80,880

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

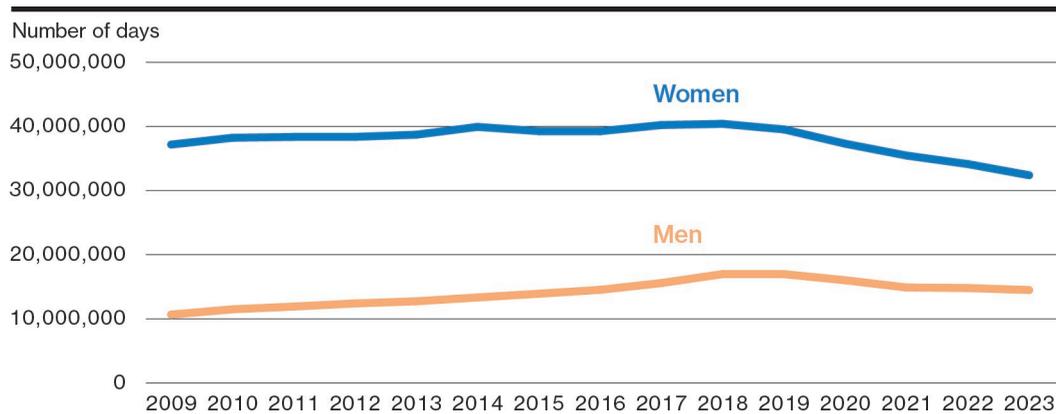
For children born before 1 March 2014, child allowance is paid in full to one of the guardians. If the child lives with both parents on an alternating basis, half of the child allowance is paid to each parent upon notification by either of them, if the parent makes a prima facie case that the child's place of residence alternates.

Parents of children born on or after 1 March 2014 who have joint custody receive shared child allowance. This means that they each receive SEK 625 per month as the monthly amount is SEK 1,250. Parents have the option to change who the child allowance is paid to.

Parental benefit

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

Days for which parental benefit is paid



In the 2010s, the number of parental benefit days taken increased while the number of children born remained steady at around 115,000 children per year. This increase was mainly due to men taking more parental benefit days. The number of days taken decreased during the pandemic (2020 to 2022), mainly due to parents of children more than one year old using fewer days. In 2023, Försäkringskassan paid out 47 million days of parental benefit, which

was a decrease of 4 per cent compared to 2022. Part of the trend in the last year can be explained by the fact that only 101,000 children were born in 2023, the lowest number in 20 years.

Men took 31 per cent of parental benefit days in 2023, compared to 69 per cent for women. Days taken by men increased from 22 per cent of days in 2009 to 30 per cent in 2018, and have remained at around 30 per cent since then.

Parental benefit in 2023

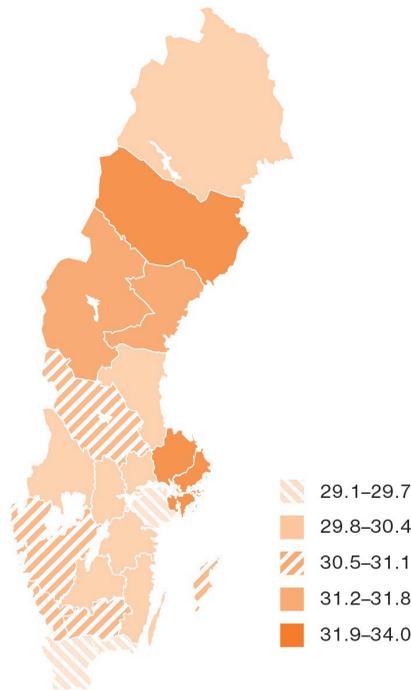
Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	489	38	147	52	256	337
20-24	11,456	2,766	135	48	417	647
25-29	59,581	26,450	109	45	587	768
30-34	146,502	98,357	85	45	687	827
35-39	136,018	120,416	62	39	689	833
40-44	70,848	82,809	40	31	660	812
45-49	20,329	38,408	24	27	630	788
50-54	2,691	13,159	20	25	668	756
55-	220	5,072	26	28	570	727
Total	448,134	387,475	72	37	650	814

Of a total of SEK 32.8 billion paid out in parental benefit in 2023, 64 per cent was paid to women and 36 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 was lower in the older age groups. This is partly due to the fact that young parents generally have younger children, and that parents usually take

most of their parental benefit days when their children are younger.

On average, the daily amount paid was 25 per cent higher for men than for women, which is due to the difference in men's and women's earnings and use of parental benefits. Women took more parental benefit at the basic level than men, for example, resulting in a lower daily benefit.

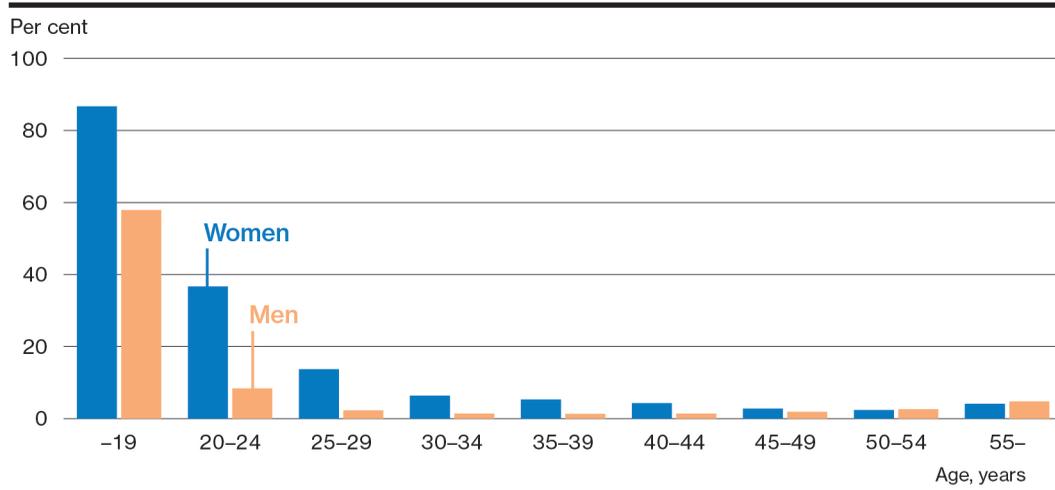
■ Proportion of parental benefit days used by men in 2023, by county



Men took 31 per cent of all paid parental benefit days in 2023. The proportion was highest in the county of Västerbotten (34 per cent), and lowest in the county of Blekinge (29 per cent). There is a great spread between different local municipalities within many counties.

Men’s proportion of parental benefit days is also dependent on the number of parental benefit days taken by women. Hence men’s take-up of parental benefit days may differ between two counties but still represent an equal proportion of the total take-up in these counties.

■ Proportion of parental benefit recipients at the basic level in 2023



The proportion of parents taking only parental benefit at the basic level decreases with age until the age of 50, when the proportion increases slightly again.

In the 19 and under age group, 87 per cent of women and 58 per cent of men took parental ben-

efit only at the basic level in 2023. However, the number of parental benefit recipients in the youngest age group is low.

■ Parental benefit at the basic level and average payment regardless of compensation level in 2023, by region of birth

Parents' region of birth	Proportion of recipients at basic level only		Average amount (regardless of benefit level), SEK per day	
	Women	Men	Women	Men
Sweden	2.1	0.6	712	843
Nordic countries, excl. Sweden	5.5	1.3	710	853
EU 27, excl. Nordic countries	7.9	1.8	646	819
Rest of Europe	12.7	2.0	590	786
Sub-Saharan Africa	34.4	6.3	414	679
Asia, excl. the Middle East	28.0	4.8	505	779
Middle East, North Africa and Turkey	31.3	5.8	451	704
North America	12.0	4.3	678	806
South America	12.4	3.0	602	783
Oceania	8.3	4.4	718	843
Total	7.4	1.6	650	814

In 2023, just over 7 per cent of women and just under 2 per cent of men took parental benefit only at the basic level because they did not meet the requirements to receive income-related parental benefit. The proportion was lowest among parents born in Sweden. Women were more likely than men to take parental benefit only at the basic level, regardless of their region of birth.

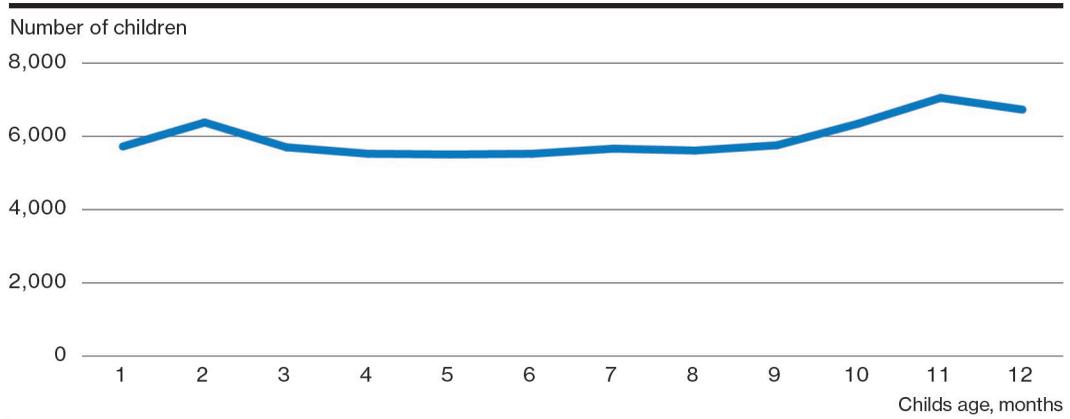
Parents born in Sweden and the other Nordic countries had higher average benefits per day compared to parents born in other countries. Regardless of the region of birth, women had lower benefits per day on average compared to men.

■ Number of recipients of double days in 2023

Age	Number of recipients
-19	64
20-24	3,000
25-29	14,820
30-34	29,811
35-39	19,234
40-44	6,170
45-49	1,461
50-54	352
55-	154
Total	75,066

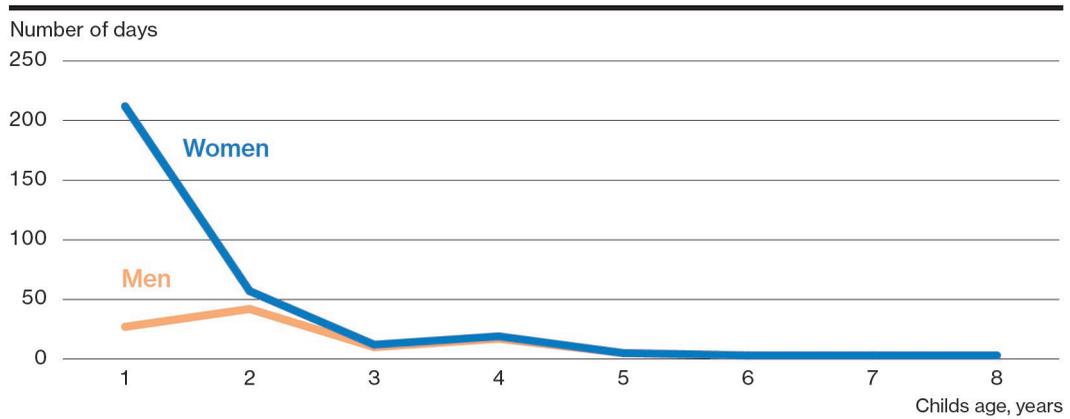
During the child's first year of life, both parents can take parental benefit at the same time for a maximum of 30 days. These are known as double days. Most double day recipients are aged 30-34. Parents who took double days have a lower average age than parents who took other parental benefit. This is mainly due to the fact that double days can only be taken before the child reaches the age of 1, and so the parents are younger compared to parents taking other parental benefits.

Number of children with a parent who has used double days in 2023



In total, double days were taken for 38,300 children in 2023. Double days are mostly taken when children are 2 months old, and also at the end of their first year of life.

Average number of days of parental benefit used at different ages for children born in 2015



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

For children born in 2015 and turning 8 in 2023, the majority of parental benefit days were taken during the first year of the child's life, mainly by women. From the age of 3, differences between women and men in the number of days taken are insignificant.

■ Children for whom parents have taken parental benefit in 2023

Age	Number of children		Proportion of children, per cent	
	Girls	Boys	Girls	Boys
0	43,316	45,436	88	88
1	50,367	53,370	98	98
2	46,498	48,850	82	82
3	42,050	44,608	75	75
4	40,612	43,285	71	71
5	29,684	31,252	51	51
6	27,938	29,886	48	48
7	27,708	29,501	45	46
8	26,407	28,566	44	45
Total	334,580	354,754	66	66

For 88 per cent of children born in 2023 (0 years in the table), at least one parent received parental benefits during the year. Parents' take-up of parental benefit decreases significantly from the time their

children reach the age of 2. In total, the parents of 66 per cent of all children aged 0–8 took parental benefit in 2023.

Regulations in 2023

Parents can receive parental benefit for the birth of a child or adoption for a total of 480 days per child. For 390 of the days, this benefit is related to the parent's income. There is a basic level of SEK 250 per day for parents who do not qualify for income-related benefits or have low or no income. Parents are paid a minimum benefit level for the remaining 90 days, which amounts to SEK 180 per day for everyone.

Parents who have joint custody of their child are each entitled to half of the total number of parental benefit days. However, a parent can waive days of parental benefit in favour of the other parent, with the exception of 90 days reserved for each parent. The main rule is that parental benefit cannot be paid to both parents for the same child and time. However, parents can take parental benefit at the same time for a maximum of 30 days during the child's first year. Försäkringskassan has chosen to refer to the simultaneous taking of parental benefit as "double days".

This benefit can be taken as a full, three-quarter, half, one-quarter or one-eighth day. Parental benefit can be taken until the child reaches the

age of 12 or when the child finishes the fifth year of primary school. For children born in 2014 or earlier, parental benefit can be taken until the child reaches the age of 8 or completes the first year of school. Parental benefit can be paid for a maximum of 96 days for children who have reached the age of 4. This benefit amounts to just under 80 per cent of the sickness cash benefit qualifying income (SGI), and the maximum benefit is based on 10 price base amounts. In 2023, this was equivalent to a maximum benefit of SEK 1,116 per day.

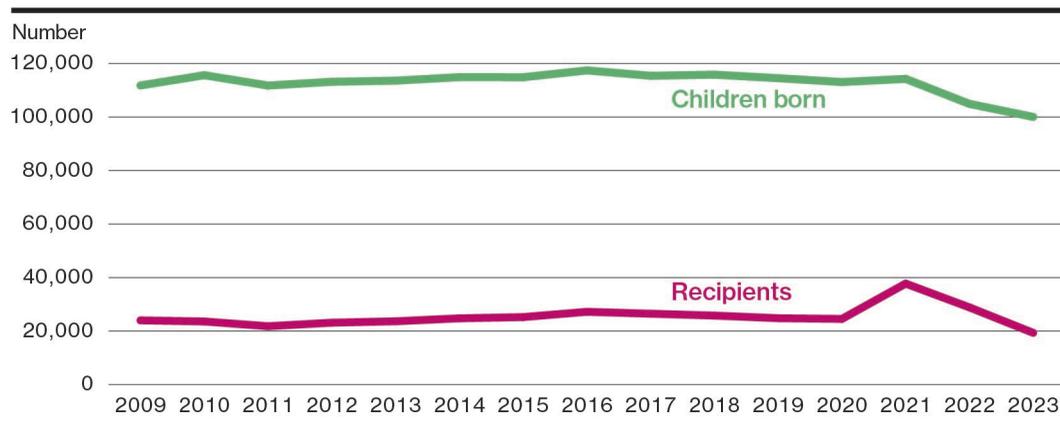
90 days are reserved for each parent. 60 days are reserved for each parent for children born before 2016.

Special rules apply to parental benefit for children who become resident in Sweden and come from another country outside the EU/EEA or Switzerland. Parental benefit is paid for a maximum of 200 days for the child if the child is 1 year old when they settle in Sweden. Parental benefit is paid for a maximum of 100 days for the child if the child is 2 years or older when they settle in Sweden.

Pregnancy benefit

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

■ Pregnancy benefit



During the latter part of their pregnancy, many women receive some form of social insurance benefit in the form of pregnancy benefit, sickness cash benefit or parental benefit. Between 2009 and 2020, around one in five births was preceded by a pregnancy benefit. The National Board of Health and Welfare (Socialstyrelsen) assessed during the pandemic that pregnant women were at greater risk of giving birth prematurely if they fell ill with COVID-19 in the latter part of their pregnancy.

The fact that the risk of contracting the disease made women eligible for pregnancy benefit led to a sharp increase in the number of recipients in 2021. The proportion of pregnant women receiving pregnancy benefit fell from 33 per cent to 19 per cent between 2021 and 2023. In 2023, therefore, the proportion of pregnant women receiving pregnancy benefit was back to about the same level as before the pandemic.

■ Pregnancy benefit in 2023

Age	Number of recipients	Average number of days	Average amount, SEK per day
-24	1,570	45	637
25-29	6,146	42	691
30-34	7,515	42	705
35-39	3,336	41	704
40-44	727	39	692
45-	57	34	724
Total	19,351	42	694

In 2023, SEK 0.6 billion in pregnancy benefit was paid to 19,400 women. The number of days of pregnancy benefit fell on average from 63 days in 2022

to 42 days in 2023. The largest number of recipients were aged 25-34, which is also the age at which most women give birth.

Regulations in 2023

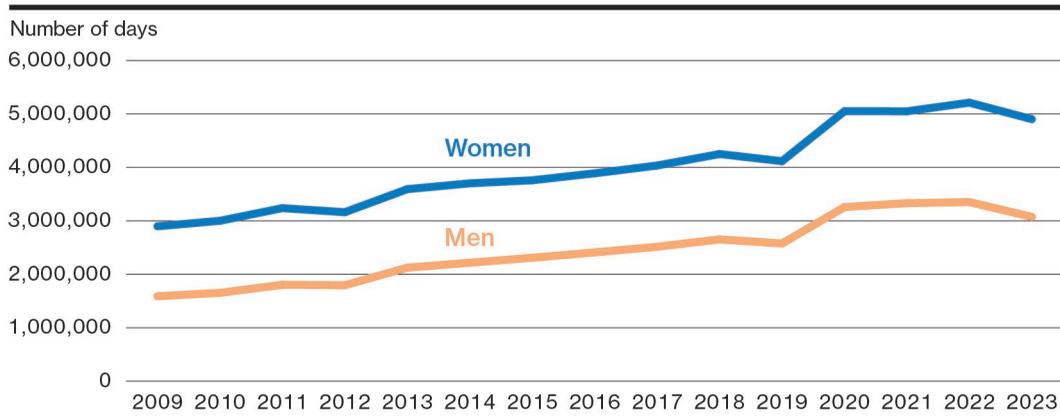
A pregnant woman with a physically demanding job can receive pregnancy benefit if her employer is unable to reassign her to a less demanding job towards the end of her pregnancy. Pregnancy benefit can be paid for a maximum of 50 days in the last two months of pregnancy. If the Work Environment Act prohibits a certain type of work during pregnancy, women are entitled to pregnancy benefit for

each day that the work is prohibited (which may be the entire pregnancy, although pregnancy benefit is never paid for the last ten days before the expected date of delivery). The benefit can be taken as a full, three-quarter, half or one-quarter day and is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Temporary parental benefit for care of a child

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

■ Days of temporary parental benefit for care of a child



The number of days of temporary parental benefit taken for care of children has increased significantly over the last 15 years. The increase between 2013 and 2018 is explained by a number of factors. This is partly explained by an increase in the number of children in the population. Moreover, applying for benefit has become easier, which may also have contributed to the increase. The sharp increase in 2020 was due to the restrictions imposed during the pandemic. This meant that children were at home for longer periods, and with milder symptoms. Despite the removal of restrictions, the number of days taken for care of children increased in 2022. The number of days

taken decreased for both women and men in 2023, but remained at a higher level than in the years preceding the pandemic. In total, 8.0 million temporary parental benefit days were taken for care of children in 2023.

Men's proportion of days taken has increased over the last 15 years. In 2009, women took 65 per cent and men 35 per cent of the days. The corresponding figures for 2023 were 61 per cent for women and 39 per cent for men. Parents shared the days more equally when the overall take-up was high, both during the pandemic and in previous years; probably because the absence from work would otherwise be too great for a single parent.

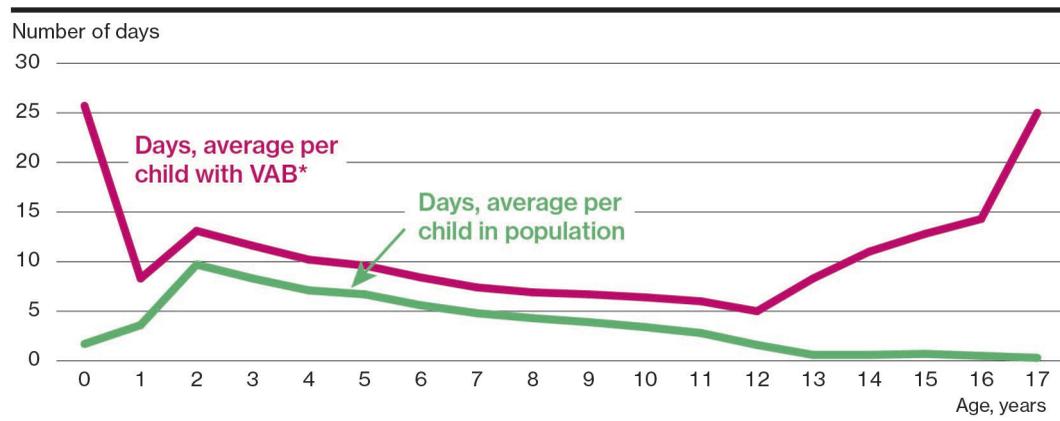
■ Temporary parental benefit for care of a child in 2023

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	3,549	1,592	11.4	8.8	885	1,069
25-29	35,312	19,156	11.5	8.5	976	1,110
30-34	122,660	80,290	11.0	8.4	1,032	1,122
35-39	151,687	112,092	9.8	8.0	1,054	1,125
40-44	115,183	93,129	8.5	7.4	1,065	1,123
45-49	56,556	54,682	8.1	7.1	1,071	1,120
50-54	16,651	23,736	8.4	7.2	1,074	1,108
55-59	5,487	8,179	6.3	7.4	1,071	1,094
60-64	3,205	2,622	3.2	6.4	1,082	1,082
65-	563	479	3.3	6.3	1,075	1,070
Total	510,853	395,957	9.6	7.8	1,045	1,120

In 2023, SEK 8.6 billion in temporary parental benefit for care of children was paid to 907,000 persons. Of the recipients, 56 per cent were women and 44 per cent men. On average, women took 9.6 days for care of children during the year, which was slightly

higher than the average for men, which stood at 7.8 days. The largest number of recipients were aged 30-44, which is also the age at which most people have young children.

■ Average number of days of temporary parental benefit for care of a child in 2023, by the child's age



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

The number of days of temporary parental benefit for care of children per child in the population is highest when children are 2 years old. The number of days then decreases as children get older.

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

(0 years in the figure, born in 2023) and children aged 12 or older. However, the average number of days with benefit per child is high at these ages because the benefit for these children is mainly taken in connection with children who are seriously ill.

■ Children aged 0–11 for whom temporary parental benefit for care of a child was paid in 2023

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	2,870	3,735	6	7
1	21,961	24,023	42	44
2	42,192	44,696	74	75
3	40,165	43,028	71	72
4	39,835	42,961	69	70
5	40,830	43,387	69	70
6	39,532	42,268	67	67
7	39,167	41,810	64	65
8	36,666	39,753	61	62
9	35,551	38,085	58	59
10	31,975	34,590	53	54
11	28,512	31,191	47	48
Total	399,256	429,527	58	59

In 2023, temporary parental benefit for care of children was paid for 829,000 children aged 0–11. It was most common for days to be paid for 2-year-old children, with 74 per cent of girls and 75 per

cent of boys having a parent or other closely related person taking the benefit. The corresponding rate for all children aged 0–11 was 58 per cent for girls and 59 per cent for boys.

Regulations in 2023

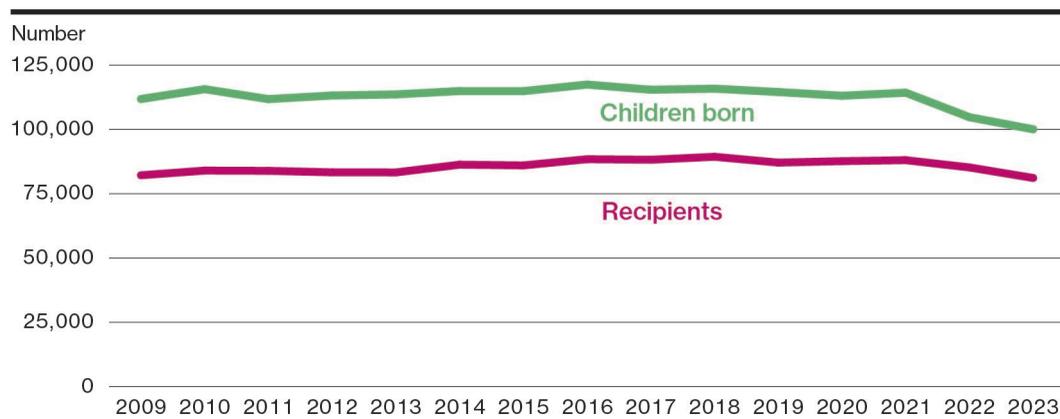
Parents may be entitled to temporary parental benefit for care of children if they need to take time off paid work because their child or the child's regular carer is ill or infectious, or because they need to take the child to the preventive health service in the community. This is applicable to children under the age of 12, and in some cases to older children as well. Benefit can normally be paid for 60 days per child per year. Once these have been used up, a further 60 days can be taken, except if the child's regular carer is ill or infectious. In certain situations, the right to temporary parental benefit for care

of children can be transferred to another person who stays at home from work to care for the child in place of the parent. Parents of seriously ill children under the age of 18 can receive temporary parental benefit for care of children for an unlimited number of days. Both parents can then receive benefit for the same child and time. The benefit can be taken as a full, three-quarter, half, one-quarter or one-eighth day and is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

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

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

Temporary parental benefit in connection with birth or adoption



The birth rate was at a high level in the 2010s, and so a lot of people received temporary parental benefits in connection with the birth or adoption of a child. The number of babies born was not affected in the first years of the pandemic, but in 2023, the number of new-borns fell to 100,000 for the second consecutive year, down 4 per cent from

the previous year. In 2023, the number of people taking temporary parental benefit in connection with the birth or adoption of a child fell into line with the birth rate. The other parent or another related person has claimed the benefit for 81 per cent of children born in 2023.

Temporary parental benefit in connection with birth or adoption in 2023

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	8	1,788	8.8	9.6	1,149	1,098
25-29	60	12,269	9.2	9.7	1,124	1,147
30-34	241	30,559	9.2	9.7	1,156	1,159
35-39	227	22,395	8.5	9.6	1,159	1,156
40-44	144	9,031	7.7	9.5	1,150	1,146
45-49	134	2,789	8.1	9.4	1,101	1,132
50-54	92	831	7.9	9.3	1,133	1,118
55-59	119	234	7.6	9.2	1,123	1,108
60-	122	82	7.6	9.1	1,184	1,138
Total	1,147	79,978	8.3	9.6	1,146	1,152

In 2023, 81,000 people received temporary parental benefit in connection with the birth of a child or adoption. Of the recipients, 1.4 per cent were women

and 98.6 per cent men. A total of SEK 0.9 billion was paid out for this benefit, of which 98.8 per cent was paid to men and 1.2 per cent to women.

Regulations in 2023

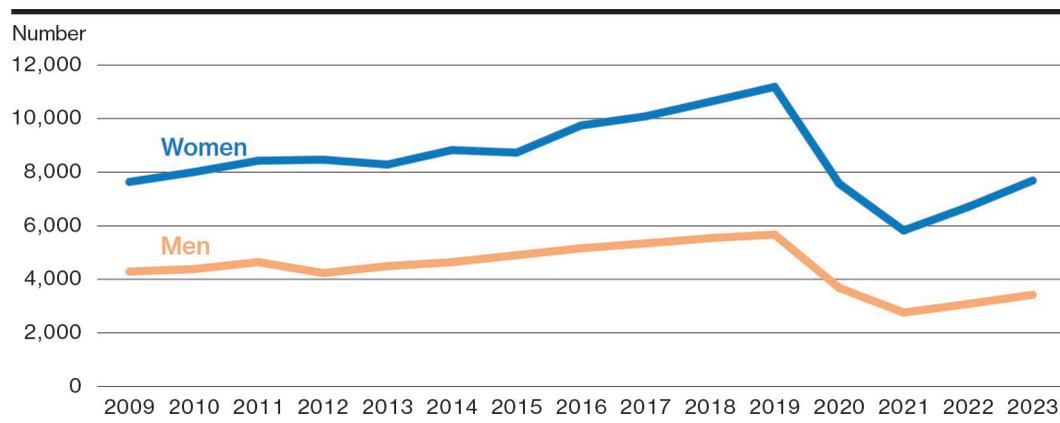
When a child is born, the child's other parent is entitled to temporary parental benefit for 10 days per child when they take time off paid work. Under certain conditions, these days can be used by someone other than the child's other parent. In the case of adoption, the parents are entitled to five days each. These days can be

taken up to the sixtieth day after the child has been brought home after birth or the day on which the adoptive parent has taken custody of the child. The benefit is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Temporary parental benefit for contact days

Temporary parental benefit for contact days allows parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (lagen om stöd och service till vissa funktionshindrade, LSS) to receive benefit for attending parental training, visit the child's preschool or school, or participate in an activity arranged by the school.

Days with temporary parental benefit for contact days



The number of contact days paid for by Försäkringskassan increased in the 2010s. The pandemic limited the chances of participating in training courses, and so the number of contact days decreased significantly in 2020 and 2021.

In 2023, the number of contact days increased slightly for the second consecutive year, to a total of 11,100 days. Women used 69 per cent and men 31 per cent of the total number of contact days in 2023.

Temporary parental benefit for contact days in 2023

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	68	20	2.2	1.3	916	1,078
30-34	390	152	1.9	1.8	1,021	1,060
35-39	964	351	1.8	1.7	1,047	1,076
40-44	1,225	540	1.8	1.7	1,074	1,100
45-49	947	475	1.9	1.8	1,087	1,127
50-54	429	279	2.0	2.0	1,060	1,081
55-	107	143	2.4	1.7	1,057	1,083
Total	4,130	1,960	1.9	1.7	1,061	1,095

In 2023, 6,100 parents used contact days. This was an 11 per cent increase compared to 2022, but the number of recipients was at a lower level than before the pandemic despite the increase.

Of the recipients, 68 per cent were women and 32 per cent men. Women were more likely than

men to take contact days in all age groups, except in the over 55 group. A total of SEK 12 million was paid in temporary parental benefit for contact days, of which 69 per cent was paid to women and 31 per cent to men.

Regulations in 2023

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

childcare facility attended by the child. This benefit can be taken as a full, three-quarter, half, one-quarter or one-eighth day. The benefit is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child allows parents to take a short break from work.

■ Temporary parental benefit in connection with the death of a child in 2023

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	6	6	9.2	10.0	1,011	1,060
25-29	56	40	9.5	9.2	1,046	1,122
30-34	109	97	9.5	9.2	1,076	1,137
35-39	69	84	9.3	9.3	1,094	1,128
40-44	34	67	9.4	8.8	1,035	1,129
45-49	23	33	8.3	9.4	1,153	1,146
50-	14	32	9.2	7.9	924	1,104
Total	311	359	9.3	9.1	1,067	1,129

In 2023, 670 parents received temporary parental benefit following the death of a child. Of these, 46 per cent were women and 54 per cent men. On average, both women and men were away from work for 9 days.

In 2023, SEK 7 million was paid in temporary parental benefit in connection with the death of a child. 46 per cent of the total amount was paid to women and 54 per cent was paid to men.

Regulations in 2023

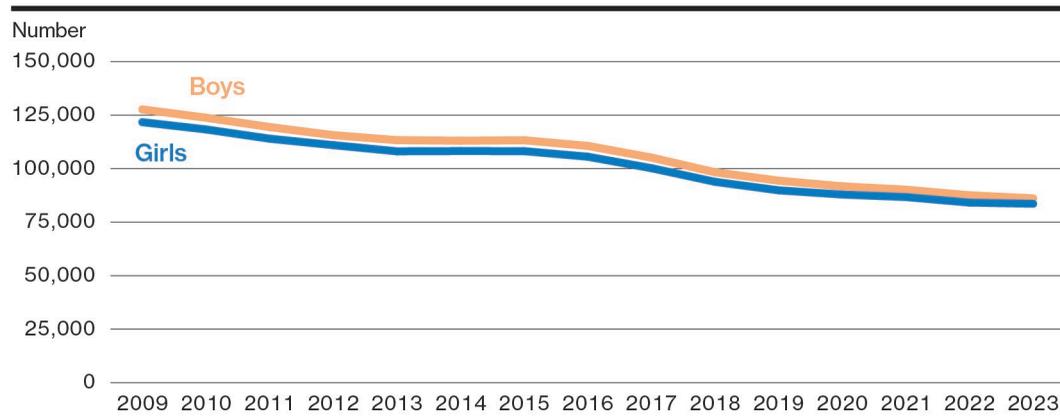
Parents of a deceased child can receive benefit for 10 days each when they take time off paid work. These days can be taken up to 90 days after the date of the child's death. The benefit can be taken as a full, three-quarter, half,

one-quarter or one-eighth day and is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Maintenance support

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

Children for whom maintenance support was paid in December



The number of children receiving maintenance support has decreased since the late 2000s. This can be explained by factors such as the fact that it has become more common for children to live alternately with either parent and for maintenance

to therefore be paid directly by the parents. The fact that Försäkringskassan has also worked actively to encourage separated parents to pay maintenance independently may also have contributed to the reduction.

Maintenance support in December 2023, by age of child

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0–2	3,803	3,911	2.4	2.4
3–5	7,977	8,521	4.6	4.7
6–8	11,829	12,429	6.6	6.5
9–11	15,289	15,590	8.4	8.1
12–14	18,036	18,649	9.8	9.5
15–17	20,958	21,173	11.6	11.0
18–19	5,717	5,852	4.9	4.7
Total	83,609	86,125	7.1	6.9

In December 2023, Försäkringskassan paid maintenance support for 170,000 children. This is equivalent to 7 per cent of all children aged 0–19. The proportion was highest among children aged 15–17, where 11 per cent of all children had a parent receiving maintenance support. Children can

apply for extended maintenance support from Försäkringskassan when they turn 18, live at home and study. Extended maintenance support is relatively uncommon, which may be due to the fact that young adults are not aware of its existence.

■ Maintenance support in December 2023, by recipients age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24	5,789	3,986	2,902	3,249
25-29	6,087	321	2,560	2,668
30-34	15,094	1,243	2,892	2,763
35-39	21,143	2,359	3,213	3,006
40-44	20,720	2,940	3,097	3,097
45-49	15,584	2,785	2,932	3,048
50-54	8,797	1,879	2,795	2,882
55-59	3,032	1,022	2,780	3,015
60-	648	708	3,541	2,863
Total	96,894	17,243	2,984	3,042

The expenditure on maintenance support amounted to SEK 2.7 billion in 2023. A higher amount than this is paid by Försäkringskassan, but part of the amount paid is reimbursed by child support debtors. Of recipients in December 2023, 85 per cent were women and 15 per cent men.

Extended maintenance support is paid directly to the child who has come of legal age (18 years), which means that a large proportion of recipients in the youngest age group are young adults with extended maintenance support.

■ Child support debtors in December 2023

Age	Number of child support debtors		Number with debt		Average debt ¹ in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	19	319	15	144	12,889	7,704
25-29	299	2,007	203	1,161	9,167	11,502
30-34	1,143	5,838	678	3,364	11,562	15,466
35-39	1,952	9,091	1040	5,182	14,493	19,600
40-44	2,161	10,844	1101	6,249	15,221	21,417
45-49	1,741	10,210	909	5,888	13,392	22,641
50-54	953	7,514	566	4,490	15,650	22,236
55-59	320	4,594	260	3,466	15,308	21,424
60-	29	2,907	125	3,899	7,467	16,302
Total	8,617	53,324	4,897	33,843	13,818	19,882

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

In December 2023, there were 62,000 child support debtors, 14 per cent women and 86 per cent men. Men have a higher average debt than

women in all age groups, except for the youngest age group.

Regulations in 2023

Parents are obliged to support their children until the age of 18, or longer if they are still in school. When children live permanently with one of the parents, the other parent must pay maintenance. The parents can agree on an appropriate amount, or calculate it according to the rules of the Parental Code. The amount of maintenance is then determined by the needs of the children and the financial capacity of the parents. A parent can receive maintenance support from Försäkringskassan if:

- the parent who is liable to pay maintenance fails to do so, 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.

Maintenance support is a maximum of SEK 1,673 until the month in which the child turns 7, SEK 1,823 until the month in which the child turns 15, and SEK 2,223 from the month after the child turns 15.

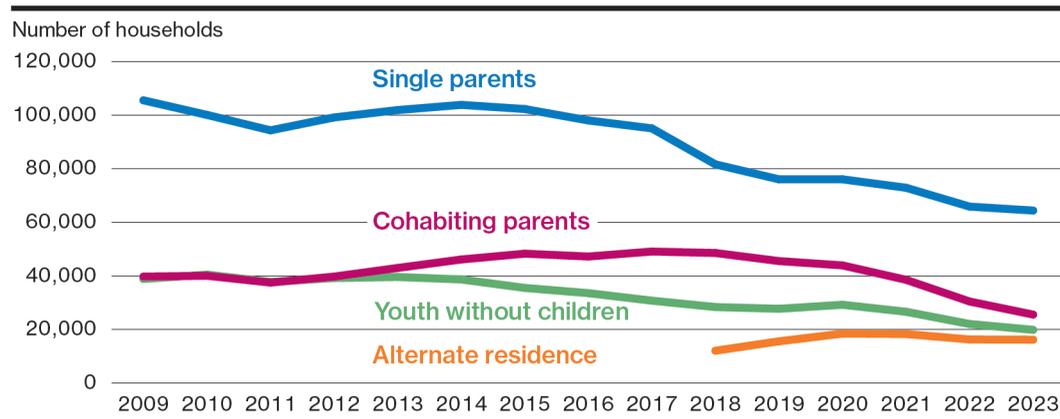
Extended maintenance support can be paid while the child is engaged in studies that provide entitlement to extended child allowance or study assistance under Chapter 2 of the Study Support Act (Studiestödslagen), but no later than June of the year in which the child turns 20.

Maintenance support can be paid in the form of full maintenance support, or a supplementary allowance. When full maintenance support is paid, the child support debtor must repay all or part of the support to Försäkringskassan. The amount to be repaid is calculated on the basis of income in the Swedish Tax Agency's latest final tax decision and is set at a percentage depending on the number of children to be supported by the child support debtor. If the child support debtor has made payments to Försäkringskassan in the correct order for at least six consecutive months, Försäkringskassan will no longer provide maintenance support for the child unless there are special reasons for doing so. It is then assumed that the child support debtor will be able to pay maintenance directly to the other parent instead.

Housing allowance

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

Households receiving housing allowance in December



The number of households receiving housing allowance has decreased since the late 2000s. This decrease is probably due to the regulatory changes implemented during the period and the fact that incomes have increased, while the income limits for the allowance have not changed at the same rate.

The special allowance for families with children was increased in 2012 and 2014. At the same time, the minimum housing cost providing eligibility for the allowance was lowered for families with children in 2012. For young households without children, a larger proportion of the housing cost provided eligibility for the allowance. The regulatory changes meant that the number of households with children receiving housing allowance increased between 2012 and 2015. Since then, the number of households has

declined year on year even though the income limits for housing allowance for families with children have been increased in several increments in recent years.

Housing allowance was paid to 126,000 households in December 2023. This was a 6 per cent decrease in the number of households compared to 2022. 84 per cent of recipients were households with children, and 16 per cent were young households without children.

In 2018, a new special allowance was introduced for families with children living alternately with either parent. The number of households receiving this part of the allowance increased in the first three years after its introduction, but has since decreased slightly. 16,200 households received this allowance in 2023.

■ Housing allowance in December 2023

Age	Number of households by type			Average amount ¹ per household in Dec., SEK		
	Single		Cohabitants	Single		Cohabitants
	Women	Men		Women	Men	
-24	9,115	7,547	791	1,265	894	1,556
25-29	8,019	3,389	2,014	2,156	1,039	1,910
30-34	12,182	1,250	3,727	2,579	1,927	2,020
35-39	15,058	2,035	4,929	2,547	2,016	2,197
40-44	14,131	2,298	4,893	2,485	2,083	2,363
45-49	10,371	2,153	3,933	2,423	2,087	2,416
50-54	6,003	1,631	2,808	2,446	2,225	2,437
55-59	2,315	1,083	1,629	2,510	2,243	2,509
60-	440	1,048	1,197	2,796	2,389	2,578
Total	77,634	22,434	25,919	2,326	1,543	2,258

¹ The temporary supplementary allowance in 2023 is not included in the calculation of the average amount.

Försäkringskassan's expenditure on housing allowance amounted to SEK 4.3 billion in 2023. This was a 3 per cent increase compared to 2022. Of the total housing allowance paid in 2023, SEK 1.1 billion was the temporary additional allowance introduced during the pandemic. This temporary supplement meant that families with children received an increase in allowance during the year. The supplement was 25 per cent of the housing

allowance between January and June 2023, and 40 per cent thereafter.

Housing allowance is mainly paid to single parents, mostly women. Of the housing allowance paid in 2023, 66 per cent went to households with a woman as the sole breadwinner, 13 per cent to households with a man as the sole breadwinner and 21 per cent to cohabiting households.

Regulations in 2023

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

The amount of the allowance is determined by the composition of the household, the cost of housing, the size of the dwelling and the amount of income. The allowance is awarded for a maximum of twelve months at a time.

Among other things, applicants for housing allowance have to estimate their income in the calendar year for which they are applying. Provisional housing allowance is calculated on the basis of this information. The final housing allowance is determined after the Swedish Tax

Agency (Skatteverket) has issued a decision on the final tax for the allowance year. Decisions on final housing allowance for 2023 will be announced in 2024.

The housing allowance is means-tested individually for married and cohabiting couples with children. The allowance is reduced if the annual income for either partner exceeds SEK 75,000.

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

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

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

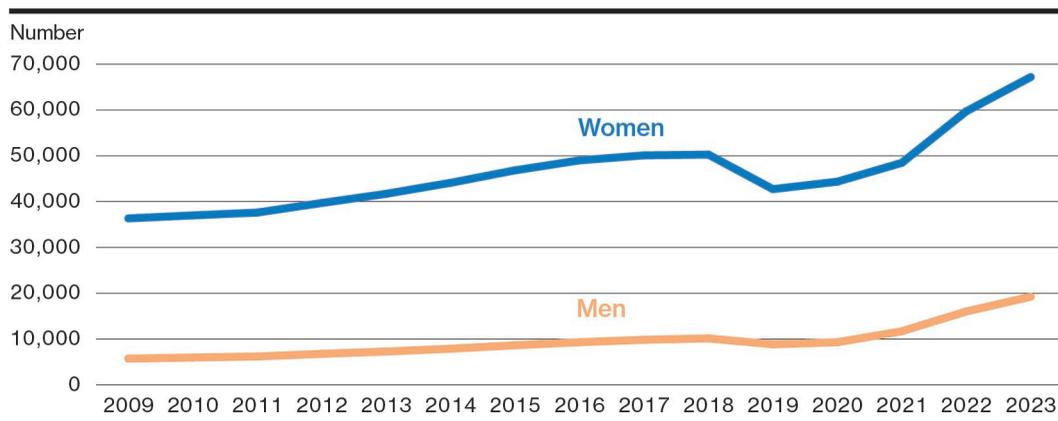
The increase in the cost of living means that the temporary supplementary allowance has been paid in 2023 as well. The allowance was paid at a rate of 25 per cent of the provisional housing allowance from January to June, and then increased to 40 per cent from July.

Financial security in the event of disability

Child carer’s allowance

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

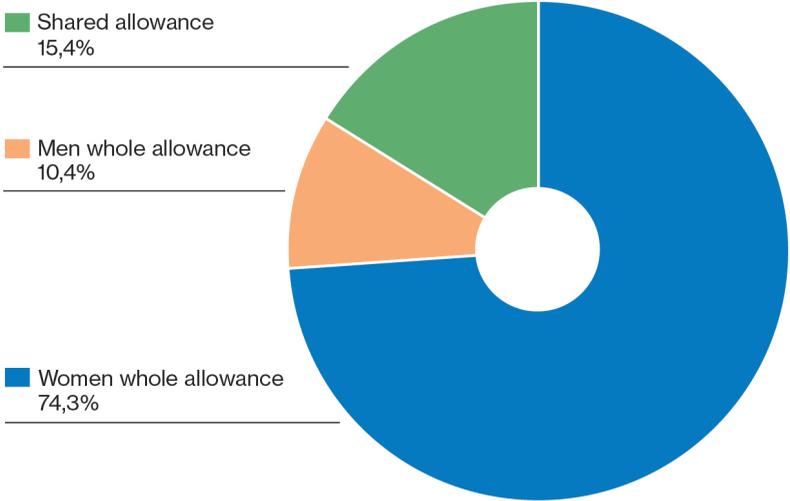
■ People receiving child carer's allowance and additional cost allowance for children (childcare allowance before 2019) in December



The number of parents receiving childcare allowance for their children increased steadily until 2018, before decreasing significantly in 2019 when it was no longer possible to apply for the allowance. In 2023, only a few childcare allowance recipients remain. In 2019, the child carer’s allowance and the additional cost allowance for children were

introduced instead. Unlike childcare allowance, both parents can now apply for the new allowances for the same child and share the allowance equally between them. The parents are counted as two recipients if they choose to share the payment. There were 86,400 recipients in December 2023.

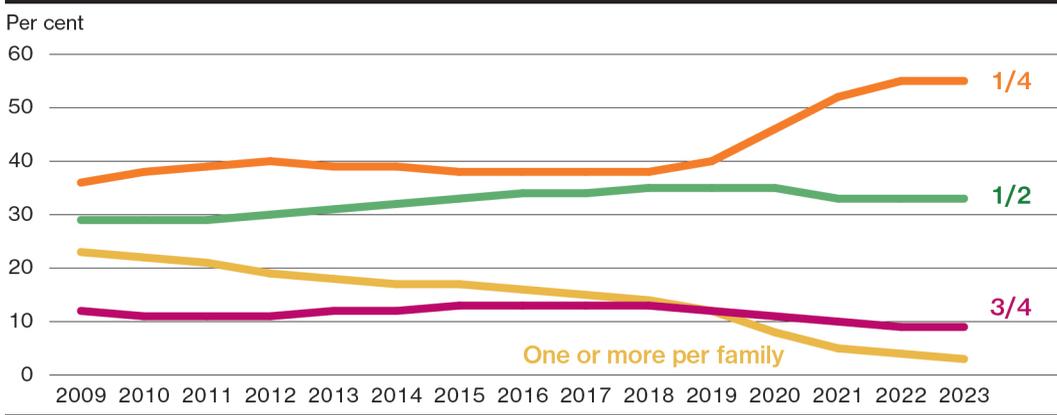
■ Proportion of recipients with whole or shared child carer's allowance and additional cost allowance for children in December 2023



Women have always made up the majority of recipients of the childcare allowance, child carer's allowance and additional cost allowance for children. In December 2023, women accounted

for 74 per cent of recipients receiving the full allowance, while men accounted for 10 per cent of recipients receiving the full allowance. Parents shared the allowance in 15 per cent of cases.

■ Child carer's allowance proportions (childcare allowance before 2019) in December by compensation level



The proportion of child carer's allowance and childcare allowance with full coverage or more has decreased over the period, from 23 per cent in 2009 to 3 per cent of all child carer's allowance and childcare allowance in 2023. The lowest level (one-quarter benefit) is the most common, accounting

for a total of 38 per cent of all childcare allowances in 2018. The proportion of allowances at the lowest level increased after the introduction of child carer's allowances, and by 2023 they covered 55 per cent of all childcare allowances and child carer's allowances.

■ Child carer's allowance in December 2023, by age of child

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	279	358	16	13
3-5	1,744	3,840	17	14
6-8	3,507	8,643	24	20
9-11	5,696	13,311	29	25
12-15	11,116	20,315	31	29
16-19	7,639	10,441	29	30
Total	29,981	56,908	29	26

In December 2023, Försäkringskassan paid child carer's allowance for 86,800 children. Of children, 35 per cent were girls and 65 per cent were boys. There are more boys than girls at all ages.

Approximately 27 per cent of children were in families receiving child carer's allowance for several children.

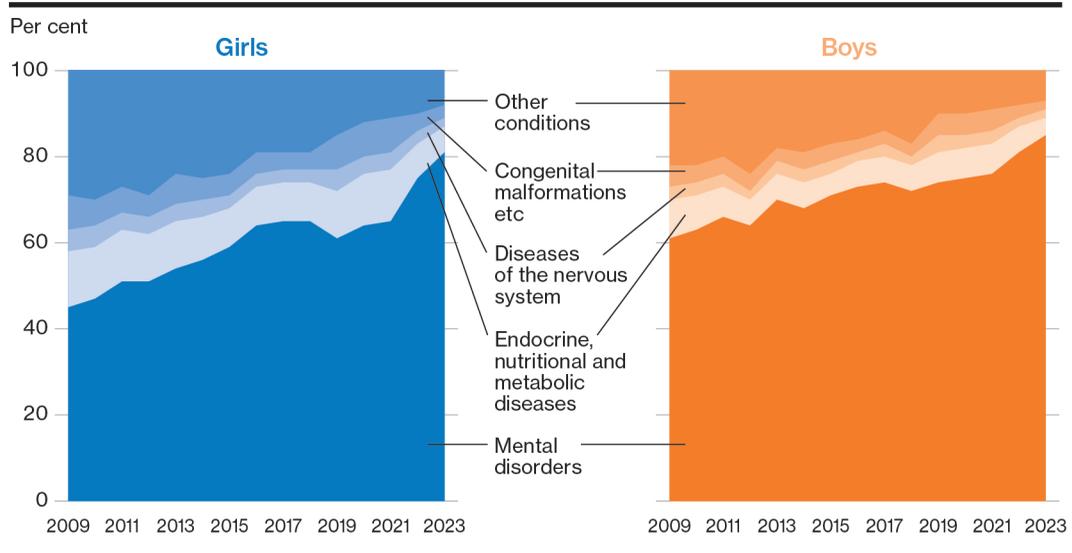
■ Child carer's allowance in December 2023, by age of parent

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
-29	1,761	190	3,710	2,579
30-34	7,900	1,375	3,859	2,742
35-39	15,199	3,393	4,003	2,852
40-44	17,644	4,764	4,085	2,967
45-49	14,535	4,616	4,123	3,118
50-54	7,376	2,943	4,181	3,202
55-	2,225	1,758	4,232	3,402
Total	66,640	19,039	4,054	3,039

In December 2023, 85,700 parents received child carer's allowance. Of the recipients, 78 per cent were women and 22 per cent men. Most recipients

were in the 40-44 age group. SEK 4.3 billion was paid in child carer's allowance in total, of which 83 per cent was paid to women and 17 per cent to men.

Newly granted child carer’s allowances (childcare allowance before 2019) by diagnosis category



The proportion of newly granted childcare allowances for mental disorders increased in the 2000s, and this trend has continued even after the introduction of the child carer’s allowance in 2019. In 2009, mental disorders accounted for 45 per cent of all newly granted childcare allowances for girls and 61 per cent of all newly granted childcare

allowances for boys. The corresponding proportions in 2023 for child carer’s allowance were 81 per cent for girls and 85 per cent for boys. The continuing increase in the number of new recipients with mental disorders is partly due to the increasing number of young people being assessed for neuropsychiatric disabilities.

Regulations in 2023

Parents of children with disabilities can receive child carer’s allowance. This allowance is intended to improve the parent’s financial ability to meet the child’s needs for care and supervision as a result of a disability.

Two parents may be entitled to child carer’s allowance for a child until June of the year in which the child reaches the age of 19 if, due to a disability, the child can be assumed to need care and supervision beyond what children of the same age with no disabilities need for at least six months. Anyone equivalent with a parent of a child can also receive child carer’s allowance. Parents can apply individually or jointly for one or more children.

The allowance can be granted at different levels (full, three-quarter, half or one-quarter) depending on the extent of the child’s care and supervision needs. More than one full child carer’s allowance may be granted if the allowance is applicable to several children in a family. A full child carer’s allowance amounts to 2.5 price base amounts per year, which in 2023 amounted to SEK 10,938 per month. The child carer’s allowance is taxable and pensionable.

Additional cost allowance for children

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

■ Additional cost allowance for children in December 2023, by age of child

Age	Number of children		Proportion of children whose parents receive additional cost allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-5	68	79	16	22
6-8	97	147	49	41
9-11	125	194	47	57
12-15	290	392	40	50
16-21	257	289	30	35
Total	837	1,101	37	44

In December 2023, Försäkringskassan paid additional cost allowance for 1,900 children, 43 per cent of whom were girls and 57 per cent boys. Of

these children, 41 per cent were in families that received additional cost allowance for several children.

■ Additional cost allowance for children in December 2023, by age of parent

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
-29	17	3	1,699	948
30-34	109	19	1,574	1,508
35-39	248	51	1,755	1,442
40-44	334	100	1,783	1,553
45-49	310	98	1,740	1,524
50-54	180	63	1,832	1,487
55-	77	43	1,736	1,605
Total	1,275	377	1,752	1,518

Additional cost allowance was paid to a total of 1,650 parents in December 2023. Of the recipients, 77 per cent were women and 23 per cent men. In

2023, SEK 39 million was paid in additional cost allowance for children, of which 79 per cent was paid to women and 21 per cent to men.

Regulations in 2023

Parents of children with disabilities can receive additional cost allowance. This benefit is intended to compensate parents for additional expenses incurred as a result of their child's disability.

A parent can receive an additional cost allowance for a child who has had a disability for at least 6 months. Parents can apply individually or jointly for one or more children. Anyone equivalent with a parent of a child can also receive additional cost allowance. A maximum of two parents can be granted additional cost allowance for the same child.

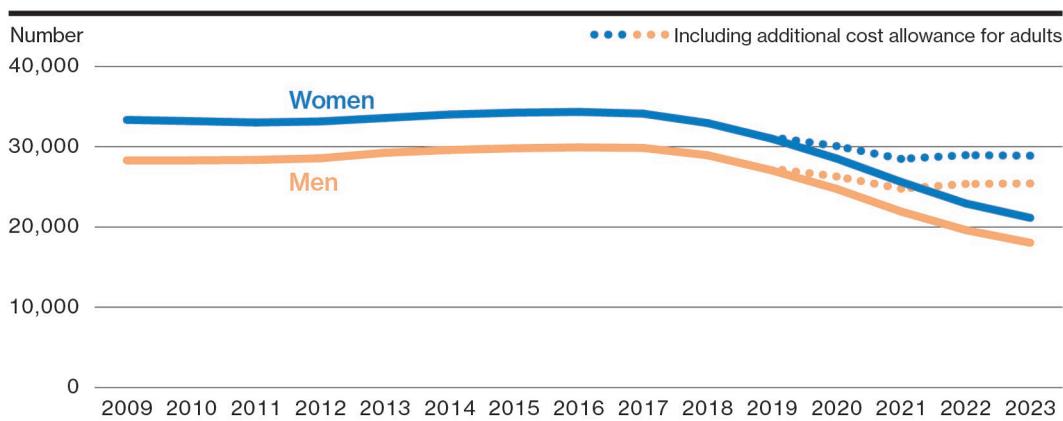
This benefit can be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent), depending on the level of additional expenses. In 2023, an additional cost allowance of 70 per cent of the price base amount amounts to SEK 3,063 per month. This benefit is tax-exempt.

Additional cost allowance can be granted at more than 70 per cent of the price base amount if the decision relates to several children.

Disability allowance

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

People receiving disability allowance in December



The number of people receiving disability allowance remained stable between 2008 and 2018. The additional cost allowance for adults was introduced in 2019 and will eventually replace the disability allowance. The total number of people receiving disability allowance or additional cost

allowance for adults has fallen by 12 per cent between 2019 and 2023. More women than men have received disability allowance throughout the period. 21,151 women and 18,044 men were receiving disability allowance in December 2023.

Disability allowance in December 2023

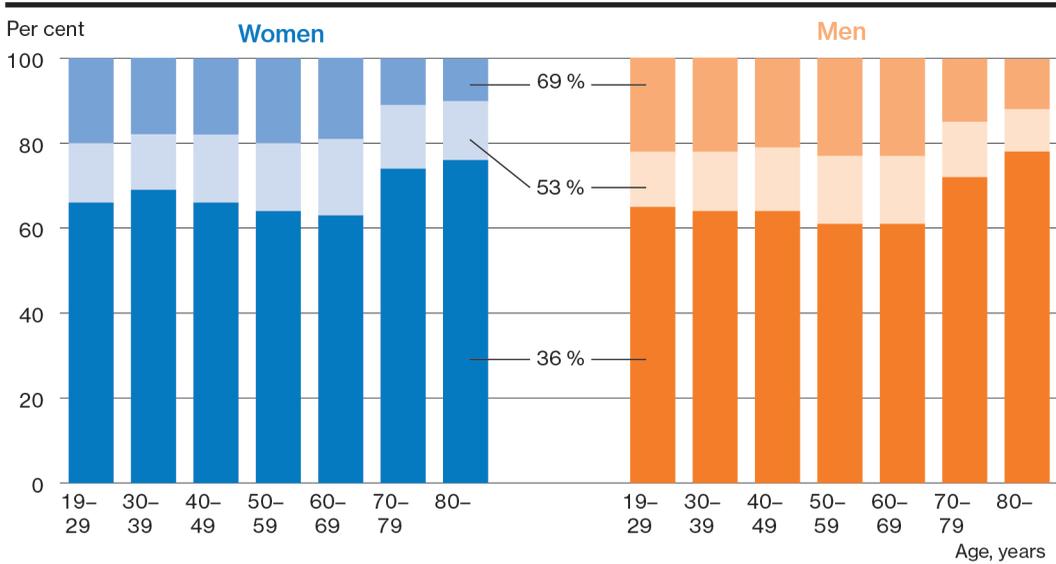
Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
19–29	373	439	1,963	1,997
30–39	1,929	2,348	1,938	1,991
40–49	3,185	3,241	1,957	1,990
50–59	5,001	4,497	1,988	2,020
60–69	3,282	2,797	1,990	2,029
70–79	5,006	3,473	1,845	1,883
80–89	2,095	1,139	1,836	1,819
90–	280	110	1,738	1,740
Total	21,151	18,044	1,926	1,971

39,200 people received disability allowance in December 2023. Of the recipients, 54 per cent were women and 46 per cent men. Recipients over 70 years of age received slightly lower benefits than those under 70. Men received slightly higher ben-

efits in all age groups except for the second oldest age group.

A total of SEK 948 million was paid in disability allowance in 2023, of which 53 per cent went to women and 47 per cent to men.

Disability allowance in December 2023, by compensation level and age



A total of 68 per cent of women and 65 per cent of men receiving disability allowance received the lowest level of benefit (36 per cent of the price base

amount). The lowest level is most common for all age groups.

Regulations in 2023

Anyone who is disabled for a significant period of time so that they need time-consuming help from someone else in order to get by at home or at work is eligible to claim disability allowance. Disability allowance is also granted if a person otherwise incurs significant additional expenses on account of their disability. Disability allowance can be granted from the July of the year in which a person reaches the age of 19 and is disabled before the age of 65.

The benefit is 36, 53 or 69 per cent of the price base amount per year, depending on the need for assistance and the amount of additional expenses. In 2023, the three levels correspond to SEK 1,575, 2,319 and 3,019 per month respectively. Blind people and people with severe hearing impairment are always entitled to benefit if the disability occurred before the age of 65.

The additional cost allowance was introduced on 1 January 2019 and will eventually replace disability allowance. It has not been possible to apply for disability allowance since 1 January 2019. Under transitional provisions, there are exceptions for people who already receive disability allowance.

Additional cost allowance for adults

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

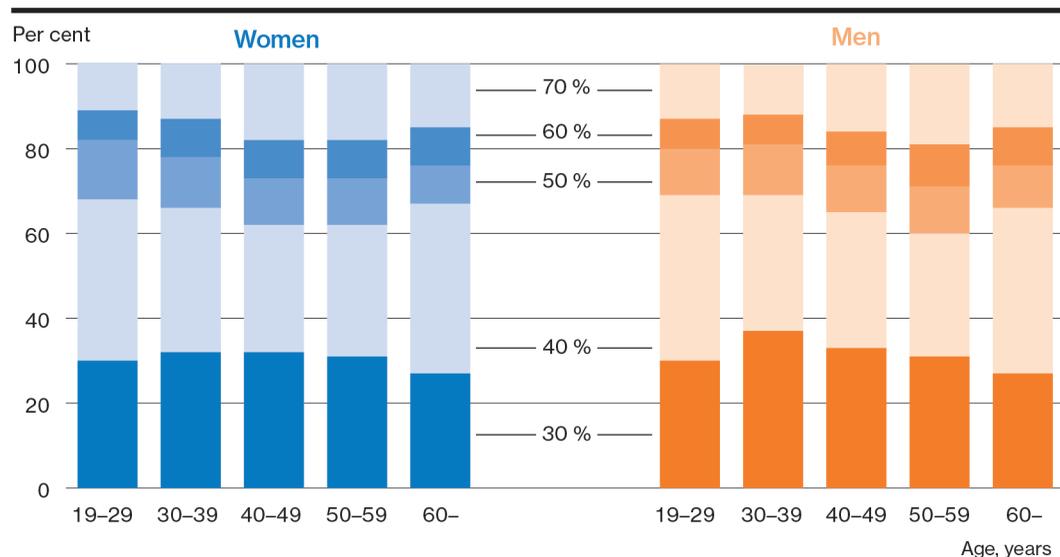
■ Additional cost allowance for adults in December 2023

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
18–29	910	1,056	1,900	1,883
30–39	1,395	1,411	1,925	1,852
40–49	1,104	944	1,971	1,920
50–59	1,589	1,392	1,980	1,990
60–	2,744	2,586	1,947	1,962
Total	7,742	7,389	1,948	1,930

15,100 people received additional cost allowance for adults in December 2023. Of the recipients, 51 per cent were women and 49 per cent men. Of all adults receiving additional cost allowance, people aged 60 and over made up the largest age group, accounting for 35 per cent of all recipients.

In 2023, SEK 364 million was paid in additional cost allowance for adults, of which 51 per cent was paid to women and 49 per cent to men. Women received slightly higher benefits in all age groups except for the two oldest age groups.

■ Additional cost allowance for adults in December 2023, by compensation level and age



A total of 65 per cent of women and 65 per cent of men receiving additional cost allowance for adults received one the two lowest levels of

the benefit (30 or 40 per cent of the price base amount). The two lowest levels are most common for all age groups.

Regulations in 2023

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

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

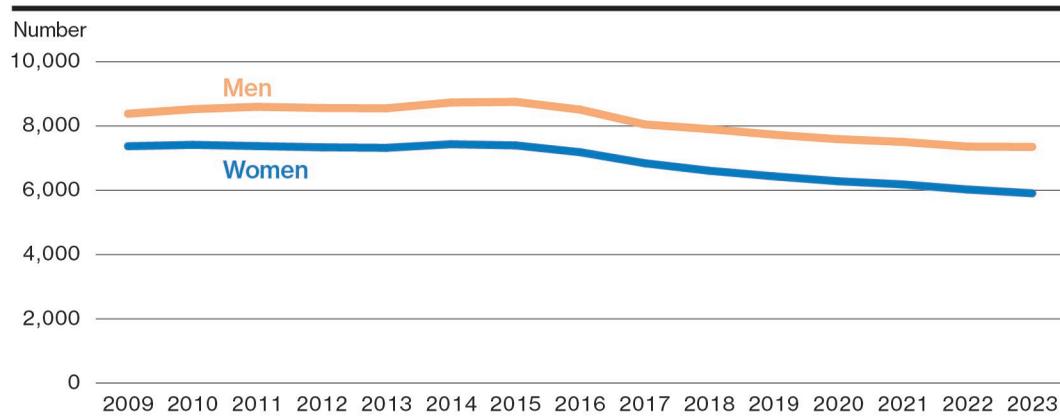
This benefit can be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent), depending on the level of additional expenses. In 2023, an additional cost allowance of 70 per cent of the price base amount amounts to SEK 3,063 per month. This benefit is tax-exempt.

Blind people and people with severe hearing impairment are always entitled to benefit if the disability occurred before the age of 66.

Assistance allowance

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

■ People receiving assistance allowance in December



The number of adults and children receiving assistance allowance increased steadily until 2009, when the trend began to level off. The number of people receiving assistance allowance has decreased since 2016 due to changes in case law clarifying the entitlement to benefits. Hence there are fewer people receiving the allowance for the first time, while at the same time a high number

of people are no longer receiving the allowance on account of deaths.

More men and boys have received the benefit than women and girls ever since the introduction of assistance allowance in 1994. In December 2023, 13,250 people received assistance allowance from Försäkringskassan. Of these, 55 per cent were men or boys and 45 per cent were women or girls.

■ Assistance allowance in December 2023

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–11	389	527	131	130
12–17	510	666	118	118
18–24	635	952	125	128
25–29	441	689	139	145
30–34	511	755	147	151
35–39	400	607	143	152
40–44	346	447	141	147
45–49	356	454	147	145
50–54	385	430	135	140
55–59	406	461	135	140
60–64	409	394	134	136
65–	1,117	966	114	121
Total	5,905	7,348	131	136

13,250 adults and children were receiving assistance allowance in December 2023. Of a total of 7.9 million hours of assistance allowance granted in December, 44 per cent went to women and girls

and 56 per cent to men and boys. On average, men were granted more hours than women in most age groups. In 2023, expenditure on state assistance allowance was SEK 24.6 billion.

■ Assistance allowance in December 2023 by category

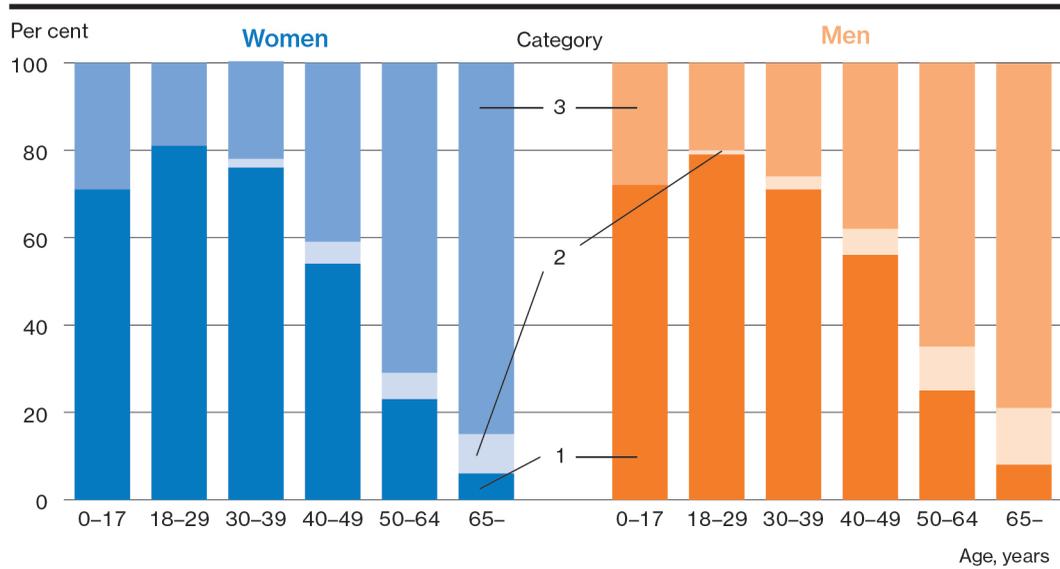
Category ¹	Number of persons		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,861	3,954	135	139
2	218	346	149	157
3	2,716	2,920	126	132
Total	5,905	7,348	131	136

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

Most assistance allowance recipients are in category 1 and 48 per cent of women and girls belonged to this group in December 2023, compared with 54 per cent of men and boys. Persons in category

2 have more hours per week on average. Unlike the other categories, category 2 is made up only of adults.

■ Assistance allowance in December 2023, by category and age



Among people receiving assistance allowance, the category distribution varies between different age groups. In the 0-17 and 18-29 age groups, 70 per cent and 80 per cent respectively belong to category 1, while the proportion belonging to

this category is lower among the older age groups, 50-64 and 65 and over. The proportion of people in category 2 increases with age. Most recipients aged 50 and over belong to category 3.

■ Assistance allowance by type of provider in December 2023

Provider type	Number of persons	
	Women	Men
Private company	4,152	5,195
User cooperative	369	402
Own employer	268	394
Municipality	993	1,199
Total	5,905	7,348

Anyone entitled to assistance can choose between having their assistance organised by their municipality, a user cooperative or a private company, or

employ their own assistants. A large majority of people entitled to assistance choose to use private companies to coordinate their assistance.

Regulations in 2023

Assistance allowance can be provided to

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

Assistance with basic needs must amount to more than 20 hours per week on average to be eligible for benefit from Försäkringskassan. The municipality can meet the need for assistance if there is less need.

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

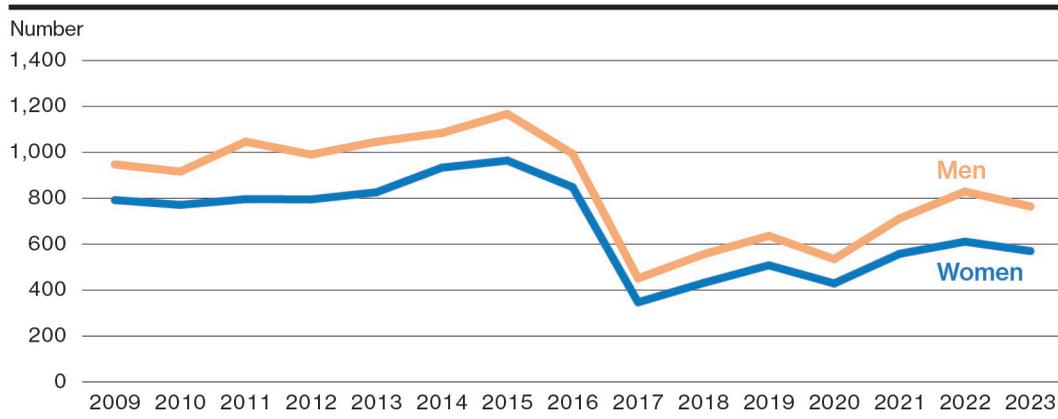
The assistance allowance may only be used to purchase personal assistance or pay for personal assistants. Personal assistance can be purchased from the municipal authority, a user cooperative or a private enterprise. It is also possible for people to become their own employer for their assistants. User cooperatives and private enterprises must have a licence from the Health and Social Care Inspectorate (IVO) to run personal assistance services. Any municipal authority that carries out personal assistance activities must have notified the IVO of this. Anyone employing their own assistants must also notify the IVO of this.

Assistance allowance is paid as a standard amount per hour, which in 2023 was equivalent to SEK 324.50. However, it is possible for people to apply for a higher hourly rate if they have special reasons for doing so. The highest amount in 2023 was SEK 363.44.

Car allowance

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

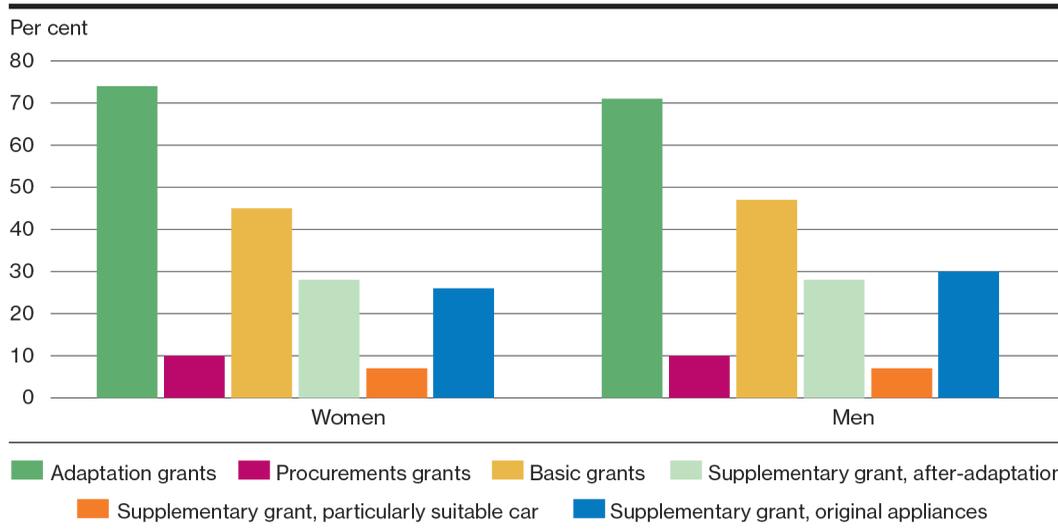
■ Number of granted car allowances



Until 2006, people could receive a new car allowance every seven years. Since 2007, new car allowances can be granted every nine years. These rules explain why peaks occur with a degree of regularity over the period. In 2017, an amendment to the

law was implemented that led to delays in processing while the number of applications decreased. Throughout the period, fewer women than men have been granted car allowance.

■ Car allowance in 2023 by type of grant



The car allowance consists of various grants for buying or adapting a vehicle, with the adaptation grant being the most common grant in 2023. Around 72 per cent of all recipients have received

a car adaptation grant. It is possible to be granted several different types of car allowance. Of the amount paid in 2023, 68 per cent was paid in the form of car adaptation grants.

■ Car allowance in 2023 by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	9	8	309,153	191,638
25–29	14	22	80,763	180,314
30–34	34	31	131,001	281,746
35–39	44	50	146,191	94,760
40–44	64	67	104,081	155,927
45–49	57	89	127,124	117,016
50–54	76	99	98,605	144,511
55–59	61	94	114,468	159,627
60–64	53	54	109,593	121,194
65–	31	67	255,252	86,483
Total	443	581	128,453	140,248

1,020 people received car allowance in 2023. Of the recipients, 43 per cent were women and 57 per cent men. A total of SEK 145 million was paid in car allowance in 2023, of which 41 per cent

was paid to women and 59 per cent to men. The highest amounts are awarded as car adaptation grants, which affects the average amount paid.

■ Car allowance for parents in 2023, by age of child

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	9	6	95,933	153,013
5–9	33	38	172,343	144,515
10–14	36	46	112,287	105,078
15–19	35	49	114,202	119,409
20–24	9	18	205,429	68,913
25–	16	38	95,818	129,956
Total	138	195	130,232	119,349

In 2023, parents of 333 children with disabilities received car allowance. Of these children, 44 per cent were girls and 56 per cent were boys.

Parents of girls received a higher amount on average compared to parents of boys.

Regulations in 2023

People with disabilities that make it very difficult for them to travel on their own or use public transport are eligible for car allowance. These difficulties must persist for at least nine years. Parents of children with disabilities can also receive car allowance if they need the car to travel with their child.

Car allowance consists of a number of different grants. There are three grants for buying a car – basic grant, procurement grant and supplementary grant. The supplementary grant consists of three parts: grant for after-adaptation of a vehicle, grant for provision of a

particularly suitable car and grant for provision of original appliances.

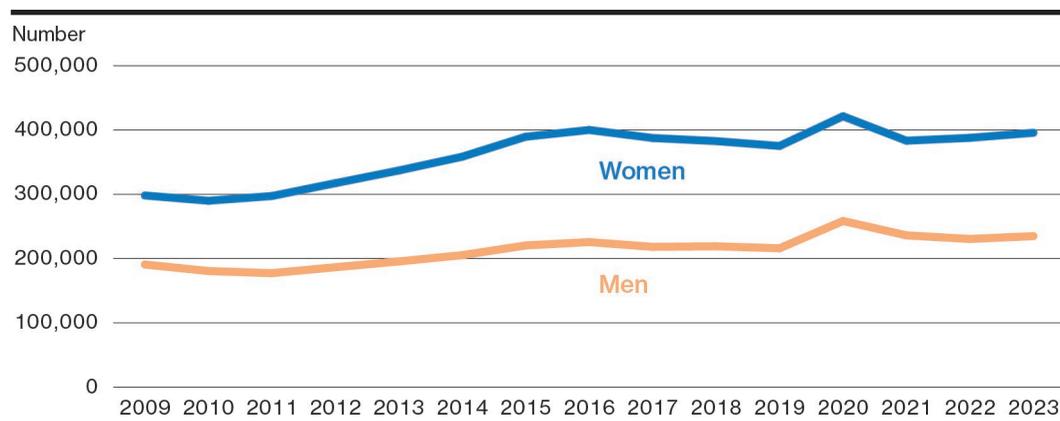
A basic grant and a supplementary grant can be provided for the purchase of a car and can be paid every nine years. A recipient may also be eligible for a procurement grant, depending on their income level. Car adaptation grants can be paid for the adaptation of a vehicle. In some cases, a car allowance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

Financial security in the event of sickness

Sickness cash benefit

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

Number of sickness cash benefit recipients

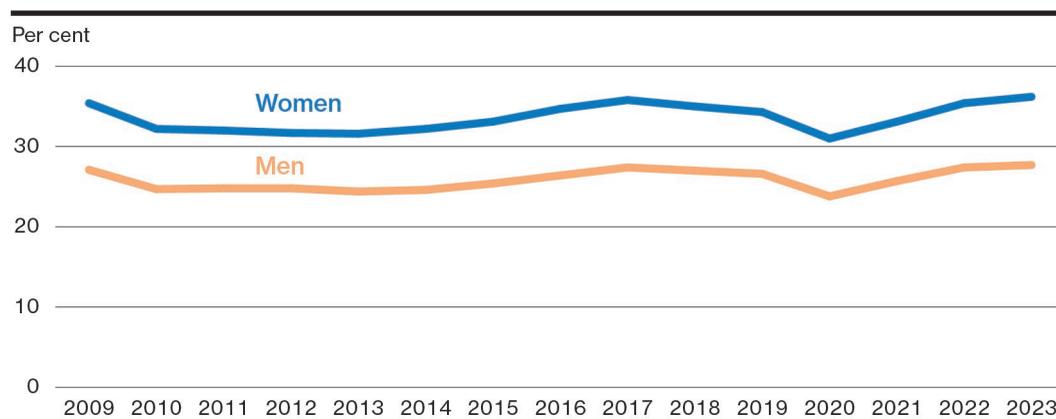


The number of sickness cash benefit recipients decreased until 2010, increased until 2016 and decreased slightly until 2019. The number of sickness cases of less than 22 days increased significantly in 2020, the year of the pandemic. The pandemic affected the need for sickness cash benefits in 2021 and 2022 as well, but to a decreasing degree. As employment has risen and more people

are insured for sickness cash benefits, the number of recipients has continued to increase slightly in 2023.

In total, 630,000 people received sickness cash benefit at some point in 2023, of whom 63 per cent were women and 37 per cent were men. Compared to 2022, the number of recipients increased by 2 per cent among both women and men.

■ Proportion of sickness cash benefit days paid with partial benefit



The proportion of sickness cash benefit days paid with partial benefit decreased until 2010, increased slightly between 2014 and 2017 and then decreased until 2020, the year of the pandemic. Partial days have since increased again to pre-pandemic levels. The basic rule has been that people who are on part-time sick leave must reduce

their working hours by the same amount every day, but the possibility of more flexible working hours was increased in 2022.

Around 36 per cent and 28 per cent of paid days of sickness cash benefit for women and men respectively were paid with partial coverage in 2023.

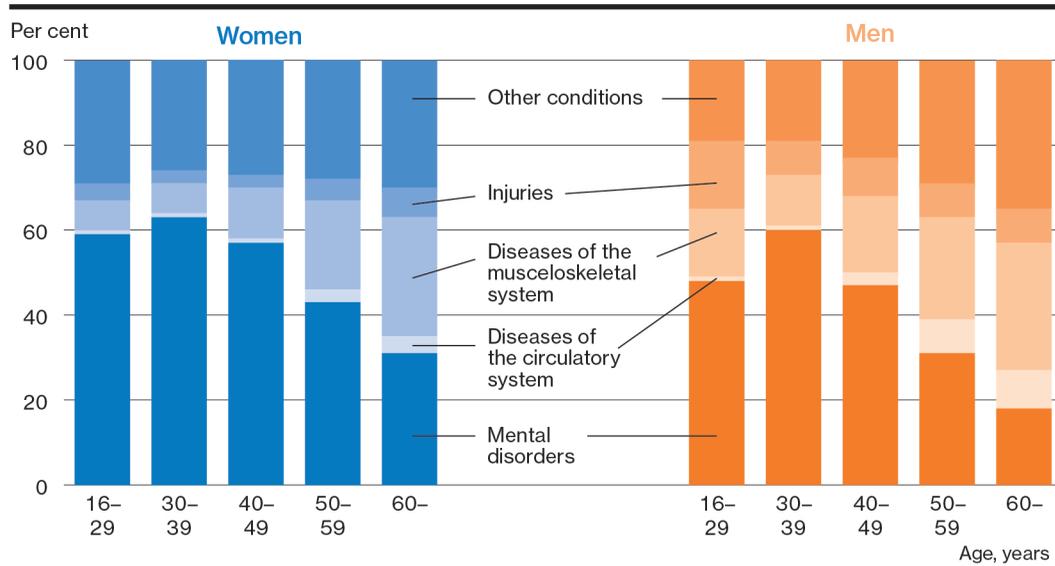
■ Sickness cash benefit in 2023

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	14,530	11,188	65	57	560	645
25–29	31,165	17,064	70	72	658	701
30–34	54,007	26,964	86	96	623	602
35–39	48,287	24,602	94	92	672	686
40–44	42,308	22,707	104	92	697	743
45–49	43,596	23,862	107	98	703	755
50–54	48,806	27,941	108	100	701	760
55–59	55,396	35,681	107	105	691	762
60–	57,476	44,885	109	111	686	744
Total	395,571	234,894	98	97	678	723

Of SEK 42.9 billion paid out in sickness cash benefit in 2023, 62 per cent went to women and 38 per cent to men. The average daily amount paid for men was 7 per cent higher than for women, partly due to differences between women's and men's earnings. The average number of sickness cash benefit days per person on sick leave was 98 days for women and 97 days for men, which is an increase of 4 days for

women and 5 days for men compared to 2022. The average number of sickness cash benefit days generally increases with age for both women and men. One reason for this is the increased risk of illness and disease and longer recovery time as people age. People who have been in paid employment for a longer period have also been exposed to a higher overall workload and risks in the work environment.

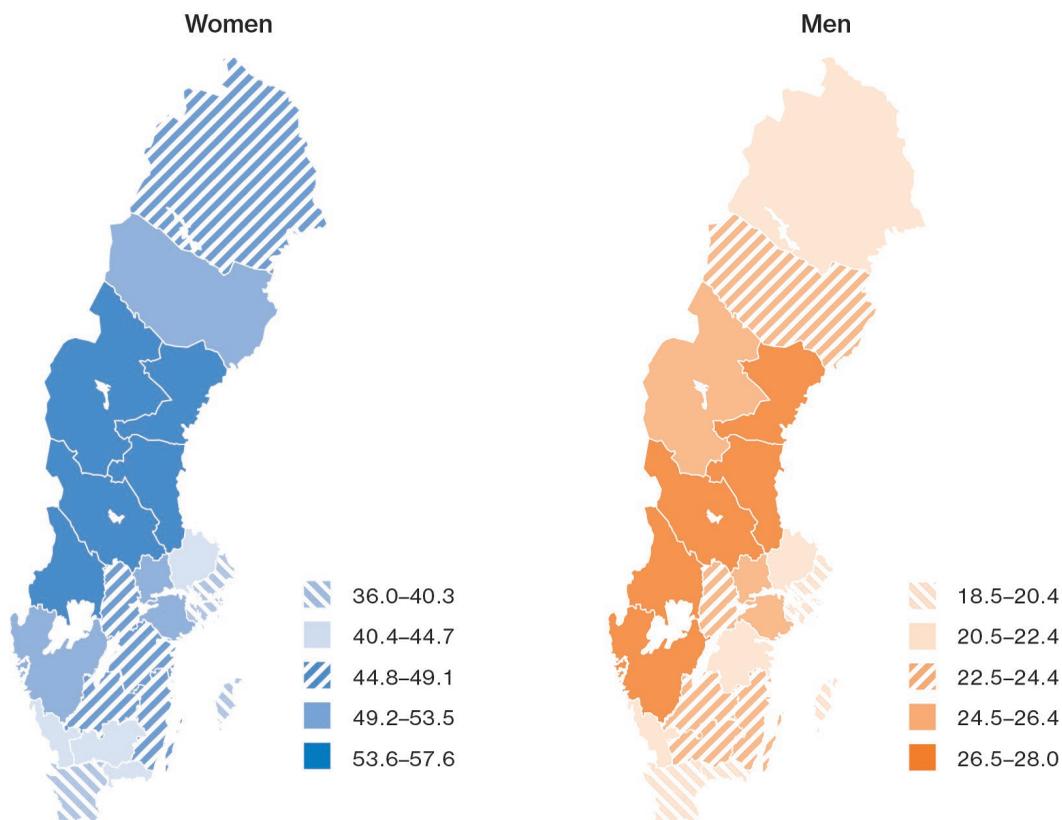
Ongoing sickness cases in December 2023, by age and diagnosis category



For both women and men, mental disorders and diseases of the musculoskeletal system were the most common diagnosis groups in ongoing sickness cases involving sickness cash benefit or rehabilitation cash benefit in December 2023. Mental disorders represented 51 per cent of all cases for women and 39 per cent of all cases for men. The

corresponding figures for diseases of the musculoskeletal system were 15 per cent and 21 per cent for women and men respectively. Mental disorders are most common in all age groups except for men aged 60 and over, where diseases of the musculoskeletal system are the most common diagnoses.

■ Ongoing sickness cases per 1,000 insured persons in December 2023, by county



In Sweden, women and men aged 16–64 had a total of 44 and 23 ongoing sickness cases respectively per 1,000 estimated insured persons in December 2023. A sickness case is defined as a continuous period during which benefit is paid in the form of sickness cash benefit or rehabilitation cash benefit, or both. See page 10 for more information on the estimation of the number of insured persons.

In December 2023, the county of Värmland had the highest number of ongoing sickness cases per 1,000 estimated insured persons among women, with 58 sickness cases. The county of Gävleborg has the highest number of ongoing sickness cases among men, with 28 sickness cases.

Regulations in 2023

People can receive full, three-quarter, half or one-quarter sickness cash benefit if their work ability is reduced due to illness, disease or injury. The employer is responsible for paying sick pay to the employee for the first 14 days of a sick leave period. Employees can receive sickness cash benefit from Försäkringskassan if the reduction in work ability persists even after the sick pay period. Anyone who is unemployed or self-employed can receive sickness cash benefit from Försäkringskassan right from the start of the sick leave period. For employees and the unemployed, a waiting period deduction is made which is equivalent to 20 per cent of the sick pay or sickness cash benefit that the insured person receives for sick leave in an average calendar week. Instead, anyone who is self-employed has 7 waiting days as a general rule, but can also choose a waiting period of 1, 14, 30, 60 or 90 days. The reduction in work ability due to illness, disease or injury must be supported by a medical certificate from the 8th day.

Sickness cash benefit at normal level, corresponding to just under 80 per cent of the sickness cash benefit qualifying income (SGI), can be paid for 364 days within a framework period of 450 days. People with serious diseases can be granted sickness cash benefit at the normal level for an unlimited period. At most, sickness cash benefit can be based on income corresponding to 10 price base amounts, which in 2023 corresponded to SEK 1,116 per day for full sickness cash benefit at the normal level. Sickness cash benefit can be paid in the form of sickness cash benefit at the continuation level if the impairment of work ability persists after 364 days. The benefit then corresponds to just under 75 per cent of SGI, which in 2023 corresponded to a maximum benefit of SEK 1,046 per day. Anyone who is unemployed can receive sickness cash benefit of up to SEK 543 per day.

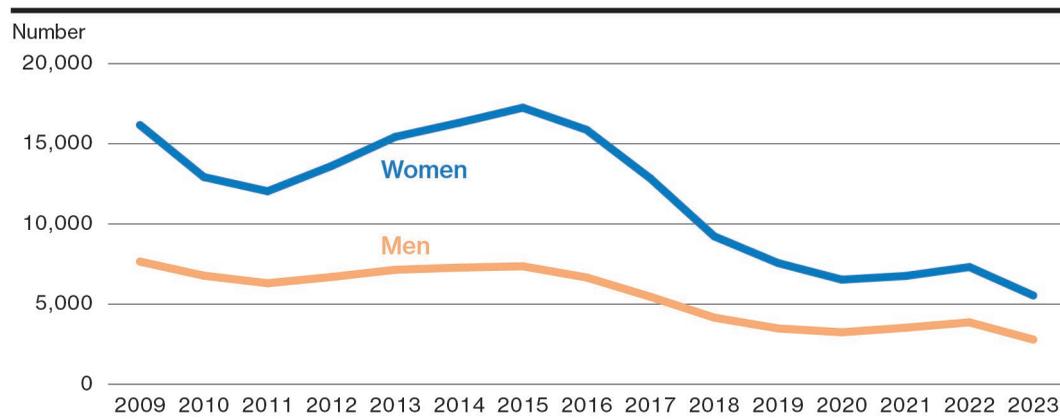
The impairment of work ability is assessed according to what is known as the rehabilitation chain:

- For the first 90 days, the impairment of the *employee's* work ability is assessed in relation to their regular work or other temporary work that the employer is able to offer.
- After 90 days, the impairment of the *employee's* work ability is also assessed in relation to other jobs that the employer is able to offer after redeployment.
- After 180 days, the impairment of the *employee's* work ability is assessed against a specified work that normally occurs in the labour market. However, this is not applicable if Försäkringskassan is of the opinion that there are compelling reasons, i.e. that there are more indications for than against that the person will be able to return to work with the employer within 365 days to the same extent as before, or if it can be considered unreasonable to assess the work ability in relation to work that normally occurs in the labour market. In this case, the impairment of work ability is assessed in relation to work with the employer even after day 180. If it can be considered unreasonable to assess the work ability in relation to work that normally occurs in the labour market, the assessment can be made in relation to work with the employer even after day 365 even though the insured person is deemed to have work ability in a job that normally occurs in the labour market. Moreover, there is a further opportunity for exceptions to the assessment against normally occurring work if there are special reasons for doing so. Special reasons mean that it is highly probable that the individual will be able to return to a regular job or other work with the employer by day 550 of the sickness period.
- For *self-employed persons*, the assessment of their work ability is made against their usual work up to and including day 180. After that, the impairment of the work ability is assessed in relation to the specified work that normally occurs in the labour market, unless there are compelling reasons to believe that the person will be able to return to work within 365 days, or if it can be considered unreasonable to assess the work ability in relation to normally occurring work. There is also an exception for self-employed persons for special reasons if there is a high probability that the individual can return to work at their own company by day 550 of the sickness period.
- Employees and self-employed persons aged 63 or over will have their work ability tested against employment with the employer even after day 180 of the rehabilitation chain.
- For the *unemployed*, the impairment of work ability is assessed from the very first day of sick leave in relation to work normally occurring in the labour market.

Vocational rehabilitation

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

Number of rehabilitation cash benefit recipients

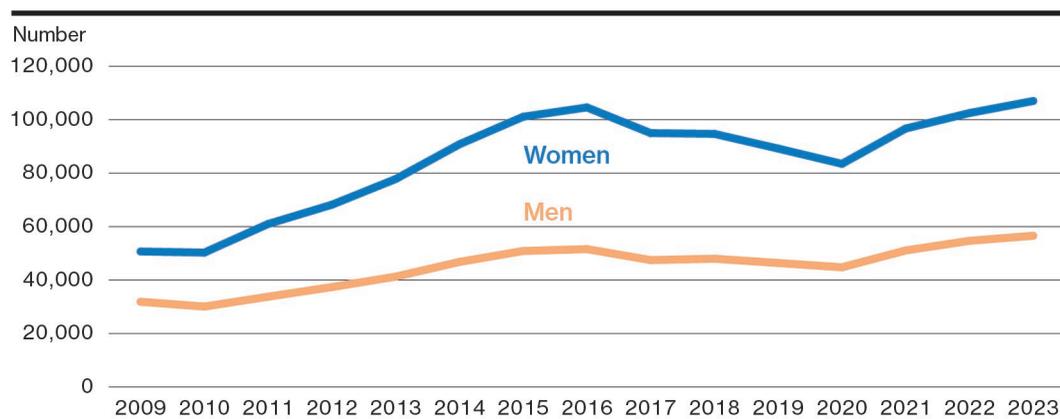


The number of rehabilitation cash benefit recipients decreased until 2011, before then increasing until 2015 and then decreasing again. The number of sickness cases of less than 22 days increased during the pandemic, presumably with less need for vocational rehabilitation. The number of rehabilitation cash benefit recipients increased in 2021 and 2022 and fell by 25 per cent in 2023. The main reason for the reduction in 2023 is a new interpretation of the regulations, which means that the cash benefit is

only given to the extent that the measure prevents work. The cash benefit was previously awarded to the extent that capacity for work was reduced before the measure began.

In total, 8,300 people received rehabilitation cash benefit at some point in 2023, of whom 66 per cent were women and 34 per cent were men. Compared to 2022, the number of recipients decreased by 24 per cent among women and 28 per cent among men.

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



People with long-term sickness cases usually receive some form of vocational rehabilitation. “Long-term sickness cases” refers here to people receiving sickness cash benefit or rehabilitation cash benefit or both for more than 60 days. The number of people with sickness cases for more than 60 days fell until 2010 before then increasing until 2016. Long-term sickness cases decreased after 2016 before then increasing again in 2021 following regulatory

changes that extended the opportunity to receive continued sickness cash benefit after day 180 of the rehabilitation chain. Long-term sickness cases increased by 4 per cent between 2022 and 2023. In December 2023, the number of ongoing long-term sickness cases was 107,000 for women and 56,600 for men. Women accounted for 65 per cent of sickness cases of more than 60 days in December 2023, while men accounted for 35 per cent.

■ Rehabilitation cash benefit in 2023

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	62	38	126	112	459	532
25–29	223	142	120	112	496	523
30–34	855	570	130	122	404	401
35–39	750	375	121	133	489	505
40–44	795	338	118	117	549	543
45–49	771	324	120	122	556	567
50–54	890	367	118	119	555	564
55–59	750	379	117	104	557	586
60–	448	263	102	107	547	575
Total	5,544	2,796	119	118	516	520

In 2023, 66 per cent of rehabilitation cash benefit recipients were women and 34 per cent men. Of SEK 0.5 billion paid out in rehabilitation cash

benefit in 2023, 67 per cent went to women and 33 per cent to men.

Regulations in 2023

On-the-job training and education are examples of vocational rehabilitation measures.

Anyone participating in vocational rehabilitation can receive rehabilitation cash benefit if their work ability is reduced by at least one-quarter due to illness, disease or injury. A special allowance may also be paid to cover certain costs related to rehabilitation (such as travel). Försäkringskassan can also provide allowances for work aids.

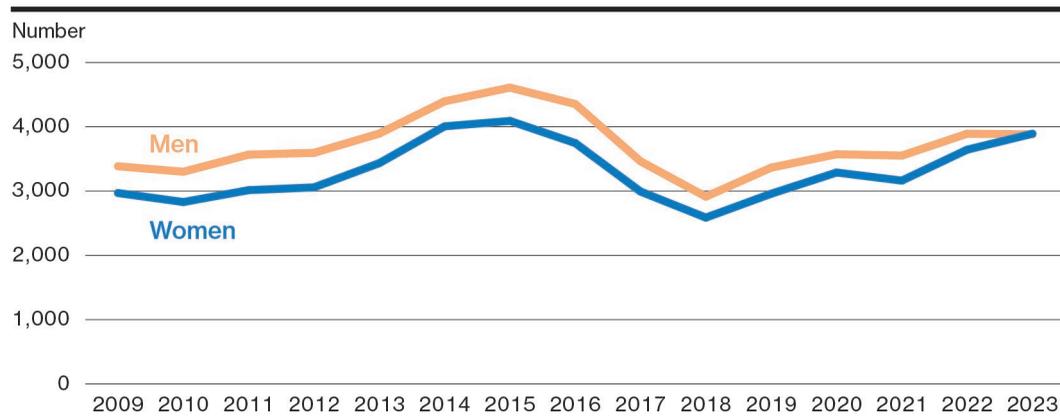
Rehabilitation cash benefit is paid at the same levels as for sickness cash benefit, i.e. full, three-quarters, half or one-quarter benefit. Rehabilitation cash benefit can be based

on income equivalent to no more than 10 price base amounts. The rehabilitation cash benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI) and is included in the 364 days for which the insured person can receive sickness cash benefit at the normal level. In 2023, the maximum rehabilitation cash benefit per day at the normal level was SEK 1,116. After these 364 days, rehabilitation cash benefit can be paid at the continuation level, corresponding to just under 75 per cent of the SGI. In 2023, the maximum benefit per day at continuation level was SEK 1,046.

Activity compensation and sickness compensation

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

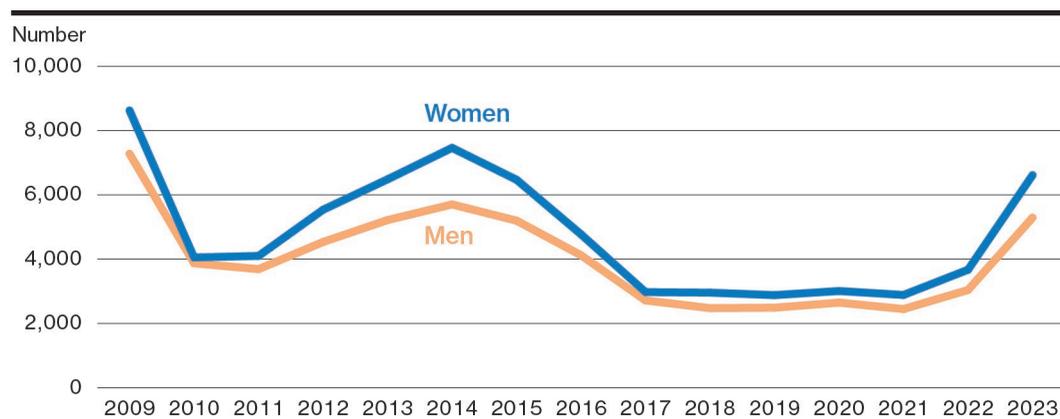
Newly granted activity compensation for people under 30



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

After a few years of declining numbers of newly granted activity compensations from 2016, the numbers increased again in 2019. In 2023, 7,800 people were newly granted activity compensation, and this was evenly distributed between the sexes. This was 7 per cent more than in 2022 for women, while the number for men remained unchanged.

Newly granted sickness compensation for people aged 30 or older

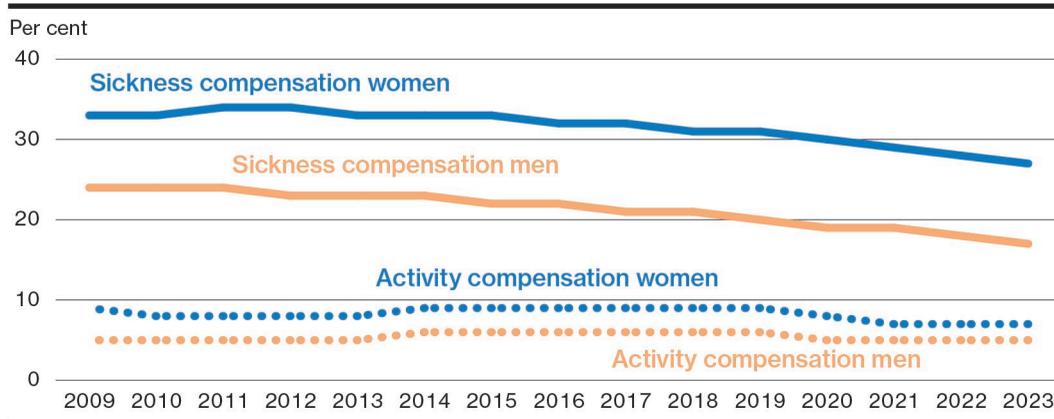


Before 2003, people aged 30 or over could be granted a permanent or temporary disability pension in the event of a permanent or lasting reduction in work ability. The rules changed in 2003, and people aged 30 or over could then receive permanent or temporary sickness compensation instead. Temporary sickness compensation was abolished in 2008 and the criteria for granting permanent sickness compensation were tightened up. The number of newly granted sickness compensation claims fell until 2010.

There was a slight increase in the number of newly granted sickness compensation claims between 2012 and 2014, but the number has decreased again to a lower level since then.

Special rules for older people were introduced in the assessment of work ability in 2022, and the number of new sickness compensation claims granted has increased since then. 11,900 people were newly granted sickness compensation in 2023, which is an increase of 77 per cent from 2022.

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

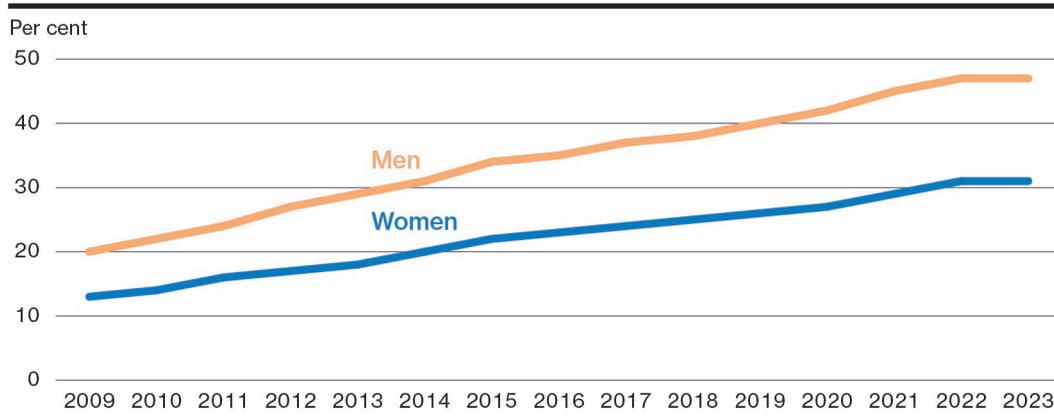


The proportion of partial sickness compensation claims has decreased over the last decade, while partial activity compensation claims have remained stable at a lower level.

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

December 2023, 27 per cent of women and 17 per cent of men received partial sickness compensation. Partial activity compensation was paid to 7 per cent of women and 5 per cent of men.

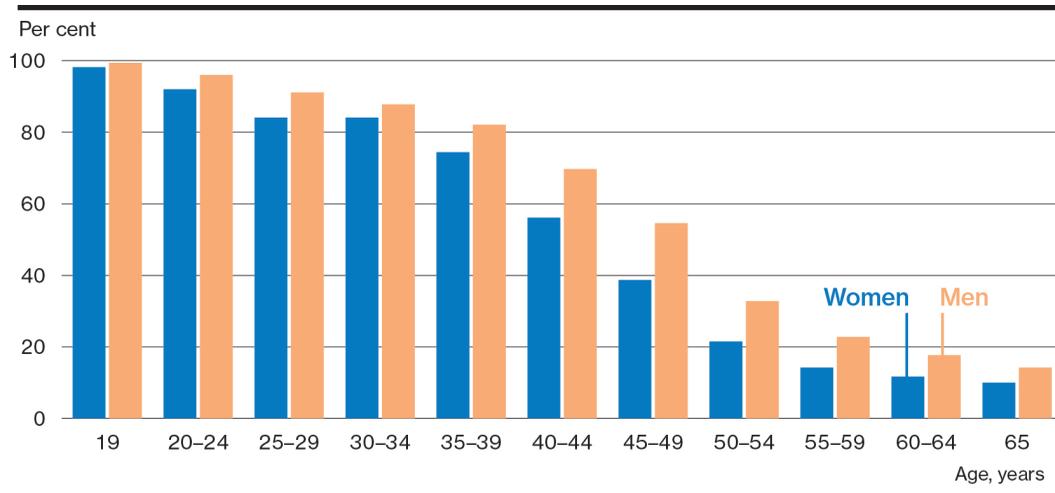
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December



Guarantee benefit is available to people with low or no previous earnings and represents slightly more than half the income of anyone receiving the maximum income-related benefit. The proportion receiving only the lower guarantee benefit has gradually increased over time. Between 2009 and 2022, the proportion increased from 13 to 31 per cent among women and from 20 to 47 per cent among men.

The proportion of people receiving guarantee benefit remains unchanged in 2023. The change in rules has meant that more older people with few years left until retirement have received sickness compensation. Many of these older people have previous earnings providing income-related benefit. Receiving only guarantee benefit is more common among men than among women.

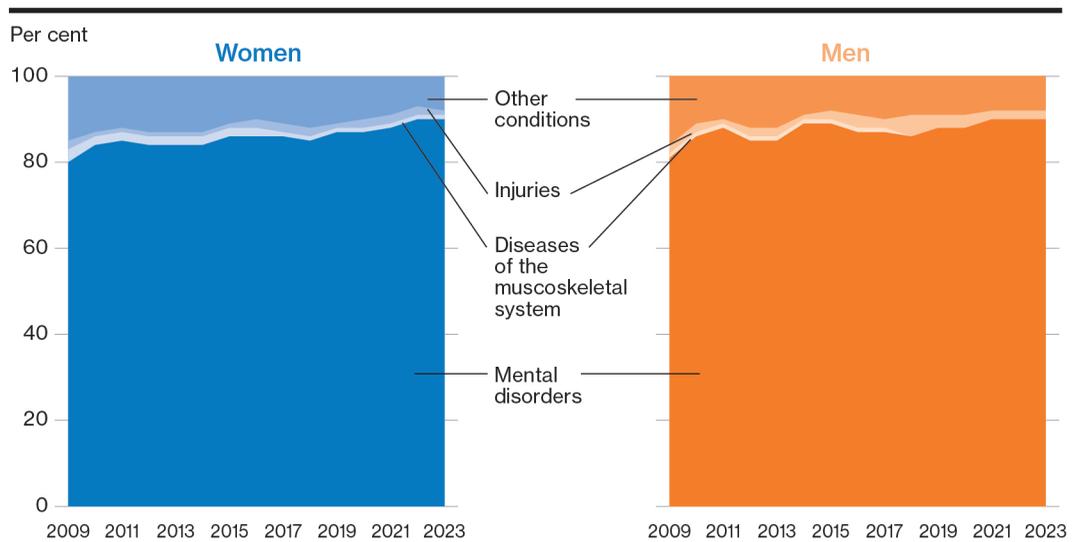
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December 2023, by age



The proportion of recipients receiving only guarantee benefit is higher among younger people than older people. In December 2023, 98 per cent of women and 99 per cent of men aged 19 received only guarantee benefit. In the 60–64 age group, 12 per cent of women and 18 per cent of men received only guarantee benefit.

The majority of older people have had the opportunity to build up additional insurance cover through previous paid employment and therefore receive higher income-related benefit. In all age groups, men are more likely than women to receive only guarantee benefit.

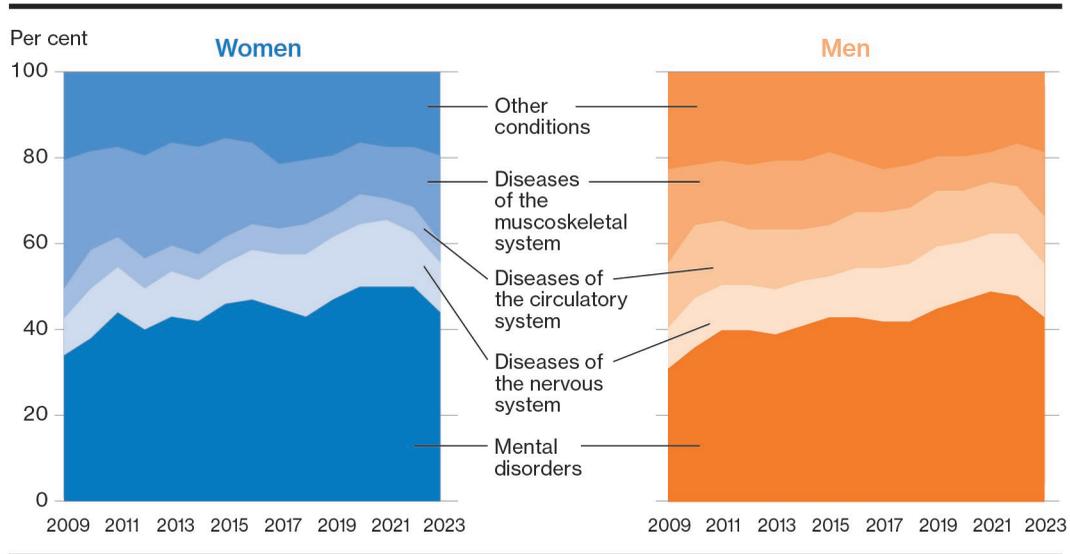
■ Newly granted activity compensation by diagnosis category



Mental disorders predominate among people newly granted activity compensation, and the proportion of people with mental disorders has gradu-

ally increased. Mental disorders accounted for 90 per cent of all newly granted activity compensation claims for both women and men in 2023.

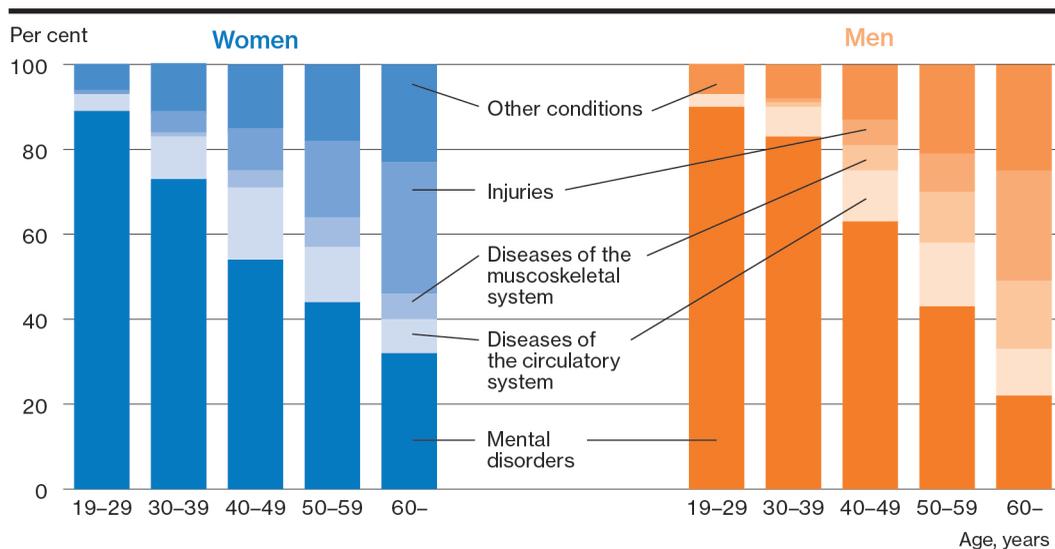
Newly granted sickness compensation by diagnosis category



For almost two decades, mental disorders have been the largest diagnosis group for newly granted sickness compensations. In 2023, mental disorders accounted for 44 per cent for women and 43 per cent for men. Diseases of the nervous system have also increased over time, accounting for 11 per cent of newly granted sickness compensation claims among women and 12 per cent among men in 2023.

Diseases of the musculoskeletal system were the largest diagnosis group for new sickness compensation recipients for a long time, accounting for 20 per cent of women and 15 per cent of men in 2023. This is a clear increase from 2022, when diseases of the musculoskeletal system accounted for 14 per cent among women and 10 per cent among men, and is likely to be due to the special rules for older people introduced in respect of sickness compensation in 2022.

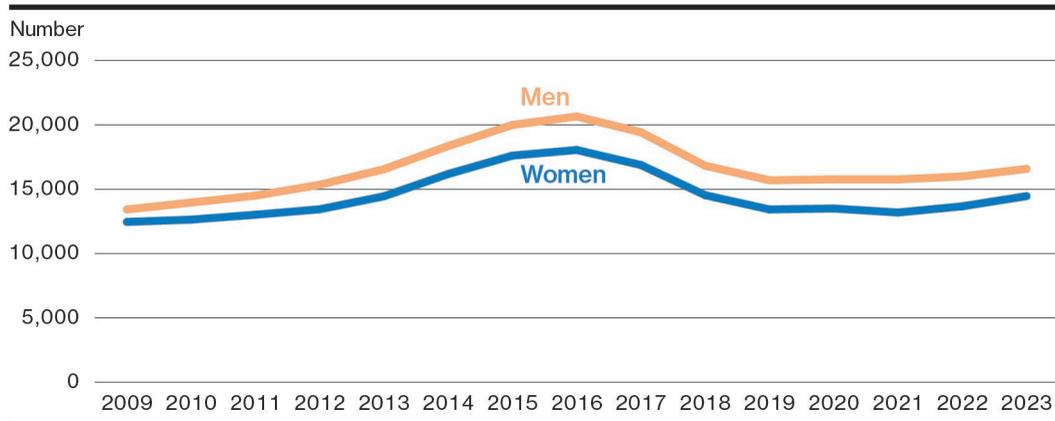
Newly granted activity and sickness compensation in 2023, by age and diagnosis category



Mental disorders were the most common diagnosis group in all age groups for women and for men aged under 60 who were newly granted activity compensation or sickness compensation in 2023.

Mental disorders are predominant in the younger age groups, while physical illnesses and diseases as well as injuries are more common among older people.

Number of recipients of activity compensation in December

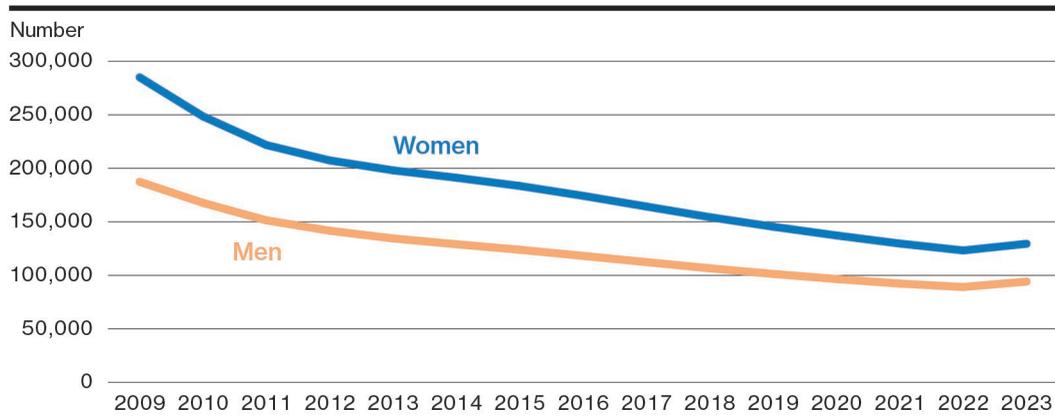


The number of activity compensation recipients increased until 2016 before subsequently decreasing. More men than women receive activity compensation.

per cent were women and 53 per cent were men. Compared to 2022, the number of recipients increased by 6 per cent among women and 4 per cent among men.

In total, 31,000 people were receiving activity compensation at the end of 2023, of whom 47

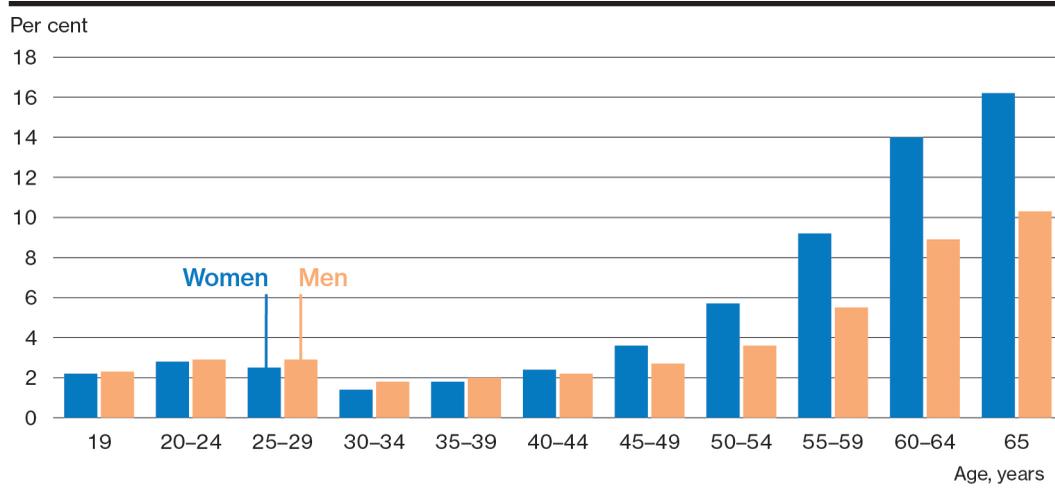
Number of recipients of sickness compensation in December



The number of sickness compensation recipients has continuously decreased over time, largely due to the stricter regulation framework for sickness insurance that was introduced in 2008. The number of recipients has increased due to new rules for older people in 2022. More women than men receive sickness compensation.

In total, 223,700 people were receiving sickness compensation at the end of 2023, of whom 58 per cent were women and 42 per cent were men. Compared to 2022, the number of recipients increased by 5 per cent among women and 6 per cent among men.

■ Proportion of the population receiving activity compensation or sickness compensation in December 2023



The proportion of the population who have left the labour market completely or partially for health reasons and are receiving activity compensation or sickness compensation increases with age. The proportion increases from around 2 per cent in younger age groups to 14 per cent for women and 9 per cent for men in the 60–64 age

group, and 16 per cent for women and 10 per cent for men aged 65.

At younger ages, it is slightly more common for men to receive activity compensation or sickness compensation than women, but women are more likely to receive such benefits than men from the 40–44 age group onwards.

■ Activity compensation in December 2023

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,129	1,353	10,828	10,834	2.1	2.3
20–24	6,835	7,658	10,831	10,912	2.7	2.7
25–29	6,496	7,564	11,107	11,257	2.3	2.5
Total	14,460	16,575	10,955	11,063	2.4	2.6

Of the total SEK 4.5 billion paid out in activity compensation in 2023, 46 per cent went to women and 54 per cent to men. Of the recipients, 47 per cent were women and 53 per cent men.

The majority of persons receiving activity compensation have not had the opportunity to

build up additional insurance cover through paid employment and therefore receive only guarantee benefit. In December 2023, 88 per cent of women and 93 per cent of men with activity compensation received only guarantee benefit.

■ Sickness compensation in December 2023

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	396	633	11,153	11,138	0.1	0.2
25–29	751	1,299	11,731	11,714	0.3	0.4
30–34	5,183	6,889	11,375	11,618	1.4	1.8
35–39	6,013	7,013	11,137	11,511	1.8	2.0
40–44	7,522	7,274	11,144	11,649	2.4	2.2
45–49	11,147	8,570	11,098	12,004	3.6	2.7
50–54	18,350	11,858	11,198	12,283	5.7	3.6
55–59	30,605	18,817	11,309	12,613	9.2	5.5
60–64	40,570	26,166	11,535	12,941	14.0	8.9
65	8,961	5,675	11,450	13,000	16.2	10.3
Total	129,498	94,194	11,343	12,379	4.4	3.1

Of the total SEK 31 billion paid out in sickness compensation in 2023, 56 per cent went to women and 44 per cent to men. Of sickness compensation recipients, 58 per cent were women and 42 per cent men. The number of recipients increases with age for both women and men due to increased risk of illness, disease or injury, as well as greater overall workload and exposure to risks in the work environment.

The majority of older persons receiving sickness compensation have had the opportunity to build up additional insurance cover through previous paid employment and therefore receive higher income-related benefit. In December 2023, 75 per cent of women and 61 per cent of men received income-related sickness compensation.

Regulations in 2023

Activity compensation is awarded to people aged 19–29 whose work ability has been reduced, for medical reasons, by at least one-quarter for at least one year. This benefit is always temporary. Activity compensation can be combined with participation in various activities that aim to make the most of the individual's opportunities for development and work during adolescence. Young people who have not yet completed their primary, secondary and upper secondary education due to a disability are entitled to full activity compensation on account of extended schooling during their studies.

Sickness compensation is granted to people aged 19–65 who have permanently reduced work ability; for the foreseeable future, that is. Work ability is assessed against all jobs in the labour market for people aged 19–60; and for people aged 61–65, work ability is assessed against the jobs of which the individual has experience in the last fifteen years, or other

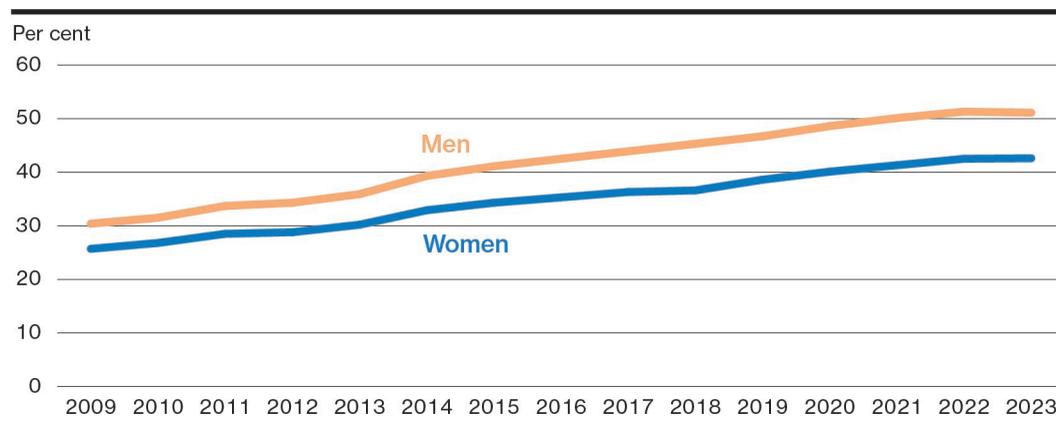
suitable work that has been offered to that person.

Activity compensation and sickness compensation can be paid as full, three-quarter, half or one-quarter benefits. Activity compensation due to extended schooling is always paid as a full benefit. There is an income-related benefit and a guarantee benefit. The income-related benefit is linked to income from work. Guarantee benefit is available to people with little or no previous work income. The guarantee benefit for activity compensation varies according to factors such as age. The maximum guarantee benefit for activity compensation was SEK 11,944 per month before tax in 2023, equivalent to 2.73 price base amounts. For sickness compensation, the maximum guarantee benefit was SEK 12,163 per month before tax in 2023, equivalent to 2.78 price base amounts. The maximum full income-related activity compensation or sickness compensation was SEK 21,230 per month before tax in 2023.

Housing supplement for people receiving activity compensation or sickness compensation

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

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



The proportion of people receiving housing supplement gradually increased between 2009 and 2022; which is linked to the simultaneous increase in the proportion of people receiving only the lower benefit at guarantee level. The change in the rules for older people in 2022 meant increased number of older recipients with income-related benefits and less need of housing supplement. Overall, therefore, the proportion of people receiving housing supplement remain unchanged between 2022 and 2023.

During the period, the proportion of men receiving activity compensation or sickness compensation and housing supplement has increased slightly more than the proportion of women. Among activity compensation or sickness compensation recipients, 43 per cent of women and 51 per cent of men received housing supplement in December 2023.

■ Housing supplement for people receiving activity compensation or sickness compensation in December 2023¹

Age	Number of recipients		Proportion of activity compensation or sickness compensation recipients receiving housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	300	350	26	26	3,232	2,932
20–24	4,135	4,832	57	58	3,927	3,866
25–29	4,930	6,229	68	70	4,324	4,295
30–34	3,729	5,187	72	75	4,544	4,510
35–39	4,043	5,226	67	75	4,333	4,334
40–44	4,401	5,018	59	69	4,227	4,234
45–49	5,280	5,075	47	59	4,138	4,180
50–54	7,452	5,909	41	50	4,073	3,973
55–59	11,246	7,892	37	42	4,011	3,865
60–	15,827	10,864	32	34	3,921	3,825
Total	61,343	56,582	43	51	4,091	4,074

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

In December 2023, 52 per cent of housing supplement recipients were women and 48 per cent men. The proportion of people receiving housing supplement is higher at ages when independent living

becomes more common, but decreases with age as more older people receive income-related benefits. A total of SEK 5.9 billion was paid out in housing supplement in 2023.

Regulations in 2023

The housing supplement includes the housing supplement and the special housing supplement.

Housing supplement is a supplement to general pension and sickness insurance benefits. Försäkringskassan manages housing supplement for people who are receiving sickness compensation or activity compensation. The Swedish Pensions Agency (Pensionsmyndigheten) manages housing supplement for people receiving other benefits such as old age pension, survivors' pension, etc.

The size of the housing supplement is dependent on the cost of housing, as well as income and assets. In 2023, the maximum housing supplement possible was 96 per cent of housing costs up to SEK 5,000 per month for single people and SEK 2,500 per month for cohabitants. If the housing cost exceeds these amounts, 70 per cent of the surplus housing cost is considered,

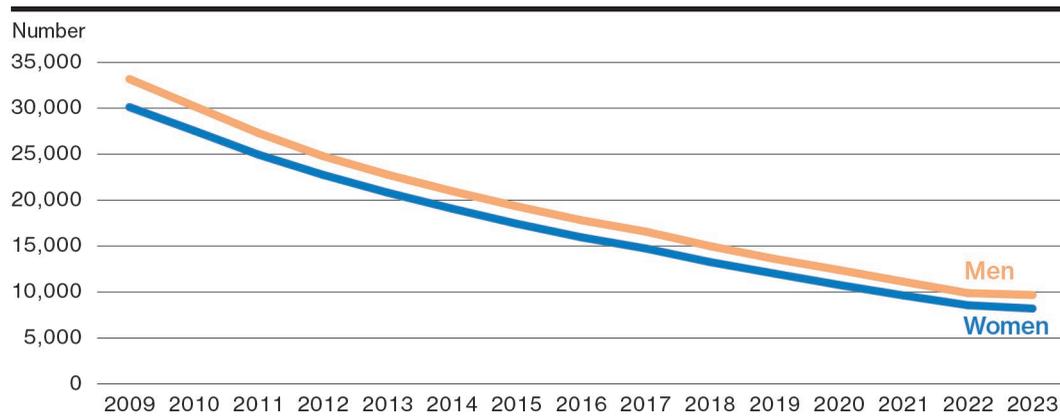
up to SEK 7,500 per month for single people and SEK 3,750 per month for cohabitants. Housing supplement is a tax-exempt benefit that individuals have to apply for.

The special housing supplement is a benefit aimed at guaranteeing individuals a reasonable standard of living after a reasonable housing cost has been paid. To receive special housing supplement, housing supplement has to have been granted. In 2023, a housing cost amounting to no more than SEK 7,500 per month for single people and SEK 3,750 per month for cohabitants was considered reasonable. The amounts for a reasonable standard of living were SEK 6,719 per month for single people and SEK 5,404 for cohabitants. Special housing supplement is paid in the form of a supplementary amount up to a reasonable standard of living.

Work injury compensation

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

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



The number of recipients of individual life annuities under the current legislation has been gradually decreasing over a long period. This is partly due to a change in the regulations that was made as early as 1993, which introduced stricter requirements for approval of a work injury. These regulations were later relaxed slightly in 2002. The right to a work injury annuity is often assessed in conjunction with an assessment of the right to sickness compensation. A partial explanation for the continued decline in the number of recipients

of individual life annuities is that the number of sickness compensation awards assessed and newly granted has also been at a lower level since 2008, when a stricter regulation framework was introduced in the sickness insurance system. There was a 72 per cent reduction between 2009 and 2023. The decline in the number of recipients slowed in 2023 as the increase in the age limit for the national old age pension meant that more people received the benefit for an additional year.

Work injury annuity in December 2023

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–29	11	24	14,955	17,936
30–34	41	96	19,451	15,534
35–39	67	136	16,020	13,491
40–44	132	223	16,686	12,966
45–49	265	459	13,436	12,970
50–54	633	909	11,965	11,495
55–59	1,486	2,173	10,396	10,455
60–64	2,223	3,361	9,389	10,578
65	601	773	9,853	10,865
Total	5,459	8,154	10,554	11,003

Of work injury annuity recipients under the current legislation, 40 per cent were women and 60 per cent men. In 2023, SEK 2.2 billion was paid out in work injury annuities. Of the amount paid, 39

per cent went to women and 61 per cent to men. The average benefit to women was 4 per cent lower than the benefit to men, equivalent to SEK 449 per month.

Regulations in 2023

Everyone in paid employment in Sweden is insured for work injuries. A work injury is an injury resulting from an accident or adverse effect at work. The benefit that Försäkringskassan is able to pay out covers loss of income, dental costs, costs of medical care abroad, sickness cash benefit in special cases and costs for special assistive devices. Benefits are also available for survivors and funeral assistance, which are administered by the Swedish Pensions Agency (Pensionsmyndigheten) as of 1 January 2010.

The main benefit paid out by work injury insurance is an individual life annuity. This is a benefit that can only be claimed if an approved work injury results in permanent impairment in the ability to earn income through work.

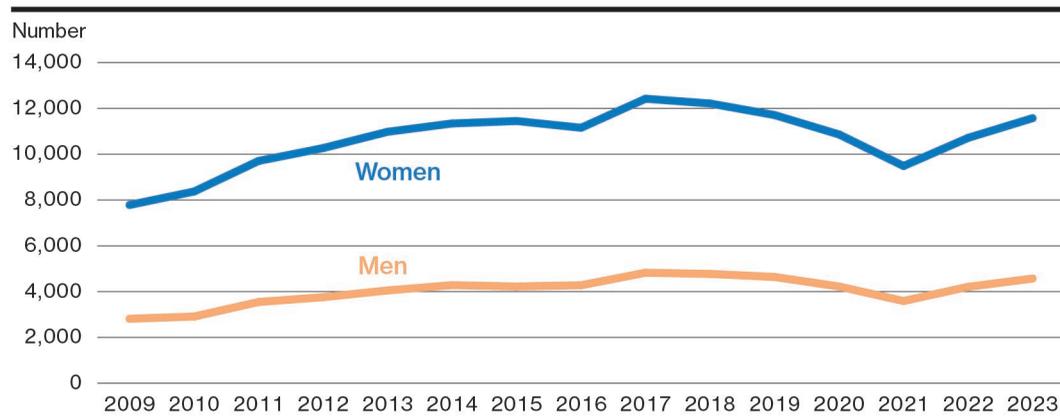
Sick leave due to a work injury works in more or less the same way as regular sick leave. However, anyone suffering from a work injury that manifested itself on or after 1 January 2003 will receive compensation for a waiting period deduction when they are granted an annuity.

The annuity provides benefit for the entire permanent loss of income. When calculating the amount of the annuity, the income that it is assumed the person would have earned had the injury not occurred is compared with the income they are expected to be able to receive after the injury. The annuity provides benefit for the entire difference but can never exceed 7.5 price base amounts per year, corresponding to SEK 32,813 per month in 2023.

Benefit for care of closely related persons

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

Number of recipients of benefit for care of closely related persons



The number of recipients receiving benefit for care of closely related persons has been increasing over time, in line with an ageing population and more people in need of care from close relatives at the end of their lives. The number of recipients increased by 84 per cent between 2008 and 2017, but then decreased by 24 per cent between 2017 and 2021. In 2023, the number of recipients of ben-

efit for care of closely related persons was 16,100, an increase of 3,100 from 2021.

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

Benefit for care of closely related persons in 2023

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	130	75	8	7	8,228	7,334
25-29	366	164	8	9	9,624	10,896
30-34	661	359	8	9	9,142	11,533
35-39	867	425	8	8	9,898	10,957
40-44	1,209	520	9	9	10,416	12,076
45-49	1,609	672	9	8	10,795	11,154
50-54	2,206	835	8	9	10,642	11,795
55-59	2,480	863	9	9	11,474	12,354
60-	2,041	658	10	12	12,838	15,148
Total	11,569	4,571	9	9	11,005	12,117

Of a total of SEK 182 million in benefit for care of closely related persons in 2023, 70 per cent was paid to women and 30 per cent to men. Of recipients

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

Regulations in 2023

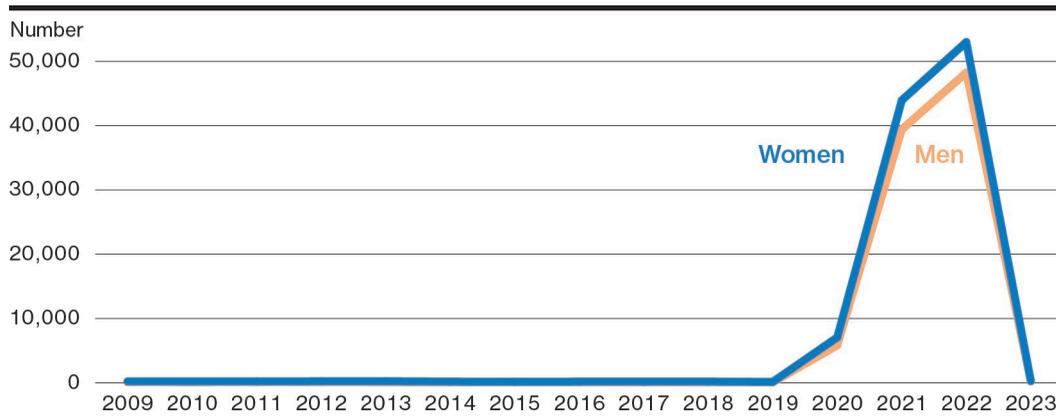
Benefit for care of closely related persons is a benefit for anyone who forgo paid work to spend time with a closely related person who is seriously ill within the meaning of the law. The law defines a person as seriously ill if their health is so impaired that there is a significant threat to their life for a certain period. However, medical conditions that develop into life-threatening conditions over a period of several years do not provide entitlement to benefit for care of closely related persons.

As a rule, benefit for care of closely related persons can be paid for a maximum of 100 days for each person being cared for. Benefit for care of closely related persons can be paid as a full, three-quarter, half or one-quarter benefit. The maximum benefit is just under 80 per cent of the sickness cash benefit qualifying income based on 10 price base amounts.

Disease carrier's benefit

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

Number of recipients of disease carrier's benefit



In recent decades, around 300 to 400 people a year have received disease carrier's benefit because they have been unable to work as they had or were suspected of having a communicable disease such as salmonella, jaundice or tuberculosis. Between 1 February 2020 and 31 March 2022, COVID-19 was classified as a disease endangering the public and society, and working people who carried the virus or were suspected of doing so could therefore be entitled to disease carrier's benefit. Later in 2020, cohabitants of COVID-19 patients were also temporarily covered by the insurance and were able to receive disease carrier's benefit.

That is why the number of recipients increased significantly in 2020, and in particular in 2021 and 2022, when 83,300 and 101,200 people respectively received the disease carrier's benefit. Recipients during the pandemic were predominantly people in contact occupations, such as health and social care, who were at an increased risk of infection or exposure to others, or other occupations where the options for working from home were limited. Usually a clear majority of recipients are women, but during the pandemic the gender distribution was more equal. 486 people received disease carrier's benefit in 2023.

Disease carrier's benefit in 2023

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-29	45	42	11	6	7,496	5,526
30-39	35	42	10	9	9,388	9,321
40-49	72	41	9	9	9,388	9,113
50-	134	75	7	3	6,992	3,914
Total	286	200	9	7	7,564	6,454

Of a total of SEK 3.5 million in disease carrier's benefit in 2023, 63 per cent was paid to women and 37 per cent to men. Of recipients receiving disease

carrier's benefit, 59 per cent were women and 41 per cent were men.

Regulations in 2023

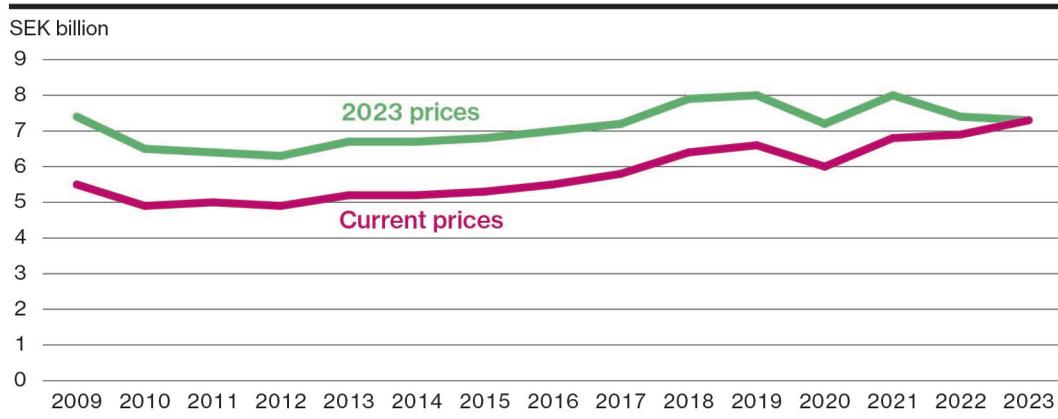
Anyone who is unable to work because they have or are thought to have a communicable disease is able to receive benefit from Försäkringskassan in the form of disease carrier's benefit. A communicable disease is defined as a disease endangering the public and society as defined in the Communicable Diseases Act (Smittskyddslagen). Normally, a

medical certificate is needed to demonstrate that individuals are unable to work due to being infected. Disease carrier's benefit can be paid as a full, three-quarter, half or one-quarter benefit. The maximum benefit is just under 80 per cent of the sickness cash benefit qualifying income based on 10 price base amounts.

Dental care

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

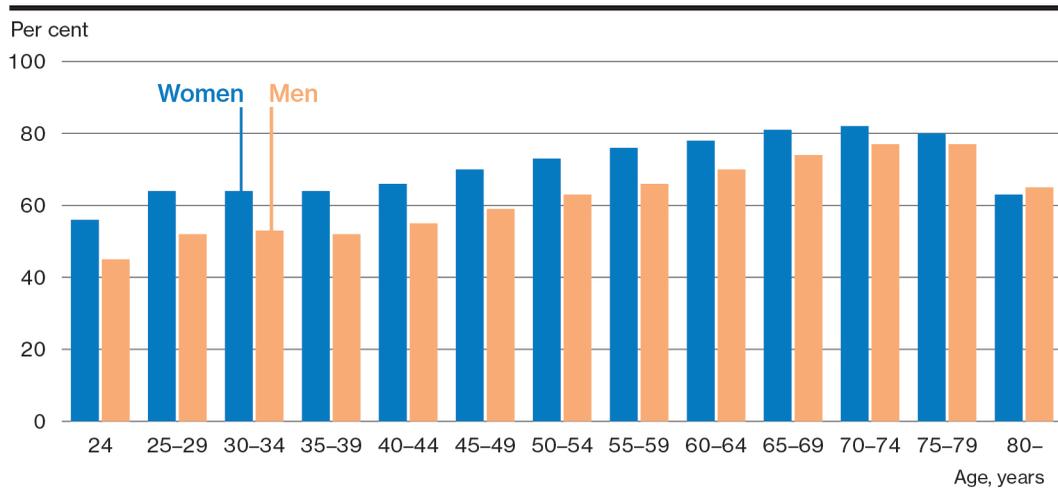
Amount paid for dental care



The dental insurance scheme was reformed in 2002, resulting in increased expenditure. Subsequent changes that came into effect on 1 July 2008 increased subsidies for patients, thereby further increasing expenditure. The dental care

allowance was doubled in 2018, which also led to an increase in expenditure. Dental care consumption decreased temporarily during the pandemic, but has since increased again; and expenditure amounted to SEK 7.3 billion in 2023.

Proportion of the population who used the dental care allowance between 1 July 2021 and 30 June 2023

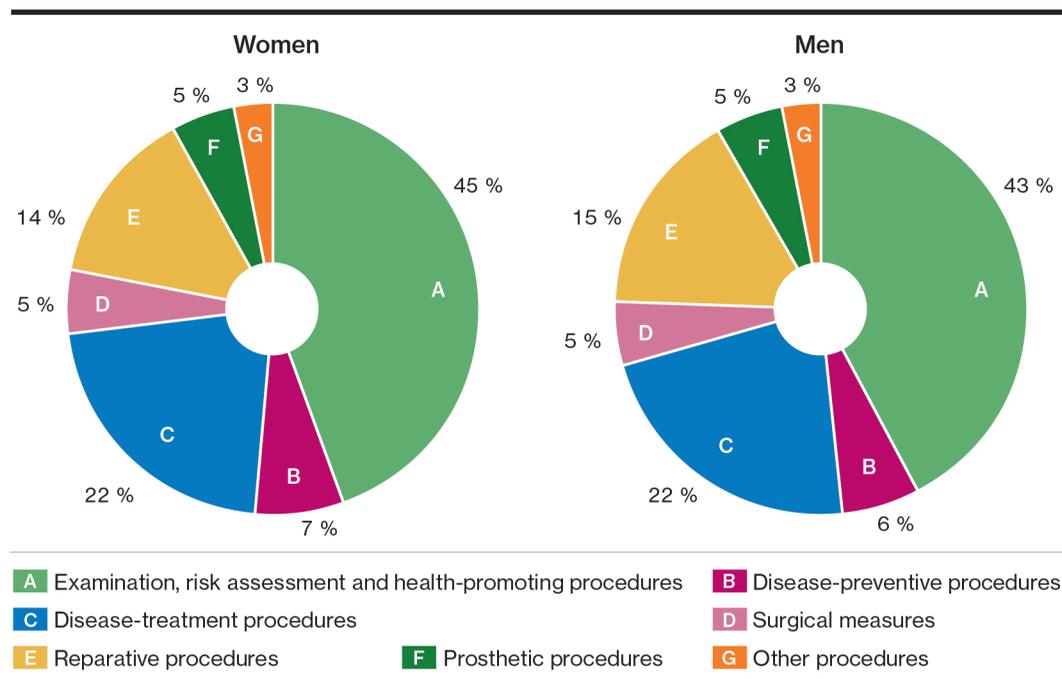


Note that the amount of the dental care allowance is half as much for people aged 30 to 64: see the regulations text box for more information.

All residents in Sweden receive a new allowance on 1 July each year, and this can be used for two years. A total of 67 per cent of the population aged 24 or above used the dental care allowance in the two-

year period from 1 July 2021 to 30 June 2023. This proportion is higher among women than among men in all age groups up to 79.

Dental care procedures in 2023 by category



The most common measures are examinations, risk assessments and health-promoting activities (45 per cent for women and 43 per cent for men). These measures are used to assess a patient's dental health and need for dental care. Disease-treatment measures are the second most common, followed by reparative

measures. Other measures include disease prevention (e.g. fluoride treatments), prosthetic procedures (insertion of crowns, bridges and suchlike) and surgical measures (tooth extractions, etc.) and miscellaneous (orthodontic treatment, replacement, root canal treatments and stomatognathic measures).

Number of people receiving payments from the high-cost protection scheme in 2023

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
24–29	16,401	15,179	3,035	3,279
30–34	25,875	24,612	3,394	3,781
35–39	30,716	28,322	3,895	4,123
40–44	35,099	32,500	4,073	4,378
45–49	42,872	39,810	4,186	4,313
50–54	52,470	49,782	4,234	4,279
55–59	66,172	63,865	4,185	4,338
60–64	69,406	67,452	4,184	4,303
65–69	72,517	70,773	4,110	4,436
70–74	76,470	74,695	3,966	4,197
75–79	77,377	75,572	3,867	4,116
80–84	48,323	44,827	3,646	3,924
85–	32,727	25,169	3,173	3,526
Total	646,425	612,558	3,944	4,174

In 2023, a total of 1.26 million individuals received benefit from the high-cost protection scheme where the qualifying amount exceeded

SEK 3,000. On average, Försäkringskassan paid out about SEK 3,900 to women and SEK 4,200 to men.

Regulations in 2023

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

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

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

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

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

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

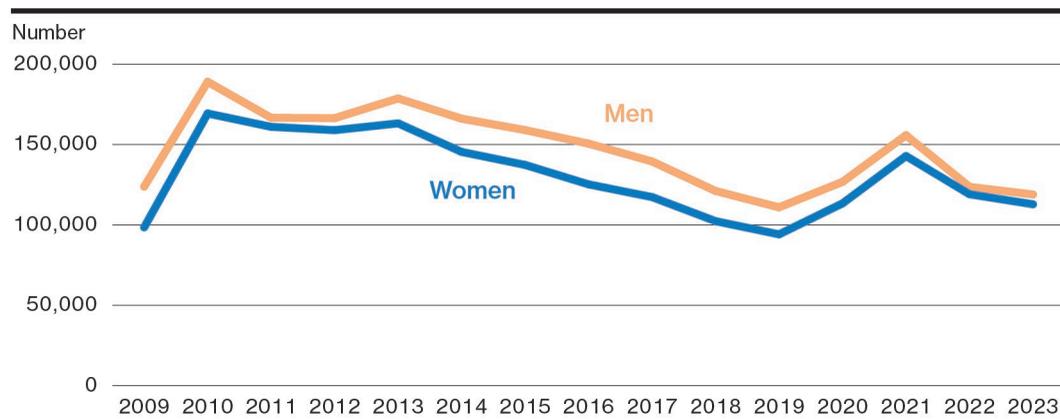
- 50 per cent for costs above SEK 3,000 and up to SEK 15,000
- 85 per cent for costs exceeding SEK 15,000.

Other payments

Activity grant and development allowance

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

■ Number of recipients of activity grant or development allowance



The activity grant and development allowance are decided upon and paid by Försäkringskassan, but responsibility for the cost rests with the Swedish Public Employment Service (Arbetsförmedlingen). 231,700 people received activity grant or development allowance in 2023, down 5 per cent from the

previous year. More men than women receive these benefits. The trends are affected by factors such as the economic cycle and the situation at the labour market. Unemployment increased in 2020 and 2021 as a result of the pandemic. Unemployment then fell in 2022 and increased slightly in 2023.

■ Number of recipients of activity grant or development allowance in 2023

Age	Number of recipients	
	Women	Men
16–24 ¹	10,450	16,035
of which		
- development allowance	7,792	11,587
- activity grant	3,166	5,318
25–29	11,447	13,076
30–34	14,087	13,318
35–39	14,749	13,112
40–44	13,689	12,413
45–49	12,324	11,480
50–54	11,813	11,505
55–59	12,181	13,121
60–	11,977	14,568
Total	112,717	118,626

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

Of activity grant or development allowance recipients, 49 per cent were women and 51 per cent men. A total of SEK 16.6 billion was paid in activ-

ity grant and development allowance in 2023, of which 45 per cent was paid to women and 55 per cent to men.

Regulations in 2023

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

Participants who have reached the age of 18 but are under 25 will generally receive development allowance instead of an activity grant at the guarantee level unless they meet the conditions for unemployment benefit. From 1 January 2023, persons receiving development allowance will receive either SEK 183 per day or SEK 57 per day. The higher amount is paid to anyone who has an upper secondary school diploma or has reached the age of 20 and is participating in study motivation initiatives or is covered by a training contract. Unlike the activity grant, the development allowance is a tax-exempt benefit.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

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

■ Number of introduction benefit recipients in 2023

Age	Number of recipients		Proportion with supplementary introduction benefit, per cent		Proportion with introduction benefit for housing, per cent	
	Women	Men	Women	Men	Women	Men
-24	1,326	1,345	18	1	14	38
25-29	1,876	1,234	35	11	11	44
30-34	1,727	1,100	51	28	10	36
35-39	1,511	1,020	59	48	6	23
40-44	1,164	762	60	54	7	14
45-49	701	584	58	53	7	11
50-54	458	404	49	53	8	8
55-59	298	260	28	43	10	9
60-	215	225	13	37	18	7
Total	9,274	6,936	44	30	9	28

Of introduction benefit recipients, 57 per cent were women and 43 per cent men. In total, SEK 920 million was paid out in introduction benefit in 2023, of which 56 per cent was paid to women and 44 per cent to men.

The proportion of recipients with supplementary introduction benefit was highest in the 30-54 age group for women and the 35-59 age group for

men, which is explained by the fact that children living at home are more common in these age groups. The proportion of people with introduction benefit for housing was higher among men at all ages, except for the over 50 age group. This is because men with introduction benefit are more likely to live alone.

■ Number of introduction benefit recipients in 2023, by region of birth

Region of birth	Women	Men	Total
Rest of Europe ¹	58	21	89
Sub-Saharan Africa	3,206	2,351	5,557
Asia, excl. the Middle East	1,789	1,234	3,023
Middle East, North Africa and Turkey	4,161	3,274	9,046
Other or unknown	60	46	106
Total	9,274	6,936	16,210

¹ Europe excluding the Nordic countries and the 27 EU Member States.

Most introduction benefit recipients come from the Middle East, North Africa and Turkey, and from

Sub-Saharan Africa. A total of 90 per cent of recipients come from these regions.

Regulations in 2023

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

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

supplementary introduction benefit or an introduction benefit for housing. A supplementary introduction benefit can be granted to anyone who has children living at home up to the age of 20. The monthly benefit amounts to SEK 800 per child under 11 and SEK 1,500 per child aged 11–20. The supplementary introduction benefit can be paid for a maximum of three children. The supplement is granted per household. Anyone participating in the programme “Introduction activities for certain new arrivals in Sweden” and who lives alone in their own home can receive introduction benefit for housing. The maximum introduction benefit for housing amounts to SEK 3,900 per month. Introduction benefit, supplementary introduction benefit and introduction benefit for housing are all tax-exempt benefits.



A total of 67 per cent of the population aged 24 or above have used the dental care subsidy between 1 July 2021 and 30 June 2023.

See page 79 for more information

Approximately 13,250 adults and children were receiving assistance allowance in December 2023. Of assistance allowance recipients, 44 per cent were women or girls and 56 per cent were men or boys.

See page 52 for more information



Social Insurance in Figures 2024

Social insurance is important for people's social security and the national economy. In 2023, expenditure on the insurance and allowance systems managed by Försäkringskassan totalled of SEK 242 billion, equivalent to 3.8 per cent of Sweden's gross domestic product (GDP).

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