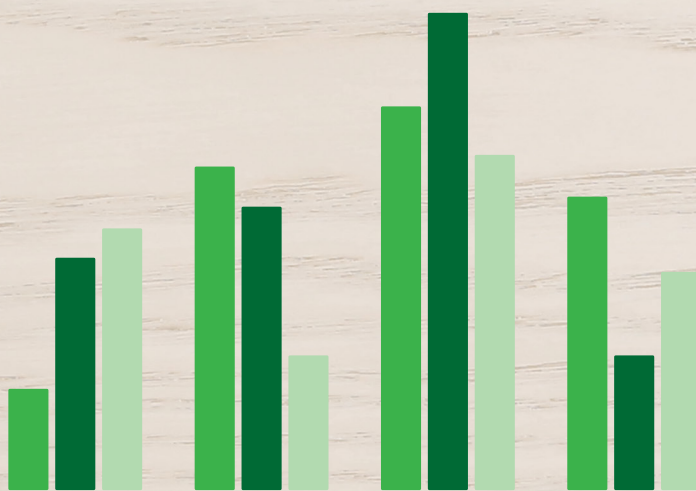


Social Insurance in Figures 2016



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Foreword

Each year, Försäkringskassan publishes *Social Insurance in Figures*, which uses statistics and comments to present a number of allowances and benefits that are administered by Försäkringskassan.

Social insurance is an integral part of the lives of most people. It is of great importance, not just for peoples' security and well-being, but also for the country's economy. The total expenditure on the allowances and benefits administered by Försäkringskassan amounted to around SEK 225 billion in 2015, or 5 per cent of Sweden's gross domestic product (GDP).

This year sees the anniversary of Sweden's oldest social insurance, the work injury insurance. We want to commemorate this with a special thematic chapter that illustrates the development of work injury insurance during 100 years.

Many employees at Försäkringskassan have participated in the work with *Social Insurance in Figures 2016*. Erik Ahlmark and Olof Lundgren have written the chapter about the financial scope of social insurance, Vedrana Milosevic the chapters about financial security for families and children and financial security in the event of disability, and Ulrik Lidwall the chapters about registered insured persons, financial security in the event of illness and other payments. Fanny Jatko wrote this year's thematic chapter on the centenary of work injury insurance and is the overall editor of the publication.

Stockholm, May 2016

Ann-Marie Begler
Director-General

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Introduction

Swedish social insurance aims to provide financial security during all stages of life and covers all persons who live or work in Sweden. The parts of social insurance administered by Försäkringskassan include mainly allowances and benefits paid to families with children, persons who are sick and persons with disabilities. As of January 2010, the Swedish Pensions Agency administers allowances and benefits paid to old age pensioners. These allowances and benefits are not included in this publication.

The total expenditures on social insurance in 2015 amounted to around SEK 225 billion, or 5 per cent of Sweden's gross domestic product (GDP). Just over half of the expenditures were to persons who were sick and persons with disabilities, one third to children and families, and the remaining part to other payments, mainly within the labour market area and for administration.

Social Insurance in Figures 2016 provides an overall description of the allowances and benefits administered by Försäkringskassan. Social insurance is described in tables, charts and diagrams based on the areas scope and financing of social insurance, registered insured persons, financial security for families and children, financial security in the event of disability, financial security in the event of illness, and other payments. Among the indicators presented for many benefits and allowances are the number of recipients, the amount paid and average compensation. In order to put the statistics in context, each benefit and allowance is accompanied by a box that briefly describes the applicable rules. Social Insurance in Figures 2016 also includes a thematic chapter about work injury insurance, which celebrates its centenary this year.

Insured persons have varying needs of social insurance, and utilise it in different ways. For this reason, the statistics are reported by sex and age, and in some cases by region and county of birth.

A PDF version of Social Insurance in Figures 2016 and a diagram document with links to the underlying statistics may be downloaded from Försäkringskassan's website, www.forsakringskassan.se. Further statistical information is also available on Försäkringskassan's website for statistics and analysis, www.forsakringskassan.se/statistik. Questions about statistics may also be asked by email to statistikenheten@forsakringskassan.se.

How to Read the Report

Each benefit and allowance included in Social Insurance in Figures 2016 is accompanied by a box that briefly describes the applicable rules. The box is intended to help readers to put the statistics into context and describes the rules for the year to which the statistics related, that is for the year 2015. In those cases where the rules have changed during the year, the rules that applied most recently during the year in question are shown. Further information about the rules is available on Försäkringskassan's website, www.forsakringskassan.se.

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

Income-related daily compensation for sickness benefit, pregnancy benefit, parental benefit, etc., is calculated by multiplying the compensation level (75 or 80 per cent) by a conversion factor (0.97 in 2015). The Riksdag sets the conversion factor. Thus, income-related daily compensation is just under 75 or 80 per cent of the sickness benefit qualifying income.

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

Data can change during the course of a particular matter for benefits and allowances that cover a longer period of time. For example, the diagnosis can change over time for ongoing cases of sickness benefit. Information about diagnosis comes from the most recent entries in Försäkringskassan's systems.

Due to retroactive decisions, reassessments, withdrawals, etc., statistics downloaded at different times from Försäkringskassan's data warehouse may differ slightly. Thus, information about the number of recipients reported may, for example, differ slightly from what is reported in other contexts.

The diagram entitled “Proportion of the population receiving sickness or activity compensation by region of birth in December 2015” has been age-standardised. Given that the occurrence of illness changes with age, the age structures of the various regions of birth are important to consider. Age standardisation involves adjusting the age structure such that it is independent of region of birth.

Thematic chapter – 100 years of Work Injury Insurance

– From industrialisation to service society

Work injury insurance is Sweden’s oldest social insurance. The Industrial Accident Insurance Act was instituted in 1916. The insurance arose from the changes and the insecurity that came with industrialisation, where hazardous working environments and accidents in the workplace were common. Pursuant to this act, employers were obliged to provide insurance for their employees, which meant that in principle all workers were insured for accidents at work.



Work injury insurance 1916–2016

This chapter begins by describing the historical development of work injury insurance, with particular focus on the societal changes that have influenced the policy design. Most

of the statistics in this chapter relate to annuities (see the fact box), which represent the most significant compensation paid from work injury insurance. As there are limitations on the information available in Försäkringskassan’s data warehouse, most of the statistics relate to data from the early 2000s until today.

Annuity

Annuity is compensation for loss of earnings that can be granted to individuals who have an approved work injury claim. There are two types of annuities paid from work injury insurance. Annuities as compensation in the event of work injury for loss of earnings, and survivor annuities to provide compensation to survivors if a person dies from a workplace injury.



Emergence during industrialisation

When the Industrial Accident Insurance Act was introduced in 1916, it was based on the employer's insurance obligation and thus came to essentially encompass all workers. The act meant that a worker who was involved in an accident in the workplace received compensation equivalent to two thirds of their lost earnings. The act also included the reimbursement of medical expenses and compensation for survivors in the event of a work injury resulting in death.

Employers were responsible for paying out sick pay for the first 35 days. This was motivated by the fact that a forthcoming general and compulsory sickness insurance

would provide compensation for shorter cases of sickness.

A few years later, the insurance was expanded to include compensation for accidents occurring on the way to or from work, so-called commuting accidents. In 1929, accident insurance was supplemented with the Act on Insurance for Certain Occupational Diseases. The insurance thus came to encompass some of those diseases caused by hazardous substances such as arsenic, mercury and lead, which some workers at the time could frequently come into contact with during work.

National sickness insurance makes an entrance

It was not until 1955 that Sweden established a universal sickness insurance and a new occupational injury insurance (Occupational Injury Insurance Act). The new occupational injury insurance regulated accidents in the workplace, commuting accidents and certain work-related illnesses. Compensation under the Occupational Injury Insurance Act was calculated partly on the basis of the insured party's annual earnings before the injury and also on the extent in reduction of work ability. In this way, financial compensation was given for both loss of earnings and for the medical disability caused by the work injury.

When occupational injury insurance was introduced, a coordination period was launched, which meant that the person who sustained the work injury received compensation according to the rules for sickness insurance during the first 90 days. This meant that a large proportion of the work injuries that had previously been regulated by work injury insurance now came to be regulated through the national sickness insurance. This system in which work injury insurance acts as a complement to public sickness insurance becomes established and will be further strengthened in later developments within the emergence of various types of social insurance.

Insured through collective agreements

In the early 1970s, the labour market parties reached an agreement on collectively agreed security insurances for employees that would complement the general work injury insurance. These insurances meant that workers who suffered injury through accidents at work, or on the way to or from

work, would be compensated according to tort law principles. This was true regardless of whether it was the employer or the employee who had caused the injury. Later, these security insurances have been supplemented with compensation for work-related diseases.



More injuries classified as work injuries

In 1977, the Work Injury Insurance Act was introduced. This new act contained a rule of evidence to the effect that accidents at work and other injuries caused by the harmful effects of the work should be seen as work injuries unless there were compelling reason not to do so. The idea was that the insurance and not the injured person should bear the cost in the event there was a lack of scientific evidence concerning causality within an area. Unlike previous legislation, compensation was calculated solely on the basis of the claimant's ability to earn income through gainful employment, and the compensation was equivalent to the loss of earned income up to an income threshold of 7.5 times the price basic amount.

How the law should be interpreted was disputable, and in the 1980s, many work

injury claims were appealed to the insurance courts. Many of the insurance offices' decisions were amended after judicial review, which meant a change in practice, which in turn led to a more generous interpretation of the work injury insurance regulations.

In the 1980s, the number of approved work injuries increased and insurance costs rose. In the first half of the 1980s, work injury compensation accounted for approximately 0.2 percent of the gross domestic product (GDP), and in 1986 this ratio had increased to 0.8 per cent of the GDP. This development also affected the cost of sickness insurance due to the fact that the compensation from sickness insurance was paid out as underlying benefits in work injury cases, for example, as work injury sickness cash benefit.

The term work injury is more narrowly defined

In the early 1990s, Sweden experienced a sharp recession with high unemployment. As a consequence, the financial base for social insurance was affected, as there was a drop in taxes and fees being paid by fewer in gainful employment. In connection with this, the legislators elected to review the work injury insurance. In 1992, the coordination period with sickness insurance was extended, and 1993 saw the abolishment of compensation for medical care, medicine, medical treatments and the special work injury sickness cash benefit.

The term work injury was more narrowly defined and the new rule of evidence meant that there should be a high degree of probability that a factor in the workplace, a so-called harmful effect, could give rise to the disease of the insured party. Furthermore, there should be predominant grounds supporting the assertion that there was a causal link between the work injury and the harmful effect. Consequently, a requirement was introduced stipulating that a factor's harmful basis should be able to be proven based on established research.

Fewer work injury cases examined

In the early 2000s, the legislature assessed that the application of the 1993 law had been too restrictive and that the requirements for a disease to be accepted as a work injury were too stringent. Therefore an alleviation of the evidentiary requirement in assessing work injury was introduced in 2002. The evidentiary requirement was reduced from the previous level requiring a high degree of probability to it being sufficient that predominant grounds existed for the assertion that the injury or disease was caused by the work. In 2003, a requirement was introduced stipulating that, for an assessment to begin, a written application for compensation from work injury insurance must be submitted.

The legislator had assumed that the alleviation of the evidentiary requirement would lead to an increased number of applications

for compensation relating to work injury; instead, the trend has gone in the opposite direction with fewer applications since the early 2000s.

2008 saw a sickness insurance reform which had a further impact on the application of the work injury insurance. One change was that the time-limited sickness compensation was removed and the criteria for receiving permanent sickness compensation were tightened. Applications for compensation from work injury insurance in the form of an annuity have often been made in conjunction with individuals having been granted sickness compensation. As fewer people have been granted new sickness compensation since the regulatory changes in 2008, this has meant that fewer work injury cases have been assessed.

Work injury insurance in transition

In summary, the design of work injury insurance has undergone substantial changes in the hundred years since the insurance has existed. From having been an accident insurance, a subsequent inclusion of work-related diseases broadened the scope of the insurance.

The formulation of the evidentiary requirement in establishing the connection between the injury and the work has had a major impact on which claims have been approved as work injuries. According to the 1977 Act, an accident at work and other injuries caused by the harmful effects of the work should be seen as work injuries unless there is compelling reason not to do so. The act thus contained a presumption of causality, which meant that more illnesses and injuries could be viewed as work injuries. The pendulum then swung in the opposite direction with the 1993 legislation, which required the harmfulness of a factor to have been established based on scientific evidence. According to current legislation, there should be predominant grounds supporting the assertion that the injury or disease was caused by the work in order for compensation from work injury insurance to be considered.

The form of compensation from the insurance has also been changed. Occupational injury insurance provided compensation both for loss of earnings and based on the degree of medical disability caused by the work injury. Later on, insurance only provided compensation for economic loss of income. In the legislation from 1977, lost income due to work injury was also compensated in the event of shorter cases of sickness. Since the 1990s, work injury insurance is to a greater extent coordinated with sickness insurance.

During the 2000s, there were several changes that affected how many work injuries Försäkringskassan came to investigate. Firstly, there was a requirement that a written application be submitted for compensation from work injury insurance. Secondly, sickness insurance was reformed, which included more stringent requirements for the granting of sickness compensation, i.e. previously disability pension.

Work injury insurance, which from the start was seen as a complement to sickness insurance, has in the course of time become increasingly coordinated with sickness insurance benefits.

Changes in regulations governing work injury insurance

- 1916 The Industrial Accident Insurance Act is instituted.
- 1920 Compensation is provided for accidents while travelling to and from work.
- 1929 The Act on Insurance for Certain Occupational diseases is instituted.
- 1955 The National Sickness Insurance Act and the Occupational Injury Insurance Act are instituted. In connection with this, a 90-day coordination period between sickness insurance and occupational injury insurance is introduced.
- 1977 The Work Injury Insurance Act is instituted. The new insurance entailed the introduction of a general definition of injury and elevated levels of compensation.
- 1993 The term work injury is more closely defined and fewer benefits are included in the insurance. The right to work injury sickness cash benefit essentially no longer applies.
- 2002 An alleviation of the evidentiary requirement in assessing work injury is introduced.
- 2003 A requirement is introduced stipulating that a written application must be submitted for compensation from work injury insurance.
- 2008 Changes are implemented within sickness insurance and the regulations on who is entitled to sickness compensation are tightened.
- 2011 The Social Insurance Code is instituted and replaces the Work Injury Insurance Act.

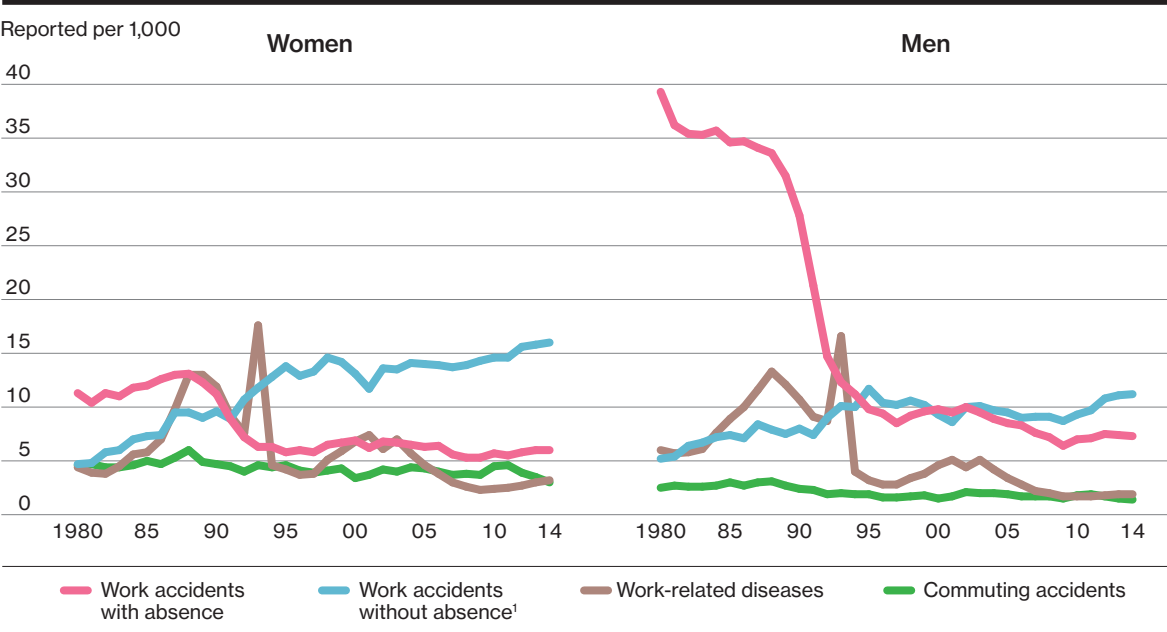
A detailed description of regulatory changes is found in the publication *Förändringar inom socialförsäkrings- och bidragsområdena 1968-01-01-2015-09-01 [Changes within social insurance 01/01/1968-01/09/2015]* which is published at www.forsakringskassan.se/statistik.

Reported work injuries

Employers and self-employed individuals who become aware that a work injury has occurred are obligated to report this to Försäkringskassan in accordance with the provisions of the Social Insurance Code. The Swedish Work Environment Authority is responsible for the monitoring of reported work injuries and uses this data as a basis for the work to prevent illnesses and accidents in the workplace.

Work injuries are divided into work accidents, work-related diseases and

accidents occurring on the way to or from work (so-called commuting accidents). Work accidents are injuries that have arisen in conjunction with a brief and unexpected event. Work-related diseases means that there have been harmful factors in the work environment that have given rise to disease. Some examples of such harmful factors include heavy or repetitive work, vibrations, noise, chemical substances or psychologically stressful working conditions.



¹ The data on the number of reported work accidents resulting in absence in 2014 is still preliminary, and the number is expected to rise by about 4 per cent.

Source: Occupational Injuries 2014, Statistical Report 2015:1, Swedish Work Environment Authority

Reported work injuries per 1,000 gainfully employed persons 1980–2014, employees and self-employed persons

The number of work injuries has varied over time, and the development should be understood in terms of the structural transformation of the labour market that has been underway since the late 1980s. During this period the industrial structure has changed, with a fall in employment within goods production and increased employment within the service sector. Furthermore, there was a recession in the early 1990s that led to a declining number of hours being worked by gainfully employed individuals, which may have affected the number of work injuries. Changes to the work injury insurance and sickness insurance may in and of itself have influenced the propensity to report work-related injuries. A clear example is that the number of reported work-related diseases increasing sharply in 1993, which can be explained by the transitional rules

introduced in connection with the term work injury being more narrowly defined in 1993. Another example, occurring during the early 1990s, is the sharp reduction in the number of reported work accidents with sickness absence in relation to the number of gainfully employed women and men. This development can also be linked to the more stringent definition of work injury and to the fact that the right to work injury sickness cash benefit was essentially discontinued at this time.

In recent years, the number of work accidents without sickness absence has increased for both women and men in relation to the number of gainfully employed workers. The number of accidents on the way to or from work, so-called commuting accidents, has remained stable since the 1980s.

Injury type	Women	Men	Total
Work accidents with absence ¹	13,168	18,089	31,257
Work accidents without absence	34,394	26,869	61,263
Work-related diseases	7,208	4,809	12,017
Commuting accidents	6,431	3,268	9,699
Older cases ²	431	495	926
Total	61,632	53,530	115,162

¹ The data on the reported work accidents resulting in absence is still preliminary and is expected to rise by about 4 per cent.

² This category includes those reports that concern occupational injuries that have occurred more than two years before the date the report was submitted.

Source: Occupational Injuries 2014, Statistical Report 2015:1, Swedish Work Environment Authority

■ Reported work injuries in 2014

In 2014, almost 115,200 work injuries were reported to Försäkringskassan. Of these reports, 53 per cent concerned work accidents not resulting in sickness absence and 27 per cent concerned work accidents resulting in sickness absence. Reports that concerned work-related diseases constituted 10 per cent and commuting accidents represented 8 per cent of the incoming reports of work injuries in 2014. There are gender differences in reported work injuries. In 2014, reported work accidents without sickness absence were more common among

women (56 per cent) than men (44 per cent). Reported work accidents with sickness absence were more common among men (58 per cent) than women (42 per cent).

There are no clear answers as to the cause of these gender differences in reported work injuries. It may partly reflect differences in the working environment that women and men work in. It can also be linked to differences in the propensity of small and large workplaces to submit reports, and between different sectors and industries in which men and women are gainfully employed.

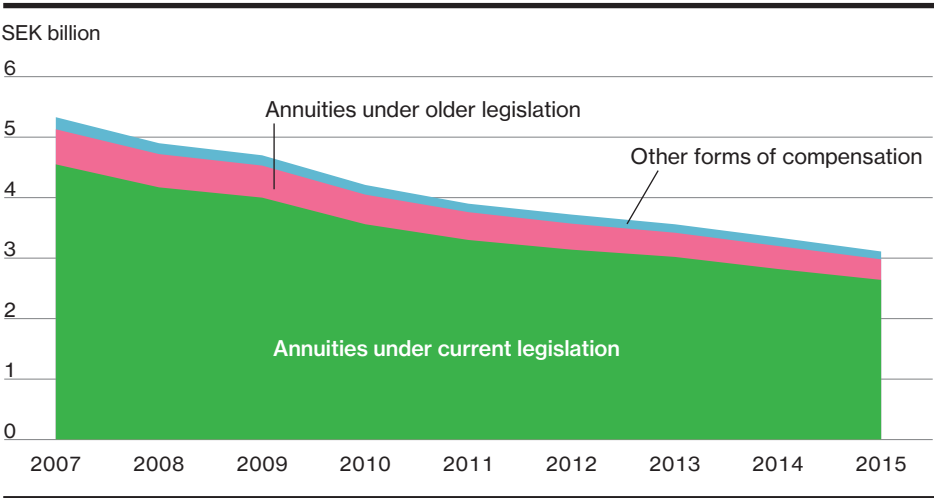


Forms of compensation from work injury insurance

Only a small portion of the work injuries reported to Försäkringskassan lead to the injured party then applying for compensation from work injury insurance. However, a large proportion of people reporting work injury receive compensation from sickness insurance in the form of sickness cash benefit during the acute illness period.

Under current legislation, work injury insurance encompasses individual life

annuities, reimbursement of dental expenses, costs for medical care abroad and compensation for special aids. The area of expenditure for work injury insurance also includes compensation for survivors and funeral assistance. As of 1 January 2010, these benefits are administered by the Swedish Pensions Agency.



■ Work injury insurance expenditures excluding administration 2007–2015

Work injury insurance expenditures are closely connected to the design of the insurance. Since the early 2000s, expenditures for work injury insurance have declined. Expenditures fell from SEK 5.3 billion in 2007 to SEK 3.1 billion in 2015, representing a decrease of 42 per cent.

In 2015, work injury insurance expenditures constituted 1.4 per cent of the total social insurance expenditures. This year, the annuities under current legislation

accounted for 85 per cent of the total expenditures for work injury insurance. The annuities under the Work Injury Insurance Act and other older regulations accounted for 11 per cent of the expenditures. The group “Other forms of compensation” primarily includes reimbursement of dental expenses and costs for medical care abroad. These forms of compensation only constituted 4 per cent of work injury insurance expenditures in 2015.

Individual life annuity – the most significant compensation

The largest compensation paid from work injury insurance is individual life annuity, which accounted for 96 per cent of the work injury insurance expenditure in 2015. This form of compensation first comes into question when the work injury has resulted in a reduction in the ability to earn income from employment that is experienced for more than one year (see the fact box). The purpose of this compensation is for the insured party who suffers a loss of income due to a work injury to receive compensation that allows them to be able to remain in the same financial situation as if the injury had not occurred.

The level of compensation is determined by the income that the insured party had prior to the injury and the income they are expected to have after the injury. In many cases, the insured party has a diminished work capacity that has also entitled them to compensation from sickness insurance. The individual life annuity is then coordinated

with other social insurance benefits and the annuity is paid out for the difference. Individual life annuity can also be paid out if a person, due to a work injury, has switched to a job that gives them a lower income or has participated in vocational rehabilitation measures.

Individual life annuity

To be eligible for an individual life annuity, the ability to earn income through work must have been reduced by at least one fifteenth for at least one year. The loss of income must also be at least one quarter of the price basic amount for one year (SEK 11,075 in 2015). There is an upper limit, which means that the disbursed annuity may not exceed 7.5 times the price basic amount (equivalent to SEK 333,750 in 2015).

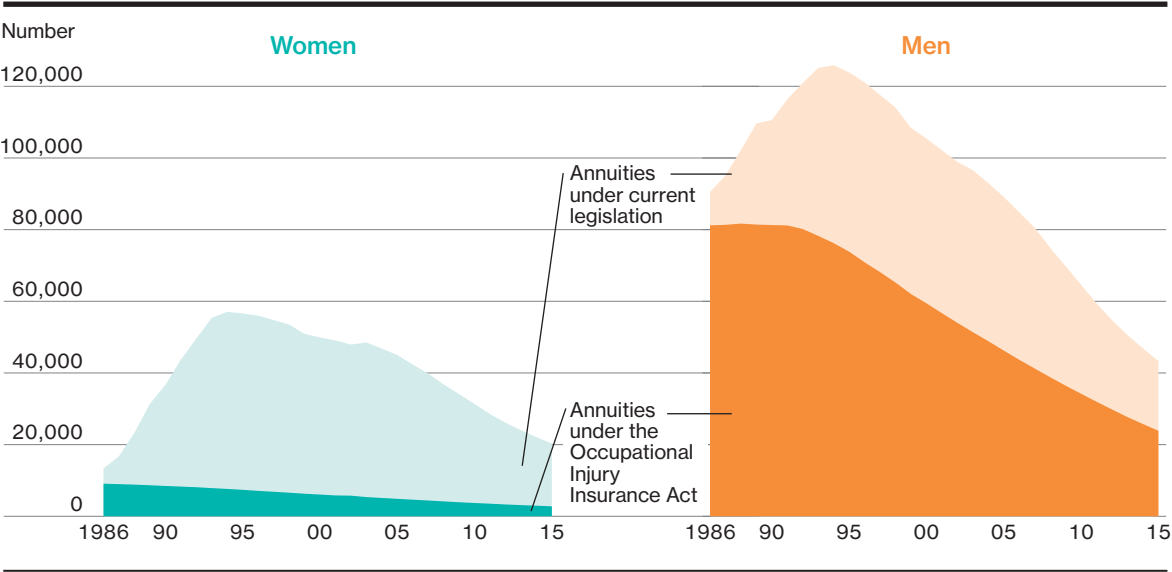
See the Regulations box on page 77 for more information on current regulations.

Individual life annuity is often paid over a long period

The right to compensation from work injury insurance is assessed based on different statutory provisions, depending on when the injury occurred or when the disease first presented itself. In order for the right to entitlement to be assessed under the Occupational Injury Insurance Act, the injury must have been sustained prior to 1977. According to the Occupational Injury Insurance Act, individual life annuity is a benefit paid out for life. Individual life annuity under current legislation (Work Injury Insurance Act and

after) is normally paid out until and including the month before the annuitant turn 65 years old. This means that an individual life annuity is a benefit that a person injured at work can receive for many years, and the majority of individual life annuities disbursed today were granted decades ago.

The following section describes how the prevalence of individual life annuities has evolved over time, and their distribution based on current or older legislation and gender.



Data is presented from 1986 because from this year statistics are available on the number of disbursed individual life annuities following coordination with other social insurance benefits. The statistics for individual life annuities under current legislation also include annuities based on national personal injury protection. These annuities regulate compensation for injuries during, for example, military or rescue service, and constitute a small part of the total individual life annuities.

Individual life annuities in December 1986–2015

The number of individual life annuities under the Occupational Injury Insurance Act has decreased since the mid-1980s. In December 1986, 90,300 annuities were paid out, which can be compared to December 2015 when the number had decreased to 26,700. This decrease reflects the fact that this compensation can only apply for such occupational injuries incurred prior to 1977.

The number of individual life annuities under current legislation (the Work Injury Insurance Act and subsequent legislation) increased sharply from the mid-1980s. During the period 1986–1991, there were a high number of work injury cases assessed with a high approval rate. The number of

annuities paid out peaked in December 1995 with 99,200 annuities. Since then the number has decreased. This reflects the tightening of legislation introduced in 1993, which led to fewer injuries being categorised as work injuries according to the insurance parameters.

Between 2002 and 2003 there was a small increase of annuities, which can be attributed to the alleviation of the evidentiary requirement in the assessment of work injury, as introduced at that time. However, since 2003 the number has decreased again, and by December 2015 there were just under 37,000 disbursed individual life annuities under current legislation.

Gender differences in disbursed individual life annuities

There are gender differences in terms of how many individual life annuities that are paid out to women and to men. Of those individual life annuities under the older legislation (Occupational Injury Insurance Act) that were disbursed in December 2015, 90 per cent were paid to men. This percentage has remained largely unchanged since the 1980s.

The fact that the majority of the individual life annuities linked to older legislation are paid to men should be understood in terms of what the labour market in Sweden was like when work injury insurance was under development. The Occupational Injury Insurance Act evolved from an accident insurance and mainly encompassed those accidents that could occur in hazardous working environments within industry. Only specific diseases were covered by the insurance. These were mainly diseases that could be linked to contact with hazardous substances (such as lead and mercury) or dangerous radiation. Sweden has, and has had, a gender-segregated labour market, and there has been a greater proportion of men working within industries with hazardous work environments that provided the basis for the earliest work injury insurance.

The individual life annuities linked to current legislation (Work Injury Insurance Act and after) are not characterised by such extreme gender differences. Unlike previous legislation the current legislation also encompasses work injuries in the form of work-related diseases to a greater extent.

Women's employment has increased significantly since the 1970s, but the labour market is still gender-segregated. A large proportion of today's gainfully employed women work within professions where there may be a greater risk of work injury in the form of work-related diseases due to repetitive and long-term exposure, rather than manifest accidents. Examples worth mentioning in this context include those work injuries due to mental and physical strain that can occur within health and social care professions.

Despite the fact that current legislation covers work injuries in the form of work accidents, work-related diseases and commuting accidents, there are still gender differences in the number of individual life annuities disbursed. In December 2015, 58 per cent of the individual life annuities under current legislation were paid out to men.

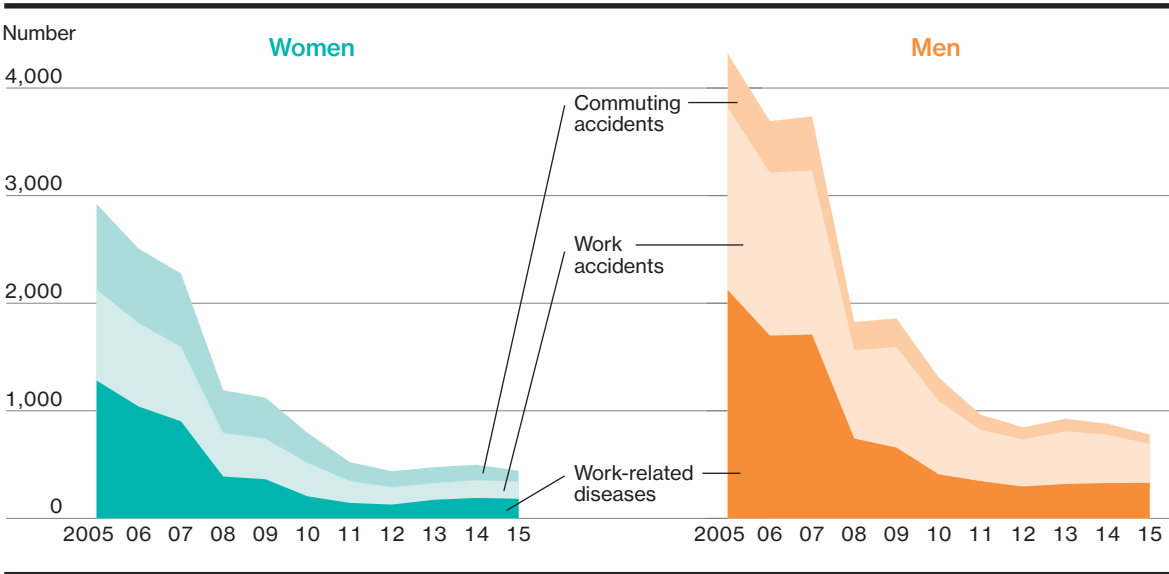


Fewer decisions on individual life annuities

When Försäkringskassan receives an application concerning an individual life annuity, it is first checked whether the injury or illness has involved a sufficiently large loss of income to qualify the insured party for compensation. If the insured party meets the requirements, there is then an assessment of whether there are predominant grounds to support the assertion that the accident or illness was caused by the work and is thus to be considered a work injury.

There are statistics presented below on those applications concerning an individual

life annuity where Försäkringskassan has decided that the injury has involved a sufficiently large loss of income and that there are predominant grounds supporting the assertion that the injury was caused by the work and is thus to be considered a work injury. The statistics on approval decisions for an individual life annuity are broken down by injury type (work accidents, work-related diseases and commuting accidents) and diagnosis group.



The statistics are based both on decisions in conjunction with the initial assessment of work injury and decisions relating to already approved work injuries. On the basis of the underlying statistical data, it is not possible to report all first-time decisions separately.

Approval decisions on individual life annuities by injury type 2005–2015

Since the mid-2000s, the number of approval decisions in the assessment of an individual life annuity has decreased. In 2005, 7,300 approval decisions were made regarding an individual life annuity, which can be compared with 2015 when 1,200 approval decisions were registered.

During the same period, the number of refusals in assessments of entitlement to an individual life annuity decreased from 12,600 (in 2005) to 900 (in 2015). The total number of assessments of entitlement to an individual life annuity have thereby decreased during the period in question. Since 2005, a larger proportion of the decisions on an individual life annuity in which the applicant is denied are connected to the fact that the formal requirements regarding reduced work ability and loss of income are not met, and thus a work injury assessment is not carried out. In 2005, there were 3,044 rejections where a work injury assessment

had not been carried out, and in 2015 this number had increased to 3,885.

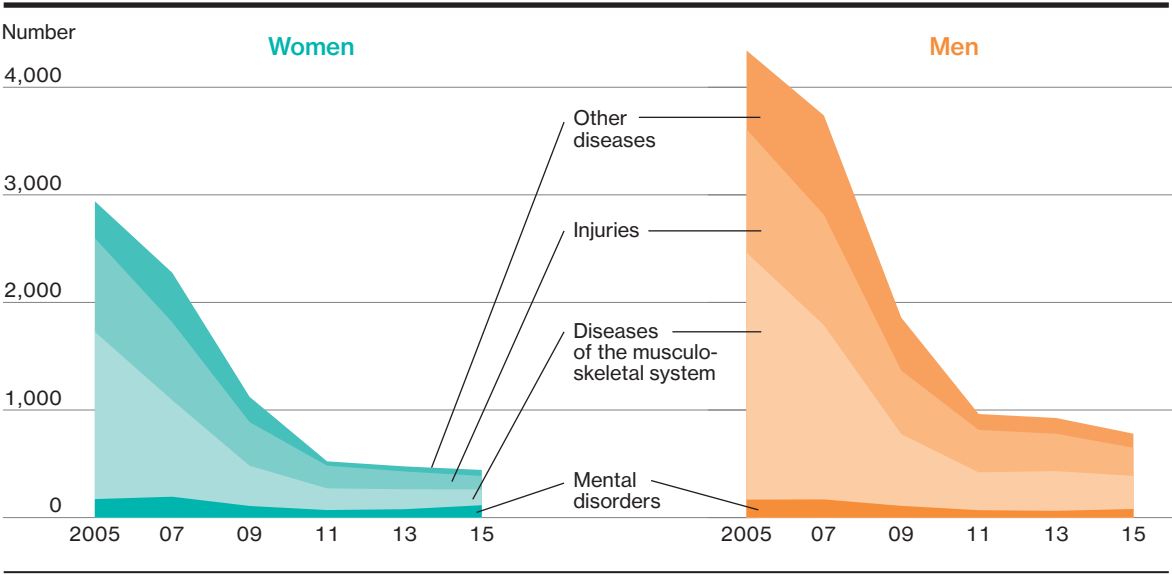
Over time, women have received a larger proportion of approval decisions than men with regard to applications concerning an individual life annuity connected to commuting accidents. In 2015, commuting accidents represented 23 per cent of the approval decisions issued to women, compared to the corresponding 11 per cent for men. Compared with women, men have received a larger proportion of approval decisions that have related to work accidents. In 2015, work accidents constituted 46 per cent of men's approval decisions and 36 per cent of women's approval decisions.

The percentage of approval decisions that concern work-related diseases is almost equal for women and men. They represented 41 per cent of women's and 42 per cent of men's approval decisions in 2015.

Fewer people are applying for compensation

The main reason for the reduction in the number of approval decisions is that fewer and fewer people are applying for compensation from work injury insurance. A large decrease in the number of approval decisions is observed between 2007 and 2008, which can be linked to the changes in sickness insurance that were introduced in 2008. Fewer people have been granted new sickness compensation after 2008 and in the

long run this has meant a reduction in the number of work injury cases assessed, which in turn has led to fewer approval decisions. Between 2008 and 2010, the number of approval decisions per year has continued to decrease, but since 2011 a lesser downward trend in approval decisions for individual life annuities is noted within work injury insurance.



■ Approval decision on individual life annuities by diagnosis group 2005–2015

Diseases of the musculoskeletal system are the most common diagnosis group in approval decisions on individual life annuity for both women and men. The percentage of approval decisions that concern diseases of the musculoskeletal system has however decreased over time. In 2005, this diagnosis group represented 53 per cent of all approval decisions on individual life annuity, both for women and men. Ten years later, this percentage had dropped to 33 per cent for women and 40 per cent for men. Examples of common diseases within this group are problems located in the back, neck and shoulder area.

The second largest diagnosis group in 2015 were injuries etc. which represented

28 per cent of women’s approval decisions and 34 per cent of men’s approval decisions. Examples of common diagnoses within the group are fractures and other injuries to the back and neck.

In recent years the percentage of approval decisions connected to mental disorders has increased. Examples of common diagnoses within this group are stress-related disorders. The increase is greatest among women where 6 per cent of the approval decisions were connected to mental disorders in 2005. This percentage has increased to 20 per cent in 2015, compared to the corresponding figure for men which was 4 per cent in 2005 and 10 per cent in 2015.

The proportion of approvals in work injury assessments has increased

During the period 2005–2015, the percentage of approvals has increased in relation to the number of work injury

assessments carried out in total. In 2005, Försäkringskassan determined that 28 per cent of the assessed cases where women had applied for an individual life annuity fulfilled the requirements to be classified as work injuries. The corresponding proportion in 2015 was 50 per cent. For men, the corresponding trend for approval frequency indicates an increase from 46 per cent in 2005 to 64 per cent in 2015.

Approval rate for individual life annuity

The calculation of approval rate for individual life annuity only includes those decisions where Försäkringskassan has been able to determine that a sufficiently large loss of income can be linked to the injury. The ability to earn income through work must have been reduced by at least one fifteenth for at least one year. The loss of income must also be at least one quarter of the price basic amount for one year.

Largest percentage increase in approvals for mental disorders

The highest percentage of approvals in work injury assessments goes to women and men who apply for an individual life annuity due to injuries of external causes. In 2015, the approval rate was 75 per cent in those work injury assessments where women have applied for an individual life annuity in connection with injuries. The corresponding figure for men was 84 per cent.

The greatest increase in approval rate is observed for the mental disorders. In 2015,

the approval rate was 55 per cent among those work injury assessments where women had applied for an individual life annuity in connection with these diagnoses. This can be compared with 2005 when the corresponding approval rate was only 13 per cent. However, mental disorders only represent a small part of the total number of approval decisions for individual life annuity applications.

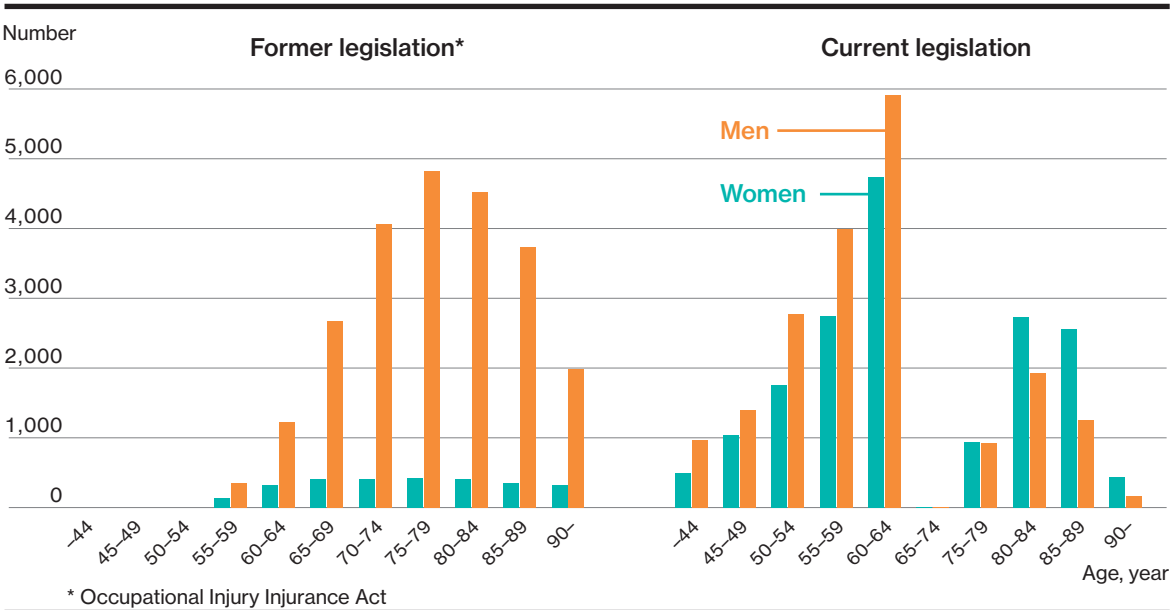


Age distribution among persons with an individual life annuity

The following section describes those individuals who have an individual life annuity, broken down by age and the legislation pursuant to which they were granted an individual life annuity. In a description of the age distribution among those persons with an individual life annuity it is relevant to consider whether the recipients have been granted annuity based on current or former legislation.

Persons granted an individual life annuity under the Occupational Injury Insurance

Act receive this compensation for the rest of their life. For persons born 1938 or after, an individual life annuity is paid according to current legislation until and including the month before the annuitant turn 65 years old. In 2003, regulatory changes were made for persons born 1937 or before who had guaranteed annuity under the Work Injury Insurance Act. These individuals generally have low annuities and will get to keep their individual life annuities past the age of 65.



The statistics for persons with an individual life annuity under current legislation also include those persons who have annuities based on national personal injury protection.

The majority of the persons over 65 who have an individual life annuity under current legislation have guaranteed annuity under the Work Injury Insurance Act.

Annuitants in December 2015 by age and legislation

In December 2015, there were over 26,100 persons who had an individual life annuity under former legislation. Among these, the majority were men (89 per cent) and only a small proportion of the annuitants were women (11 per cent). The persons who receive annuity under former legislation have incurred a work injury prior to 1977 and have often received this compensation for a long time.

Over 25,800 persons had an individual life annuity under current legislation in December 2015. Among these recipients

there was a more even gender distribution, with 47 per cent women and 53 per cent men.

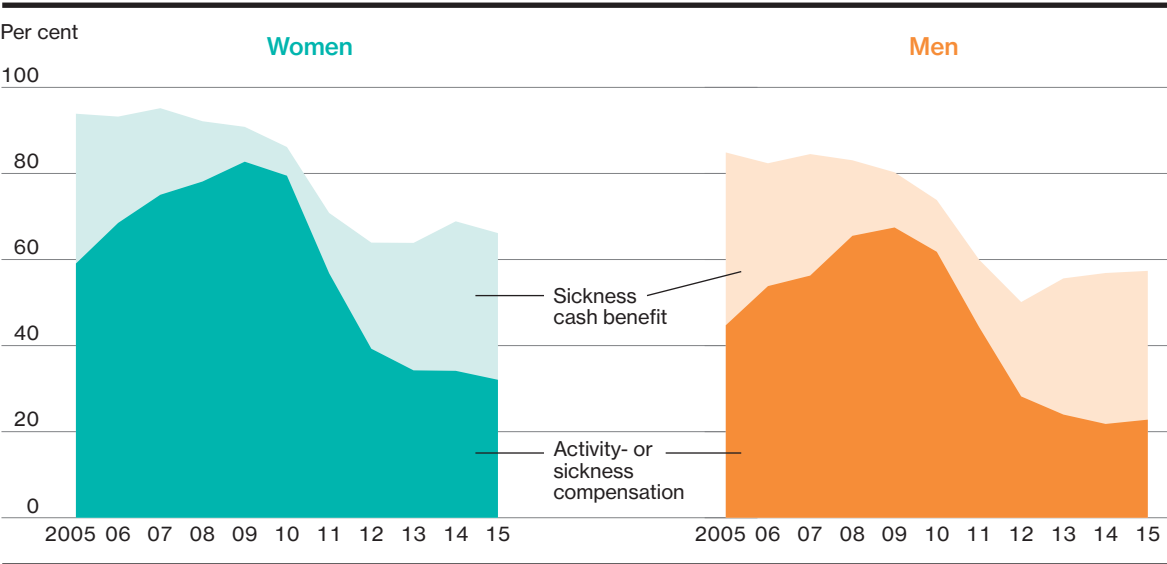
A large proportion of the insured individuals who have an annuity are older. Just under 8 per cent of those who have an individual life annuity under former legislation (Occupational Injury Insurance Act) were under 65 years old in 2015. Fifteen years ago (2001) the corresponding figure was 25 per cent. Only 4 per cent of the annuitants with compensation under current legislation were under 45 years old in December 2015. The corresponding proportion in 2001 was 10 per cent.

Many receive compensation from sickness insurance when they are granted an annuity

Work injury insurance is in many ways a complement to public sickness insurance. A large proportion of the persons applying for compensation from work injury insurance in the form of an annuity have received benefits from sickness insurance after the work injury occurred. In direct connection to the work injury, they may have been sick-listed and received compensation from sickness insurance in the form of sickness cash benefit. If the injury has led to a sustained reduction in work ability, they may have received compensation in the form of activity compensation or sickness compensation. If they

have been granted activity compensation or sickness compensation, this can be seen as a signal that it is time to apply for an annuity, based on the fact that this compensation first comes into question when the work injury has resulted in a reduction in the ability to earn income from employment. Sustained means that this reduction is experienced for more than one year.

The following section presents statistics on the proportion of people who had received compensation from sickness insurance when they were granted an individual life annuity for the first time.



The data relates to individual life annuities under current legislation.

Proportion of annuitants who were receiving compensation from sickness insurance at the first time they were granted an individual life annuity

The graphs show the proportion of those people who were granted an individual life annuity for the first time and who, at the time of application, were receiving compensation from sickness insurance in the form of sickness cash benefit, sickness compensation or activity compensation. A large percentage of these persons were receiving compensation from sickness insurance at the time of application, but the percentage has decreased during the period 2005 to 2015.

Prior to 2010, it was more common that the claimant was receiving compensation in the form of sickness compensation. The percentage of persons who were receiving compensation in the form of sickness cash benefit when they applied for an individual life annuity decreased between 2005 and 2010 but has subsequently increased. This reflects the changes in sickness insurance that were introduced in 2008, wherein time limits on

sickness cash benefit were introduced, while at the same time the criteria for receiving sickness compensation were tightened and temporary sickness compensation was abolished.

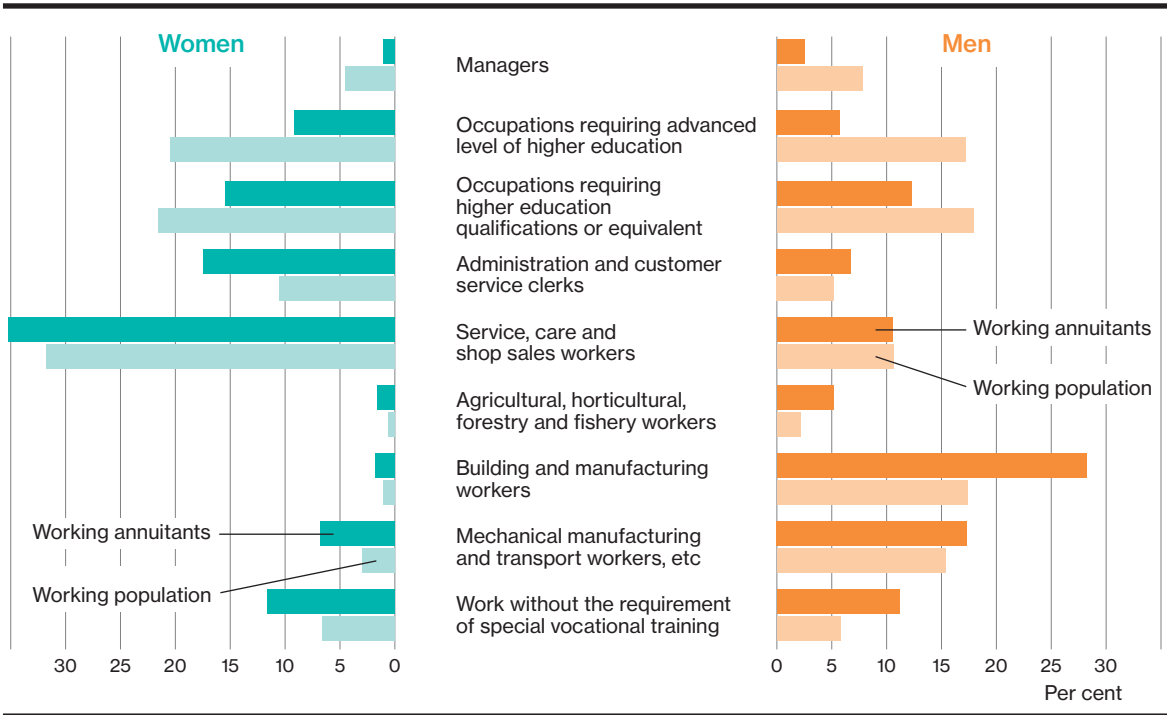
Among women, 66 per cent received compensation from sickness insurance when they applied for an individual life annuity for the first time in 2015. Approximately the same number were receiving compensation from sickness insurance in the form of sickness cash benefit (34 per cent) as were receiving activity compensation or sickness compensation (32 per cent). Among men there was 57 per cent receiving compensation from sickness insurance when they applied for an individual life annuity for the first time in 2015. A higher number were receiving compensation from sickness insurance in the form of sickness cash benefit (35 per cent) than were receiving compensation in the form of sickness compensation (23 per cent).

Persons who have an individual life annuity and are gainfully employed

Individuals who have a work injury that has resulted in a loss of income can be granted an individual life annuity. An individual life annuity may come into question if the injured party cannot work to the same extent as before or if they, due to the injury,

have been compelled to change job and the new job involves a lower income than the job in which they got injured.

The following section presents statistics for persons who have an individual life annuity and are gainfully employed.



The statistics for persons with an individual life annuity under current legislation also include those persons who have annuities based on national personal injury protection.

The estimate regarding occupational distribution is based on whether persons with an individual life annuity were registered in Statistics Sweden's (SCB) Occupational Register (according to SSYK96) in November 2013

The occupational distribution between working annuitants and the total working population age 18–64, in January 2014

According to one estimate, 45 per cent of men aged 18–64 with an individual life annuity (under current legislation) were gainfully employed in January 2014. The corresponding figure for women was 33 per cent. By comparing the occupational distribution between working annuitants and the occupational distribution of the entire working population, it is evident that certain professions are over- or under-represented among those who have an individual life annuity.

Of female annuitants who were gainfully employed in January 2014, 35 per cent worked within the field of service, care and sales. This was a slightly higher percentage compared to all working women in Sweden (32 per cent). Other occupations that were more common for female annuitants than for working women in total were administration and customer service work.

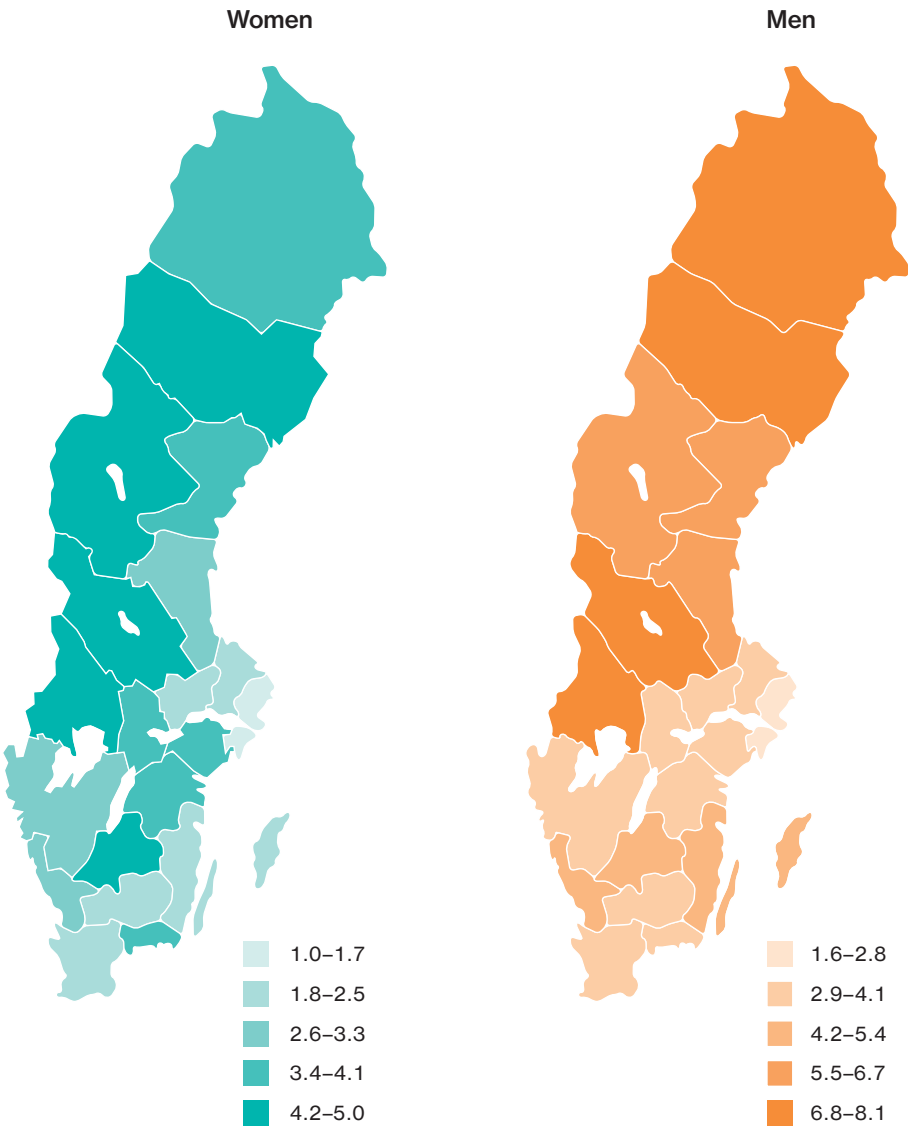
The most common occupational category for male annuitants in January 2014 was building and manufacturing work (28 per cent). The corresponding percentage among the total number of employed men was 17 per cent.

Other occupations that were more common among annuitants than among the working population as a whole included work without the requirement of special vocational training, as well as mechanical manufacturing and transport work.

Some professions were clearly overrepresented among annuitants, which may reflect differences in working conditions between different professions. The occupations that require higher levels of education are instead under-represented among gainfully employed people with an individual life annuity.

Regional variations in the proportion of people with an individual life annuity

The following section presents statistics on the regions in Sweden with the largest proportion of persons with an individual life annuity in the 16–64 age group.



Annuitants per 1000 registered insured individuals in Sweden 16–64 years, in December 2015 by region

In December 2015 there were 2.7 women and 3.9 men with an individual life annuity per 1,000 registered insured individuals in Sweden. There are regional variations in the proportion of those insured who have an individual life annuity under current legislation. Västerbotten, Dalarna and Värmland stand out as counties with a relatively higher percentage of people with an individual life annuity, both for women and men.

Stockholm County stands out with a lower percentage of people with an individual life annuity under current legislation. In most counties, there is a higher proportion of men than women who have an annuity. Some counties with a higher proportion of male annuitants include Norrbotten, Gotland and Kalmar. The counties of Jönköping and Östergötland instead have a higher proportion of female annuitants.

Possible explanations for geographical differences

There are several possible explanations for these geographical differences in the proportion of people with an individual life annuity under current legislation. One such explanation could be differences in industrial structure and socio-economic composition between the counties. Another is that the labour market is and has been different in different parts of Sweden. It is therefore possible that there have been more work injuries in certain geographical areas.

Before Försäkringskassan became a government agency in 2005, work injury insurance was handled at various county insurance offices. Some of the geographical

differences may therefore be linked to possible differences in the processing and assessment of the right to compensation between different insurance offices.

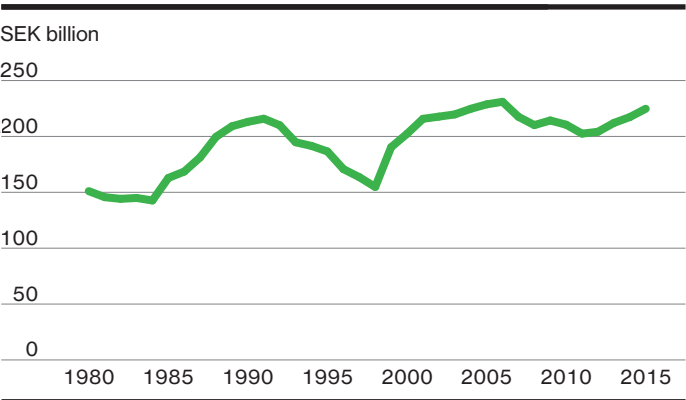
However, it is important to remember that today's regional variations in the proportion of those insured who have an individual life annuity reflects where in the country the people who currently have an individual life annuity now reside. This cannot be equated with an analysis of geographical differences in the granting of work injury compensation. To investigate whether there have been such differences in granting requires additional analysis.



Financial Scope of Social Insurance

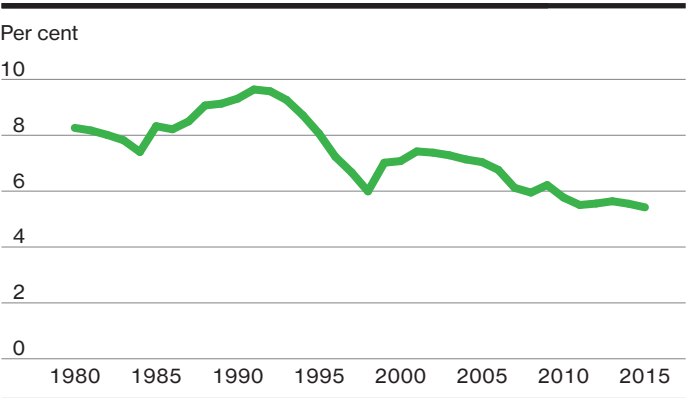
Social security expenditures

Social insurance expenditures are defined here as expenditures on allowances and benefits administered by Försäkringskassan in 2015; that is mainly allowances and benefits paid to families with children, people who are sick and people with disabilities.



■ Social insurance expenditures (excluding administration) adjusted to the CPI for 2015

Social insurance expenditures for the benefits administered by Försäkringskassan in 2015 amounted to SEK 225 billion, while administration costs for these benefits were just over SEK 8 billion, giving total expenditures of just over SEK 233 billion. Since 1980, expenditures (at fixed prices) have increased by 49 per cent. Expenditures declined between 1992 and 1998, primarily due to amended rules, such as reduced compensation levels and the adoption of a sick pay period and waiting period. The increase in expenditures starting in 1999 was partially due to rapid increases in sickness cash benefit and sickness compensation. A national old age pension contribution – according to which the government pays pension entitlements for people with sickness cash benefit, parental benefit, etc. – was introduced in 1999. The decrease in expenditures after 2006 was due primarily to reductions in sickness cash benefit and sickness compensation. Expenditures on sickness cash benefit rose again during the period 2011–2015 while expenditures on sickness compensation continued to decline.



■ Social insurance expenditures (excluding administration) as a proportion of GDP

Social insurance payments represent a considerable proportion of GDP. In 2015, these payments corresponded to 5.4 per cent of GDP. Since 2011, no great changes have occurred and the level is the lowest in 35 years.

Expenditures per expense area/benefit, SEK million	2013	2014	2015
<i>Financial security for families and children</i>			
Parental benefit	29,552	30,091	30,816
Temporary parental benefit	6,321	6,655	6,841
Pregnancy benefit	568	601	627
Equality bonus	280	307	343
Child allowance	24,723	25,220	25,764
Housing allowance	4,533	4,958	4,940
Childcare allowance	3,147	3,295	3,548
Maintenance support	3,283	3,258	3,492
Adoption allowance	15	14	15
Total	72,420	74,399	76,386
<i>Financial security in the event of illness or disability</i>			
Sickness cash benefit	26,247	30,548	34,718
Rehabilitation allowance	1,363	1,426	1,568
Benefit for care of closely related persons	169	178	182
Supplementary housing allowance	105	89	88
High-cost protection for employers	55	60	78
Dental care	5,191	5,217	5,263
Healthcare abroad	781	489	457
Activity and sickness compensation	47,722	46,139	45,717
Housing supplement	4,517	4,689	4,832
Disability allowance	1,317	1,331	1,353
Work injury compensation ¹	3,831	3,610	3,397
Car allowance	368	315	280
Attendance allowance	27,107	28,589	29,784
Grants to county councils	1,000	978	681
Grants for the sick-listing process	2,297	2,077	2,063
Other forms of compensation ²	43	40	38
Total	122,112	125,773	130,498
<i>Other payments</i>			
Activity grant	15,905	14,519	14,175
Introduction benefit	1,666	2,685	3,667
Family benefit for conscripts	21	20	20
Other	6	4	4
Total	17,598	17,228	17,866
<i>Administration</i>	8,171	8,285	8,293
Total	220,302	225,685	233,044

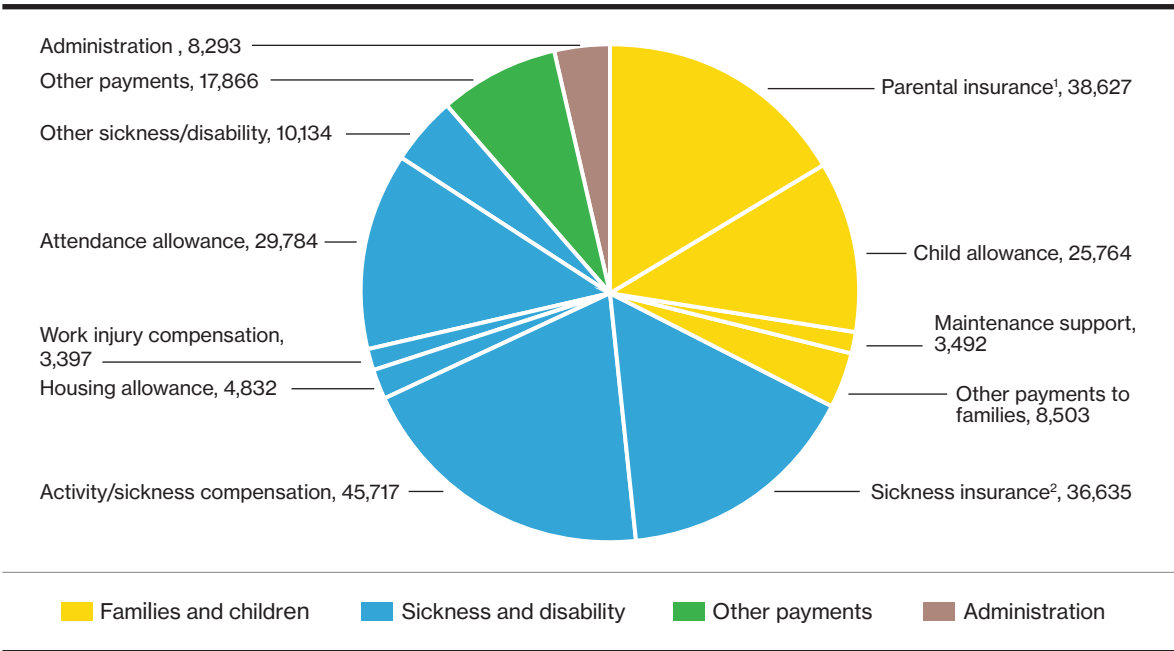
¹ Includes expenditures on claim SWEDINT.

² Includes expenditures on compensation within the state personal injury protection (formerly bodily injury) and expenditures on disease carrier benefit.

■ Social insurance expenditures 2012–2015 in SEK million (current prices)

Despite a decrease in expenditures on sickness allowance, expenditures on financial security in the event of illness and financial security in the event of disability increased gradually between 2013 and 2015. The reason was a relatively large increase in sickness cash benefit paid. Expenditures on financial

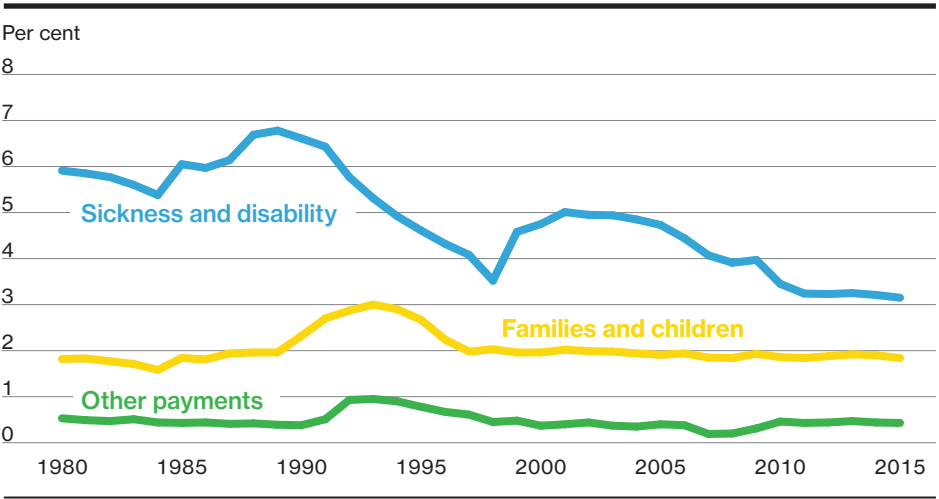
security for families and children have increased throughout the period, due in part to a higher birth rate. Within the category other payments, expenditures on activity grants dominated. This benefit is paid to people who participate in labour market programmes.



¹ Parental insurance, equality bonus, temporary parental insurance and pregnancy allowance.
² Sickness benefit, rehabilitation benefit, benefit for care of closely related persons and high-cost protection for employers.

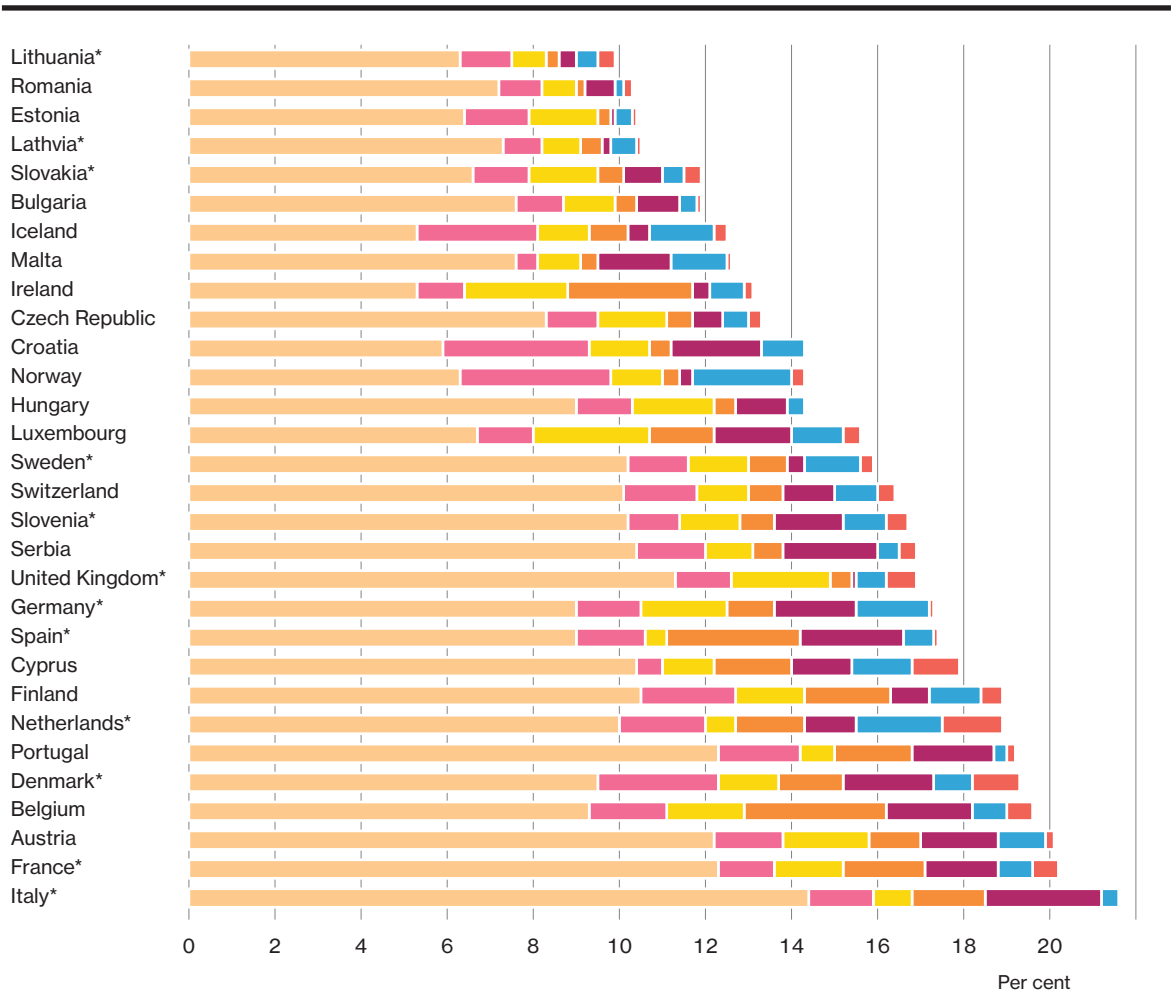
■ Breakdown of expenditures 2015 (SEK million)

Just over half of social insurance expenditures (56 per cent or around SEK 130 billion) was paid to people who were sick and people with disabilities. Families with children received one third of the expenditures (33 per cent or around SEK 76 billion). In addition, there are some other benefits, primarily within the labour market area (SEK 18 billion). The remainder were expenditures on administration (SEK 8 billion).



■ Expenditure areas as a proportion of GDP

Expenditures on sickness and disabilities increased during the latter part of the 1980s, but then declined from just over 7 per cent of GDP in 1989 to just under 4 per cent of GDP in 1998. The decline was partly due to less sickness absence, the introduction of the sickness pay period, the reduction in compensation levels and the fact that the county council took over responsibility for the cost of medications. Expenditures in relation to GDP rose between 1998 and 2003 due to increased sickness absence. Thereafter, expenditures have declined again. Compensation to families and children increased as a proportion of GDP at the beginning of the 1990s due to increases in the birth rate. During the second half of the 1990s, expenditures declined again as a proportion of GDP and have thereafter remained stable at around 2 per cent.



* Preliminary figures
Greece and Poland did not report statistics on public transfers for 2013.
Source: Eurostat



Public transfers as a proportion of GDP in 2013 in Sweden and other European countries

Apart from social insurance, public transfers also include unemployment compensation and financial assistance. There are big differences in how different countries use public transfers and direct services in order to meet

the needs within the social insurance system. Examples of direct services which are not included in this summary are tax credits and subsidised pre-school places.

Financing social insurance

Social insurance is financed by contributions, taxes, compensation from municipalities, etc.

	Income				Expenditures			Surplus/ deficit
	Contrib- utions	Statutory taxes	Other	Total	Pay- ments and old age pension contribution	Admin- istration	Total	
Parental insurance ¹	39,099	–	–	39,099	38,000	1,036	39,036	63
Child allowance	–	26,130	–	26,130	25,764	366	26,130	–
Housing allowance	–	5,222	–	5,222	4,940	281	5,222	–
Childcare allowance	–	3,803	–	3,803	3,548	255	3,803	–
Maintenance support	–	2,612	1,236	3,847	3,492	356	3,847	–
Sickness insurance ²	64,365	11,670	–	76,035	82,979	4,229	87,208	–11,173 ³
Grants to county councils	–	681	–	681	681	–	681	–
Grants for the sick-listing process	–	2,063	–	2,063	2,063	–	2,063	–
Dental care	–	5,406	–	5,406	5,263	144	5,406	–
Healthcare abroad	–	559	–	559	457	102	559	–
Disability allowance	–	1,469	–	1,469	1,353	116	1,469	–
Activity grant	14,175	662	–	14,838	14,175	662	14,838	–
Introduction benefit	–	3,717	–	3,717	3,667	50	3,717	–
Work injury compensation	4,508	–	–	4,508	3,397	191	3,588	920
Car allowance	–	318	–	318	280	38	318	–
Attendance allowance	–	25,213	4,894	30,107	29,784	323	30,107	–
Housing supplement	–	4,971	–	4,971	4,832	139	4,971	–
Other forms of compensation	–	82	–	81	77	5	82	–
Total	122,147	94,577	6,130	222,854	224,751	8,293	233,044	–10,190

¹ Includes parental benefit and temporary parental benefit, but in this table, pregnancy benefit, which is usually included in parental insurance, is included in the sickness insurance as it is financed by the sickness insurance contribution.

² Includes sickness cash benefit, rehabilitation benefit and other rehabilitation compensation, sickness and activity compensation, pregnancy benefit, benefit for care of closely related people and high-cost protection for employers.

³ The difference between sickness insurance contributions and the expenses that they are to finance by law.

■ Social insurance income and expenditures in 2015 (SEK million)

In 2015, the income from social insurance contributions was SEK 122 billion. In addition, government funds (taxes) covered SEK 95 billion of the expenditures. Compensation from municipalities, child support debtors and similar financed just under 3 per cent of the expenditures. The amounts presented under payments in the table also include

government old age pension contributions. Among the types of insurance financed by contributions, work injury insurance, sickness cash benefit and sickness compensation generated a surplus of just under SEK 1 billion in 2015. Meanwhile, parental insurance and sickness insurance generated a deficit of just over SEK 11 billion.

Contribution rate (%)	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Old age pension contribution ¹	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor pension contribution ¹	1.7	1.7	1.7	1.7	1.7	1.17	1.17	1.17	1.17	1.17
Sickness insurance contribution										
– Employer's contribution	8.64	8.78	7.71	6.71	5.95	5.02	5.02	4.35	4.35	4.35
– Self-employed person's social security contribution	9.61	9.61	7.93	6.93	6.04	5.11	5.11	4.44	4.44	4.44
Parental insurance contribution ¹	2.2	2.2	2.2	2.2	2.2	2.2	2.6	2.6	2.6	2.6
Work injury contribution ¹	0.68	0.68	0.68	0.68	0.68	0.68	0.3	0.3	0.3	0.3
Labour market contribution										
– Employer's contribution	4.45	4.45	2.43	2.43	4.65	2.91	2.91	2.91	2.91	2.64
– Self-employed person's social security contribution	1.91	1.91	0.5	0.5	2.11	0.37	0.37	0.37	0.37	0.1
General payroll tax ¹	4.4	4.4	7.49	7.49	6.03	9.23	9.21	9.88	9.88	10.15
Total employer's contribution	32.28	32.42	32.42	31.42	31.42	31.42	31.42	31.42	31.42	31.42
Total self-employed person's social security contribution	30.71	30.71	30.71	29.71	28.97	28.97	28.97	28.97	28.97	28.97

¹ Employer's and self-employed person's social security contribution have the same expenditure rate.

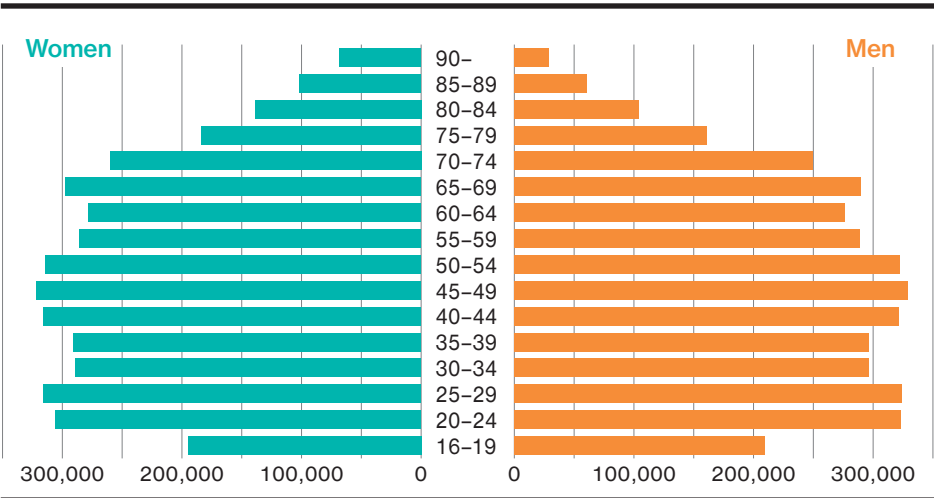
■ Statutory contributions to social insurance in per cent of the contribution base

The base for social insurance contributions consists of the payroll expense for employees and self-employed people. Employers and self-employed people pay the contributions. Certain changes in the contributions have been offset by corresponding changes to the general payroll tax (a contribution that is not linked to any special social insurance benefit or allowance). Total payroll taxes were thus

stable at just over 32 per cent until 2009.

The sickness insurance contribution was lowered by one percentage point at that juncture, while other contributions remained unchanged. As a result, the total contribution declined by one percentage point. The contribution rates were unchanged in 2015 compared to 2014.

Registered insured persons



Registered insured persons in December 2015 by age group

Region of birth	Number of registered insured persons 16 years and older		
	Women	Men	Total
Sweden	3,255,055	3,237,245	6,492,300
Other Nordic countries	128,064	91,324	219,388
Non-Nordic EU 28 ¹	129,445	122,460	251,905
Rest of Europe	95,381	84,134	179,515
Sub-Saharan Africa	54,686	54,087	108,773
Asia except the Middle East	99,350	63,260	162,610
Middle East, North Africa and Turkey	154,987	182,634	337,621
North America	13,639	14,248	27,887
South America	32,188	29,452	61,640
Oceania	1,308	2,348	3,656
Total ²	3,964,103	3,881,192	7,845,295

¹ EU 28 includes all the 28 member states of the European Union.

² Registered insured persons for whom information of the region of birth is missing are not included in the table.

Registered insured persons broken down by region of birth in December 2015

Of the 7.8 million registered insured persons with Försäkringskassan in 2015, 83 per cent were born in Sweden, while 17 per cent were born in a country other than Sweden.

Regulations 2015

Everyone who lives or works in Sweden is covered by the national social insurance system. In other words, they are eligible for various types of benefits and allowances.
Residence-based benefits and allowances generally cover people who live in the country for more than one year. Such benefits and allowances ordinarily cease

once a person is regarded as no longer living in Sweden.
Generally speaking, employment-based benefits and allowances cover all employees and self-employed persons in Sweden. The purpose of such benefits and allowances is to compensate for some form of income loss.

Region of birth	Number of registered insured persons 19–64 years			Estimated percentage with sickness cash benefit qualifying income		
	Women	Men	Total	Women	Men	Total
Sweden	2,220,021	2,322,348	4,542,369	90	89	90
Other Nordic countries	66,648	52,528	119,176	83	82	82
Non-Nordic EU 28	90,171	85,802	175,973	82	85	83
Rest of Europe	78,250	69,272	147,522	80	84	82
Sub-Saharan Africa	45,797	44,637	90,434	75	73	74
Asia except the Middle East	87,136	51,505	138,641	78	80	79
Middle East, North Africa and Turkey	129,041	152,182	281,223	70	75	73
North America	11,051	11,798	22,849	78	81	80
South America	27,542	25,343	52,885	83	85	84
Oceania	1,129	2,150	3,279	78	83	82
Total	2,756,786	2,817,565	5,574,351	88	88	88

The number of insured persons expected to have sickness cash benefit qualifying income is estimated here on those who have pensionable income that comes to at least 24 per cent of the price basic amount (excluding those who receive income-related activity or sickness compensation and those who do not have sickness cash benefit qualifying income but receive parental benefit at the guarantee level).

■ Estimated proportion of insured people aged 19–64 with sickness cash benefit qualifying income at the beginning of 2015

A larger proportion of those born in Sweden are expected to have sickness cash benefit qualifying income than those born abroad. Of those born in Sweden, 90 per cent were eligible for sickness cash benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation. A total of 70 per cent of women and 75 per cent of men born in the Middle East, North Africa and Turkey were entitled to sickness cash benefit qualifying income. The main reason that the proportion was lower for people born in certain regions of the world outside

Sweden is that they tend to have less of a foothold in the labour market. Figures for the proportion of insured people who were entitled to sickness cash benefit qualifying income are inexact; the reason being that the assessment was performed when a person applied for income-related daily compensation. Thus, the data is based on an estimate that proceeds from information about pensionable income.

Regulations 2015

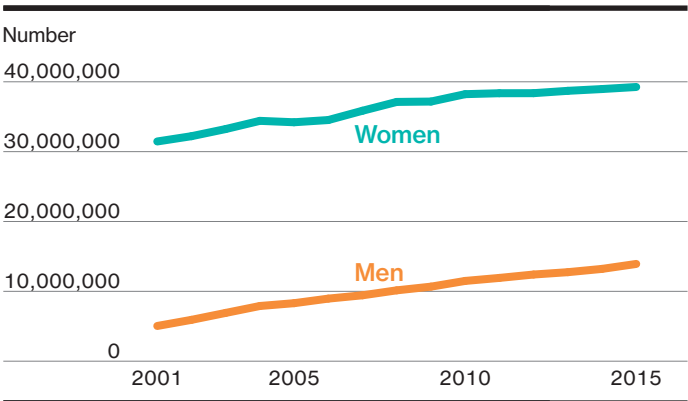
Insured people entitled to sickness cash benefit qualifying income are those expected to earn at least 24 per cent of the price basic amount every year from gainful employment. That corresponded to sickness cash benefit qualifying income of just under SEK 10,700

in 2015. Having the right to sickness cash benefit qualifying income is a basic prerequisite for entitlement to sickness cash benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation.

Financial security for families and children

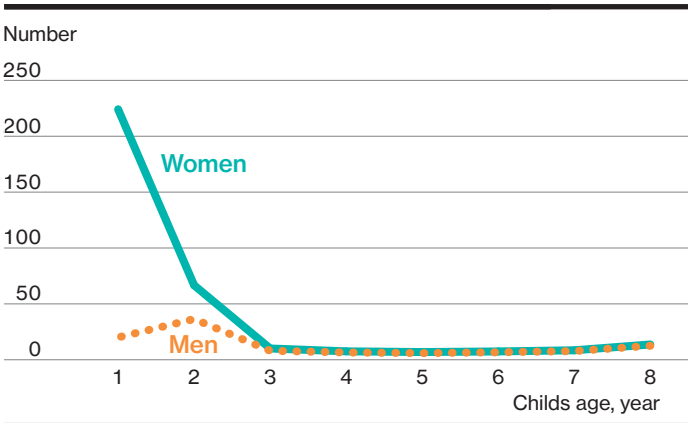
Parental benefit

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



Parental benefit days

The birth rate increased in the early 2000s, as did the number of parental benefit days. Quite a few changes occurred during the period with respect to the number of days and the amount of compensation. In 2015, parental benefit was paid for more than 53 million days, of which 74 per cent to women. Men accounted for an increased proportion of days during the period. From having received parental benefit for just over 14 per cent of the total days in 2001, by 2015 this amounted to 26 per cent.



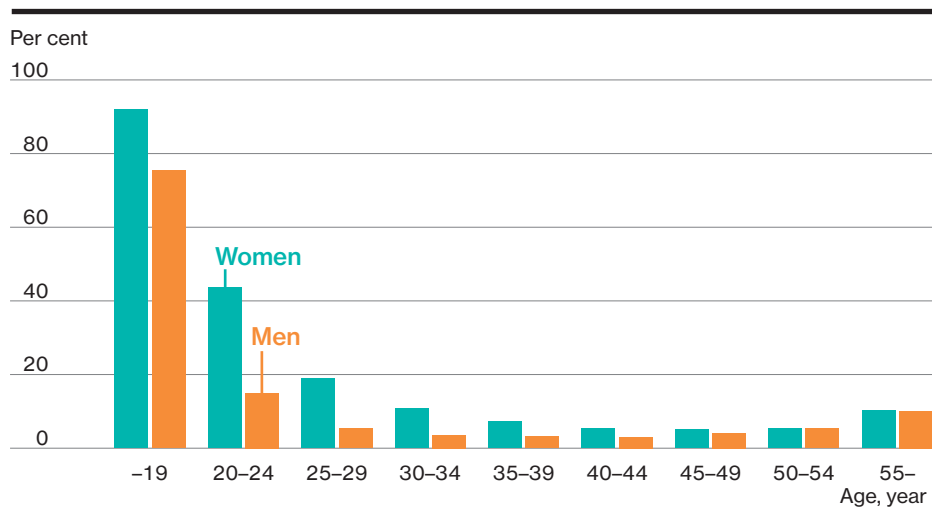
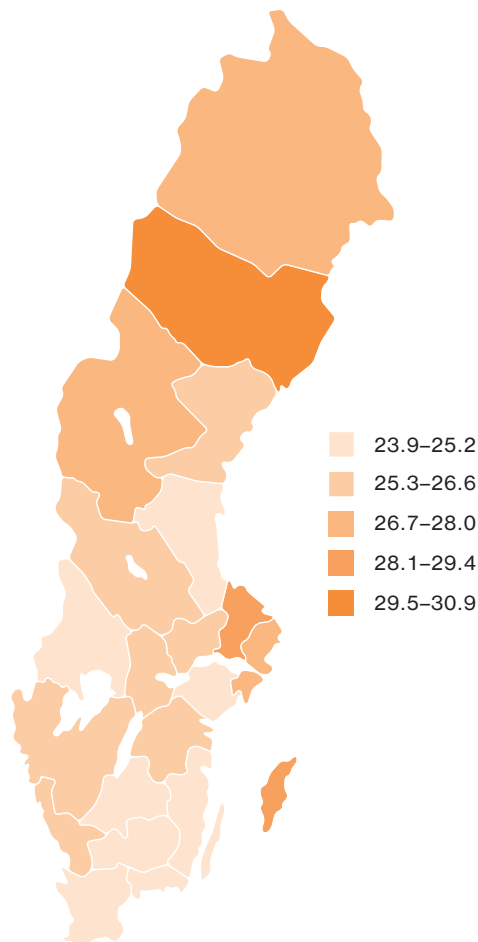
Average number of parental benefit days at various ages for children born in 2007

Most days of parental leave for children born in 2007 were during their first three years and were taken by women. After that age, there was no difference between women and men.

■ Proportion of days of parental benefit taken by men per county in 2015

Men took 26 per cent of all parental benefit days in 2015. Men accounted for the most days (just short of 31 per cent) in Västerbotten County and fewest days (just short of 24 per cent) in Skåne County. The differences between the various municipalities were quite large in many counties. For example, men accounted for a greater proportion of days in Umeå, Uppsala, Lund and other municipalities with large university towns than in sparsely populated municipalities.

Men's proportion of days of parental benefit is partially a function of the number of days taken by women. Thus, the men of two counties may differ in terms of their proportion of total days but not with respect to the average number of days per child, and the difference in proportions is then dependent on the number of days taken by women varying between counties.



■ Proportion of recipients of parental benefit at the basic level only in 2015

The proportion of recipients who received parental benefit at the basic level only declined until the age of 50, and then began to rise again. A total of 12 per cent of women and 4 per cent of men received parental benefit at the basic level only because they did not meet the requirements for income-related parental benefit.

A total of 92 per cent of women and 75 per cent of men aged 19 and younger received parental benefit at the basic level only in 2015. However, few recipients of parental benefit were in this age group.

Age	Number of children		Percentage of children for whom parental benefit was paid	
	Girls	Boys	Girls	Boys
0	45,699	48,901	82	82
1	54,911	57,958	96	96
2	41,977	44,351	74	74
3	31,787	33,570	56	55
4	30,299	32,011	53	53
5	31,927	33,805	54	54
6	33,104	35,338	57	58
7	34,035	36,622	60	61
8	32,119	33,990	57	57
Total	335,858	356,546	65	65

■ Children whose parents received parental benefit in 2015

The parents of 82 per cent of children born in 2015 (age 0 in the table) received parental benefit during the year. The proportion declined after the child’s second birthday.

Parental benefit was paid for just over 65 per cent of children aged 8 and younger in 2015.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
–19	1,173	57	178	77	224	255
20–24	21,494	4,414	152	46	322	484
25–29	79,811	33,891	127	44	438	592
30–34	124,582	81,221	101	45	523	655
35–39	120,839	104,474	74	40	545	669
40–44	68,703	81,515	51	34	523	650
45–49	16,597	34,904	36	32	462	620
50–54	1,856	11,119	38	33	439	593
55–	128	3,788	47	39	409	555
Total	435,183	355,383	90	39	487	643

■ Parental benefit 2015

Of the SEK 28 billion paid in parental benefit in 2015, 67 per cent went to women and 33 per cent to men. A total of 55 per cent of the recipients were women and 45 per cent were men. Due to gender differences with respect to income from employment and use of parental benefit, the average daily amount was 32 per cent higher for men than women. One reason was that women were more likely

than men to receive parental benefit at the basic level.

The older the parents, the lower the average number of days. This is due in part to the fact that young parents are more likely to have young children and usually take most parental benefit days during a child’s early years.

Region of birth	Percentage of recipients at the basic level only		Average amount (regardless of compensation level), SEK per day	
	Women	Men	Women	Men
Sweden	4.2	1.1	546	683
Other Nordic countries	8.7	3.0	532	668
Non-Nordic EU 28	18.8	4.9	453	623
Rest of Europe	22.4	5.6	417	572
Sub-Saharan Africa	62.0	24.4	278	426
Asia except the Middle East	38.2	11.8	352	547
MENA + Turkey (20 countries)	53.9	26.1	314	459
North America	19.8	8.9	464	567
South America	17.9	6.1	445	566
Oceania	18.1	6.5	514	621
Total	12.0	3.8	487	643

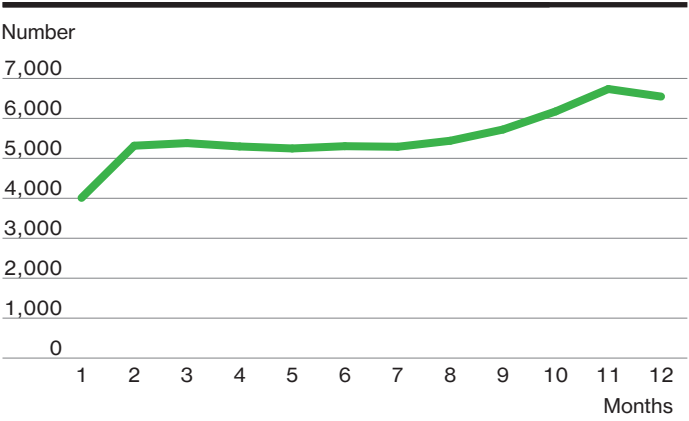
■ Proportion of recipients of parental benefit at the basic level only and average compensation for all recipients irrespective of level in 2015

12 per cent of women and just under 4 per cent of men received parental benefit at the basic level only in 2015. The proportion was lowest among parents born in Sweden. Throughout, it was more common for women than for men to receive parental benefit at basic level only, irrespective of region of birth.

Parents born in Sweden received a higher average compensation per day compared to parents born in a country other than Sweden. Irrespective of region of birth, women received lower average compensation per day compared to men.

■ Number of children for whom a parent took double days in 2015

The number of children whose parents took double days increased with the age of the child, and days were paid for just over 6,500 children 12 months of age. Double days were paid for more than 35,000 children in 2015.



Age	Number of recipients
-19	88
20-24	4,769
25-29	19,547
30-34	23,819
35-39	14,629
40-44	5,103
45-49	1,137
50-54	328
55-	109
Total	69,529

■ Number of recipients of double days in 2015

Most recipients of double days were aged 25–39. A larger proportion of recipients were in this age group than was the case for ordinary parental benefit. The reason may be that double days can be taken only until a child is 1 year of age.

Regulations 2015

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. Compensation for 390 of the days is income-related. Parents who do not meet the requirements for income-related compensation, or whose income is too low, receive basic parental benefit of SEK 225 per day. For the remaining 90 days, they receive the minimum benefit, which is SEK 180.

Each parent who has joint custody of a child is entitled to half of all parental benefit days. A parent is free to waive their right to parental benefit in favour of the other parent, except for the 60 days that are reserved for each parent. The main rule is that parental benefit may not be paid to both parents for the same child and period. However, parents can receive parental benefit simultaneously for up to 30 days until a child’s first birthday. Försäkringskassan refers to that option as double days.

The benefit can be paid for one-eighth, one-quarter, one-half, three-quarters or all of

a day. Parental benefit can generally be paid until a child turns 8 or completes their first year of school. Compensation is just under 80 per cent of sickness cash benefit qualifying income and may not exceed 10 times the price basic amount per day. In 2015, this corresponded to a maximum compensation of SEK 946.

From 1 January 2014, certain new provisions apply within the area of parental benefit. The provisions apply to children born in 2014 and after. The new provisions mean, for example, that the number of days on the different compensation levels are divided evenly between the parents. They also entail that the time frame within which parental benefit can be granted is extended until the child turns 12 years old, or until such later date as the child has finished year five of compulsory school. Another change is that parental benefit can only be paid out for a maximum of 96 days for children that have turned 4 years old.

Equality bonus

The purpose of the equality bonus is to increase the incentive for parents to share parental leave and participate in working life.

Age	Number of recipients		Number of days on average	
	Women	Men	Women	Men
-24	3,103	1,018	17.8	17.9
25-29	18,650	10,359	15.4	15.6
30-34	41,649	32,269	14.4	14.8
35-39	43,461	43,757	12.1	12.9
40-44	21,416	29,935	9.8	10.9
45-49	4,037	10,432	8.0	10.3
50-	353	3,859	8.5	11.1
Total	132,669	131,629	12.9	12.9

■ Equality bonus 2015

Just over SEK 340 million was paid in equality bonus for just over 147,000 children. Most recipients were 30–39, the same age at which the highest number of parents received parental benefit. Younger recipients averaged more days than older ones, partly because the highest number of days

of parental benefit, and thus also days with equality bonus, are paid before a child’s third birthday, and partly because older parents have older children. Approximately 264,000 parents received the equality bonus in 2015.

Regulations 2015

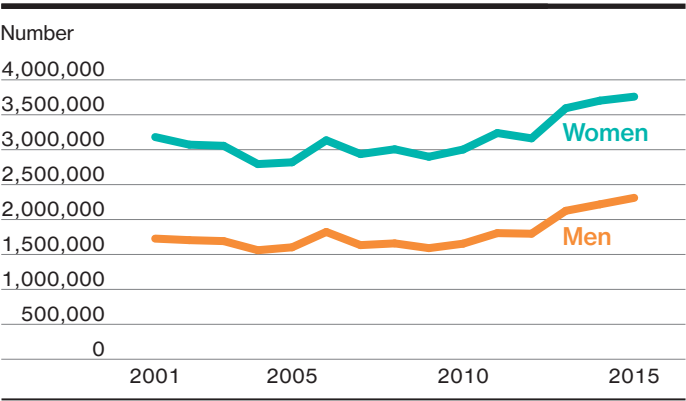
To be eligible for the bonus, parents must have joint custody when they receive parental benefit. The bonus is paid after the 60 days reserved for each parent have been taken. The bonus cannot be paid until the parent who has taken the fewest number of days receives parental benefit. The daily bonus is SEK 50 for each parent.

Parents receive the maximum bonus when they each take 135 parental benefit

days at the sickness cash benefit or basic level, which corresponds to a maximum bonus of SEK 13,500 per set of parents. The bonus is tax-exempt. The 60 days reserved for each parent, the double days and the minimum level days are not bonus-qualifying. The bonus is available for children born after 30 June 2008.

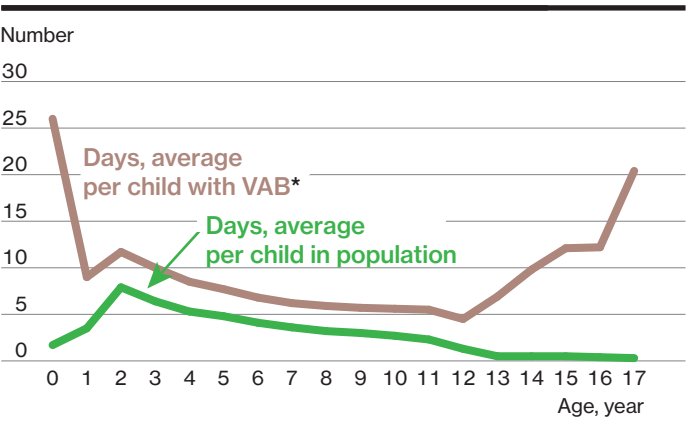
Temporary parental benefit for care of children

Temporary parental benefit for care of children compensates parents for staying home from work with a sick child.



Temporary parental benefit days for care of children

The number of temporary parental benefit days for care of children was rather uniform until 2013. In 2013, the number of days increased and has remained on roughly the same level since then. The relative number of days taken by women and men has changed somewhat since 2001. Women took 62 per cent of the more than 6 million temporary parental benefit days for care of children in 2015, while men took 38 per cent.



* VAB stands for temporary parental benefit for care of children.

Average number of temporary parental benefit days for care of children 2015

The number of temporary parental benefit days for care of children per child in the total population (regardless of whether or not the parents used the benefit) was highest at the age of 2 and subsequently began to decline.

The average number of temporary parental benefit days for care of children born in 2015 (year 0 in the diagram) and for children aged 12 and older was low with respect to the total population of those children. On the other hand, the average number of days was high for those children for whom the benefit was used. The main reason was that the benefit was primarily used for children with severe illness.

Age	Number of children		Percentage of each age group	
	Girls	Boys	Girls	Boys
0	3,320	4,397	6	7
1	21,859	24,116	38	40
2	37,815	40,701	66	67
3	36,499	39,246	64	65
4	35,569	37,681	62	63
5	36,643	39,109	62	62
6	34,483	37,257	60	61
7	32,354	34,773	57	58
8	30,832	32,749	55	55
9	29,010	30,724	52	52
10	26,009	27,539	48	48
11	22,881	24,733	42	43
Total	347,274	373,025	51	52

Children aged 11 and younger for whom temporary parental benefit for care of children was paid in 2015

Parents of just over 720,000 children aged 11 and younger received temporary parental benefit for care of children in 2015. Most commonly, parents of two-year-olds received temporary parental benefit for care of children – 66 per cent of girls and 67 per cent of boys had a parent or other close relative who used the benefit. The corresponding figures for all children in the age group 0–11 years were 51 per cent of girls and 52 per cent of boys.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–24	5,110	2,353	10.2	8.1	699	879
25–29	40,681	23,306	10.4	7.8	790	927
30–34	93,420	64,018	9.7	7.6	845	950
35–39	126,715	93,070	8.7	7.0	881	962
40–44	109,116	86,084	7.6	6.4	894	961
45–49	46,523	44,783	7.1	6.1	896	954
50–54	12,199	16,536	6.9	6.3	896	938
55–59	3,951	4,642	4.5	6.2	909	931
60–64	2,811	1,667	2.8	4.9	903	929
65–	441	275	2.6	5.1	865	940
Total	440,967	336,734	8.5	6.9	864	953

■ Temporary parental benefit for care of children 2015

Just under 778,000 parents, 57 per cent women and 43 per cent men, received temporary parental benefit for care of children in 2015. Approximately SEK 5.5 billion was

disbursed, of which 60 per cent to women and 40 per cent to men. Women averaged just under 9 days and men averaged just under 7 days over the year.

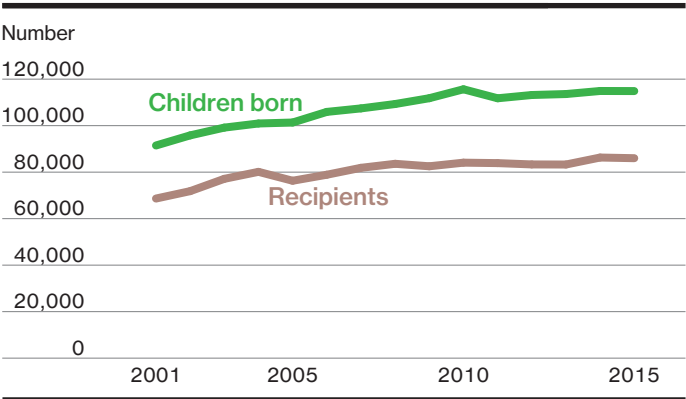
Regulations 2015

A parent who has to forgo gainful employment due to the illness or infection of their child or their child's regular minder, a preventive healthcare visit to a child health centre, etc. may be eligible for temporary parental benefit for care of children. This applies to children younger than 12 years, as well as older ones under certain circumstances. Compensation can normally be paid for 60 days per child each year. Once those days have been used, an additional 60 days can be taken out if the child is ill or needs preventive health care. Under certain circumstances, a parent can transfer their right to temporary parental benefit for care

of children to another adult, who stays home from work in place of the parent in order to care for the child. Parents can receive an unlimited number of temporary parental benefit days for care of seriously ill children under the age of 18. In such situations, both parents can receive the benefit for the same child and period. The benefit, which amounts to just under 80 per cent of sickness cash benefit qualifying income, can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the price basic amount.

Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with birth or adoption makes it possible for a father, second parent or other adult to be present during the birth and participate in the care of a child in conjunction with the birth or adoption of a child.



Temporary parental benefit in connection with birth or adoption

Both the birth rate and the number of parents taking advantage of this benefit rose in the 2000s. For approximately 75 per cent of children born or adopted in 2015, the father, second parent or other adult received temporary parental benefit in conjunction with the birth or adoption.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	23	2,857	9.0	9.6	820	892
25-29	103	17,467	8.9	9.7	887	939
30-34	177	29,097	9.0	9.7	942	959
35-39	192	21,729	8.5	9.6	982	962
40-44	177	9,654	8.3	9.5	935	957
45-49	106	2,928	7.8	9.5	944	939
50-54	121	866	7.7	9.3	900	933
55-59	112	234	7.4	9.0	872	921
60-	85	73	7.2	9.2	888	998
Total	1,096	84,905	8.2	9.6	925	952

Temporary parental benefit in connection with birth or adoption 2015

In 2015, temporary parental benefit in connection with birth or adoption was paid to 86,000 people. A total of 1.3 per cent of the recipients were women and 98.7 per cent

were men. All in all, approximately SEK 808 million was disbursed in the form of this benefit. Just over 1 per cent was paid to women.

Regulations 2015

While forgoing gainful employment, the father or second parent is entitled to temporary parental benefit for 10 days in connection with the birth of a child. Under certain circumstances, someone other than the father or second parent can use these days. Each parent is entitled to five days when adopting a child. The days may be

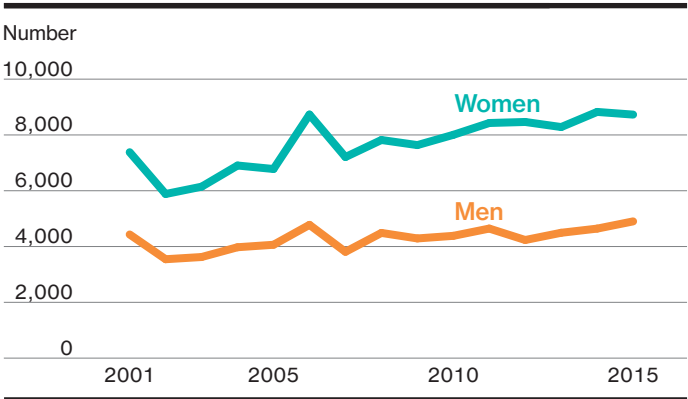
taken during a 60-day period after the child leaves hospital or is placed with its adoptive parents. The benefit amounts to just under 80 per cent of the sickness cash benefit qualifying income. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the price basic amount.

Temporary parental benefit for contact days

Temporary parental benefit for contact days compensates parents of children covered by the Act on Support and Services to Certain Disabled People (LSS) while participating in parental training and the like.

Temporary parental benefit for contact days

The number of contact days paid has risen since the beginning of the 2000s. Women accounted for 64 per cent and men for 36 per cent of the total days in 2015. The peaks in 2001 and 2006 were largely due to inaccurate records.



Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–29	89	40	2.1	1.9	817	871
30–34	332	174	2.4	2.1	840	954
35–39	869	468	2.4	2.1	891	951
40–44	1,219	727	2.3	2.2	911	965
45–49	789	506	2.4	2.3	906	960
50–54	322	264	2.5	2.1	892	977
55–	66	103	2.5	2.1	895	933
Total	3,686	2,282	2.4	2.1	894	959

Temporary parental benefit for contact days 2015

Almost 6,000 parents used parental benefit for children covered by LSS in 2015. A total of 62 per cent of the recipients were women and 38 per cent were men. Approximately

SEK 13 million was paid in temporary parental benefit for contact days, of which 62 per cent to women and 38 per cent to men.

Regulations 2015

Parents of a child up to the age of 16 years who is covered by LSS is entitled to 10 contact days a year. The days may be taken for parental training, orientation or a visit to the preschool or schoolchildren's programme in which the child is participating. The benefit can be paid for one-eighth, one-quarter,

one-half, three-quarters or all of a day. The benefit amounts to just under 80 per cent of the sickness cash benefit qualifying income. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the price basic amount.

Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child compensates a parent for staying home from work in such an eventuality.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–24	22	14	9.8	9.4	671	1,033
25–29	111	90	9.7	9.3	910	964
30–34	115	130	9.4	9.0	909	1,012
35–39	87	116	8.9	9.3	858	948
40–44	36	62	9.4	9.5	947	892
45–49	18	31	9.3	8.7	870	871
50–	8	29	8.3	9.2	962	945
Total	397	472	9.4	9.2	887	959

■ Temporary parental benefit in connection with the death of a child 2015

Just under 900 parents received temporary parental benefit in connection with the death of a child in 2015. A total of 46 per cent of the recipients were women and 54 per cent were men. Approximately SEK 7.5 million

was paid in temporary parental benefit in connection with the death of a child, of which 44 per cent to women and 56 per cent to men. Women used 9.4 days on average, while men used 9.2 days on average.

Regulations 2015

Parents of a child who has died can receive the benefit for 10 days while forgoing gainful employment. They may take the time until 90 days after the child's death. The benefit, which amounts to just under 80 per cent of sickness cash benefit qualifying income, can

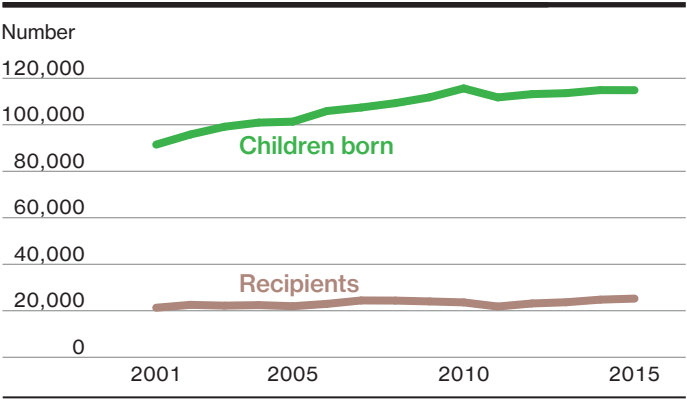
be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the price basic amount.

Pregnancy benefit

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

■ Pregnancy benefit

Many women receive pregnancy, sickness or parental benefit to one degree or another during the third trimester. The birth rate has increased since the early 2000s, but the number of pregnancy benefit recipients has not risen commensurately. One reason may be that the rules have not kept up with changing working conditions and other developments in the labour market. Approximately 22 per cent of expectant mothers received pregnancy benefit in 2015.



Age	Number of recipients	Number of days on average	Average amount, SEK per day
-19	12	44	337
20-24	2,923	41	504
25-29	10,094	41	568
30-34	8,138	41	594
35-39	3,299	41	596
40-44	720	41	594
45-	42	41	600
Total	25,228	41	573

■ Pregnancy benefit 2015

Approximately SEK 570 million in pregnancy benefit was paid to 25,200 women in 2015. Most recipients were 25–34 years old,

the age at which women are most likely to have children.

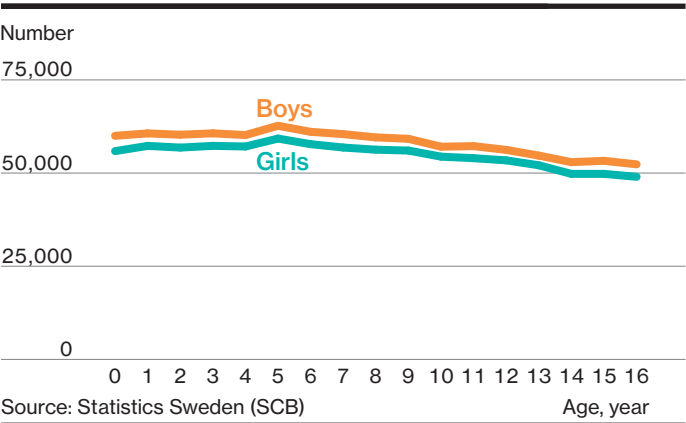
Regulations 2015

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

prohibits a particular kind of work during pregnancy, the woman is entitled to pregnancy benefit for every day covered by the prohibition (which might mean throughout the pregnancy) except for the ten days before the baby is due.

Child allowance

The purpose of child allowance is to level the financial playing field between families that do and do not have children.



Number of children by age in 2015

Sweden had approximately 933,000 girls and 988,000 boys aged 16 and younger at the end of 2015. Compared to 2014, the number of children aged 0–16 increased by 2 per cent, from 1,882,000 to 1,922,000 children. Since the start of the 2000s, the birth rate has increased, which is why there are more children in the younger age groups. In 2011, the number of children born declined again.

Age	Number of recipients		Percentage of recipients with large family supplement ¹	
	Women	Men	Women	Men
–19	2,331	1,831	4.6	–
20–24	26,142	5,225	24.3	4.9
25–29	103,395	25,276	44.2	8.9
30–34	178,724	47,533	61.4	15.8
35–39	222,983	47,999	73.1	27.9
40–44	233,284	36,854	64.9	38.3
45–49	151,687	21,823	41.7	39.0
50–54	57,073	10,593	22.4	33.2
55–	11,083	6,102	10.3	25.2
Total	986,702	203,236	56.1	25.1

¹ Only includes parents who received large family supplement for children with general child allowance or extended child allowance. Large family supplement for children receiving study allowance is not included. Thus, the number of recipients of large family supplement represents an underestimate.

Child allowance 2015

More than 1,2 million parents received general child allowance, large family supplement and/or extended child allowance in 2015. Since the change in the law on shared child allowance entered into force in 2014 the proportion of women has decreased from

88 to 83 per cent and the proportion of men has increased from 12 to 17 per cent. A total of 56 per cent of the women and 25 per cent of the men received large family supplement. In 2015, SEK 25.8 billion was paid in child allowances.

Regulations 2015

The term child allowance refers to general child allowance, extended child allowance or large family supplement. Parents are entitled to general child allowance for children who lives in Sweden until the quarter they turn 16. The parent can subsequently receive extended child allowance as long as the child is in compulsory school or the equivalent. Parents of children born on or after 1 March 2014 who have joint custody share the child allowance. This means that they get SEK 525 each per month. If parents wish to change so that the whole child allowance is paid to one or the other of the parents, they must make a joint request. If the parents take turns having the child live with them, half of the child

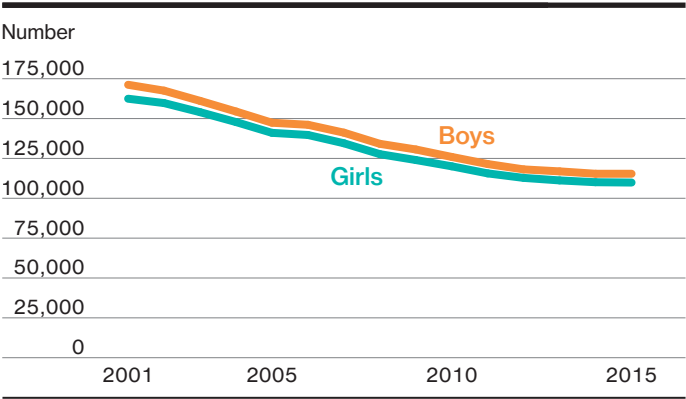
allowance is paid to each parent following a request from either parent, provided the parent can show it is probable that the child has alternate residence.

A parent who receives general child allowance, extended child allowance or study allowance for two or more children also receives large family supplement. Child allowance is tax-exempt. In 2015, the child allowance was SEK 1,050 per child and month. In 2015, large family supplement was SEK 150 per month for the second child, SEK 454 for the third child, SEK 1,010 for the fourth child and SEK 1,250 for each additional child.

	Monthly amount 2015, SEK			Annual amount 2015, SEK
	Child allowance	Large family supplement	Total	
1 child	1,050	–	1,050	12,600
2 children	2,100	150	2,250	27,000
3 children	3,150	604	3,754	45,048
4 children	4,200	1,614	5,814	69,768
5 children	5,250	2,864	8,114	97,368
For each additional child	1,050	1,250	2,300	27,600

Maintenance support

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



Children with maintenance support

The number of children for whom maintenance support was paid declined in the 2000s. Not only did Sweden have a low birth rate in the late 1990s and early 2000s, but alternate residence grew more common, so that child support was more likely to be paid directly. Furthermore, Försäkringskassan pursued an active policy of encouraging parents who had separated to settle child support between themselves.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0–2	7,019	7,411	4.1	4.1
3–5	13,068	13,805	7.5	7.5
6–8	16,914	17,891	9.9	9.9
9–11	19,127	20,169	11.6	11.6
12–14	21,881	22,799	14.1	13.9
15–17	24,383	25,228	16.5	15.8
18–19	7,477	8,076	7.2	7.3
Total	109,869	115,379	10.1	10.0

Children for whom maintenance support was paid in December 2015

Parents of 225,000 children received maintenance support in December 2015. This corresponds to 10 per cent of all girls and boys aged 19 or younger. Just over 16 per cent of 15–17 year-olds (the largest group) had a parent who received maintenance support from Försäkringskassan.

Age	Number of recipients	
	Women	Men
–24	12,313	7,563
25–29	13,899	856
30–34	20,516	1,825
35–39	25,851	3,277
40–44	25,787	4,023
45–49	18,619	3,641
50–54	9,532	2,448
55–59	2,427	1,055
60–	439	740
Total	129,383	25,428

Maintenance support in December 2015

In 2015, just over SEK 2.3 billion was paid in maintenance support. A large percentage of the amount paid by Försäkringskassan was paid back by the child support debtors. A total of 84 per cent of the recipients were women and 16 per cent were men. Because extended maintenance support is often paid directly to children, they accounted for a large proportion of recipients age 24 or younger. Apart from that group, 87 per cent of the recipients were women and 13 per cent were men.

Age	Number of child support debtors		Number with debt		Average debt ¹ , SEK in December	
	Women	Men	Women	Men	Women	Men
-24	304	2,328	14	265	3,699	5,569
25-29	1,157	7,231	196	1,758	6,633	6,950
30-34	2,332	12,456	529	3,771	7,098	10,806
35-39	3,574	18,292	947	5,726	8,058	13,034
40-44	4,099	22,279	1,284	7,325	8,091	14,452
45-49	3,108	21,330	1,076	7,416	9,020	15,634
50-54	1,614	15,588	581	5,728	6,837	14,318
55-59	453	7,951	162	2,911	9,233	14,196
60-	66	5,302	29	1,991	12,619	12,662
Total	16,707	112,757	4,818	36,891	8,025	13,537

¹ The average debt is based on the proportion of child support debtors who owed money to Försäkringskassan. Thus, the table does not include any debt that had been passed on to the Enforcement Authority for collection.

■ Child support debtors in December 2015

A total of 13 per cent of the almost 129,500 child support debtors in December 2015 were women and 87 per cent men. A total of

29 per cent of the women and 33 per cent of the men owed money to Försäkringskassan.

Regulations 2015

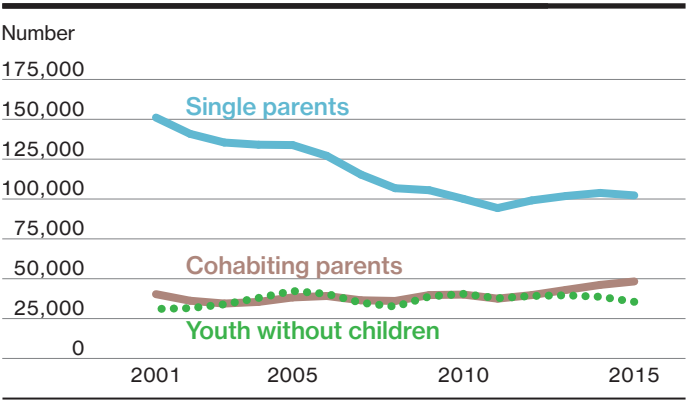
Parents are obliged to provide for their children until they turn 18, or longer if they are still in school. If a child is living permanently with one parent, the other parent shall pay child support. The parents can agree to a suitable amount or base it on the provisions of the Children and Parents Code. The amount of child support is determined by the needs of the child and the parents' financial capacity. Försäkringskassan can pay maintenance support if:

- the child support debtor is not paying or paying less than SEK 1,573 per month
- paternity has not been established
- a single parent has adopted a child from abroad.

Monthly maintenance support is maximum SEK 1,573 per child. Extended maintenance support can be paid as long as the child is studying and is entitled to extended child allowance or study allowance, but not past June of the year the child turns 20. Maintenance support can be paid in the maximum amount, as a supplementary allowance or for alternate residence. If maximum maintenance support is paid, the child support debtor shall reimburse all or part of it to Försäkringskassan. The reimbursement amount, which is based on the child support debtor's income according to the latest final tax decision, is pro-rated based on the number of children the debtor must provide for.

Housing allowance

Housing allowance provides low income families with children and young people with the opportunity to live in adequate and sufficiently large enough homes.



■ Number of households receiving housing allowance in December

The number of households receiving housing allowance has decreased since the start of the 2000s. The decrease is due in part to the rule amendments made during the period, and in part to incomes rising while the upper limits for receiving an allowance remained unchanged. The number started rising again after 2011. Over 186,000 households received housing allowance in December 2015. Just under one-fifth of the recipients were young people without children.

Age	Number of households by type			Average amount per household, SEK in December		
	Single		Cohabitees or spouses	Single		Cohabitees or spouses
	Women	Men		Women	Men	
–24	16,561	13,867	3,702	1,397	913	1,864
25–29	14,589	6,337	7,163	2,327	1,019	2,204
30–34	14,453	1,588	9,008	2,783	1,978	2,418
35–39	16,676	2,427	9,053	2,702	1,990	2,609
40–44	17,194	2,705	7,838	2,492	2,025	2,698
45–49	12,978	2,790	5,974	2,360	2,043	2,723
50–54	7,115	2,299	3,695	2,341	2,032	2,657
55–59	2,219	1,326	1,871	2,382	1,953	2,615
60–	451	1,001	1,180	2,651	2,152	2,662
Total	102,236	34,340	49,482	2,337	1,388	2,493

■ Housing allowance in December 2015

In December 2015, housing allowance was paid to just over 180,000 households. Housing allowance is paid primarily to single parents, usually women. A total of SEK 4.9 billion in housing allowance was paid

in 2015. Just under 55 per cent of the total was for households with a woman as the sole breadwinner, just over 18 per cent to households with a man as the sole breadwinner and just under 27 per cent to cohabitees.

Regulations 2015

Families with children can receive housing allowance. Childless young people aged 18–28 can also receive housing allowance.

The amount of the allowance is determined by the household composition, the housing expenses, the residence size and the applicants' income. Housing allowance can be paid for at most 12 consecutive months.

Applicants must estimate how much they will earn during the calendar year applied for. Preliminary housing allowance is calculated on the basis of this information. Once tax has been assessed for the year, the final allowance is established. Decisions concerning

final housing allowance for 2015 will be announced in 2017.

Housing allowance for married couples and cohabitantes with children is subject to individual means testing. The allowance is reduced if the annual income of each partner exceeds SEK 58,500.

The allowance is reduced if the annual income of a single parent exceeds SEK 117,000.

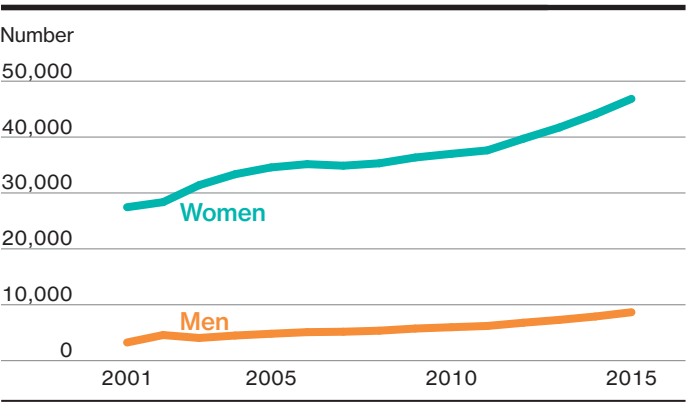
The allowance is reduced for a young childless person who lives alone and has an annual income of more than SEK 41,000 and for young childless couples whose combined income is more than SEK 58,000.

	Max. housing allowance, SEK per month	Max. living space, sq.m	Income limit above which allowance is reduced, SEK per year	
			Single	Married/cohabiting
<i>Families with children</i>				
Number of children living at home				
1	3,400	80	117,000	58,500/applicant
2	4,200	100	117,000	58,500/applicant
3	5,200	120	117,000	58,500/applicant
4	5,200	140	117,000	58,500/applicant
5 or more	5,200	160	117,000	58,500/applicant
<i>Households without children</i>				
18–28 years	1,300	60	41,000	58,000

Financial security in the event of disability

Childcare allowance

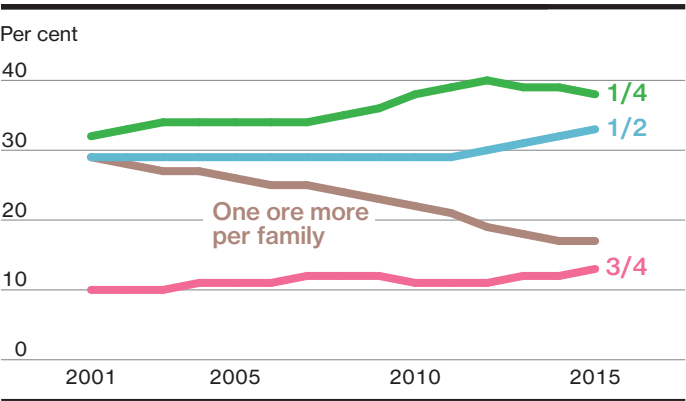
Childcare allowance provides financial assistance to parents of children who have an illness or disability by ensuring that they receive the supervision, care and support they need in order to develop optimally.



Childcare allowance recipients in December

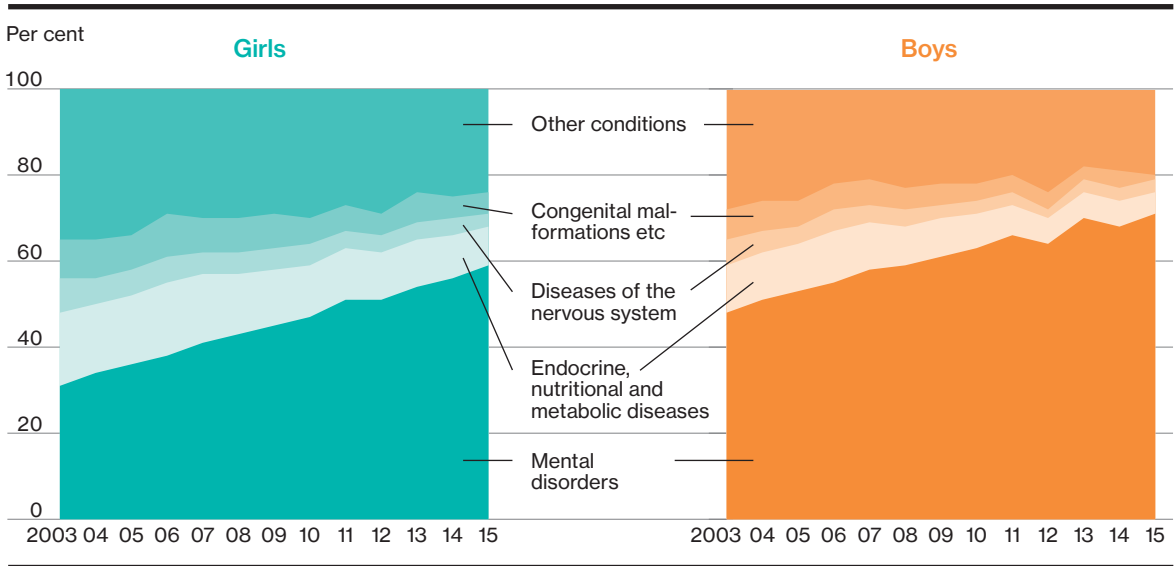
The number of parents receiving childcare allowance rose by more than 80 per cent since 2001. Children with mental disorders accounted for the greatest increase. In 2003, the age limit for childcare allowance was raised from 16 to 19 years, causing an increase in the number of childcare allowance recipients as from that year. The proportion of men recipients rose from just over 10 per cent in 2000 to just under 16 per cent in 2015. Correspondingly, the proportion of women declined from almost 90 per cent in 2001 to just over 84 per cent in 2015.

Almost 9,600 recipients (18 per cent) in December 2015 received compensation for additional expenses in the form of a tax-exempt component for additional expenses. Just over 800 recipients (1.5 per cent) received compensation for additional expenses only.



Proportion of childcare allowance by scope in December

The lowest level (one-quarter) was the most common level, and included a total of 38 per cent of all childcare allowances in 2015. The proportion of full or more childcare allowance declined during the period, from 29 per cent of the total in 2001 to 17 per cent of all childcare allowances in 2015.



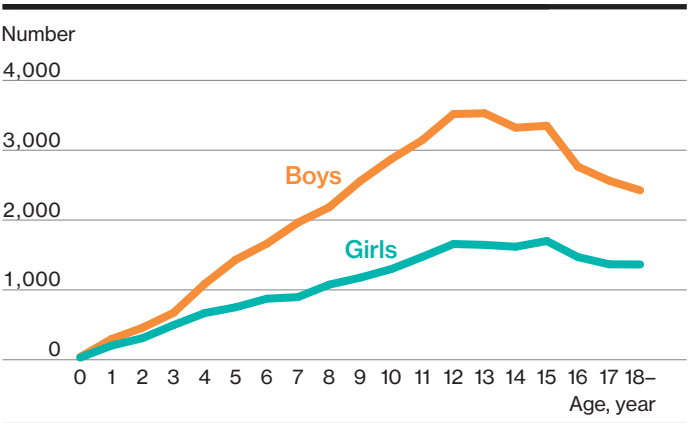
Newly granted childcare allowance by type of diagnosis

The number of mental disorders for which new childcare allowances were granted increased in the 2000s. In 2003, such diagnosis accounted for 31 per cent of all

new allowances in the case of girls and 48 per cent in the case of boys. The figures rose to 59 per cent for girls and 71 per cent for boys in 2015.

Children whose parents were receiving childcare allowance in December 2015 by age of the child

34 per cent of children whose parents were receiving childcare allowance in December 2015 were girls and 66 per cent were boys. Boys predominated at all ages.



Age	Number of children		Percentage of children whose parents received childcare allowance for more than one child	
	Girls	Boys	Girls	Boys
0–2	542	793	13	14
3–5	1,916	3,190	19	19
6–8	2,846	5,808	23	21
9–11	3,946	8,576	25	22
12–15	6,620	13,719	25	22
16–19	4,201	7,754	21	21
Total	20,071	39,840	23	21

■ Children whose parents were receiving childcare allowance in December 2015

In December 2015, childcare allowance was received for almost 60,000 children. The parents of approximately one-fifth of the children were receiving childcare allowance for more than one child. A total of 20 per cent

of the children were aged 16–19, the group made eligible by the amended rules in 2003. Of all the children whose parents were receiving childcare allowance, 34 per cent were girls and 66 per cent were boys.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
–24	173	7	5,384	5,298
25–29	1,647	125	4,898	4,737
30–34	5,274	555	4,894	4,286
35–39	10,411	1,475	4,768	4,215
40–44	13,596	2,412	4,658	3,979
45–49	10,001	2,072	4,643	4,022
50–54	4,514	1,273	4,603	4,168
55–	1,218	743	4,810	4,324
Total	46,834	8,662	4,716	4,119

■ Childcare allowance in December 2015

In total, childcare allowance was paid to just over 55,000 people in December 2015. A total of 84 per cent of the recipients were women and 16 per cent were men. Most of the recipients were in the age group 40–44 years. Just

over 3,000 of the recipients in December 2015 received shared childcare allowance. Approximately SEK 3.2 billion was paid as childcare allowance in 2015, of which 86 per cent to women and 14 per cent to men.

Regulations 2015

Parents can receive childcare allowance if their child needs special care or supervision for at least six months. The eligibility lasts until June of the year that the child turns 19. Special care or supervision must be occasioned by the child's illness or disability. A parent can also receive childcare allowance if the illness or disability entails additional expenses.

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

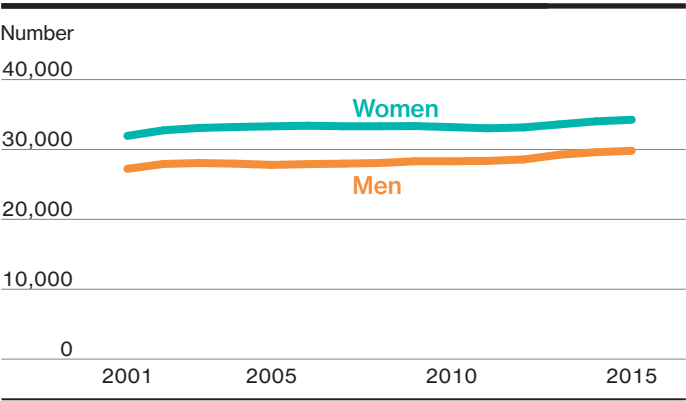
Childcare allowance can be one-quarter, one-half, three-quarters or the full maximum amount. Full childcare allowance is

2.5 times the price basic amount, which in 2015 corresponded to SEK 9,271 per month. Childcare allowance is taxable and pensionable. A certain component of childcare allowance can be paid as compensation for additional expenses. This component for additional expenses is tax-exempt and non-pensionable.

Under certain circumstances, compensation for additional expenses can be paid above and beyond the normal maximum childcare allowance. Childcare allowance may also be paid for additional expenses only. Depending on the amount of additional expenses, childcare allowance is either 36 per cent or 62.5 per cent of the price basic amount in such cases.

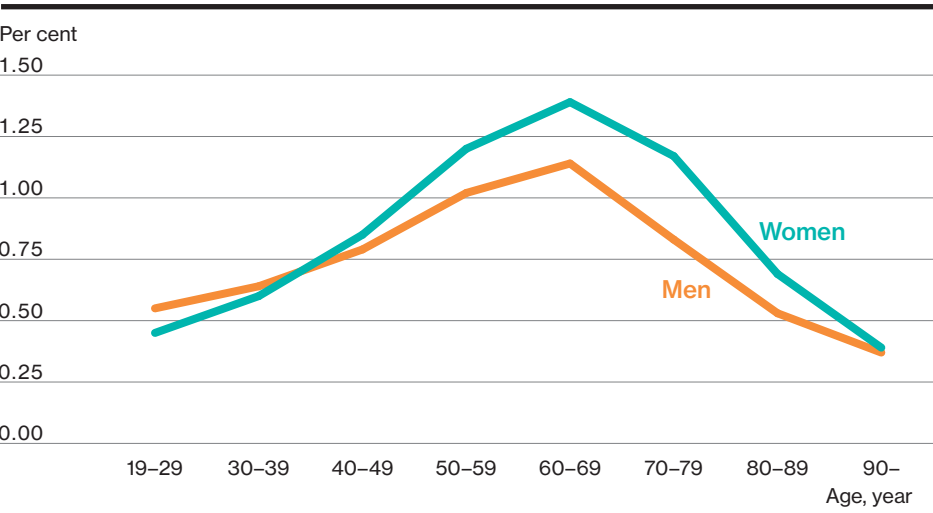
Disability allowance

Disability allowance provides financial security for those who need the assistance of another person or incur additional expenses due to a disability.



People receiving disability allowance in December

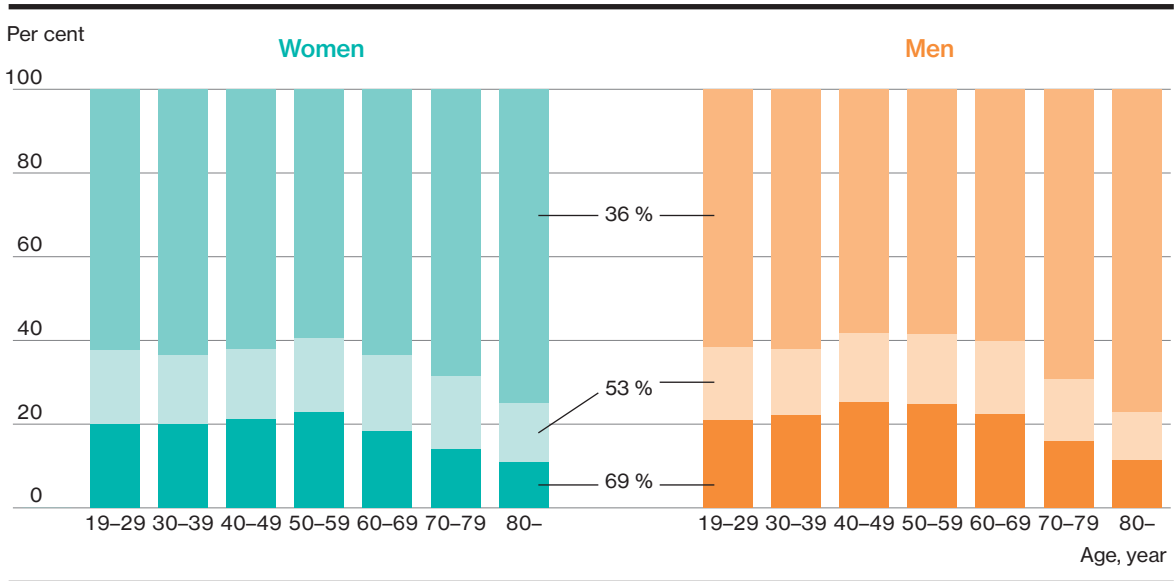
The number of people receiving disability allowance rose slightly in the early 2000s and then levelled off. The minimum age for receiving disability allowance was raised from 16 to 19 in 2003. More women than men received disability allowance throughout the period (53 per cent women and 47 per cent men in 2015).



Proportion of population receiving disability allowance in December 2015

Of the entire population aged 19 or older, just under 1 per cent received disability allowance in December 2015. Disability allowance is generally more common among women than men, except in the younger age groups. The exception among younger men is due

to the fact that they are more likely to be granted an allowance for mental disorders associated with a congenital disability. The proportion of people receiving disability allowance is largest in the 60-69 age group.



Disability allowance by compensation level and age in December 2015

A total of 64 per cent of women and 62 per cent of men receiving disability allowance had the minimum level of compensation (36 per cent of the price basic amount). The minimum level was also more common in older age groups.

Age	Number of recipients		Average amount, SEK in December	
	Woman	Men	Women	Men
19-29	3,066	3,762	1,691	1,701
30-39	3,495	3,819	1,683	1,705
40-49	5,375	5,044	1,699	1,748
50-59	7,184	6,254	1,726	1,742
60-69	8,045	6,537	1,674	1,718
70-79	5,130	3,400	1,615	1,622
80-89	1,694	889	1,565	1,549
90-	262	106	1,482	1,498
Total	34,251	29,811	1,676	1,707

Disability allowance in December 2015

In December 2015, disability allowance was received by just over 64,000 people. 53 per cent of the recipients of disability allowance were women and 47 per cent were men. In total, approximately SEK 1.4 billion was paid in disability allowance in 2015, of which 53 per cent to women and 47 per cent to men.

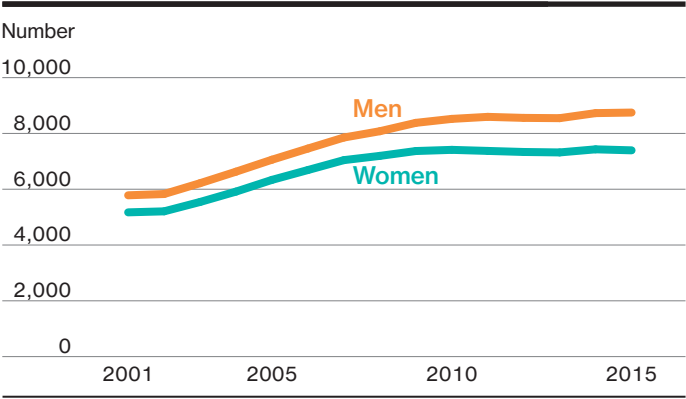
Regulations 2015

A person who has been disabled for a considerable time and need the time-consuming assistance of somebody else in order to manage at home or work can receive disability allowance. Disability allowance is also granted if a person has other significant additional expenses due to a disability. The allowance can be granted as of July of the year that a person turns 19, assuming they had a disability before they turned 65.

Depending on the kind of assistance needed and the additional expenses incurred, the compensation can be 36 per cent, 53 per cent or 69 per cent of the price basic amount per year. Those levels corresponded to SEK 1,335, SEK 1,965 and SEK 2,559 per month in 2015. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

Attendance allowance

Attendance allowance allows adults and children with extensive disabilities to obtain assistance in managing everyday life.



People receiving attendance allowance in December

The number of adults and children receiving attendance allowance rose steadily until 2009 and then began to level off. The increase after 2001 may be partly due to amended rules, whereby 65-year-olds can retain the personal assistance that had been granted to them earlier. More men than women received attendance allowance throughout the period (54 per cent men and 46 per cent women in 2015).

Age	Number of recipients		Number of hours per week on average, December	
	Women	Men	Women	Men
0–14	954	1,287	108	105
15–19	476	756	113	117
20–24	588	841	140	142
25–29	516	738	140	148
30–34	401	581	141	147
35–39	387	505	142	141
40–44	472	496	137	141
45–49	441	516	133	136
50–54	520	548	131	135
55–59	575	514	131	136
60–64	654	650	126	131
65–	1,410	1,316	110	112
Total	7,394	8,748	125	129

Attendance allowance in December 2015

Just over 16 000 adults and children received attendance allowance in December 2015. Of the 106 million hours granted for attendance allowance in 2015, 45 per cent went to women and 55 per cent to men. On average, men received more hours granted than women in most age groups. The expenditures on attendance allowance in 2015 were SEK 29.8 billion (including municipal expenditures).

■ Attendance allowance by category in December 2015

The number of people with attendance allowance is largest in category 3, which corresponds to 53 per cent of all women and 45 per cent of all men receiving attendance allowance. The greatest number of hours per week is granted to people in category 2, due to this group having disabilities that on average require more comprehensive need for support and service than people in the other categories.

Category	Number of people		Number of hours on average	
	Women	Men	Women	Men
1	2,932	4,010	129	131
2	337	490	146	154
3	3,920	3,978	121	125
Total	7,394	8,748	125	129

Note that information about category is lacking for some people, and the data does thus not sum up to all. For an explanation of the various categories, please see the regulations box.

Regulations 2015

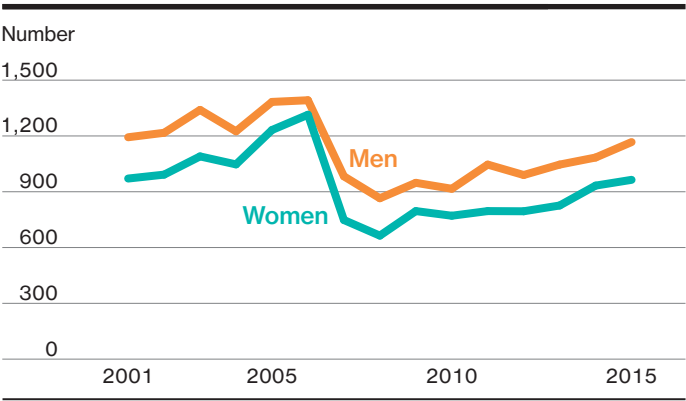
Attendance allowance can be granted to people with development disorders, autism or autism-like conditions (category 1), people with considerable and permanent intellectual disabilities following adult brain injury caused by external impact or a medical condition (category 2), or people with other permanent physical or psychological disabilities that are manifestly not due to normal ageing (category 3). To obtain compensation from Försäkringskassan, they must require assistance for more than 20 hours a week in order to meet their basic needs. If the need is for less time, the municipality shall ensure that they obtain the assistance required. People who live at assisted living facilities or are being cared for at an institution are not entitled to attendance allowance.

The attendance allowance may be used only to purchase personal assistance or to pay the costs of personal assistants. Purchase of personal assistance may be made from a municipality, a user cooperative or a private company. Users can also employ assistants themselves. User cooperatives and private companies shall have a permit from the Health and Social Care Inspectorate (IVO) to carry on an operation with personal assistance; a municipality that carries on an operation with personal assistance shall have reported this to the IVO. Users employing assistants themselves shall also have reported this to the IVO.

Attendance allowance is paid per hour, SEK 284 in 2015. People with special needs may apply for a higher rate. The maximum in 2015 was SEK 318.

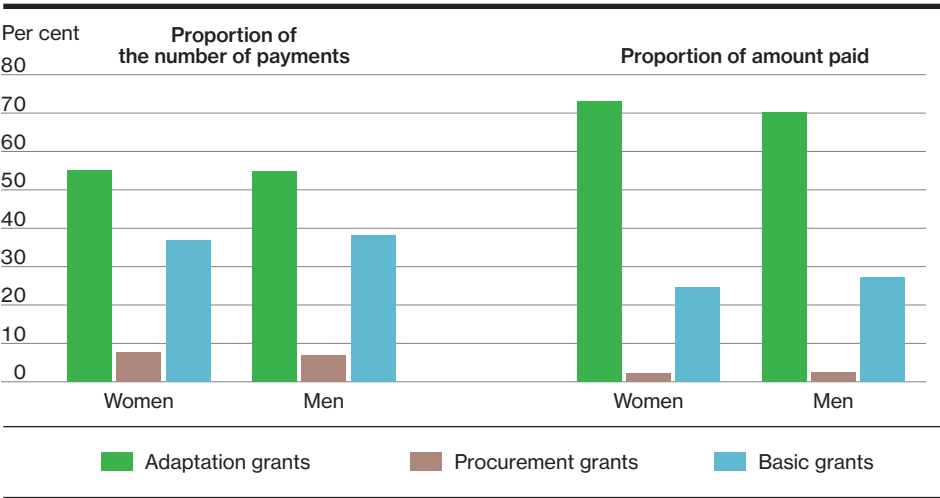
Car allowance

Car allowance is intended for people with a disability who have permanent and major great difficulty getting around.



Number of people receiving car allowance

Car allowance was introduced in 1988. Given that new car allowance could be granted only once every seven years until 2006, there were regular peaks during this period. After 2007, new car allowance could be granted once every nine years. Slightly fewer women than men receive car allowance.



Car allowance by type of grant in 2015

The most common type of car allowance in 2015 was car adaptation grant, which accounted for 55 per cent of all car allowances paid for women and men. A total of

72 per cent of the total amount of car allowance paid in 2015 was for car adaptation grants.

Age	Number of recipients		Average annual amount, SEK	
	Women	Men	Women	Men
0–14	286	343	69,278	76,195
15–19	80	120	89,370	79,728
20–24	94	102	102,415	88,937
25–29	64	84	82,749	71,534
30–34	90	74	52,962	119,254
35–39	87	120	125,594	69,034
40–44	151	185	99,320	110,334
45–49	211	210	80,076	88,094
50–54	145	174	95,780	68,421
55–59	122	126	92,897	58,817
60–64	135	186	104,513	83,784
65–	54	57	67,531	61,165
Total	1,519	1,781	87,196	81,522

■ Car allowance in 2015

46 per cent of the recipients of car allowance were women and 54 per cent were men. Approximately SEK 280 million was paid in

car allowance in 2015, of which 48 per cent to women and 52 per cent to men.

Regulations 2015

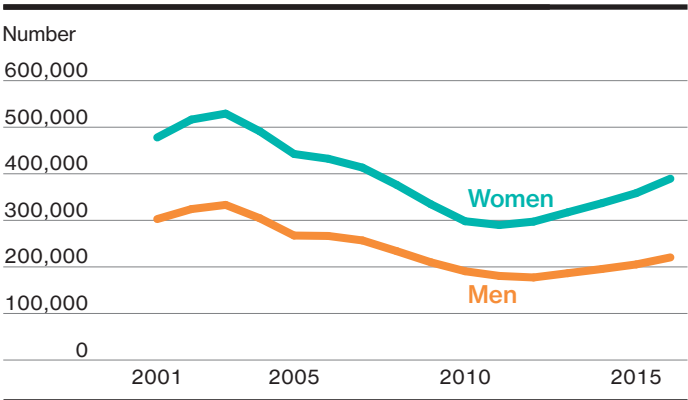
People with disabilities that make it very difficult to get around on their own or use public transport can obtain car allowance. The disability must last for at least nine years. Parents of children with disabilities can receive car allowance if they need a vehicle to get around with the child. Car allowance consists of several grants. There are two grants for purchasing a car – a basic grant and an acquisition grant. A basic grant to

purchase a car can be approved once every nine years. The availability of an acquisition grant depends on the person’s income. A car adaptation grant may also be available. Under certain circumstances, car allowance can be granted for driver’s training. While the allowance is intended mostly for cars, it is available for motorcycles, mopeds and other vehicles as well.

Financial security in the event of illness

Sickness cash benefit

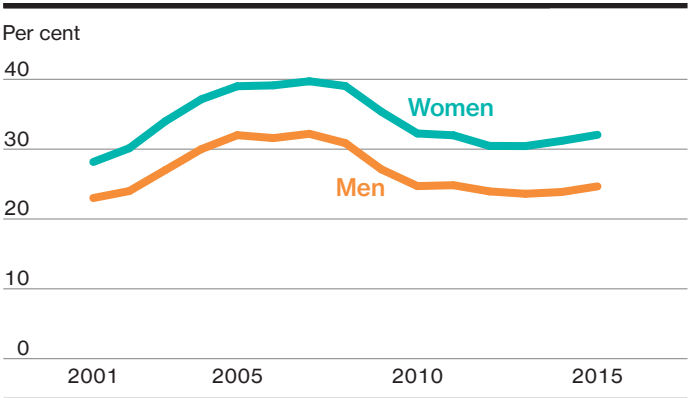
Sickness cash benefit is intended to provide financial security in the event of reduced working capacity due to illness.



Number of sickness cash benefit

The number of sickness cash benefit recipients rose rapidly until 2002, including increasing long-term sickness absence. Thereafter, the number of recipients declined up until 2010, and then started to rise again.

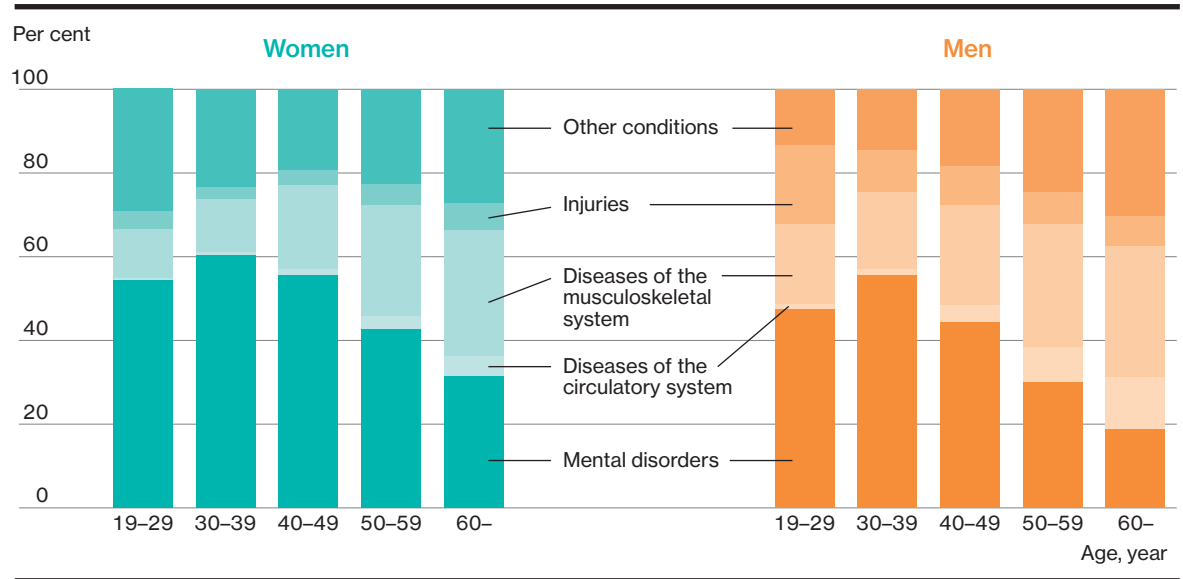
In total, more than 610,000 people received sickness cash benefit at some stage during 2015, of which 64 per cent were women and 36 per cent men. This corresponds to 10 per cent of all registered insured persons aged between 16 and 64.



Proportion of partial sickness cash benefit days

The proportion of partial sickness cash benefit days increased in the early 2000s. One reason may be that the Government made it clear at that point that Försäkringskassan was to use partial sick-listing to a greater extent. The proportion of partial days declined after 2007, but in recent years the proportion has increased again somewhat.

Approximately 32 per cent of sickness cash benefit days for women and 25 per cent for men were partial in 2015. The phenomenon is most common among people with mental disorders.



■ Ongoing cases of sickness cash benefit by age and type of diagnosis in December 2015

Mental disorders and diseases of the musculoskeletal system were among the most common diagnoses for both women and men who received sickness cash benefit in December 2015. Mental disorders accounted for 50 per cent of all cases among women and 37 per cent of all cases among men in

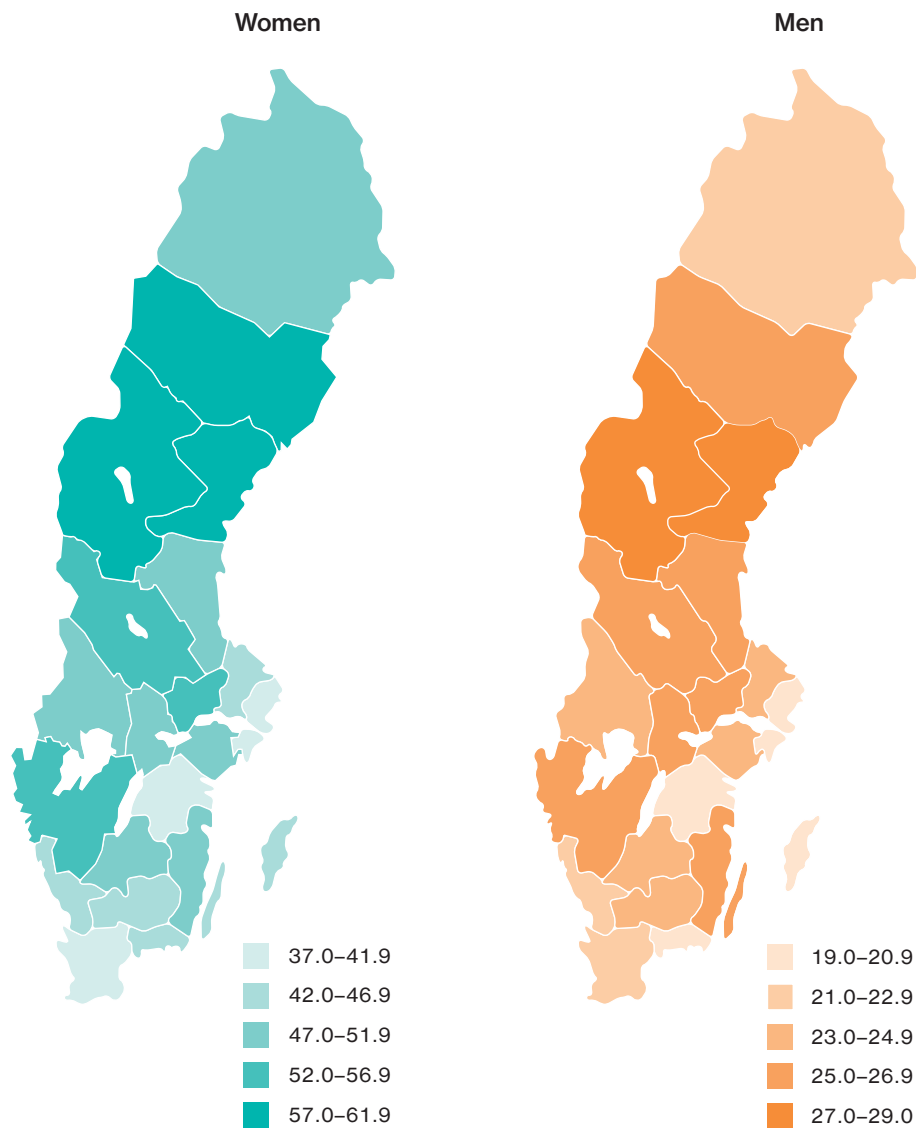
December 2015. The corresponding figure for diseases of the musculoskeletal system were 21 per cent among women and 26 per cent among men. Mental disorders are more common in the age groups under 50, while diseases of the musculoskeletal system are more common in the age groups over 50.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16-24	16,300	11,345	56	55	438	515
25-29	35,997	16,783	58	64	520	560
30-34	43,658	19,217	67	70	541	558
35-39	44,205	20,701	75	71	559	586
40-44	47,403	23,652	82	74	561	596
45-49	50,211	26,923	82	76	557	595
50-54	52,322	30,739	81	78	553	591
55-59	49,112	32,395	78	79	550	588
60-	50,244	38,625	77	81	544	579
Total	389,452	220,380	75	74	547	581

■ Sickness cash benefit in 2015

63 per cent of the SEK 31.7 billion in sickness cash benefit paid in 2015 was for women and 37 per cent was for men. Partly due to gender differences in respect of income from employment, the average daily amount was 6 per cent higher for men than women. The average number of sickness cash benefit days

generally increases with age among both women and men. One reason is the greater risk of illness and longer recovery periods. In addition, people who have worked for an extended period of time have been subject to more total stress.



Ongoing cases of sickness cash benefit by county in December 2015

In Sweden, there were 46 ongoing cases among 16–64 year-old women, and 23 ongoing cases among 16–64 year-old men, per 1,000 registered insured persons. A case of sickness cash benefit is defined as a consecutive period during which sickness and/or rehabilitation cash benefit is paid.

Västernorrland County had the most ongoing cases of sickness cash benefit per

1,000 registered insured women and men. Among women, that represented 62 ongoing cases and among men 29 ongoing cases per 1,000 registered insured persons. Some of the regional variation may be due to differences in age distribution or differences in health, living conditions and working conditions.

Regulations 2015

A person can receive one-quarter, one-half, three-quarters or full sickness cash benefit based on reduced working capacity due to illness. Sickness cash benefit can also be paid if a person is undergoing medical treatment or rehabilitation intended to prevent or shorten illness.

An employee receives sick pay from their employer for the first 14 days of an illness, however the first day constituting a waiting period. An employee whose working capacity is still reduced after the period of sick pay expires can receive sickness cash benefit from Försäkringskassan. Försäkringskassan pays sickness cash benefit to unemployed people after a one-day waiting period. Self-employed people have a default waiting period of 7 days, but may also choose 1, 14, 30, 60 or 90 days.

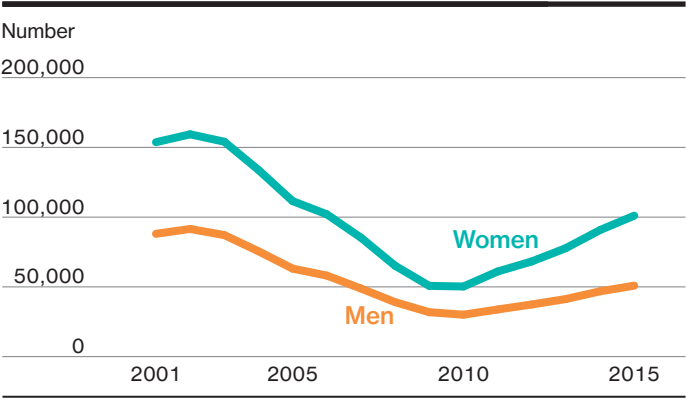
Just under 80 per cent (the normal level) of sickness cash benefit qualifying income can be paid for 364 days within a period of 450 days. Sickness cash benefit qualifying income may not exceed 7.5 times the price basic amount. In 2015, this corresponded to a maximum compensation of SEK 709 for full sickness cash benefit at the normal level. If working capacity is still reduced after 364 days, sickness cash benefit may be paid for another 550 days at the continuation level. The benefit in such cases is just under 75 per cent of sickness cash benefit qualifying income. In 2015, this corresponded to a maximum compensation of SEK 665 per day for full sickness cash benefit at continuation level. Seriously ill people can receive 80 per cent of their sickness cash benefit qualifying income at the normal level for an unlimited period of time. Unemployed people cannot receive more sickness cash

benefit than the maximum daily allowance from unemployment insurance. In 2015, this corresponded to SEK 486 for full sickness cash benefit for the unemployed (SEK 543 from September).

Reduction of working capacity is assessed in accordance with the rehabilitation chain. In the case of employees, the reduction for the first 90 days is assessed in relationship to their regular job. After 90 days, the assessment is also based on whether the person is able to do any kind of job for their employer. They are entitled to sickness cash benefit after 180 days only if they are unable to do any work that the labour market normally has to offer. That rule does not apply, however, if Försäkringskassan concludes that they will most likely be able to work for their employer again within 365 days. In that case, the reduction of their working capacity is assessed in relation to a job with their employer after 180 days as well. If the person is able to do work normally offered by the labour market after 365 days but Försäkringskassan concludes that it is unreasonable to perform an assessment on that basis, it can continue to use their regular job as a yardstick. In the case of self-employed people, an assessment is made in relation to their regular job until 180 days. The subsequent assessment is performed in relation to work normally offered by the labour market unless they are highly likely to be able to return to their regular job within 365 days or such an assessment is regarded as unreasonable. The reduction of working capacity among unemployed people is always assessed in relation to work that is normally offered by the labour market.

Vocational rehabilitation

Various rehabilitation measures make it easier for people with a long-term illness to return to work.



Number of cases of sickness or rehabilitation cash benefit 60 days or longer in December

People who participate in an employability rehabilitation programme usually have a long-term illness. Cases of long-term illness here refer to people who have been receiving sickness and/or rehabilitation cash benefit for 60 days or longer. The number of such cases declined by more than 170,000 between 2002 and 2010. Since 2010, the number of cases of sickness lasting 60 days or more has increased. In 2011, many people who had previously used the maximum number of days began receiving sickness or rehabilitation cash benefit again. In December 2015, there were 101,000 ongoing cases of long-term illness among women and 51,000 among men. Women accounted for approximately 67 per cent of cases of long-term illness (60 days or longer) and men for 33 per cent in December 2015.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	307	172	126	111	395	465
25–29	991	468	111	124	441	489
30–34	1,785	845	116	133	434	436
35–39	2,230	856	109	124	487	507
40–44	2,880	952	104	121	502	520
45–49	2,980	1,134	105	112	500	525
50–54	2,635	1,190	101	112	493	523
55–59	2,095	1,001	97	111	495	523
60–	1,353	747	80	98	515	544
Total	17,256	7,365	103	116	484	508

Rehabilitation cash benefit in 2015

70 per cent of the recipients of rehabilitation cash benefit in 2015 were women and 30 per cent were men. Of the SEK 1.3 billion

paid in rehabilitation cash benefit in 2015, 67 per cent went to women and 33 per cent to men.

Regulations 2015

Occupational training and education are among the measures that may fall within the framework of vocational rehabilitation.

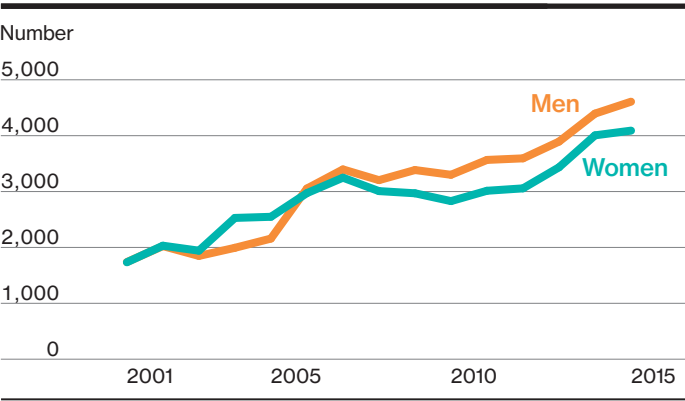
A person who participates in vocational rehabilitation can receive rehabilitation cash benefit if their working capacity has been reduced to the extent that they are unable to work because of the measure. A special benefit covering certain additional expenses that may arise in connection with rehabilitation (such as travel) can also be paid. Moreover, Försäkringskassan can subsidise the purchase of assistive devices and reimburse travel expenses to and from the job instead of paying sickness cash benefit.

Rehabilitation cash benefit can be paid for one-quarter, one-half, three-quarters or

all of the day. Rehabilitation cash benefit, which is just under 80 per cent of the sickness cash benefit qualifying income, is included in the 364 days that the person can possibly receive sickness cash benefit at the normal level. In 2015, the maximum daily rehabilitation cash benefit at normal level was SEK 709. The rehabilitation cash benefit that the person can subsequently receive at the continuation level, just under 75 per cent of their sickness cash benefit qualifying income, is included in the 550 days that they can possibly receive sickness cash benefit at the continuation level. In 2015, the maximum daily benefit at continuation level was SEK 665.

Activity compensation and sickness compensation

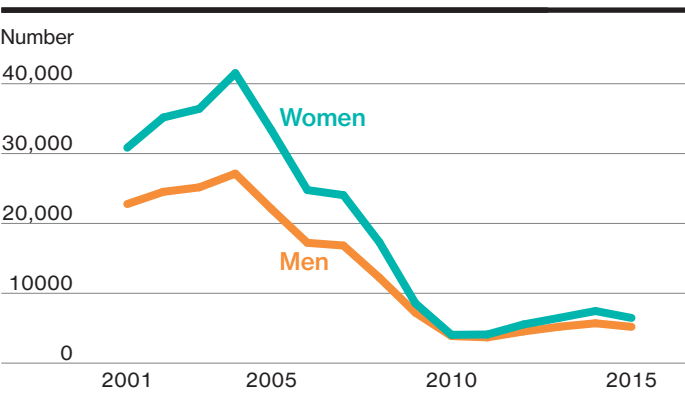
Activity compensation and sickness compensation provide financial security in case of long-term reduction in work capacity.



■ Newly granted activity compensation (temporary disability pension and early retirement pension before 2003) for people younger than 30

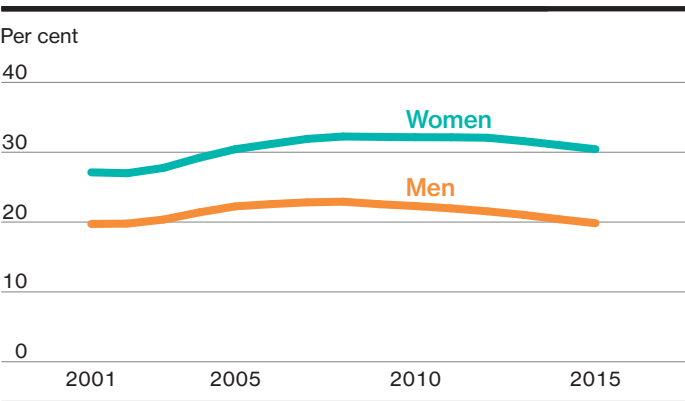
Before 2003, people younger than 30 could be granted both new early retirement pension and new temporary disability pension, whereas after that point they could be granted new activity compensation only.

New activity compensation was granted to approximately 8,700 people in 2015, which is 2.5 times as many as in 2001. One reason for the increase since 2003 was the greater number of people who received activity compensation for extended schooling.



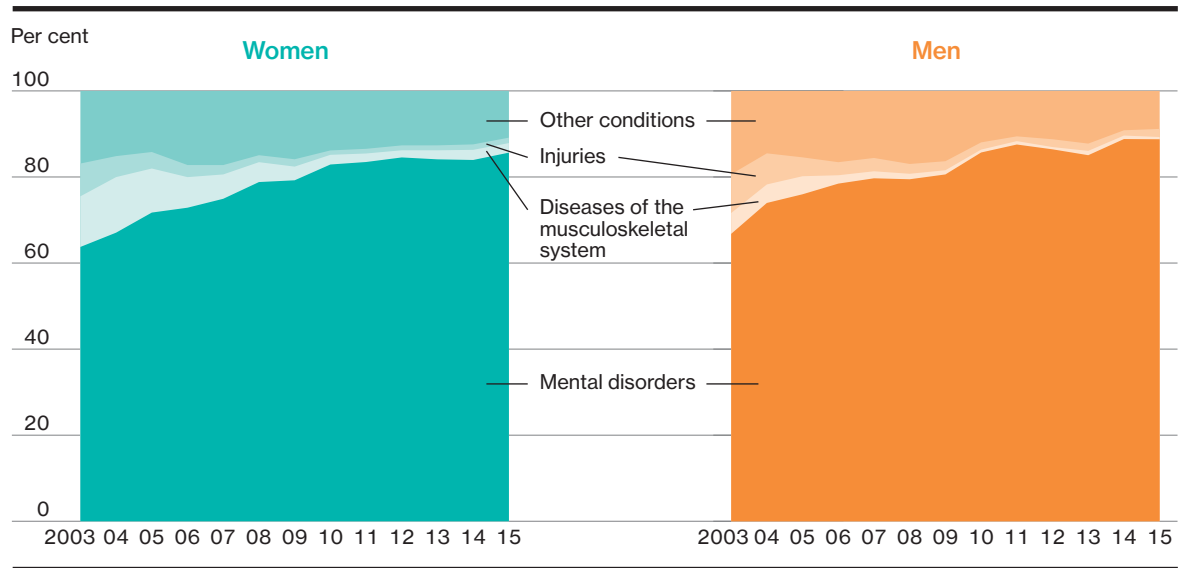
■ Newly granted sickness compensation (temporary disability pension and early retirement pension before 2003) for people 30 years or older

Before 2003, people who were 30 years or older could be granted both new early retirement pension and new temporary disability pension, but as of 2003 people of this age group can be granted sickness compensation only. The opportunity to receive temporary sickness compensation was eliminated in 2008 and the criteria for granting new sickness compensation became stricter. The number of people who were granted new sickness compensation has declined steadily since 2004 but began rising again in 2012, only to fall once more in 2015. In 2015, 11,700 people were granted new sickness compensation.



■ Proportion of partial activity compensation and sickness compensation (temporary disability pension and early retirement pension before 2003) in December

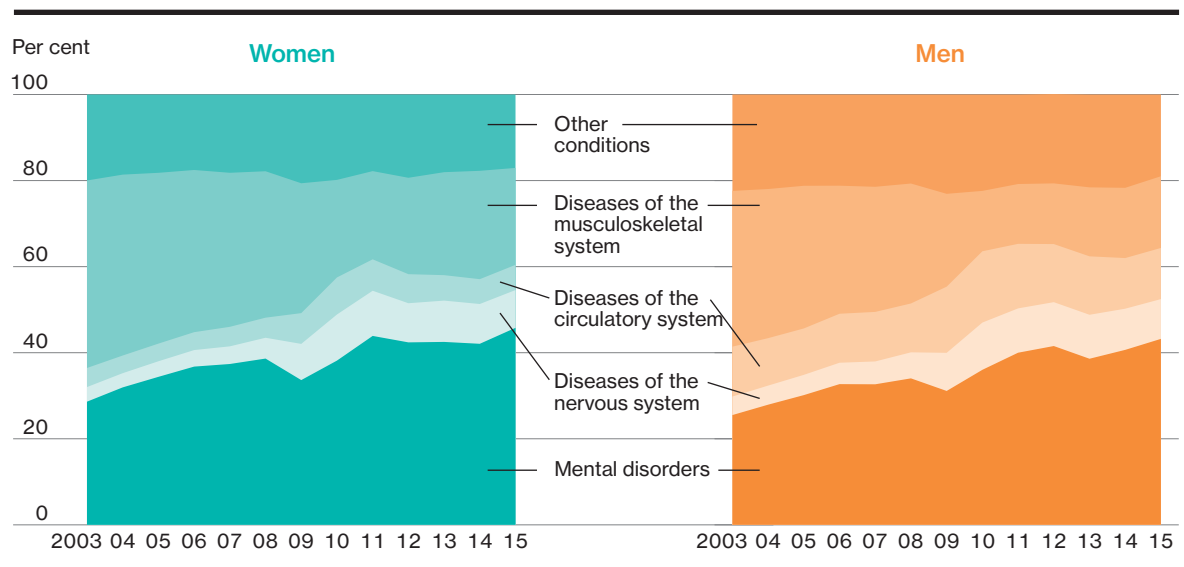
The proportion of partial activity compensation and sickness compensation has varied over time, but has consistently been more common among women than men. A total of 30 per cent of women and 20 per cent of men were receiving partial compensation in December 2015.



Newly granted activity compensation by type of diagnosis

The predominance of mental disorders among people receiving activity compensation has increased since 2003. Mental

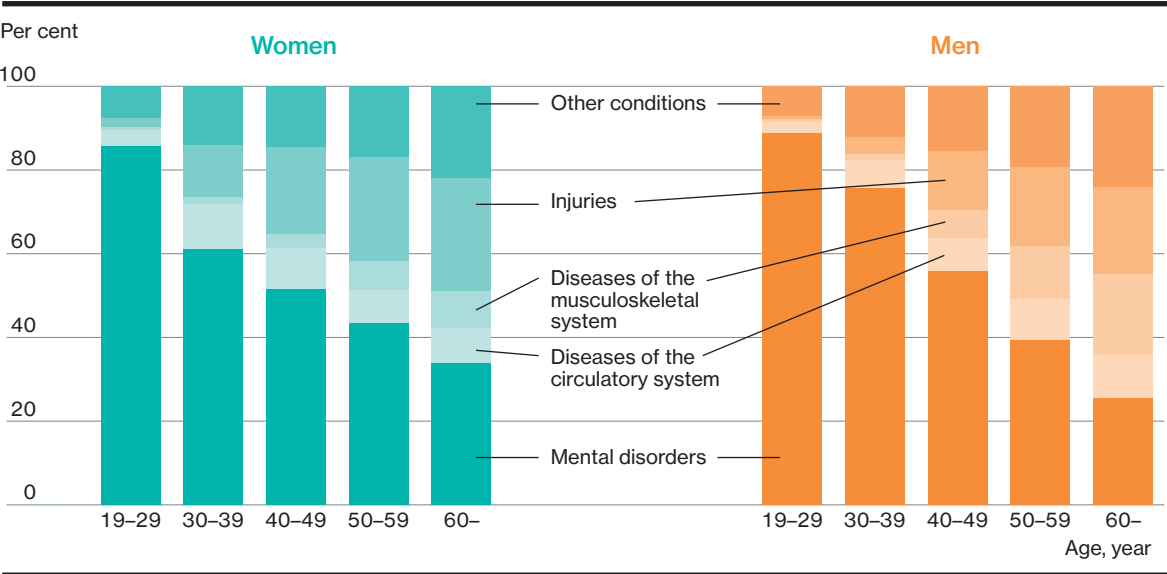
disorders accounted for 86 per cent of new activity compensation among women and 89 per cent among men in 2015.



New granted sickness compensation by type of diagnosis

Diseases of the musculoskeletal system, represented the most common types of diagnoses for people who were granted new sickness compensation until 2005. Since 2006, however, mental disorders have represented

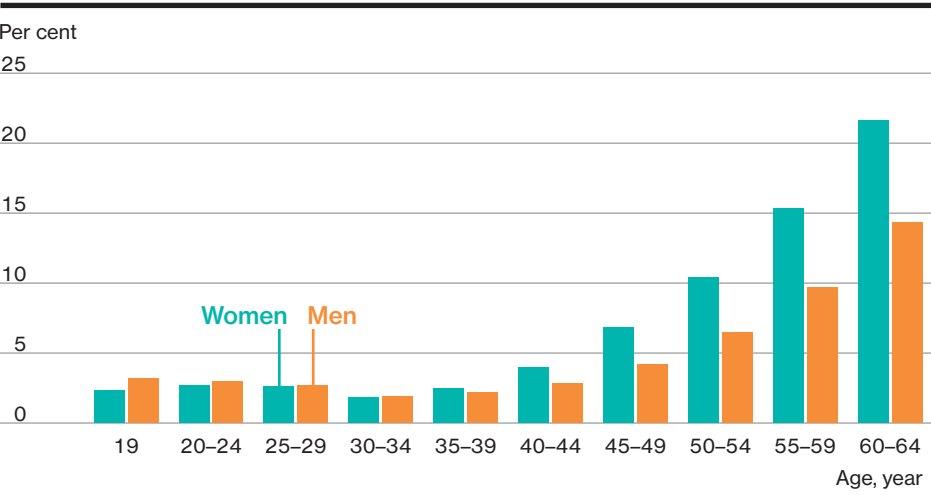
the most common types of diagnoses. Mental disorders accounted for 46 per cent of new sickness compensation among women and 43 per cent among men in 2015.



Newly granted activity compensation and sickness compensation by age and type of diagnosis in 2015

For almost all age groups, mental disorders represented the most common type of diagnosis among both women and men in 2015. Activity compensation and sickness

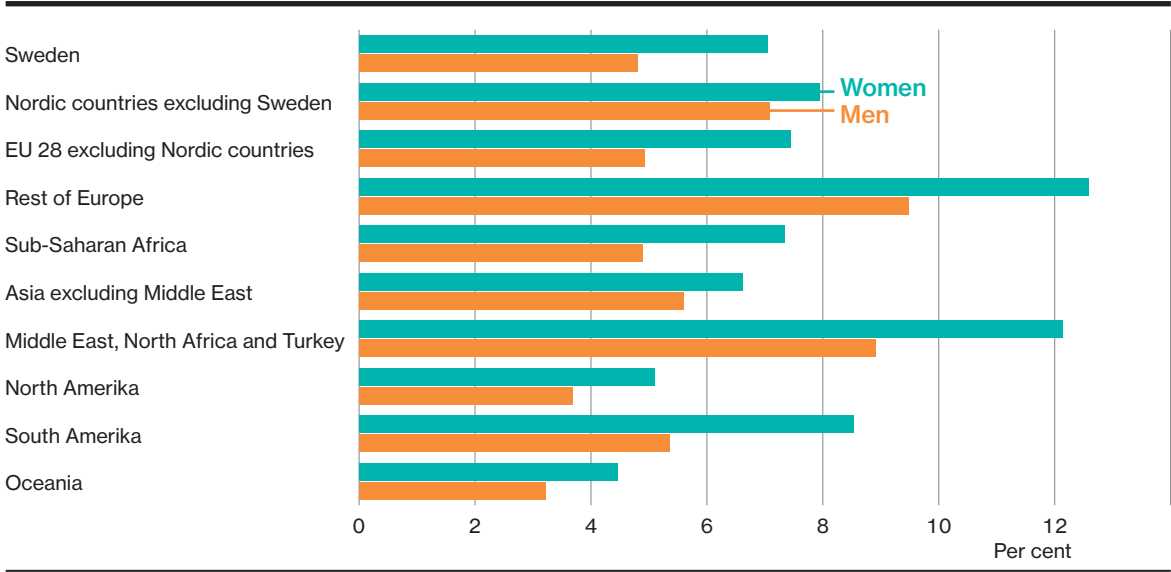
compensation based on mental disorders have been granted most often for people in younger age groups.



Proportion of the population that was receiving activity compensation or sickness compensation in December

Approximately 345,000 people received activity or sickness compensation in December 2015, of which 58 per cent were women and 42 per cent men. Approximately 6 per cent of 19-64 year-olds had left the labour market wholly or in part for health reasons to receive activity or sickness compensation, a figure that rose with

age. The corresponding figure for the age group 60-64 is 22 per cent for women and 14 per cent for men. Young men were more likely to receive compensation than young women, but starting at age 35-39, it was more common for women to receive compensation.



The proportions are standardised – see How to Read the Report for an explanation.

■ Proportion of the population that was receiving activity compensation or sickness compensation by region of birth in December 2015, age-standardised

Partly as a reflection of differences in health, living and working conditions, the proportion of the population receiving activity compensation or sickness compensation varied by region of birth.

Age	Number of recipients		Average amount, SEK per month		Percentage of population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,193	1,752	7,754	7,765	2.3	3.2
20–24	8,368	9,640	7,732	7,827	2.7	3.0
25–29	8,047	8,599	8,014	8,176	2.5	2.7
Total	17,608	19,991	7,863	7,972	2.6	2.9

■ Activity compensation in December 2015

Of the SEK 3.2 billion paid in activity compensation in 2015, 47 per cent went to women and 53 per cent to men. A total of 47 per cent of the recipients were women and 53 per cent were men.

Most of those receiving activity compensation have not had the ability to accumulate

additional insurance coverage through gainful employment and are thus receiving guarantee benefit only. A total of 89 per cent of women and 94 per cent of men with activity compensation were receiving guarantee benefit only in December 2015.

Age	Number of recipients		Average amount, SEK per month		Percentage of population, per cent	
	Women	Men	Women	Men	Women	Men
25–29 ¹	160	192	8,835	8,831	0.1	0.1
30–34	5,076	5,650	8,149	8,515	1.8	1.9
35–39	7,140	6,573	8,217	8,800	2.5	2.2
40–44	12,547	9,105	8,286	9,199	4.0	2.8
45–49	21,898	13,806	8,492	9,655	6.8	4.2
50–54	32,804	21,056	8,691	9,933	10.4	6.5
55–59	43,775	28,133	8,825	10,104	15.3	9.7
60–64	60,125	39,406	9,124	10,533	21.6	14.3
Total	183,525	123,921	8,780	9,951	7.6	5.1

¹ Recipients of early retirement or temporary disability pension before 2003 were converted to sickness compensation, regardless of age. New sickness compensation has not been granted to people younger than 30 since 2003.

■ Sickness compensation in December 2015

Of the SEK 35.4 billion paid in sickness compensation in 2015, 57 per cent went to women and 43 per cent to men. 60 per cent of the recipients of sickness compensation were women and 40 per cent were men.

Young people were more likely to receive full compensation, while older people were more likely to receive partial compensation. Thus, monthly sickness compensation was

higher among young people. Most older people receiving sickness compensation had, however, accumulated additional insurance coverage through gainful employment and were thus receiving higher income-related compensation. A total of 85 per cent of women and 76 per cent of men were receiving income-related compensation in December 2015.

Regulations 2015

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

Sickness compensation is granted to 30–64 year-olds whose working capacity has been reduced permanently – i.e. for the foreseeable future.

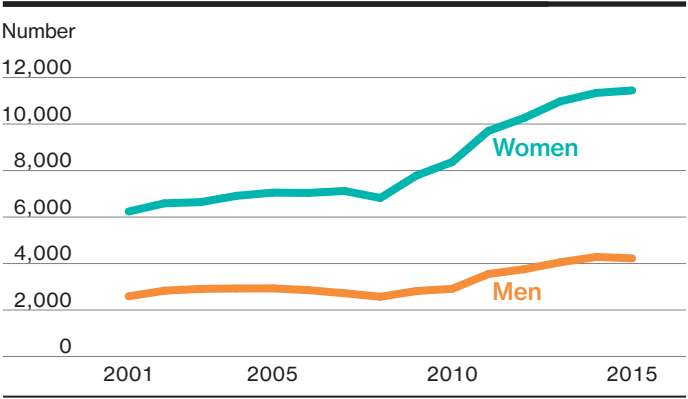
Activity compensation or sickness compensation can be one-quarter, one-half, three-quarters or all of the maximum amount. There is income-related compensation and guarantee benefit. Income-related compensation is linked to income from employment. People with little or no income from employment receive guarantee benefit. Guarantee benefit for activity compensation varies according to age and other factors. The maximum monthly guarantee benefit for activity compensation in 2015 was SEK 8,715, or 2.35 times the price basic amount. The maximum monthly guarantee benefit for sickness compensation in 2015 was SEK 8,900, or 2.4 times the price basic amount.

Benefit for care of closely related persons

This benefit enables someone to stay home from work in order to take care of a closely related person who is severely ill.

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

The number of recipients of benefit for the care of closely related persons has increased over the period, in particular since 2008. Since 2008, the number of recipients has increased by 68 per cent. In 2014, the number of recipients was just under 16,000.



Age	Number of recipients		Number of days on average		Average amount, SEK per year	
	Women	Men	Women	Men	Women	Men
-24	126	65	11	10	8,185	7,651
25-29	352	176	11	14	8,918	11,397
30-34	561	271	12	12	9,997	10,824
35-39	830	403	12	13	9,810	10,824
40-44	1,376	580	12	12	9,578	9,932
45-49	1,904	777	12	12	10,172	10,214
50-54	2,273	732	12	13	9,844	10,649
55-59	2,264	694	13	14	10,380	11,778
60-	1,760	526	15	20	12,118	16,236
Total	11,446	4,224	12	13	10,281	11,365

■ Benefit for care of closely related persons 2015

Of the SEK 165 million paid as benefit for care of closely related persons in 2015, 71 per cent went to women and 29 per cent to

men. A total of 73 per cent of the recipients were women and 27 per cent were men.

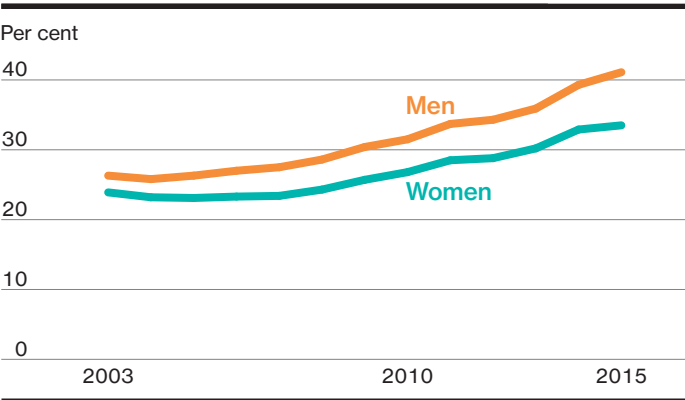
Regulations 2015

Those who forgo gainful employment to take care of a severely ill, closely related person at home or a care facility can receive the benefit. Severely ill refers to a life-threatening condition. The benefit can generally be paid for up to 100 days for each patient.

The benefit can be one-quarter, one-half or all of the maximum amount. The maximum amount is just under 80 per cent of the sickness cash benefit qualifying income, based on 7.5 times the price basic amount.

Housing supplement for people receiving activity compensation or sickness compensation

People who are receiving activity compensation or sickness compensation and have a low income can obtain a housing supplement to ensure that they have an adequate place to live without lowering their standard of living in other respects.



■ Proportion of population receiving activity compensation or sickness compensation with housing supplement in December

The proportion of people receiving housing supplement has increased over the period 2003 to 2015. A total of 34 per cent of women receiving sickness or activity compensation, and 41 per cent of men, were receiving housing supplement in December 2015.

Age	Number of recipients		Percentage of recipients of activity compensation or sickness compensation who had a housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	220	331	18	19	2,527	2,527
20–24	4,367	4,923	52	51	3,249	3,240
25–29	5,446	6,186	66	70	3,428	3,474
30–34	3,341	4,102	66	73	3,449	3,548
35–39	3,880	4,290	54	65	3,247	3,377
40–44	5,450	5,101	43	56	3,072	3,240
45–49	7,804	6,328	36	46	2,904	3,009
50–54	10,849	8,475	33	40	2,887	2,929
55–59	12,479	9,356	29	33	2,902	2,868
60–64	13,626	10,095	23	26	2,845	2,761
Total	67,466	59,191	34	41	3,013	3,082

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

■ Housing supplement for people receiving activity compensation or sickness compensation in December 2015

A total of 53 per cent of housing supplement recipients in 2015 were women

and 46 per cent were men. In 2015, SEK 4.8 billion was paid in housing supplement.

Regulations 2015

- Housing supplement includes
- housing supplement
 - special housing supplement.

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

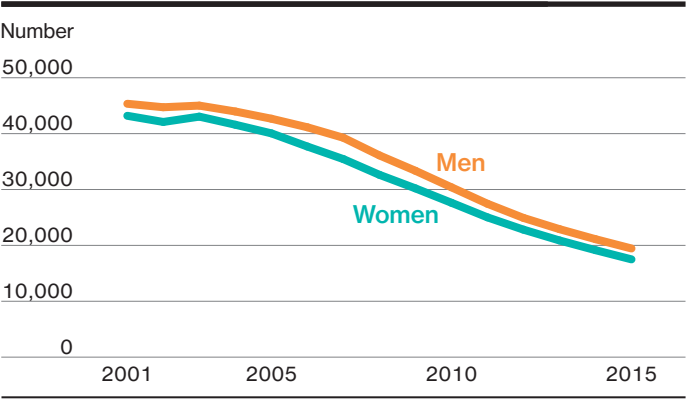
The amount of housing supplement depends on the person's housing expenses, income and savings. In 2015, the maximum monthly housing supplement was 93 per cent of housing expenses up to SEK

5,000 for unmarried people and SEK 2,500 for married people. Housing supplement is tax-exempt and must be applied for.

Special housing supplement guarantees a reasonable standard of living after reasonable housing expenses have been paid. A person must have been granted housing supplement before receiving special housing supplement. Monthly housing expenses up to SEK 6,200 for unmarried people and SEK 3,100 for married people were regarded as reasonable in 2015. The amounts for providing a reasonable standard of living were SEK 5,023 per month for unmarried people and SEK 4,245 for married people. Special housing supplement is paid to cover the deficit up to the reasonable standard of living.

Work injury compensation

Work injury compensation provides financial security in cases of reduced working capacity due to work injury.



■ Number of individual life annuities in accordance with work injury insurance in December

Due partly to the stricter requirements for approval of a work injury that were adopted in 1993, the number of individual life annuities declined during the period. The adoption of more lenient evidence requirements in 2002 regarding the assessment of work injury may explain the increase for that year. The assessment of the right to a work injury annuity is often carried out in conjunction with an assessment of the right to sickness compensation. One reason for the reduction in the number of individual annuities is therefore that the inflow to sickness compensation also declined between 2005 and 2010. Subsequently, the number of individual annuities has continued its decline. The reduction between 2005 and 2015 was 45 per cent.

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–24	6	8	7,983	12,177
25–29	21	45	12,813	14,401
30–34	42	105	12,999	11,870
35–39	107	220	10,231	8,894
40–44	320	594	8,186	9,223
45–49	1,043	1,400	7,468	8,009
50–54	1,762	2,773	6,823	7,702
55–59	2,745	3,989	6,451	7,547
60–64	4,734	5,922	6,213	7,669
Total	10,780	15,056	6,633	7,806

■ Work injury annuities in December 2015

42 per cent of the recipients of work injury annuities were women and 58 per cent were men. A total of SEK 3.1 billion in work injury annuities was paid in 2015. Of the amount paid, 38 per cent went to women and 62 per cent to men. Compensation paid to women was on average 15 per cent less than that to men, which corresponds to SEK 1,172 per month.

Regulations 2015

Everyone who is gainfully employed in Sweden is insured against work injury. Work injury is the consequence of accident or harmful impact in the workplace. Försäkringskassan can pay compensation for loss of income, dental care, health care abroad, sickness cash benefit in special cases and costs of special aids. The Swedish Pensions Agency has administered compensation for survivors and funeral expenses since 1 January 2010.

Individual life annuities represent the largest compensation paid by work injury insurance. A person is eligible for an individual life annuity only if they have an approved work injury that results in a sustained reduction in their ability to earn income from employment.

Sick-listing due to a work injury largely works the same way as ordinary sick-listing.

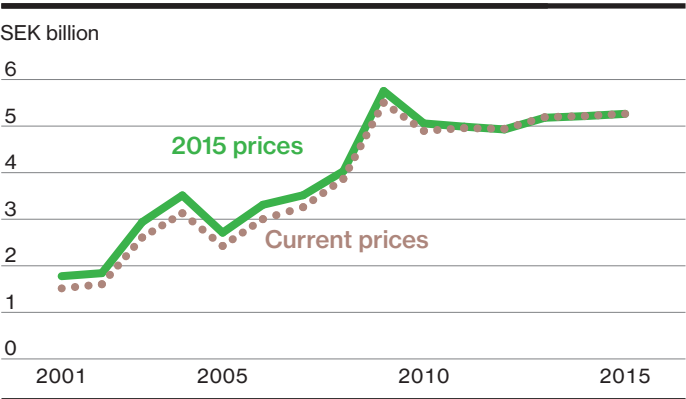
One difference is that sickness cash benefit is not time-limited. A person who has been sick-listed for more than 914 days can apply for additional sickness cash benefit days at the continuation level due to occupational injury. People who have a work injury that manifested itself on 1 January 2003 or later are also compensated for waiting periods when they are granted an individual life annuity.

The annuity provides compensation for the entire loss of income. The calculation of the amount of the annuity is based on the difference between the person's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference, up to a maximum of 7.5 times the price basic amount per year, or SEK 27,812 per month in 2015.

Other payments

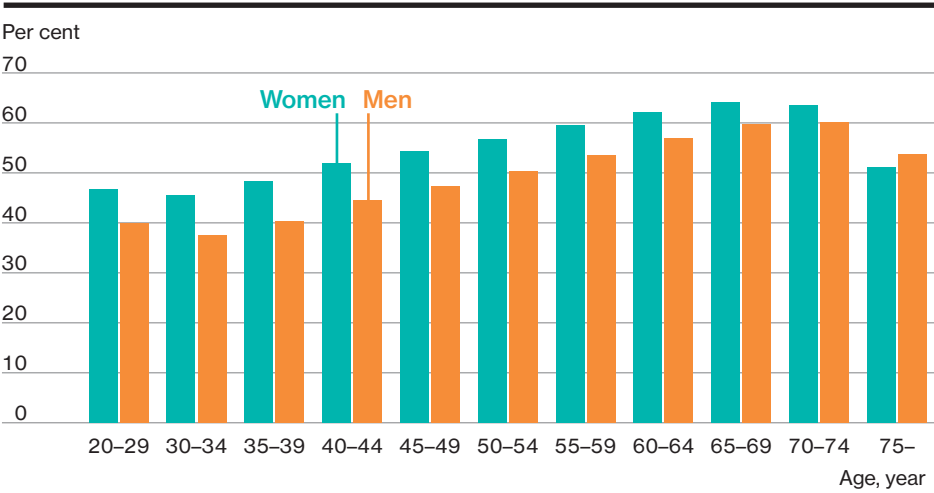
Dental care

National dental care support encourages people to make regular dental appointments and enables them to obtain major dental work as needed.



Amount paid for dental care

Expenditures for dental care insurance increased rapidly after the rules were amended in 2002. The new rules adopted on 1 July 2008 raised subsidies for patients, thereby increasing the expenditures on dental care insurance. Since 2010, the expenditures on dental care support have been fairly stable, and totalled SEK 5.3 billion in 2015.

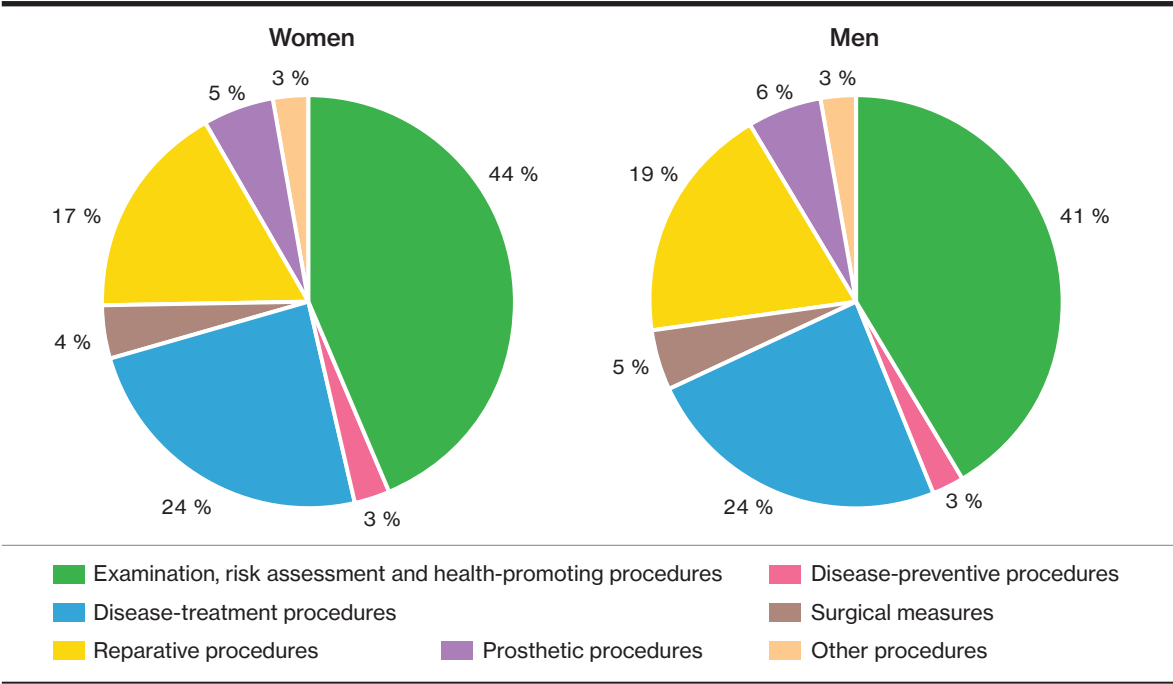


Note that the amount of the general dental care allowance is higher in the youngest and oldest age groups; for further information, please see the Regulations box.

Proportion of the population that used the general dental care allowance in 2015

A total of 51 per cent of people aged 20 or older used the general dental care allowance

in 2015. Women predominated in all age groups up to the age of 74.



■ Dental procedures broken down by category in 2015

The most common category of procedures consisted of examinations, risk assessments and health promoting procedures (44 per cent for women and 41 per cent for men). The purpose of such procedures is to assess the patient’s oral health and need for dental care procedures. The second most

common category consists of procedures to treat oral disease, followed by repair work. The remaining procedures are to prevent disease (such as fluoride treatment), insert prostheses (crowns, bridges, etc.), perform surgery (tooth extraction, etc.) and the like.

Age	Number of completed compensation periods		Average amount in SEK, paid by Försäkringskassan per completed compensation period	
	Women	Men	Women	Men
20–29	20,841	18,912	2,654	2,782
30–34	19,456	17,414	3,034	3,265
35–39	25,188	22,091	3,326	3,479
40–44	31,493	29,331	3,537	3,570
45–49	39,304	36,560	3,751	3,585
50–54	48,191	45,849	3,892	3,927
55–59	55,068	54,375	4,058	4,259
60–64	65,307	65,202	4,052	4,252
65–69	76,831	77,399	4,311	4,541
70–74	66,600	67,780	4,198	4,457
75–	90,715	77,660	4,012	4,324
Total	538,994	512,573	3,910	4,098

Only completed compensation periods under high-cost protection that led to payment are included (i.e. the compensation qualifying amount exceeded SEK 3,000)

■ Completed compensation periods under high-cost protection in 2015

More than 1 million compensation periods under high-cost protection during which the compensation qualifying amount exceeded SEK 3,000 were completed in 2015. Försäkringskassan paid an average of SEK

3,900 for women and SEK 4,100 for men per completed compensation period. The amount paid varied considerably, however, and a large proportion of the total went to a small number of recipients.

Regulations 2015

Dental care is free for children up to and including the age of 19. The new dental care support that was adopted on 1 July 2008 for people aged 20 and older consists of three components: general dental care allowance, special dental care allowance and high-cost protection.

General dental care allowance, which is intended to encourage regular dental appointments, is to be used primarily for examinations and prevention. The annual allowance is SEK 150 for 30–74 year-olds, as well as SEK 300 for 20–29 year-olds and those aged 75 and older.

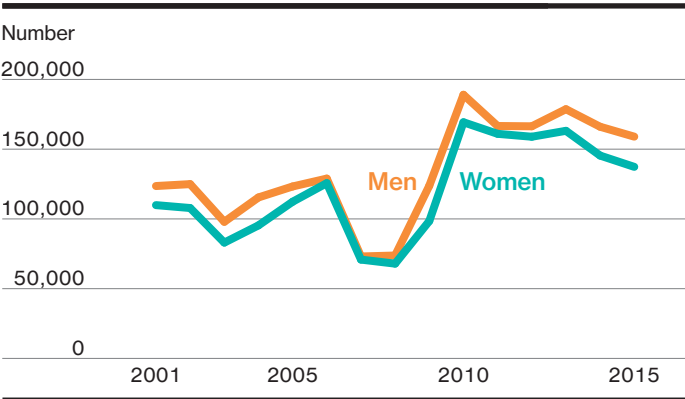
Special dental care allowance can be used in connection with certain illnesses or disabilities that can lead to poorer oral

health. The special dental care allowance, which amounts to SEK 600 every six months, may be applied to preventive procedures only, including check-ups and cleaning.

High-cost protection ensures that patients do not have to pay the entire cost of major dental work. High-cost protection is subject to a compensation period of up to 12 months. If a patient's cost during a compensation period does not exceed SEK 3,000, no compensation is payable from the high-cost protection. Försäkringskassan pays 50 per cent of the cost between SEK 3,000 and SEK 15,000. If the cost exceeds SEK 15,000, Försäkringskassan pays 85 per cent of the excess amount.

Activity grants and development allowance

Activity grants and development allowance are paid to unemployed people who participate in labour market programmes.



Number of recipients of activity grants or development allowance

Activity grants and development allowance are decided on and paid by Försäkringskassan, but the liability for the cost lies with Arbetsförmedlingen (Sweden's Public Employment Agency). Just over 296,000 people received development allowance or an activity grant in 2015, of which slightly more men than women.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24 ¹	29,864	45,559	104	105	214	222
of which is						
development allowance	22,289	34,051	100	100	133	135
activity grants	9,306	14,133	95	97	418	438
25–29	14,919	20,348	105	110	325	360
30–34	12,449	14,266	102	111	343	378
35–39	12,476	12,456	110	119	384	424
40–44	14,277	12,139	119	125	417	457
45–49	14,893	12,835	126	131	449	489
50–54	14,217	13,949	135	138	470	525
55–59	12,351	13,660	144	148	498	548
60–	11,167	13,049	145	148	530	575
Total	136,613	158,261	119	121	391	409

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

Number of recipients of activity grants or development allowance in 2015

46 per cent of the recipients of an activity grant or development allowance were women and 54 per cent were men. SEK 14.2 billion

was paid in activity grants and development allowance in 2015, of which 45 per cent to women and 55 per cent to men.

Regulations 2015

Development allowance and activity grants may be paid to unemployed people who participate in labour market programmes through Arbetsförmedlingen. Among the programmes are the job and development programme, work experience and support to start a business. Participants who met the requirements for unemployment compensation received a daily activity grant of at most SEK 910 (SEK 760 after the first 100 days) and at least SEK 365 in 2015 for full-time programmes. Participants age 25 and older who did not meet the requirements for unemployment compensation received a daily

activity grant at the guarantee level of SEK 223 in 2015 for full-time programmes.

Participants age 18–24 generally received development allowance instead of an activity grant at the guarantee level if they did not meet the requirements for unemployment compensation. Daily development allowance was either SEK 48 or SEK 142 in 2015. The lower amount, which is for people without an upper secondary school certificate, is paid until 30 June the year that the participant turns 20. As opposed to an activity grant, development allowance is tax-exempt.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefit and supplementary introduction benefit are paid to newly arrived immigrants who have an introduction plan with Arbetsförmedlingen (Sweden’s Public Employment Agency).

Age	Number of recipients		Percentage receiving supplementary introduction benefit, per cent		Percentage receiving introduction benefit for housing, per cent	
	Women	Men	Women	Men	Women	Men
–19	134	306	2	1	19	32
20–24	3,641	5,917	14	1	19	41
25–29	5,123	7,847	33	10	16	44
30–34	5,037	6,745	45	25	10	40
35–39	4,148	5,279	52	41	8	32
40–44	3,121	4,125	56	51	7	26
45–49	2,257	3,077	51	52	8	22
50–54	1,471	2,031	42	48	10	21
55–59	987	1,201	27	40	14	16
60–	666	759	12	23	19	16
Total	26,585	37,287	40	27	12	34

■ Number of recipients of introduction benefit in 2015

42 per cent of the recipients of introduction benefit were women and 58 per cent were men. A total of just under SEK 3.7 billion was paid as introduction benefit in 2015, of which 39 per cent went to women and 61 per cent to men.

The proportion of recipients who also had supplementary introduction benefit was greatest among 30–54 year-olds and higher

among women up to and including the age group 40–44 year-olds, perhaps because they were the most likely to have children living at home. Maybe because more of them live alone, men in all age categories apart from 60– year-olds were more likely than women to receive introduction benefit for housing.

Region of birth	Women	Men	Total
Rest of Europe ¹	530	354	884
Sub-Saharan Africa	7,602	9,056	16,658
Asia except the Middle East	2,551	1,880	4,431
Middle East, North Africa and Turkey	15,592	25,636	41,228
Other or unknown	310	361	671
Total	26,585	37,287	63,872

¹ Europe excluding the Nordic countries and the 28 EU Member States.

■ Number of recipients of introduction benefit in 2015 by region of birth

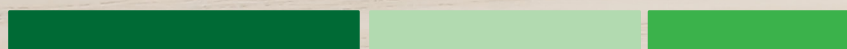
Most introduction benefit recipients came from Sub-Saharan Africa, the Middle East, North Africa or Turkey. A total of 91 per cent of recipients came from these regions.

Regulations 2015

Newly arrived immigrants aged 20–64 who have been granted residence permits as refugees or quota refugees, as well as members of their families, can receive introduction benefit. Newly arrived immigrants aged 18–20 can also receive introduction benefit provided that their parents are not in Sweden. Introduction benefit is granted by Arbetsförmedlingen and paid by Försäkringskassan. The benefit amounts to SEK 308 per working day provided the person has an introduction plan and participates full-time. The benefit can be paid for up to two years.

A person who is receiving introduction benefit can also apply for supplementary introduction benefit or introduction

benefit for housing. Försäkringskassan processes and approves these applications. Supplementary introduction benefit can be paid to people with children up to age 20 who are living at home. The monthly benefit is SEK 800 per child younger than 11 and SEK 1,500 per child aged 11–20, provided the person participates in activities full-time. The maximum monthly supplementary introduction benefit is SEK 4,500. The supplementary introduction benefit is paid per household. A recipient of introduction benefit who lives alone can receive introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900 provided the person participates in activities full-time.



Social Insurance in Figures 2016

Social insurance is an integral part of the lives of most people. It is of great importance, not just for peoples' security and well-being, but also for the country's economy. In 2015, the expenditure on the allowances and benefits administered by Försäkringskassan amounted to a total of SEK 225 billion, which corresponds to 5 per cent of Sweden's gross domestic product (GDP).

Each year, Försäkringskassan publishes the report Social Insurance in Figures, which uses statistics and comments to present a number of allowances and benefits within the framework for the social insurance administered and paid by Försäkringskassan. These allowances and benefits are presented in tables, charts and diagrams based on the areas scope and financing of social insurance; registered insured persons; financial security for families and children; financial security in the event of disability; financial security in the event of illness; and other payments. Social Insurance in Figures 2016 also includes a thematic chapter about work injury insurance, which celebrates its centenary in 2016.