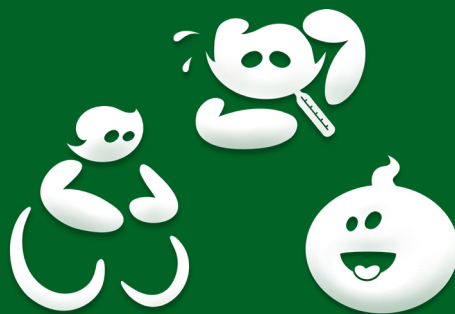


Social Insurance in Figures 2013



Försäkringskassan

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Social Insurance in Figures 2013 can be ordered from
the website www.forsakringskassan.se,
and costs SEK 120 excluding VAT, postage and packing.

Foreword

Each year Försäkringskassan publishes *Social Insurance in Figures*, which proceeds from statistics and comments to present a number of benefits and allowances that it administers.

Social insurance is an integral part of most people's lives. It has a major impact on both the general sense of security and the economy of the country. Expenditures for benefits and allowances administered by Försäkringskassan totalled approximately SEK 203 billion or almost 6 per cent of Swedish GDP in 2012.

For the first time, the 2013 edition includes a chapter that looks at a special theme associated with social insurance. Instead of presenting the various benefits side by side, the chapter is based on a group of individuals and how they use the system. As opposed to an exclusive focus on payment of individual benefits and allowances, the emphasis is on the relationship of these people to social insurance in Sweden. The group we chose this year consists of children with disabilities and their families.

Many Försäkringskassan employees participated in the *Social Insurance in Figures 2013* project. The following people wrote the individual chapters: 1) Mats Åhlgren – The Financial Scope of Social Insurance; 2) Ulrik Lidwall – Registered Insured Persons, Financial Security in the Event of Illness, and Other Payment; and 3) Andrea Kolk – Financial Security for Families and Children, Financial Security in the Event of Disability, and the special theme of Children with Disabilities. Ms Kolk also edited the entire report.

Stockholm, May 2013

Dan Eliasson
Director-General

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Introduction

The purpose of the Swedish social insurance system, which covers anyone who lives or works in Sweden, is to provide financial security at the various stages of life. The components of social insurance administered by Försäkringskassan primarily include benefits and allowances for families with children, people who are ill and people with disabilities. Since January 2010, the Swedish Pensions Agency has administered benefits and allowances for pensioners. This report does not cover such compensation.

Social insurance expenditures totalled approximately SEK 203 billion or 6 per cent of GDP in 2012. Just over half of all expenditures were for people with illnesses or disabilities, almost one-third for children and families, and the remainder for compensation linked to labour market measures, as well as administration.

Social Insurance in Figures 2013 provides an overview of the benefits and allowances administered by Försäkringskassan. Social insurance is described in tables, maps and diagrams within the following areas: 1) the scope and financing of social insurance; 2) registered insured persons; 3) financial security for families and children; 4) financial security in the event of disability; 5) financial security in the event of illness; 6) other payment. Among the indicators presented for many benefits and allowances are the number of recipients, the amount paid and average compensation. In order to establish a context for the statistics, each benefit and allowance is accompanied by a box that succinctly describes the applicable regulations. Social Insurance in Figures 2013 includes a special chapter on the theme of children with disabilities, as well as the support that the system administers on behalf of their families and them.

People have different needs that social insurance meets, and they use it in various ways. With that in mind, the statistics are broken down by gender and age – as well as region of birth and county in some cases.

A PDF of *Social Insurance in Figures 2013*, along with diagrams containing links to the underlying statistics, may be downloaded from www.forsakringskassan.se. Additional data are available at the Försäkringskassan website for official and various other kinds of statistics (<http://forsakringskassan.se/statistik>). Questions about the statistics may be sent to statistikenheten@forsakringskassan.se

How to Read the Report

Each benefit and allowance covered by *Social Insurance in Figures 2013* is accompanied by a box that describes the regulations to which it was subject in 2012. The purpose of the box is to help the reader understand the statistics in context. If the regulations changed during the year, the most recent version is presented. Additional information about the regulations is available at www.forsakringskassan.se.

Due to retroactive decisions, reappraisals, suspensions, etc., statistics taken from Försäkringskassan's data warehouse (STORE) may differ somewhat at various times. Thus, data about the number of recipients, etc., may not be exactly the same as those presented in other connections.

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 2012). 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 basic amount for temporary parental benefit and 10 times the basic amount for parental benefit, the average daily amount for temporary parental benefit may exceed the average daily amount for parental benefit.

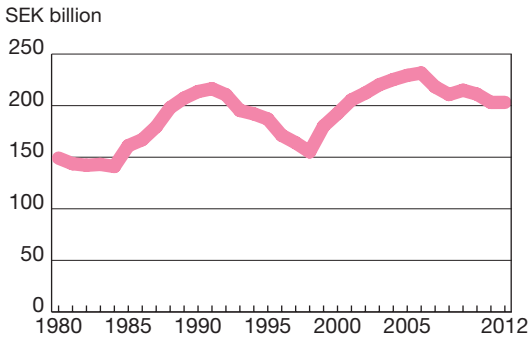
Data can change during the course of a particular matter for benefits and allowances that cover a longer period of time. For example, the type of arranger or the diagnosis can change over time for attendance allowance and ongoing cases of sickness benefit. Under such circumstances, the data are obtained when the compensation is first granted and do not include any changes.

The diagram entitled “Proportion of the Population Receiving Sickness or Activity Compensation by Region of Birth in December 2012” 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.

The Financial Scope of Social Insurance

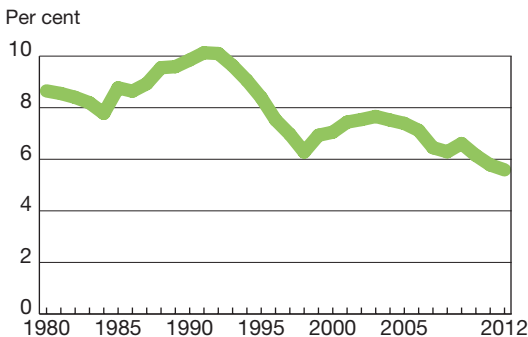
Social insurance expenditures

Social insurance expenditures refer to benefits and allowances administered by Försäkringskassan in 2012 – primarily those for families with children, people who are ill and people with disabilities.



Social insurance expenditures adjusted to the CPI for 2012. Excluding administration, social insurance expenditures for the benefits and allowances administered by Försäkringskassan totalled SEK 203 billion in 2012. Adjusted to the CPI for 2012, expenditures rose by 136 per cent between 1980 and 2012. Primarily due to amended regulations such as reduced compensa-

tion levels and the adoption of a sick pay and waiting period, expenditures declined between 1992 and 1998. The growth of expenditures starting in 1999 was partially due to rapid increases for sickness benefit and sickness compensation. A national old age pension contribution, according to which the government pays pension entitlements for people with sickness benefit, parental benefit, etc., was introduced in 1999. The decrease in expenditures after 2006 was due primarily to reductions for sickness benefit and sickness compensation. Expenditures rose again for sickness benefit while continuing to decline for sickness compensation in 2011 and 2012. Including administrative costs, social insurance expenditures came to just over SEK 211 billion in 2012.



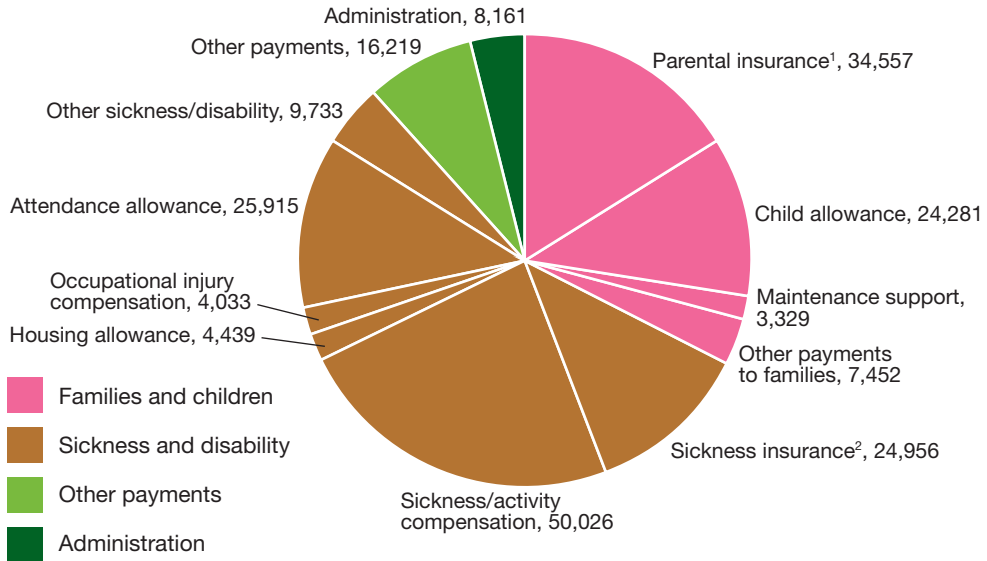
Social insurance expenditures (excluding administration) as a proportion of GDP. Social insurance payments represent a considerable proportion of GDP – 5.6 per cent, the lowest for the past 30 years, in 2012. Including administrative costs, social insurance expenditures corresponded to 5.8 per cent of GDP in 2012.

Expenditure per area/benefit SEK million	2010	2011	2012
<i>Financial security for families and children</i>			
Parental benefit	26,488	27,448	28,264
Temporary parental benefit	4,852	5,392	5,545
Pregnancy benefit	525	503	546
Equality bonus	–	–	202
Child allowance	23,731	24,140	24,281
Housing allowance for families with children and young people	3,493	3,342	4,432
Childcare allowance	2,766	2,849	3,000
Maintenance support	3,550	3,415	3,329
Adoption allowance	28	22	19
Total	65,433	67,112	69,618
<i>Financial security in the event of illness or disability</i>			
Sickness benefit	18,449	21,195	23,416
Rehabilitation compensation	1,990	2,575	1,330
Benefit for care of closely related persons	115	144	151
High-cost protection for employers	0	37	59
Dental care	4,897	4,957	4,941
Health care in international conditions	579	650	698
Sickness and activity compensation	60,597	53,627	50,026
Housing supplement	4,698	4,604	4,439
Disability allowance	1,226	1,244	1,277
Occupational injury compensation	4,587	4,240	4,033
Car allowance	259	261	343
Attendance allowance	23,188	24,286	25,915
Grants to counties	1,000	714	747
Grants for the sick-listing process	–	–	1,722
Other compensation	6	6	5
Total	121,592	118,538	119,102
<i>Other payment</i>			
Activity grant	16,157	15,364	15,340
Introduction benefit	0	263	855
Family benefit for conscripts	31	19	18
Other	21	10	6
Total	16,209	15,656	16,219
Administration	7,406	7,577	8,161
Total	210,640	208,882	213,101

Social insurance expenditures in 2010–2012 (current prices).

Expenditures declined steadily from 2009 to 2012 for financial security in the event of illness or disability. Reductions for sickness compensation represented the main factor. Partially due to

a higher birth rate, expenditures associated with financial security for families and children increased. Activity grants for people who participated in labour market programmes represent the largest share of other payments.

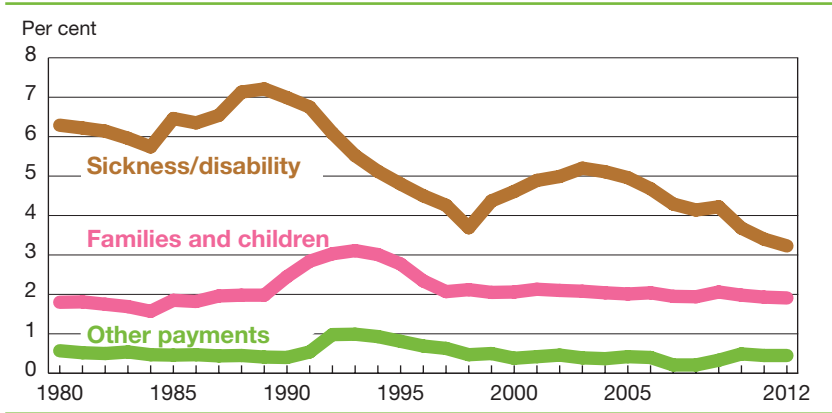


¹ Including parental insurance, temporary parental insurance and pregnancy allowance.

² Including sickness allowance, rehabilitation allowance, allowance for care of close relatives and high-cost protection for employers.

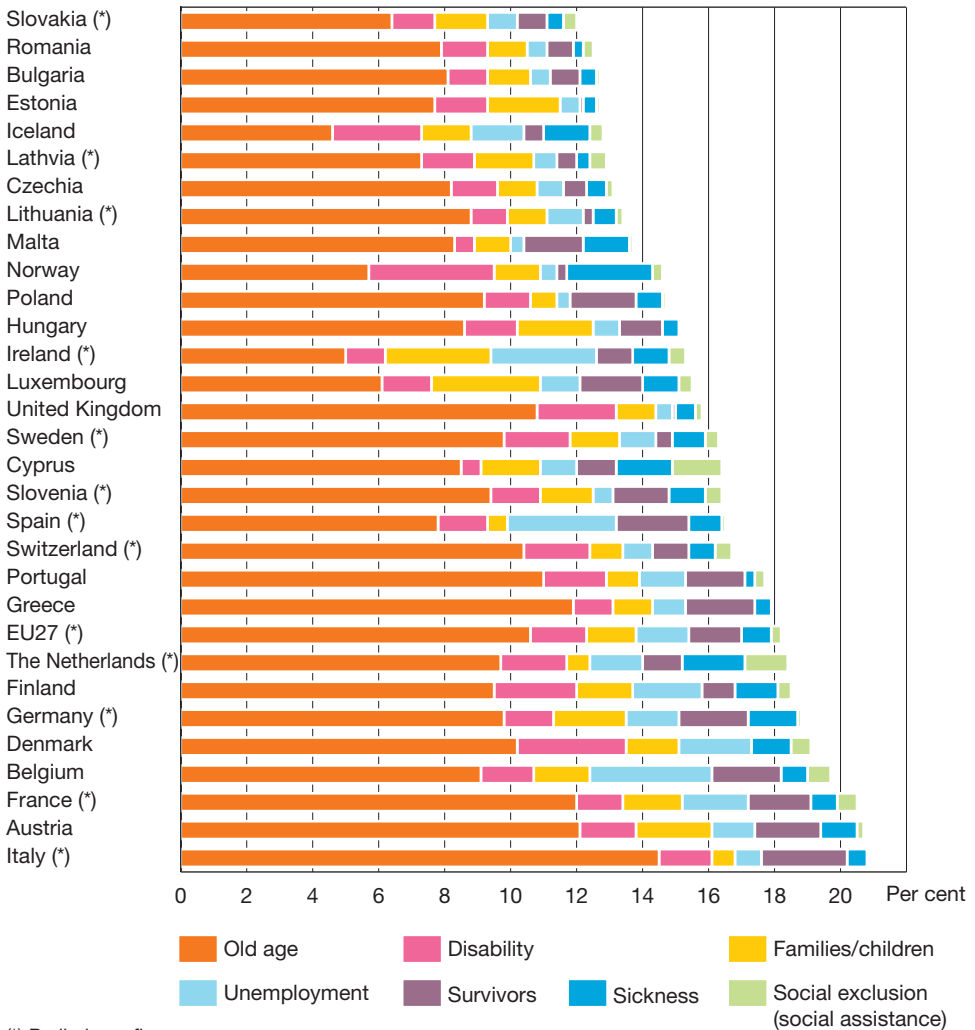
Breakdown of expenditures in 2012 (SEK million). SEK 119 billion (56 per cent) of social insurance expenditures were for people with an illness or disability. Families with children received SEK 70 billion (33 per cent). There were also

certain other types of compensation, primarily in the labour market area (just over SEK 16 billion). The remaining expenditures were for administration (just over SEK 8 billion).



Expenditure areas as a proportion of GDP. Expenditures for illness and disability rose in the late 1980s, only to decline from more than 7 per cent of GDP in 1989 to less than 4 per cent in 1998. The decrease was partially due to less sickness absence, the adoption of a sick pay period, lower compensation levels, and the assumption of drug cost responsibilities by the counties. Owing to greater sick-

ness absence, expenditures rose in relation to GDP from 1998 to 2003. Expenditures subsequently fell again. As a result of the rapid birth rate, compensation for children and families rose in relation to GDP during the early 1990s. Expenditures declined again in the latter half of the 1990s and remained around 2 per cent of GDP in succeeding years.



(*) Preliminary figures
 Source: Eurostat

Public transfers in relation to GDP (2010) in Sweden and other European countries. Public transfers include unemployment compensation and financial assistance in addition to social insurance benefits and allowances. Public transfers to Swedish households were somewhat below average for an EU

country. The ways that the various countries use public transfers and direct services to meet the needs of the social insurance system vary substantially. This report does not include direct services such as tax credits and subsidised nursery school attendance.

Financing social insurance

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

SEK million	Income			Expenditures			Surplus/ deficit	
	Contrib- utions	Taxes by law	Other	Total	Pay- ments	Admin- istration		Total
Parental insurance ¹	34,250	–	–	34,250	34,011	1,321	35,332	–1,082
Child allowance	–	24,615	–	24,615	24,281	334	24,615	–
Housing allowance for families with children, etc.	–	4,667	–	4,667	4,432	235	4,667	–
Childcare allowance for children with disabilities	–	3,241	–	3,241	3,000	241	3,241	–
Maintenance support	–	2,412	1,266	3,678	3,329	348	3,678	–
Health insurance ²	67,365	14,043	–	81,408	75,528	3,994	79,522	1,886 ³
Grants to counties	–	747	–	747	747	–	747	–
Grants for the sick-listing process	–	1,722	–	1,722	1,722	–	1,722	–
Dental care	–	5,096	–	5,096	4,941	155	5,096	–
Health care in international conditions	–	743	–	743	698	45	743	–
Disability allowance	–	1,387	–	1,387	1,277	109	1,387	–
Activity grant	15,340	606	–	15,946	15,340	606	15,946	–
Introduction benefit	–	863	–	863	855	9	863	–
Occupational injury compensation, etc.	4,596	43	37	4,676	4,033	251	4,284	392
Car allowance	–	373	–	373	343	30	373	–
Attendance allowance	–	21,787	4,472	26,259	25,915	344	26,259	–
Housing supplement	–	4,571	–	4,571	4,439	132	4,571	–
Other compensation	1	51	4	55	49	6	55	–
Total	121,551	86,968	5,778	214,297	204,940	8,161	213,101	..

¹ Includes parental benefit and temporary parental benefit, but not pregnancy benefit (financed by the health insurance contribution)

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

³ Difference between health insurance contributions and the expenses that they are to finance by law

Social insurance income and expenditures in 2012 (SEK million). Income from social security contributions totalled SEK 122 billion in 2012. Taxes covered SEK 87 billion (40 per cent) of the expenditures. Compensation from municipalities, child support debtors and the like 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, occupational injury insurance, sickness benefit and sickness compensation generated a surplus of more than SEK 2 billion in 2012. Meanwhile, parental insurance generated a loss of just over SEK 1 billion.

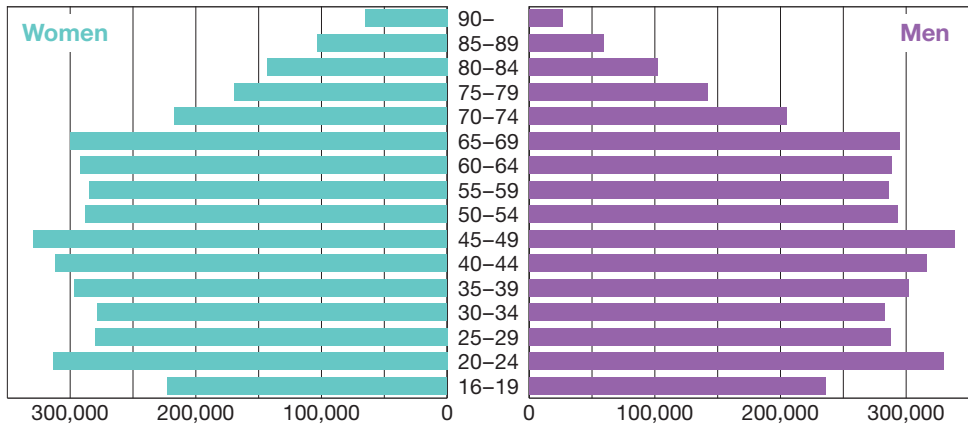
Expenditure rates, %	2005	2006	2007	2008	2009	2010	2011	2012
Old age pension contribution ¹	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor's pension contribution ¹	1.70	1.70	1.70	1.70	1.70	1.70	1.17	1.17
Health insurance contribution								
– Payroll tax	10.15	8.64	8.78	7.71	6.71	5.95	5.02	5.02
– Self-employed persons	11.12	9.61	9.61	7.93	6.93	6.04	5.11	5.11
Parental insurance contribution ¹	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.60
Occupational injury contribution ¹	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.30
Labour market contribution								
– Payroll tax	4.45	4.45	4.45	2.43	2.43	4.65	2.91	2.91
– Self-employed persons	1.91	1.91	1.91	0.50	0.50	2.11	0.37	0.37
General payroll tax ¹	3.07	4.40	4.40	7.49	7.49	6.03	9.23	9.21
Payroll tax, total	32.46	32.28	32.42	32.42	31.42	31.42	31.42	31.42
Social security contributions by self-employed persons, total	30.89	30.71	30.71	30.71	29.71	28.97	28.97	28.97

¹ Payroll taxes and social security contributions by self-employed persons have the same expenditure rate.

Statutory contributions for social insurance as a proportion of each expenditure basis. The expenditure basis for social security contributions consists of payroll expenses for employees and self-employed persons. Employers and self-employed persons 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). Thus, total payroll taxes were stable at just over 32 per cent

until 2009. The health 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 occupational injury contribution was lowered in 2012, while the parental insurance contribution was raised. The general payroll tax was lowered somewhat such that total labour market contributions and social security contributions by self-employed persons remained unchanged.

Registered Insured Persons



Registered insured persons in December 2012 broken down by age group

Region of birth	Number of registered insured persons age 16 and older		
	Women	Men	Total
Sweden	3,253,196	3,218,832	6,472,028
Other Nordic Countries	134,182	95,952	230,134
Non-Nordic EU 27 ¹	115,323	106,223	221,546
Rest of Europe	93,079	82,977	176,056
Sub-Saharan Africa	42,048	42,325	84,373
Asia except for the Middle East	84,435	51,239	135,674
Middle East, North Africa, Turkey	129,065	150,609	279,674
North America	12,641	13,249	25,890
South America	30,599	28,060	58,659
Oceania	1,202	2,127	3,329
Total²	3,895,770	3,791,593	7,687,363

¹ EU 27 includes all Member States.

² The table does not include registered insured persons whose region of birth was unknown.

Registered insured persons in December 2012, broken down by region of birth. A total of 84 per cent of the 7.7 million insured per-

sons registered with Försäkringsskassan in 2012 were born in Sweden and 16 per cent abroad.

**Regu-
lations
2012**

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.

All insured Swedish and foreign citizens age 16 or over who live in Sweden are registered with Försäkringskassan.

Region of birth	Number of registered insured persons age 19–64			Estimated proportion who are entitled to sickness benefit qualifying income, per cent		
	Women	Men	Total	Women	Men	Total
Sweden	2,231,888	2,330,016	4,561,904	89	89	89
Other						
Nordic countries	77,555	60,182	137,737	81	81	81
Non-Nordic						
EU 27	79,347	72,891	152,238	77	83	80
Rest of Europe	76,712	68,655	145,367	74	81	77
Sub-Saharan						
Africa	35,347	35,212	70,559	56	66	61
Asia except for the Middle East	72,330	40,139	112,469	71	78	74
Middle East, North Africa						
And Turkey	110,644	130,425	241,069	59	74	67
North America	9,924	10,739	20,663	74	79	77
South America	26,475	24,485	50,960	79	84	81
Oceania	1,037	1,928	2,965	73	82	79
Total	2,721,259	2,774,672	5,495,931	86	88	87

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

Estimated proportion of insured persons age 19–64 who were entitled to sickness benefit qualifying income at the beginning of 2012.

A larger proportion of those born in Sweden were entitled to sickness benefit qualifying income than those born abroad. A total of 89 per cent of those born in Sweden were eligible for sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation. A total of 56 per cent of women and 66 per cent of men born in Sub-Saharan Africa were entitled to sickness benefit qualifying in-

come. The reason that the proportion was lower for people born in certain regions of the world than for those born in Sweden is that they tend to have less of a foothold in the labour market.

Figures for the proportion of insured persons who were entitled to sickness 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 are based on an estimate that proceeds from information about pensionable income.

Insured persons entitled to sickness benefit qualifying income are those expected to earn at least 24 per cent of the basic amount every year from gainful employment. That corresponded to sickness benefit qualifying income of just under SEK 10,600

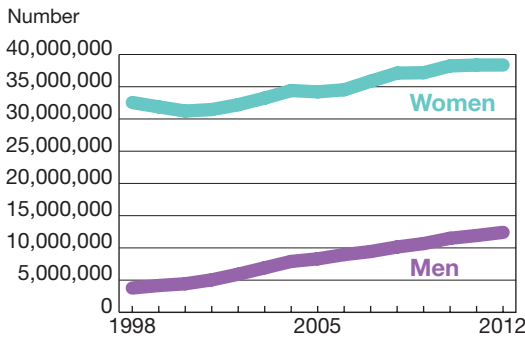
in 2012. Having the right to sickness benefit qualifying income is a basic prerequisite for entitlement to sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation.

Regulations 2012

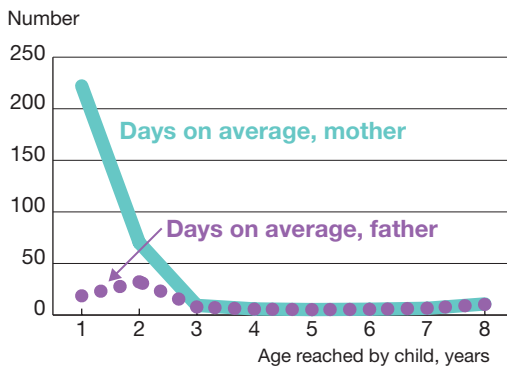
Financial Security for Families and Children

Parental benefit

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

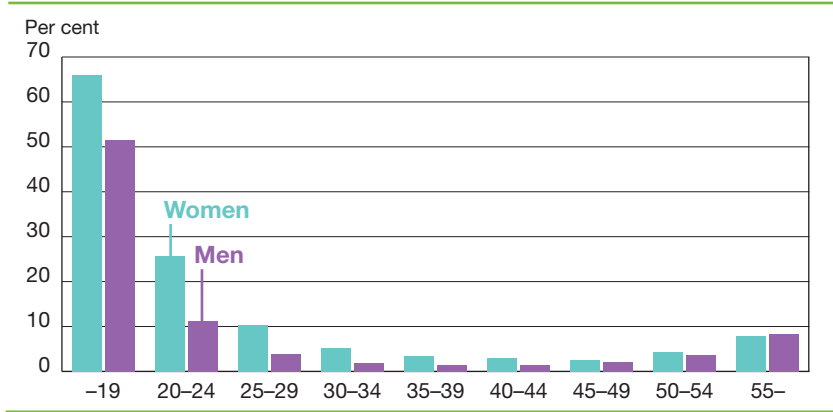
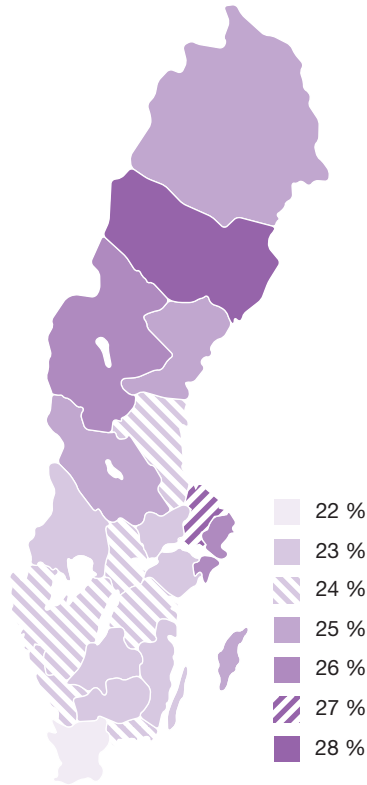


Days of parental benefit. The number of days that people received parental benefit declined in the late 1990s as the birth rate fell. The birth rate turned up again in the early 2000s along with the number of days of parental benefit. Quite a few changes occurred during the period with respect to the number of days and the size of the compensation. Parental benefit for almost 51 million days, 76 per cent to women, was paid in 2012. Men accounted for an increased proportion of days during the period. Men received parental benefit for just over 10 per cent of the total days in 1998 and just over 24 per cent in 2012.



Average number of days of parental benefit at various ages for children born in 2004. Most days of parental leave for children born in 2004 were during their first three years and were taken by women. After that age, there is no difference between women and men.

Proportion of days of parental leave taken by men per county in 2012. Men took just over 24 per cent of all days of parental benefit in 2012. Men accounted for the most days (almost 28 per cent) in Västerbotten County and fewest days (just over 22 per cent) in Skåne County. The differences between the various municipalities were quite large in many counties. 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 leave 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.



Proportion of recipients of parental benefit at the basic level only in 2012. A total of 66 per cent of women and 52 per cent of men age 19 and younger received parental benefit at the basic level only in 2012 because they did not meet the requirements for income-related

parental benefit. Nevertheless, few recipients of parental benefit were in this age group.

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.

Age	Number of children		Proportion of all children for whom benefit was paid, per cent	
	Girls	Boys	Girls	Boys
0	48,988	51,854	89	89
1	53,319	55,864	96	96
2	42,310	44,848	74	74
3	31,360	33,514	56	57
4	28,342	30,371	52	52
5	28,091	29,962	52	52
6	30,048	31,662	55	55
7	29,974	31,168	57	57
8	27,529	29,043	53	53
Total	319,961	338,286	65	65

Children whose parents received parental benefit in 2012. The parents of 89 per cent of children born in 2012 (year 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 age 8 and younger in 2012.

Age	Number of recipients		Average number of days		Average amount, per day, SEK	
	Women	Men	Women	Men	Women	Men
-19	1,454	62	170	82	184	190
20-24	23,584	4,553	155	45	290	466
25-29	70,442	29,955	130	43	420	569
30-34	119,905	76,403	103	42	515	645
35-39	119,518	103,947	76	37	531	663
40-44	59,816	74,334	55	32	500	642
45-49	14,167	31,897	38	31	439	611
50-54	1,352	8,739	37	32	398	574
55-	76	3,356	47	38	365	526
Total	410,314	333,246	94	37	470	633

Parental benefit in 2012. A total of 70 per cent of the SEK 25.8 billion in parental benefit paid in 2012 went to women and 30 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 35 per cent higher

for men than women. For example, 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. One reason is that people are more likely to have children when they are young and usually take most days of parental benefit during a child's early years.

Region of birth	Proportion of recipients basic level only, per cent		Average amount per day (regardless of compensation level), SEK	
	Women	Men	Women	Men
Sweden	2.7	0.8	522	663
Other Nordic countries	5.6	2.4	508	638
Non-Nordic EU 27	14.6	5.4	415	599
Rest of Europe	16.9	5.2	359	521
Sub-Saharan Africa	35.1	15.6	245	421
Asia except for the Middle East	24.8	9.8	320	511
Middle East, North Africa, Turkey	28.7	12.1	282	474
North America	17.0	7.5	428	552
South America	13.7	5.0	394	537
Oceania	14.2	5.1	471	595
Total	6.5	2.1	470	633

Proportion of women and men who received parental benefit at the basic level only, and the average benefit for all parents in 2012.

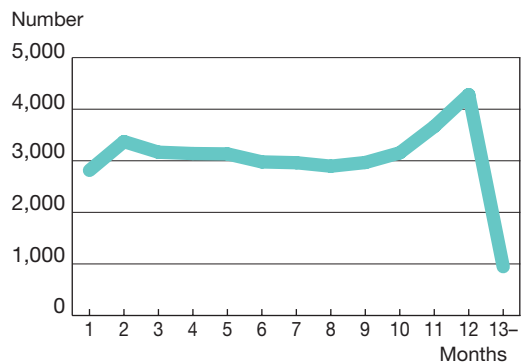
Almost 7 per cent of women and just over 2 per cent of men received parental benefit at the basic level only in 2012. The proportion was lower among parents born in Sweden than among those born

abroad. Women in every region of birth had a greater tendency than men to receive parental benefit at the basic level only.

Parents born in Sweden averaged higher daily compensation than those born abroad. Women in every region of birth averaged lower daily compensation than men.

Number of children for whom a parent took double days in 2012.

A somewhat larger number of children in the youngest age group, as well as 10 months of age and older, had a parent who took double days for them. The reason may be that parents of children born in 2011 could take days only when the children approached 1 year of age, so that many of them took advantage of double days while they still could.



Age	Number of recipients
-19	98
20-24	4,214
25-29	13,432
30-34	16,153
35-39	10,218
40-44	3,469
45-49	822
50-54	203
55-	85
Total	48,694

Number of recipients of double days in 2012. Most recipients of double days were age 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 2012

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 180 per day. For the remaining 90 days, they receive the minimum benefit, which is also SEK 180.

Each parent who has joint custody of a child is entitled to half of all days of parental benefit. With the exception of 60 days, a parent is free to waive their right to parental benefit in favour of the other parent.

The main rule is that parental benefit may not be paid to both parents for the same child and period. As of 1 January 2012, 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 in school. Compensation is just under 80 per cent of sickness benefit qualifying income and may not exceed 10 times the basic amount per day - SEK 935 in 2012.

Equality bonus

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

	Number of recipients		Average number of days	
	Women	Men	Women	Men
-24	2,789	923	16.7	16.5
25-29	12,669	7,640	14.9	15.1
30-34	28,736	23,517	14.9	14.9
35-39	23,314	26,008	14.1	14.4
40-44	7,346	12,231	12.8	13.6
45-49	885	3,837	12.2	13.1
50-	48	1,195	9.5	13.9
Total	75,787	75,351	14.5	14.5

Equality bonus in 2012. Approximately 151,000 parents received the equality bonus in 2012. Almost SEK 202 million was paid for just under 80,000 children. Most recipients were 30-39, the same age

at which the majority of parents received parental benefit. Because most days of equality bonus are paid before a child's third birthday, younger recipients averaged more days than older ones.

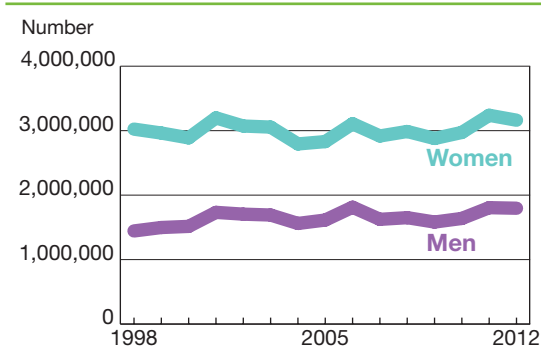
To be eligible for the bonus, parents must have joint custody when they receive parental benefit. The bonus is paid after the 60 days reserved for each parent have been taken. The bonus cannot be paid until the parent who has taken the fewer number of days receives parental benefit. The daily bonus is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

Parents receive the highest total bonus of SEK 13,500 when they each take 135 days of parental benefit at the sickness benefit or basic level. The bonus is not taxable. The 60 days reserved for each parent, double days of parental benefit and minimum level days, are not bonus-qualifying. The bonus is available for children born after 30 June 2008.

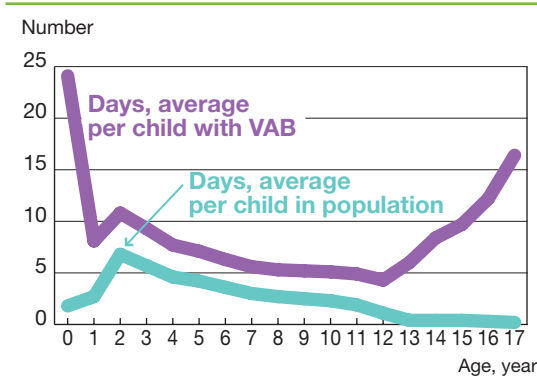
**Regu-
lations
2012**

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.



Days of temporary parental benefit for care of children. Women took 64 per cent of the almost 5 million days of temporary parental benefit for care of children in 2012, while men took 36 per cent.



VAB stands for temporary parental benefit for care of children.

Average number of days of temporary parental benefit for care of children in 2012. The number of days of temporary parental benefit 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 days of temporary parental benefit for care of children born in 2012 (year 0 in the diagram) and for children age 12 and older was low with respect to the total population of those children. The average number of days was high, however, for children for whom the benefit was used. The main reason was that these children tend to be seriously ill.

Children age 11 and younger whose parent received temporary parental benefit for care of children in 2012. Parents of almost 635,000 children age 11 and younger received temporary parental benefit for care of children in 2012. Most commonly, parents of two-year-olds received temporary parental benefit for care of children – 62 per cent of girls and 63 per cent of boys had a parent who used the benefit during the year. A total of 48 per cent of girls and 49 per cent of boys age 11 and younger had a parent who used the benefit during the year.

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0	3,680	4,713	7	8
1	18,145	19,929	33	34
2	35,765	38,323	62	63
3	33,712	36,240	61	61
4	32,048	34,585	59	59
5	31,858	34,160	59	59
6	30,839	32,757	57	57
7	28,236	29,543	54	54
8	26,810	28,071	52	51
9	24,911	26,093	48	48
10	22,248	23,505	45	45
11	18,375	20,063	38	40
Total	306,627	327,982	48	49

Age	Number of recipients		Average number of days		Average amount, per day, SEK	
	Women	Men	Women	Men	Women	Men
-24	4,256	1,963	10.1	7.3	633	848
25-29	32,041	18,195	9.5	7.0	738	896
30-34	86,410	56,352	9.0	6.7	806	926
35-39	124,190	87,761	8.1	6.3	836	937
40-44	95,279	73,044	7.1	5.7	848	934
45-49	40,572	37,864	6.7	5.6	847	927
50-54	9,159	11,963	6.5	5.7	846	906
55-59	3,191	3,748	4.3	5.5	860	904
60-64	2,360	1,319	2.7	5.3	859	875
65-	357	204	2.6	5.3	862	883
Total	397 815	292 413	7.9	6.1	821	927

Temporary parental benefit for care of children in 2012. More than 690,000 parents, 58 per cent women and 42 per cent men, used temporary parental benefit for care of children in 2012. Approxi-

mately SEK 4.3 billion was paid, 61 per cent to women and 39 per cent to men. Women averaged almost 8 days and men averaged more than 6 days.

**Regu-
lations
2012**

A parent who has to forgo gainful employment due to the illness or infection of their child or their child's ordinary minder, a preventive healthcare visit to a child health centre, etc., may be eligible for temporary parental benefit for care of children. The above applies to children younger than 12, 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 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. Parents can receive an unlimited number of days of temporary parental benefit for care of seriously ill children under the age of 18. In such situations, both parents can receive the benefit for the same child and period.

The benefit, which comes to almost 80 per cent of sickness 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 basic amount per day.

Temporary parental benefit in connection with the death of a child

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

Age	Number of recipients		Average number of days		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
-24	23	11	5.2	8.3	604	908
25-29	68	65	4.5	9.6	517	878
30-34	106	104	5.0	9.4	652	929
35-39	100	121	4.7	9.7	693	909
40-44	46	74	7.3	9.1	744	918
45-49	11	43	9.3	9.7	870	907
50-	12	37	10.5	9.9	893	872
Total	366	455	5.4	9.5	681	907

Temporary parental benefit in connection with the death of a child in 2012. More than 800 parents received temporary parental benefit in connection with the death of a child in 2012. A total of 45 per cent of them were women and 55 per cent were men. Approx-

imately SEK 0.5 million - 26 per cent to women and 74 per cent to men - was paid. Men averaged 5.4 days, while men averaged 9.5 days. Men may have taken more days because women receive parental benefit instead if a child dies before or shortly after birth.

Parents of a child who has died can receive the benefit for 10 days while forgoing gainful employment. They may take the days until 30 days after the child's death.

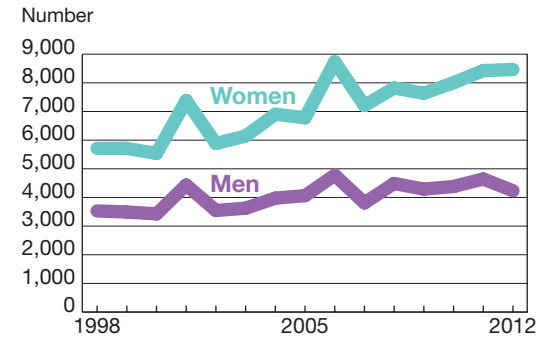
The benefit, which comes to almost 80 per cent of sickness benefit qualifying income, can be

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 basic amount per day.

**Regulations
2012**

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 Persons (LSS) while participating in parental training and the like.



Temporary parental benefit for contact days The number of contact days paid rose from just over 9,200 in 1998 to almost 12,700 in 2012. Women accounted for 67 per cent and men for 33 per cent of the total days in 2012, as opposed to 62 per cent and 38 per cent respectively in 1998. The peaks in 2001 and 2006 were largely due to inaccurate records.

Age	Number of recipients		Average number of days		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
29	56	25	2.5	2.9	803	937
30-34	327	144	2.7	2.7	815	902
35-39	873	477	2.5	2.2	842	942
40-44	1,091	533	2.5	2.2	856	942
45-49	761	438	2.3	2.2	855	959
50-54	243	214	2.6	2.1	883	938
55-	65	90	2.4	1.9	749	934
Total	3,416	1,921	2.5	2.2	847	941

Temporary parental benefit for contact days in 2012. More than 5,300 parents used parental benefit for children covered by LSS in 2012. A total of 64 per cent of them were women and 36 per cent

were men. Approximately SEK 11 million, 64 per cent to women and 36 per cent to men, was paid in temporary parental benefit for contact days.

A parent of a child up to the age of 16 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.

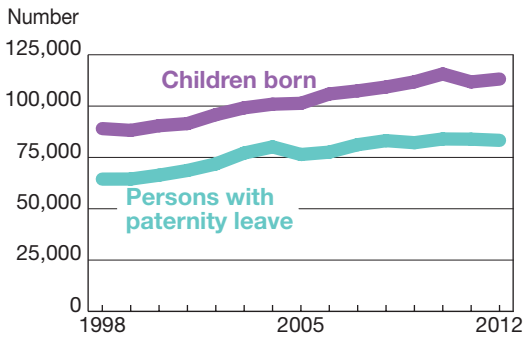
The benefit can be paid for one-eighth, one-quarter, one-half,

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

**Regu-
lations
2012**

Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with birth or adoption compensates a father, second parent or other person for their participation in childbirth and care.



Source for Children born: Statistics Sweden (SCB)

Temporary parental benefit in connection with birth or adoption.

The birth rate declined in the late 1990s, which is one possible reason that fewer parents used temporary parental benefit in connection with birth or adoption. Both the birth rate and the number of parents taking advantage of the benefit rose in the 2000s. The father, second parent or another adult responsible for almost 74 per cent of children born or adopted in 2012 used temporary parental benefit for this purpose.

Age	Number of recipients		Average number of days		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
-24	23	3,078	8.2	9.5	713	853
25-29	98	15,340	8.3	9.6	844	911
30-34	198	27,986	8.2	9.6	882	940
35-39	206	22,180	7.7	9.5	911	944
40-44	186	9,480	8.1	9.4	905	940
45-49	145	3,002	8.1	9.3	894	928
50-54	118	774	7.3	9.3	880	913
55-59	99	223	7.5	9.2	886	935
60-	81	84	7.1	9.4	865	938
Total	1,154	82,163	7.9	9.5	885	932

Temporary parental benefit in connection with birth or adoption in 2012. Approximately SEK 750 million in temporary parental

benefit in connection with birth or adoption was paid in 2012 – just over 1 per cent to women.

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, somebody 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

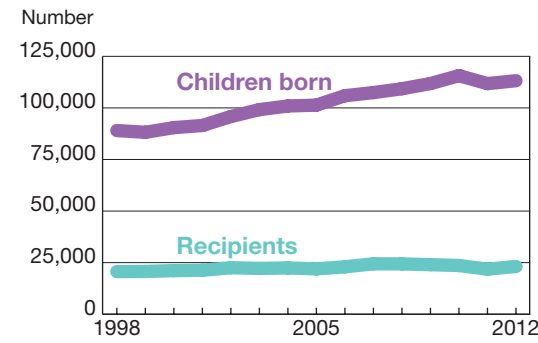
period after the child leaves hospital or is placed with its adoptive parents.

The benefit comes to just under 80 per cent of the sickness benefit qualifying income. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the basic amount per day.

**Regu-
lations
2012**

Pregnancy benefit

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



Pregnancy benefit. Many women receive pregnancy, sickness or parental benefit to one degree or another during the latter stages of pregnancy. 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 regulations have not kept up with changing working conditions and other developments in the labour market. Approximately 20 per cent of expectant mothers received pregnancy benefit in 2012.

Age	Number of recipients	Average number of days	Average amount, per day, SEK
-19	15	33	288
20-24	2,807	40	472
25-29	8,656	39	538
30-34	7,542	39	567
35-39	3,355	40	577
40-44	716	41	572
45-	52	40	575
Total	23,143	40	546

Pregnancy benefit in 2012. Almost SEK 498 million in pregnancy benefit was paid to more than 23,100 women in 2012. Most recipients

were 25-34 years old, the age at which women are most likely to have children.

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

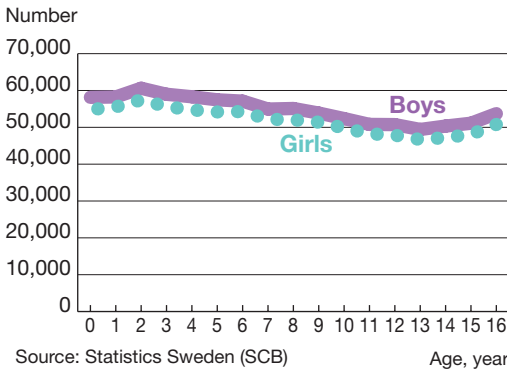
cy benefit for every day covered by the prohibition except for the ten days before the baby is due.

The benefit, which comes to almost 80 per cent of sickness benefit qualifying income (up to 7.5 of the basic amount per day), can be paid for one-quarter, one-half, three-quarters or all of a day. The maximum daily pregnancy benefit in 2012 was SEK 702.

**Regu-
lations
2012**

Child allowance

The purpose of child allowance is to level out financial inequities between families that do and do not have children.



Number of children by age in 2012.

Sweden had approximately 881,000 girls and 931,000 boys age 16 and younger at the end of 2012. The fact that there were fewer 9–13 year-olds was due to the lower birth rate in the late 1990s. The birth rate rose from the early 2000s until 2011 and subsequently declined.

Age	Number of recipients		Proportion of recipients of large family supplement ¹ , per cent	
	Women	Men	Women	Men
-19	3,189	2,374	3.3	0.7
20-24	29,513	1,487	22.2	6.5
25-29	94,125	3,960	43.0	27.8
30-34	174,446	10,598	61.1	38.4
35-39	229,849	17,242	76.1	49.0
40-44	223,136	18,030	74.4	52.6
45-49	144,206	13,086	61.0	50.5
50-54	46,917	5,975	45.2	44.6
55-	9,682	3,841	30.8	36.6
Total	955,063	76,593	63.5	44.3

¹ Includes only 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 in 2012. More than 1,030,000 parents – 93 per cent of whom were women and 7 per cent of whom were men – received general child allowance, large family supplement or extended child

allowance in 2012. A total of 64 per cent of the women and 44 per cent of the men received large family supplement. SEK 24.3 billion in child allowance was paid in 2012.

The term child allowance refers to general child allowance, extended child allowance or large family supplement.

Parents are entitled to general child allowance for a child who lives in Sweden until the quarter they turn 16. The parent can subsequently receive extended child allowance as long as the child is in compulsory school or the equivalent. Parents who have joint custody of a newborn baby can decide which of them is to receive child allowance. The benefit goes by default to the mother. Parents who do not live together and who

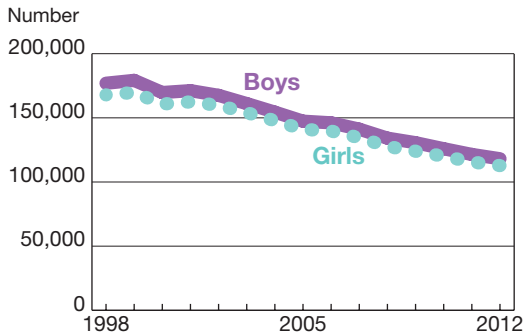
alternate taking care of a child can decide to receive half of the child allowance each.

A parent who has general child allowance, extended child allowance or study allowance for two or more children also receives large family supplement. Child allowance is tax-exempt. The monthly child allowance in 2012 was SEK 1,050 per child. The monthly large family supplement in 2012 was SEK 150 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 in 2012, SEK			Annual amount, year 2012, 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 their obligation.



Children for whom maintenance support was paid. 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 such that child support was more likely to be paid directly. Furthermore, Försäkringskassan pursued an active effort to encourage parents who had separated to settle child support between themselves.

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0–2	6,921	7,232	4.1	4.1
3–5	12,583	13,399	7.6	7.7
6–8	15,644	16,694	9.9	10.0
9–11	18,966	19,888	12.7	12.7
12–14	21,964	22,978	15.5	15.3
15–17	27,013	27,621	17.6	16.9
18–19	9,697	10,299	8.0	8.1
Total	112,788	118,111	10.7	10.6

Children for whom maintenance support was paid in December 2012. Parents of almost 11 per cent of girls and boys age 19 or younger received maintenance support. More than 17 per cent of 15–17 year-olds (the largest group) had a parent who received maintenance support.

Age	Number of recipients		Average amount, December, SEK	
	Women	Men	Women	Men
–24	15,139	9,575	1,381	1,287
25–29	13,048	841	1,707	1,294
30–34	20,238	1,840	1,885	1,459
35–39	27,555	3,337	1,960	1,601
40–44	27,597	4,396	1,865	1,631
45–49	20,407	4,028	1,708	1,595
50–54	8,577	2,185	1,604	1,581
55–59	2,202	980	1,551	1,552
60–	330	593	1,783	1,583
Total	135,093	27,775	1,772	1,474

Maintenance support in December 2012. More than SEK 3.3 billion, 85 per cent to women and 15 per cent to men, in maintenance support was paid in 2012. A large proportion of maintenance support paid by Försäkringskassan was reimbursed by the child support debtor. A total of 83 per cent of the recipients were women and 17 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 December, SEK	
	Women	Men	Women	Men	Women	Men
-24	290	2,754	16	271	3,983	4,182
25-29	1,051	6,940	176	1,698	7,249	6,809
30-34	2,200	12,323	472	3,725	6,450	8,966
35-39	3,817	19,136	1,089	6,082	6,089	12,038
40-44	4,484	24,526	1,490	8,576	7,576	13,876
45-49	3,573	25,111	1,275	9,478	7,980	13,960
50-54	1,502	15,825	545	6,247	7,159	13,434
55-59	424	8,060	153	3,252	10,683	14,037
60-	71	5,242	41	2,176	13,151	11,878
Total	17,412	119,917	5,257	41,505	7,334	12,674

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 2012. A total of 13 per cent of the more than 137,000 child support debtors in December 2012

were women and 87 per cent were men. A total of 30 per cent of the women and 35 per cent of the men owed money to Försäkringskassan.

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

Försäkringskassan can pay maintenance support if

- the child support debtor is paying less than SEK 1,273 per month
- paternity has not been established
- a single parent has adopted a child from abroad

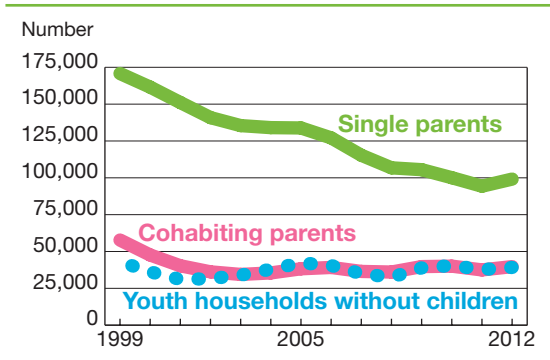
Monthly maintenance support is not to exceed SEK 1,273 per child. Extended maintenance support can be paid as long as the child is in school and is entitled to extended child allowance or study allowance, but not past June of the year they turn 20.

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 is to 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 assigned a percentage based on the number of children they must provide for.

Regulations 2012

Housing allowance

Housing allowance provides families with children and young people who have low incomes with the opportunity to live in adequate and large enough places.



Number of households receiving housing allowance in December.

The number of households receiving housing allowance decreased from the late 1990s to 2012. Not only were the regulations amended during the period, but incomes rose while the upper limits for receiving an allowance remained unchanged. More than 178,000 households received housing allowance in December 2012. More than one-fifth of the recipients were young people without children.

Age	Number of households by type			Average amount per household in December, SEK		
	Single	Joint	Joint	Single	Joint	Joint
	Women			Men		
-24	19,052	14,938	4,609	1,378	906	1,810
25-29	14,028	6,435	6,439	2,227	1,049	2,175
30-34	13,053	1,553	7,073	2,649	1,875	2,434
35-39	16,053	2,139	7,064	2,583	1,939	2,561
40-44	16,843	2,674	6,331	2,380	1,949	2,686
45-49	13,678	2,886	4,805	2,244	1,950	2,614
50-54	6,428	2,118	2,939	2,220	1,952	2,584
55-59	2,029	1,222	1,527	2,260	1,924	2,539
60-	374	912	867	2,295	1,969	2,490
Total	101,538	34,877	41,651	2,206	1,332	2,421

Housing allowance in December 2012. Housing allowance is paid primarily to single parents, usually women. More than SEK 4.4 billion in housing allowance was paid in 2012. A total of 60 per cent of the

total was for households with a woman as the sole breadwinner, 13 per cent to households with a man as the sole breadwinner and 27 per cent to joint households.

Barnfamiljer kan få bostadsbidrag. Families with children can receive housing allowance. Childless young people age 18–28 can also receive housing allowance.

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

Applicants must estimate how much they will earn during the calendar year concerned. 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 2012 will be announced in 2014. A household that has received at least SEK 1,200 too much in preliminary housing allowance

must repay the excess amount. If the excess amount is more than SEK 2,500 the household is also charged a fee. A household that has received at least SEK 1,200 too little in preliminary housing allowance is to be paid the balance along with interest.

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

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

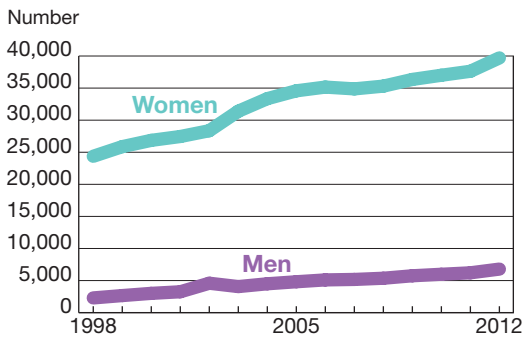
The allowance is reduced for a young childless person who lives alone and has an annual income of more than SEK 41,000 and for young childless couples whose combined income is more than SEK 58,000.

	Maximum housing allowance (SEK) per month	Maximum sq m	Maximum income before reduction, per year, SEK	
			Single	Married/ Common-law
<i>Families with children</i>				
Number of children at home				
1	3,200	80	117,000	58 500/applicant
2	4,000	100	117,000	58 500/applicant
3	4,900	120	117,000	58 500/applicant
4	4,900	140	117,000	58 500/applicant
5 or more	4,900	160	117,000	58 500/applicant
<i>Households without children</i>				
Age 18–28	1,200	60	41,000	58,000

Financial Security in the Event of Disability

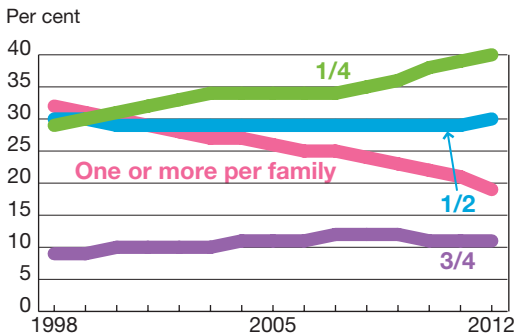
Childcare allowance

Childcare allowance promotes the development of children who have an illness or disability by ensuring that they receive the supervision, care and support they need through providing their parents with financial assistance.

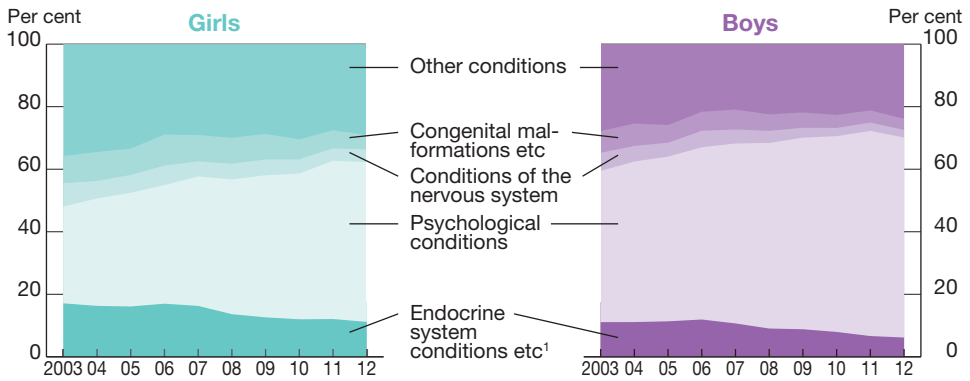


Childcare allowance recipients in December. The number of parents receiving childcare allowance rose by more than one-third from 1998 to 2012. Children with psychological conditions accounted for the greatest increase. The increase in the number of recipients starting in 2003 is due to the fact that the age limit was raised from 16 to 19. The proportion of men rose from less than 9 per cent in 1998 to almost 15 per cent in 2012. Thus, the proportion of women declined from more than 91 per cent to less than 85 per cent during the period.

Almost 8,800 or 19 per cent of childcare allowance recipients in December 2012 received compensation for additional expenses and more than 700 of them (2 per cent of all recipients) received no other compensation.



Scope of childcare allowance in December. The lowest level (one-quarter) was the most common (40 per cent) for all childcare allowance in December 2012. Full childcare allowance declined from 32 per cent of the total in 1998 to 19 per cent in 2012.



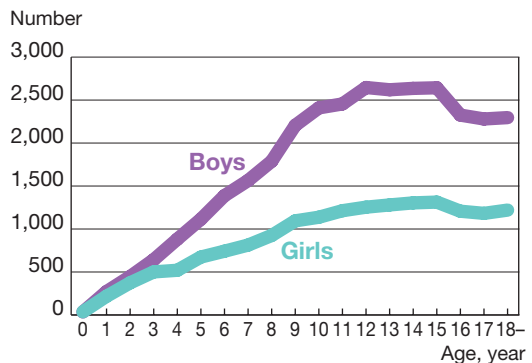
¹ For example, diabetes and metabolic conditions.

Newly granted childcare allowance by type of diagnosis. The number of psychological conditions for which new childcare allowance was granted increased in the 2000s. In 2003, such diagnoses 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 51 per cent for girls and 64 per cent for boys in 2012.

Children whose parents were receiving childcare allowance in December 2012 by age of the child.

A total of 34 per cent of children whose parents were receiving childcare allowance in December 2012 were girls and 66 per cent were boys. Boys predominated at all ages.



Age	Number of children		Proportion of children whose parents received childcare allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-2	629	754	18	17
3-5	1,695	2,640	22	21
6-8	2,480	4,741	27	24
9-11	3,445	7,070	30	24
12-15	5,151	10,545	28	26
16-	3,609	6,901	25	22
Total	17,009	32,651	27	24

Children whose parents were receiving childcare allowance in December 2012. The parents of approximately one-quarter of the children were receiving childcare

allowance for one or more of their siblings as well. A total of 21 per cent of the children were age 16-19, the group made eligible by the amended regulations in 2003.

	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24	187	7	5,454	3,790
25-29	1,336	88	4,972	4,426
30-34	4,469	491	4,809	4,171
35-39	9,424	1,258	4,677	4,123
40-44	11,513	1,818	4,628	4,070
45-49	8,410	1,708	4,628	3,976
50-54	3,365	853	4,687	3,928
55-	1,001	564	4,976	4,394
Total	39,705	6,787	4,689	4,077

Childcare allowance in December 2012. SEK 2.7 billion, 88 per cent to women and 12 per cent to men, in childcare allowance was paid in 2012. A total of 87 per cent of the recipients were women and 13

per cent were men. The greatest number of recipients were 40-44 years old. More than 2,500 of the recipients in December 2012 were receiving shared childcare allowance.

A parent 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 necessitated by illness or disability. A parent can also receive childcare allowance if the illness or disability generates 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 all of the maximum amount.

Full childcare allowance is 2.5 times the annual basic amount, which came to SEK 9,167 per month in 2012. Childcare allowance is taxable and pensionable. However, childcare allowance 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 annual basic amount in such cases.

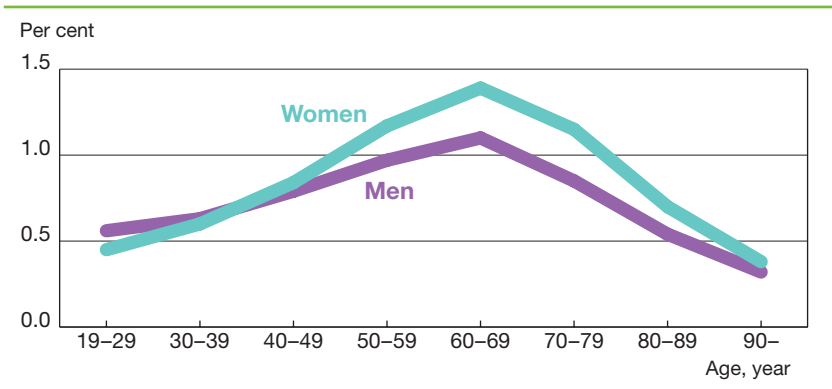
Regulations 2012

Disability allowance

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

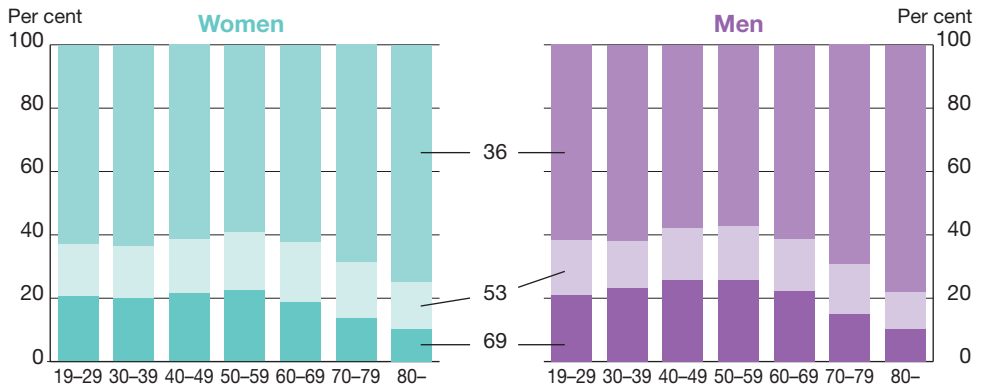


People receiving disability allowance in December. The number of people receiving disability allowance rose in the latter half of the 1990s but levelled off in the early 2000s. The minimum age for receiving disability allowance was raised from 16 to 19 in 2003. Almost 62,000 people received disability allowance in 2012.



Proportion of the population receiving disability allowance in December 2012. Almost 1 per cent of people age 19 or older received disability allowance in December 2012. While women are generally more likely to receive disability allowance than men, young men predominate over young women,

partly because boys are more prone to have congenital disabilities and are granted compensation due to psychological diagnoses more often than girls. The proportion of people receiving disability allowance was largest in the 60-69 age group.



Disability allowance by compensation level and age in December 2012. A total of 63 per cent of women and 61 per cent of men receiving disability allowance had

the minimum level of compensation (36 per cent). The minimum level was also more common in older age groups.

Disability allowance in December 2012. A total of 54 per cent of disability allowance recipients were women and 46 per cent were men. SEK 1.3 billion, 53 per cent to women and 47 per cent to men, in disability allowance was paid in 2012.

Age	Number of recipients		Average amount in December, SEK	
	Women	Man	Women	Men
19-29	2,926	3,790	1,672	1,681
30-39	3,447	3,661	1,663	1,692
40-49	5,410	5,170	1,687	1,732
50-59	6,719	5,627	1,706	1,736
60-69	8,224	6,417	1,664	1,691
70-79	4,452	2,953	1,596	1,599
80-89	1,737	870	1,546	1,522
90-	242	83	1,434	1,423
Total	33,157	28,571	1,660	1,691

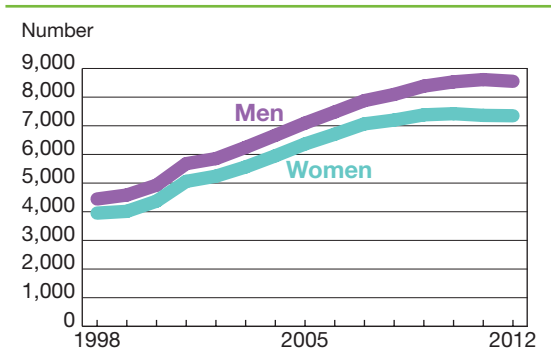
A person can receive disability allowance because they have had a disability for a considerable period of time such that they need the time-consuming assistance of somebody else in order to perform their daily activities at home or work. Disability allowance is also granted if a person has significant additional expenses in other respects due to a disability. Disability allowance can be granted as of July of the year that a person turns 19, assuming they had a disability before they turned 65.

Depending on the kind of assistance they need and the additional expenses they incur, their disability allowance can be either 36 per cent, 53 per cent or 69 per cent of the basic amount per year. Those levels corresponded to SEK 1,320, SEK 1,943 and SEK 2,530 per month in 2012. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

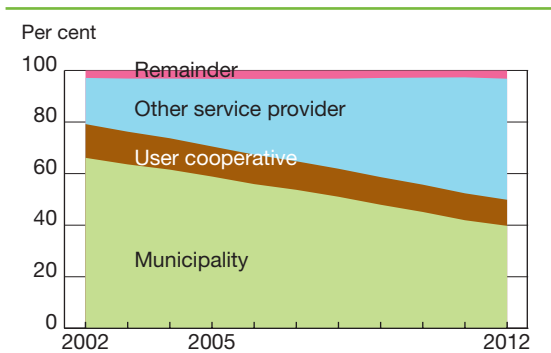
Regulations 2012

Attendance allowance

Attendance allowance allows people with extensive disabilities to obtain assistance in performing their activities of daily living.



People receiving attendance allowance in December. The number of people receiving attendance allowance rose steadily from the mid-1990s to 2012. The increase after 2001 may be partly due to amended regulations 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 2012).



People receiving attendance allowance by type of arranger in December. The proportion of people who arranged personal assistance through the municipality steadily declined during the period, primarily in favour of other providers, including private arrangers. A total of 40 per cent of people receiving personal assistance in December 2012 arranged it through the municipality and 47 per cent arranged it through other providers.

The "other" group includes people who employed their own personal assistants or obtained assistance through more than one arranger.

Attendance allowance in December 2012. A total of 46 per cent of the 97 million hours of attendance allowance granted in 2012 were for women and 54 per cent were for men. Men averaged more hours than women in most age groups. Expenditures, including those of the municipalities, for attendance allowance totalled SEK 24.4 billion in 2012.

Age	Number of recipients		Average number of hours, December	
	Women	Men	Women	Men
0-14	888	1,269	96	95
15-19	514	769	109	112
20-24	549	821	127	131
25-29	459	630	137	142
30-34	391	520	134	138
35-39	431	490	133	133
40-44	406	480	125	129
45-49	512	562	128	129
50-54	501	500	119	127
55-59	617	567	116	126
60-64	722	729	116	120
65-	1,360	1,215	104	103
Total	7,350	8,552	117	120

Attendance allowance by category of people in December 2012. A total of 58 per cent of women and 50 per cent of men receiving attendance allowance were in category 3. Because people in category 2 have disabilities that on average require the most extensive support and service, they were granted the most number of hours per month.

Category of people	Number of people		Average number of hours	
	Women	Men	Women	Men
1	2,673	3,630	121	121
2	347	493	140	142
3	4,105	4,169	113	117
Total	7,125	8,292	125	127

Because information about category is lacking for some people, the totals differ somewhat from those in previous tables. Refer to the infobox for an explanation of the various categories.

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. The municipality is to ensure that they

obtain assistance if it is required for 20 hours a week or less. People who are at assisted living facilities or are being cared for at an institution are not entitled to attendance allowance.

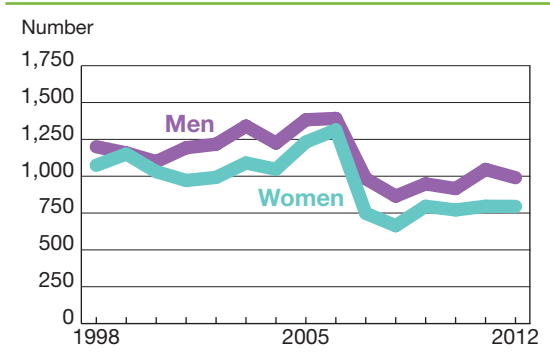
People may use attendance allowance only to purchase personal assistance through a municipality, cooperative or private firm, or to pay personal assistants to help them perform their activities of daily living.

Attendance allowance is paid by the hour - SEK 267 in 2012. People with special needs may apply for a higher amount. The maximum in 2012 was SEK 299.

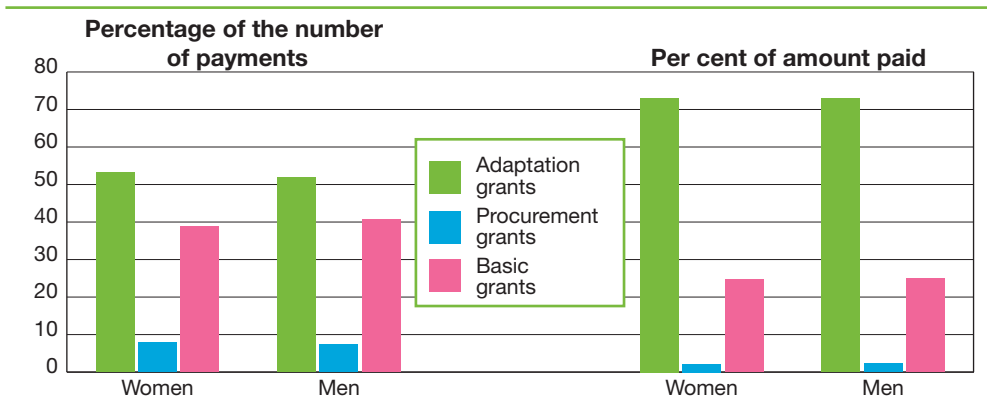
Regulations 2012

Car allowance

Car allowance is intended for those who permanently have great difficulty getting around.



Number of people receiving car allowance. Car allowance was adopted in 1988. Given that new car allowance could be granted only once every seven years until 2006, there were regular peaks during the period. After 2007, new car allowance could be granted once every nine years. Somewhat fewer women than men received car allowance.



Car allowance by type of grant in 2012. Car adaptation grants accounted for 52 per cent of all car allowance paid for women and men

in 2012. A total of 73 per cent of the total amount of car allowance paid in 2012 was for car adaptation grants.

Car allowance in 2012. A total of 45 per cent of car allowance recipients were women and 55 per cent were men. SEK 340 billion, 45 per cent to women and 55 per cent to men, in car allowance was paid in 2012.

Age	Number of recipients		Average amount, during the year, SEK	
	Women	Men	Women	Men
0-15	250	264	124,891	118,703
16-19	69	91	97,191	100,039
20-24	68	86	148,052	186,155
25-29	40	42	125,565	205,273
30-34	41	63	129,491	117,468
35-39	63	95	130,725	132,997
40-44	108	129	113,006	173,465
45-49	106	172	148,756	129,973
50-54	122	101	157,750	108,133
55-59	92	116	123,152	112,840
60-64	93	118	98,800	125,828
65-	53	56	90,111	71,737
Total	1,105	1,333	125,861	129,569

People with disabilities that make it very difficult to get around on their own or take 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. A basic grant and car purchase grant are available to

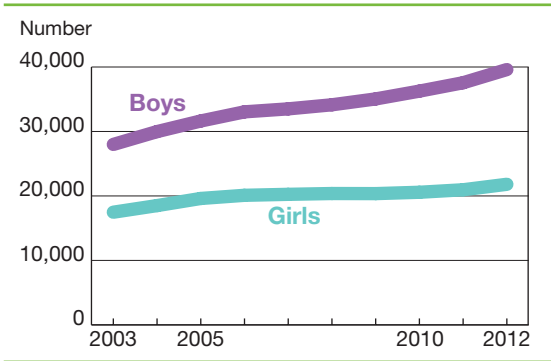
buy a vehicle. A basic grant can be approved once every nine years. The availability of a car purchase grant depends on the person's income. A car adaptation grant may also be available. Under certain circumstances, car allowance can be granted for driver's training. While the allowance is intended mostly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

**Regu-
lations
2012**

Special Theme - Children with Disabilities

Benefits and allowances for children with disabilities

A number of benefits and allowances are available for children with disabilities and their families. Their purpose is to enable children and their families to cope with the challenges of daily living as well as possible.

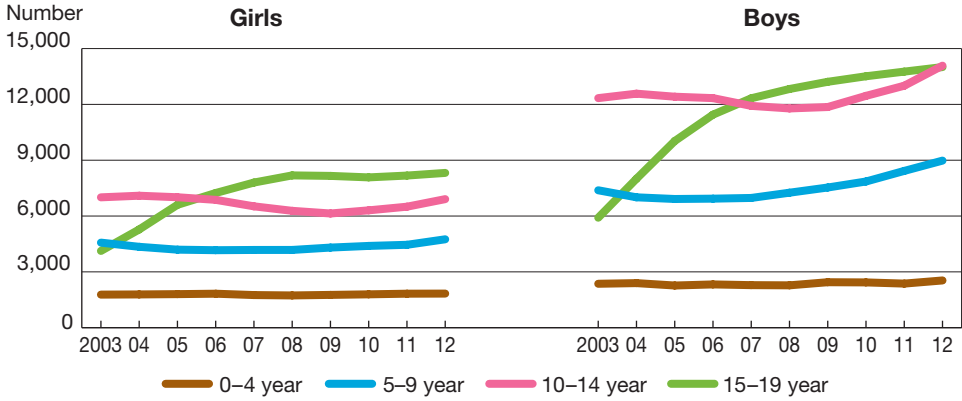


This chapter covers attendance allowance, car allowance, temporary parental benefit for contact days, childcare allowance and temporary parental benefit for care of children age 16 and older. For more details about the specific benefits and allowances, refer to the infobox at the end of the chapter.

Children age 19 or younger with disability-related benefit or allowance. After the age limit for childcare allowance was raised from 16 to 19 in 2003, the number of both girls and boys increased through 2006. The number of girls subsequently rose by 9 per cent and the number of boys by 20 per cent from 2007 to 2012. Boys with childcare allowance accounted for the greatest increase. Girls rep-

resented more than 38 per cent of the total in 2003, falling to less than 36 per cent in 2012. Thus, the proportion of boys rose from less than 62 per cent in 2003 to more than 64 per cent in 2012.

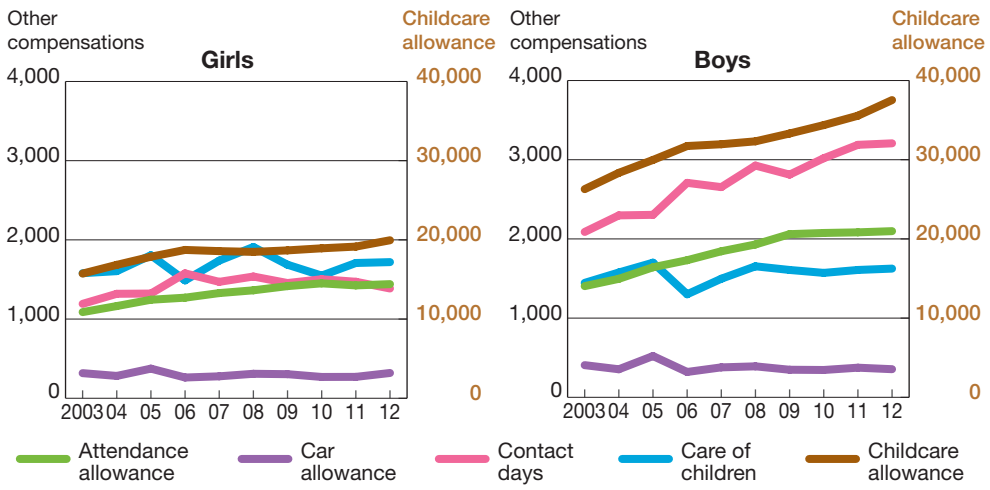
Approximately 22,000 (2.1 per cent of) girls age 19 or younger and 40,000 (3.5 per cent of) boys age 19 or younger had disability-related benefit or allowance in 2012.



Children age 19 or younger with disability-related benefit or allowance. Due to the higher age limit for childcare allowance, the number of both girls and boys age 15-19 rose from 2003 to 2006. The number of boys age 5-19 increased throughout the period, owing primarily to the fact that more boys had childcare allowance. Girls age 15-19 have predominated

since 2006 – more than 8,000 had disability-related benefit or allowance in 2012. Boys age 10-14 predominated in 2012 – approximately 14,000 had disability-related benefit or allowance during the year.

Fluctuations in the birth rate and the age distribution of the child population affect the number who have disability-related benefit or allowance.



A child can have more than one benefit or allowance and therefore be represented several times in the diagram.

Children age 19 or younger with disability-related benefit or allowance by type of compensation. The number of girls increased during the entire period, particularly through 2006 due to the higher age limit. Childcare allowance was paid for approximately 20,000 girls – an increase of 27 per cent since 2003 and 7 per cent since 2006 – in 2012.

With the exception of relatively constant figures for car allowance and temporary parental benefit for care of children age 16 and older, the number of boys with disability-related benefit or allowance rose throughout the period. Childcare allowance was paid for approximately 37,500 boys – an increase of 43 per cent since 2003 and 18 per cent since 2006 – in 2012.

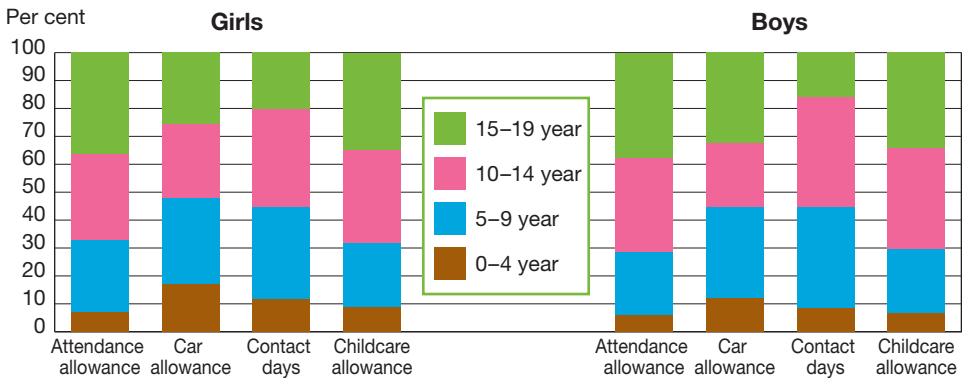
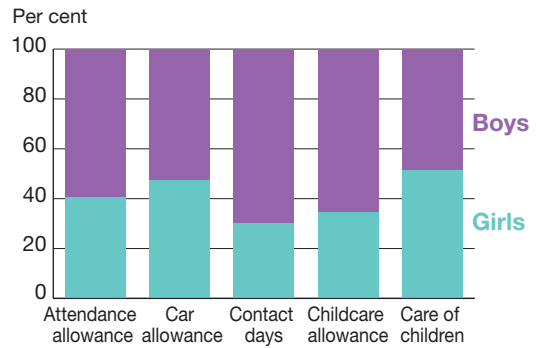
	Number of children		Proportion of children with more than one benefit or allowance during the year	
	Girls	Boys	Girls	Boys
Attendance allowance	1,441	2,098	64	62
Car allowance	319	355	97	98
Contact days	1,386	3,207	89	88
Childcare allowance	19,948	37,530	13	12
Care of children	1,719	1,625	39	56
Total	21,807	39,602	12	12

A child can have more than one benefit or allowance and therefore be represented several times in the table. However, a child is counted only once in the total number.

Children age 19 or younger with disability-related benefit or allowance by type of compensation in 2012. The number of children fluctuated widely between the various benefits and allowances. Childcare allowance was paid for just under 94 per cent of the children in 2012, whereas car allowance was paid for a little more than 1 per cent.

More than 12 per cent (2,700 girls and 4,800 boys) of those for whom disability-related benefit or allowance was paid had more than one type of compensation. A total of 97 per cent of children with car allowance had one of the other benefits or allowances during the year.

Proportion of children age 19 or younger with disability-related benefit or allowance by gender and type of compensation in 2012. The gender breakdown varied from one type of compensation to another. Car allowance (47 per cent girls and 53 per cent boys) and temporary parental benefit for care of children age 16 and older (51 per cent girls and 49 per cent boys) showed the smallest gap in 2012. Temporary parental benefit for contact days (30 per cent girls and 70 per cent boys) represented the greatest difference.

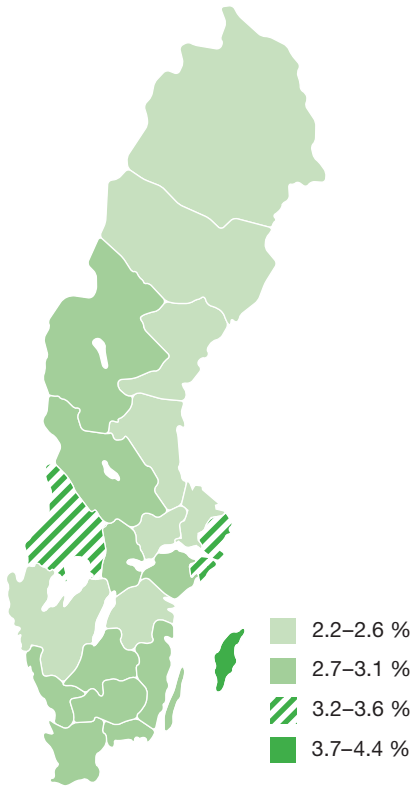


Temporary parental benefit for care of children age 16 and older is not included in the diagram, considering that it is available for only a small part of the child population.

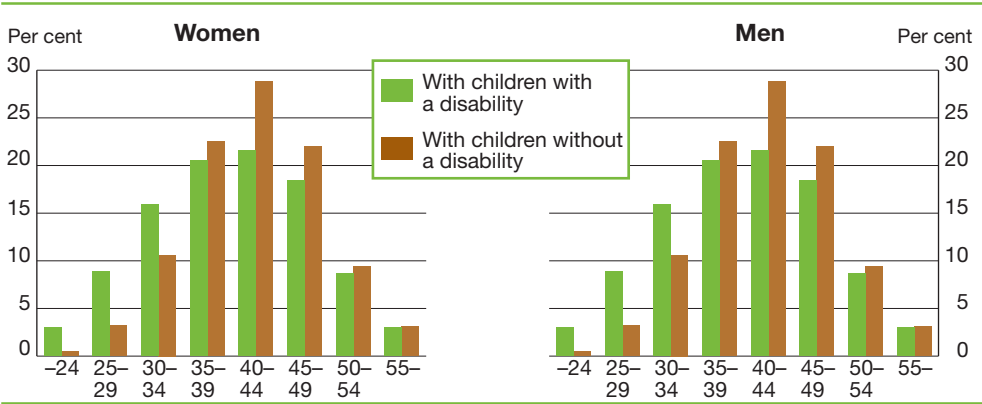
Proportion of children age 19 or younger with disability-related benefit or allowance by age and type of compensation in 2012. The age breakdown differed somewhat between the various types of compensation. A total of 68 per cent of girls and 75 per cent of boys for whom temporary parental benefit for contact days was paid in 2012 were age 5-14. The proportion of

children with childcare allowance or attendance allowance increased with age.

The reason is that the allowances are often paid for several consecutive years. Thus, a child with one of the allowances at a young age is likely to still have it when they are older.



Children age 19 or younger with disability-related benefit or allowance by county in 2012. Almost 3 per cent of all children age 19 or younger had some type of disability-related benefit or allowance in 2012. The distribution among the various counties was fairly uniform, with Gotland having a somewhat higher (over 4 per cent) proportion than the others.



A child is defined as having a disability if they had one of the benefits or allowances covered by this chapter.

Proportion of parents with children age 19 or younger by age in 2012. More than 60 per cent of parents of children age 19 or younger were age 35-49 in 2012. A total of 48 per cent of women and 37 per cent of men were younger than 40.

Both women and men with children who have a disability are more likely to be older than other

parents. Women with children who had a disability averaged 41.8 years of age in 2012, as opposed to 39.7 for other mothers. Men with children who had a disability averaged 44.8 years of age in 2012, as opposed to 42.6 for other fathers. One reason for this dynamic is that older people are at greater risk of giving birth to children with a congenital disability.

	Parents of children with a disability		Parents of children without a disability	
	Women	Men	Women	Men
No income	1.7	7.4	6.5	7.2
1–99,999	10.2	6.0	11.3	5.4
100,000–199,999	16.7	9.7	17.6	7.8
200,000–299,999	30.6	18.3	33.6	17.4
300,000–399,999	26.1	28.9	19.3	29.4
400,000–499,999	9.1	14.5	6.3	15.0
500,000–	5.6	15.3	5.4	17.9

A child is defined as having a disability if they had one of the benefits or allowances covered by this chapter.

Parents of children age 19 or younger by pension qualifying income in 2011.

Parents of children with a disability have a somewhat different income distribution than other parents. A smaller proportion of women with children who had a disability received annual incomes below SEK 300,000 than other mothers in 2011. One reason is that women with children who have a disability tend to be somewhat older than other mothers and therefore receive a higher income.

The income distribution was somewhat different among men than women. A larger proportion of men with children who had a disability received annual incomes

below SEK 300,000 than other fathers in 2011. Nevertheless, the differences were relatively narrow.

A smaller proportion of women with children who had a disability received no pension qualifying income than other mothers. One reason may be that women with children who have a disability often receive childcare allowance, which is included in pension qualifying income. That the same difference does not appear for men may be a reflection of the fact that women are usually the recipients of childcare allowance such that the impact on pension qualifying income is not as great for men.

A number of benefits and allowances are available for children with disabilities and their families.

- Childcare allowance is paid to parents of children with an illness or disability that requires special supervision or care for at least six months or that generates additional costs. The allowance may be paid until the month that the child turns 19. Childcare allowance is the most common type of compensation for children with a disability – it was paid for almost 57,500 children at some point in 2012.
- Temporary parental benefit for contact days can be paid to parents of children age 16 or younger covered by the Act on Support and Services to Certain Disabled Persons (LSS) while participating in parental training or childcare. The benefit was paid for almost 4,600 children in 2012.
- Parents of children covered by LSS can also receive temporary parental benefit for care of children older than 16. The benefit was paid for more than 3,300 children in 2012.
- Children covered by LSS who need assistance with their basic

needs for more than 20 hours a week can have attendance allowance. Under special circumstances, the allowance can be paid for assistance during childcare. Attendance allowance was paid for more than 3,500 children age 19 or younger in 2012.

- Car allowance can be paid for the purpose of buying or adapting a vehicle. The allowance represents the least common type of compensation for children with a disability – it was paid for fewer than 700 children age 19 or younger in 2012.

A child can have more than one type of compensation as long as the same care and supervision need is not involved. For example, temporary parental benefit for care of children age 16 and older cannot be paid to parents receiving childcare allowance if the purpose is to meet the same care and supervision need. Similarly, childcare allowance and attendance allowance cannot be paid for the same need.

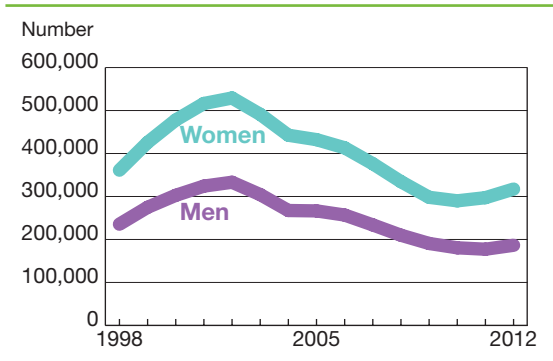
For more details about the specific benefits and allowances, refer to the various discussions in the chapter entitled Financial Security in the Event of Disability.

Regulations 2012

Financial Security in the Event of Illness

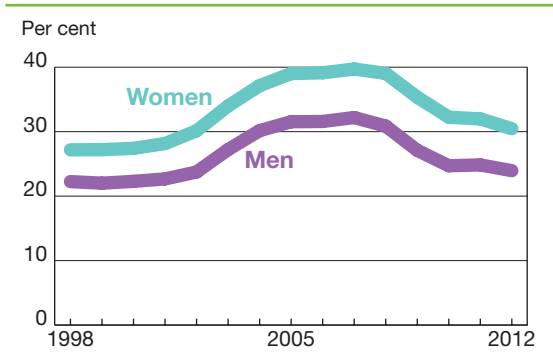
Sickness benefit

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



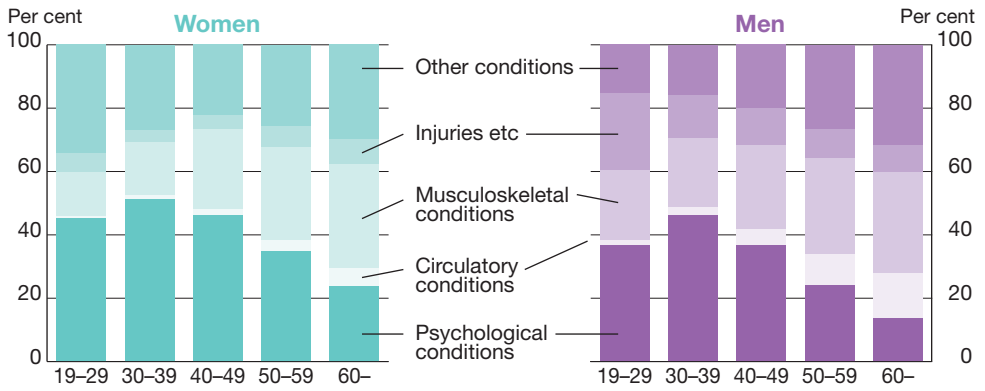
Number of sickness benefit recipients. The number of sickness benefit recipients rose in 1998–2002, including rapidly increasing long-term sickness absence, and subsequently declined through 2010. Amended regulations in 2008 introduced time limits for sickness benefit. More women than men received sickness benefit throughout the period.

Approximately 504,000 people received sickness benefit at some point in 2012 – almost 9 per cent of registered insured 16–64 year-olds.



Proportion of partial days of sickness benefit. The proportion of partial days of sickness benefit increased in the early 2000s. One reason may be that the Government made it clear at that point that Försäkringskassan was to use partial sick-listing to a greater extent.

Approximately 30 per cent of days of sickness benefit for women and 24 per cent for men were partial in 2012.



Ongoing cases of sickness benefit by age and type of diagnosis in December 2012. Psychological and musculoskeletal conditions were among the most common diagnoses for both women and men who received sickness benefit in December 2012. Psychological

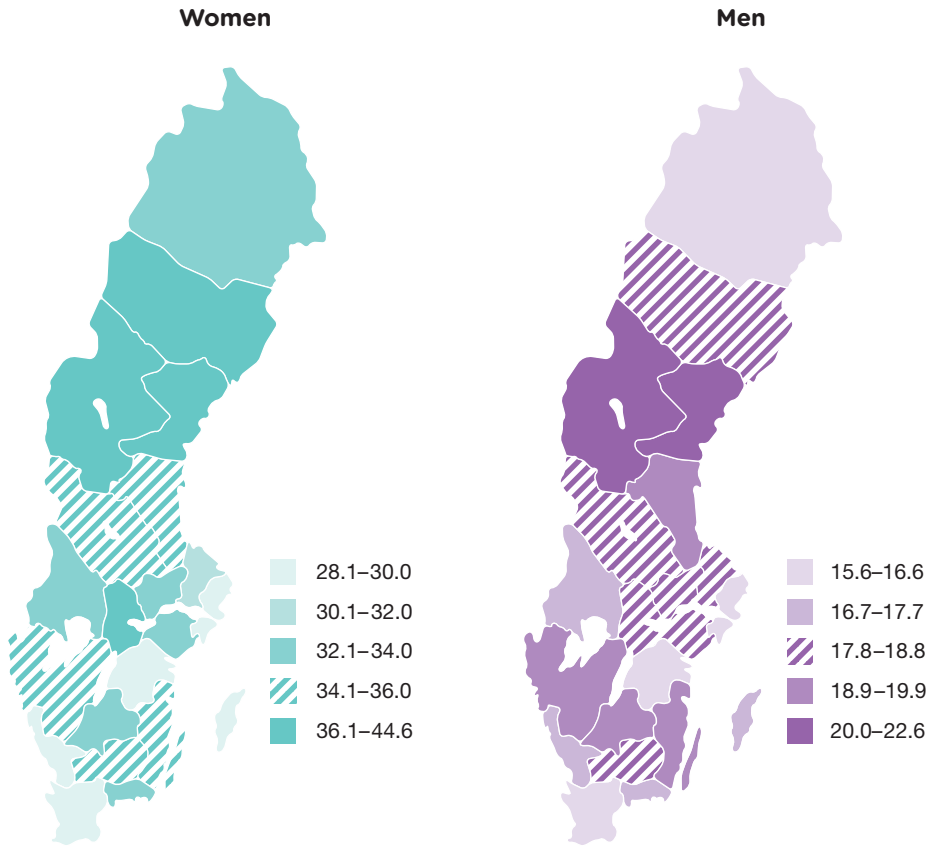
conditions accounted for 41 per cent of all cases among women and 30 per cent of all cases among men in 2012. Musculoskeletal conditions accounted for 25 per cent of cases among women and 28 per cent of cases among men.

Age	Number of recipients		Average number of days		Average amount, per day, SEK	
	Women	Men	Women	Men	Women	Men
16-24	13,186	10,344	54	53	412	496
25-29	25,330	12,326	56	63	488	544
30-34	34,973	14,666	66	72	501	530
35-39	37,855	17,298	79	78	505	545
40-44	39,093	20,189	89	82	500	551
45-49	43,173	25,082	93	86	494	552
50-54	40,711	25,061	91	89	496	550
55-59	40,966	27,587	89	92	499	554
60-	41,946	33,962	88	94	498	550
Total	317,233	186,515	82	83	496	547

Sickness benefit in 2012. Excluding coordination funds, 60 per cent of the SEK 22.4 billion in sickness benefit paid in 2012 was for women and 40 per cent was for men. A total of 63 per cent of the recipients were women and 37 per cent were men. Partly due to gender differences with respect to income from employment, the average daily amount was 10 per cent higher for men than women.

The average number of days of sickness benefit 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. However, people age 60 and older may have had somewhat fewer days of sickness benefit – one reason might be that those in the poorest health had left the labour market.



Ongoing cases of sickness benefit by county in December 2012.

Nationwide there were 32 ongoing cases among 16–64 year-old women, and 18 ongoing cases among 16–64 year-old men, per 1,000 registered insured persons. A case of sickness benefit is defined as a consecutive period during which sickness and/or rehabilitation benefit is paid.

Jämtland County had the most ongoing cases of sickness benefit

per 1,000 registered insured women and men. Jämtland in particular had almost 45 ongoing cases per 1,000 registered insured persons. Some of the regional variation may be due to the higher average age of the population in northern Sweden. Differences among the counties in terms of health, living conditions and working conditions may have also played a role.

A person can receive one-quarter, one-half, three-quarters or full sickness benefit based on reduced working capacity and loss of income due to illness. The extent to which their working capacity has been reduced due to illness is of decisive importance. Sickness 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 days 2–14 of an illness, 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 benefit from Försäkringskassan. Self-employed persons have a default waiting period of 7 days, but may also choose 14, 30, 60 or 90 days.

Just under 80 per cent (the normal level) of sickness benefit qualifying income can be paid for 364 days within a period of 450 days. The maximum sickness benefit is 7.5 times the basic amount per day – SEK 702 in 2012 during that period. If working capacity is still reduced due to illness after that period, sickness benefit can be paid for another 550 days at the continuation level. The benefit in such cases is just under 75 per cent of sickness benefit qualifying income. The maximum compensation is 7.5 times the basic amount per day – SEK 658 in 2012 during that period. Seriously ill people can receive 80 per cent of their sickness benefit qualifying income at the normal level for an unlimited period of time. Unemployed persons are subject to special regulations – their full sickness

benefit was SEK 486 per day in 2012.

The degree to which a person's working capacity has been reduced and their right to sickness benefit is assessed in accordance with the rehabilitation chain.

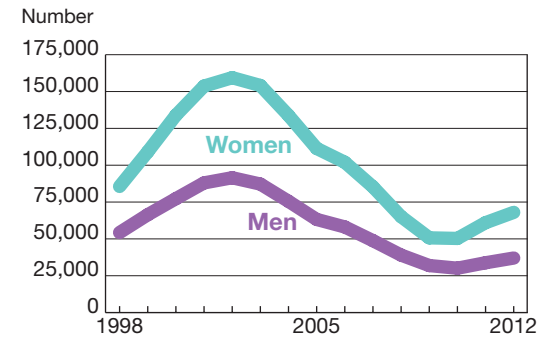
The assessment during the first 90 days is based on the person's regular job. From day 91 to day 180, the assessment is based on whether the person is able to do any kind of job for their employer. They are entitled to sickness benefit after that point only if they are unable to do any job that the labour market 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 before day 366. In that case, their working capacity is still assessed in relation to a job with their employer after day 180. If the person is able to do a job offered by the ordinary labour market after day 365 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 after day 365. In the case of self-employed persons, an assessment is made in relation to their regular work until day 180. The subsequent assessment is performed in relation to the ordinary labour market unless they are highly likely to be able to return to their regular work before day 360 or such an assessment is regarded as unreasonable. The working capacity of unemployed persons is assessed in relation to jobs offered by the ordinary labour market as of the first day.

Regulations 2012

Employability rehabilitation programme

Other rehabilitation measures make it easier for people with a long-term illness to start working again.



Cases of long-term illness in

December. People who participate in an employability rehabilitation programme usually have a long-term illness. Cases of long-term illness refer to people who have been receiving sickness benefit or rehabilitation benefit for 60 days or longer. The number of cases of long-term illness declined by more than 170,000 from 2002 to 2010, but rose in 2011 and 2012. In 2011, many people who had previously used the maximum number of days began receiving sickness benefit or rehabilitation benefit again. The rise in 2012 was increasingly due to new sick-listing among employees. Women accounted for 65 per cent of cases of long-term illness in 2012 and men for 35 per cent.

Age	Number of recipients		Average number of days		Average amount, per day, SEK	
	Women	Men	Women	Men	Women	Men
16–24	351	251	103	103	353	350
25–29	809	545	109	103	370	416
30–34	1,399	673	121	119	394	430
35–39	1,870	774	124	131	417	445
40–44	2,294	929	125	128	419	447
45–49	2,459	1,124	122	132	419	435
50–54	2,037	1,035	117	130	414	446
55–59	1,757	979	116	125	416	446
60–	1,144	777	98	112	417	460
Total	14,120	7,087	118	123	411	439

Rehabilitation benefit in 2012. A total of 67 per cent of rehabilitation benefit recipients in 2012 were women and 33 per cent were men. A total of 64 per cent of the SEK 1.1 billion in rehabilitation

benefit paid in 2012 was for women and 36 per cent was for men.

Occupational rehabilitation and training are among the measures that may be part of an employability rehabilitation programme.

A person who participates in such a programme can receive rehabilitation 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, such as travel, that arise in connection with rehabilitation 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 benefit.

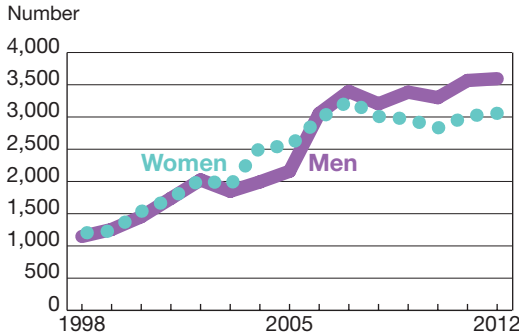
Rehabilitation benefit can be paid for one-quarter, one-half, three-quarters or all of the day. Rehabilitation benefit, which is

just under 80 per cent of the sickness benefit qualifying income, is included in the 364 days that the person can possibly receive sickness benefit at the normal level. The maximum rehabilitation benefit per day in 2012 during that period was SEK 702. The rehabilitation benefit that the person can subsequently receive at the continuation level, just under 75 per cent of their sickness benefit qualifying income, is included in the 550 days that they can possibly receive sickness benefit at the continuation level. Maximum rehabilitation benefit per day in 2012 during that period was SEK 658.

Regulations 2012

Sickness compensation and activity compensation

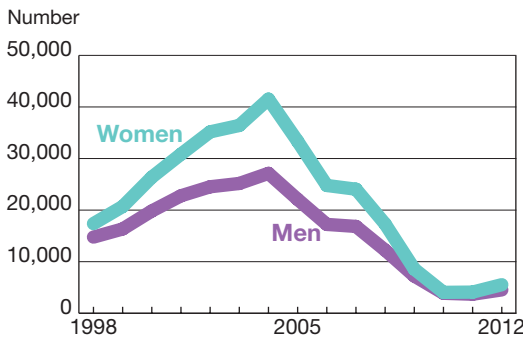
Sickness compensation and activity compensation provide financial security when a person's working capacity is chronically reduced.



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

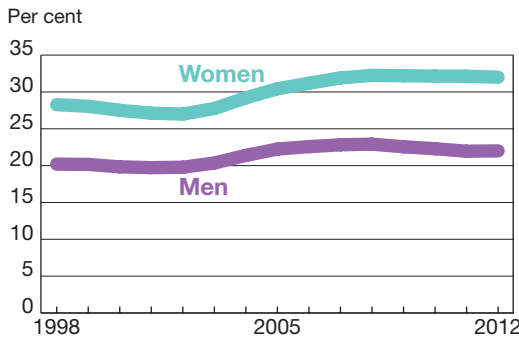
30. Before 2003, people younger than 30 could be granted both early retirement pension and temporary disability pension, whereas after that point they could be granted activity compensation only. Activity compensation was newly granted to approximately 6,600 people younger than 30 in 2012, more than three times as many as for early retirement and temporary disability pension in 1998.

One reason for the increase between 2003 and 2012 was the greater number of people who received activity compensation for extended schooling.



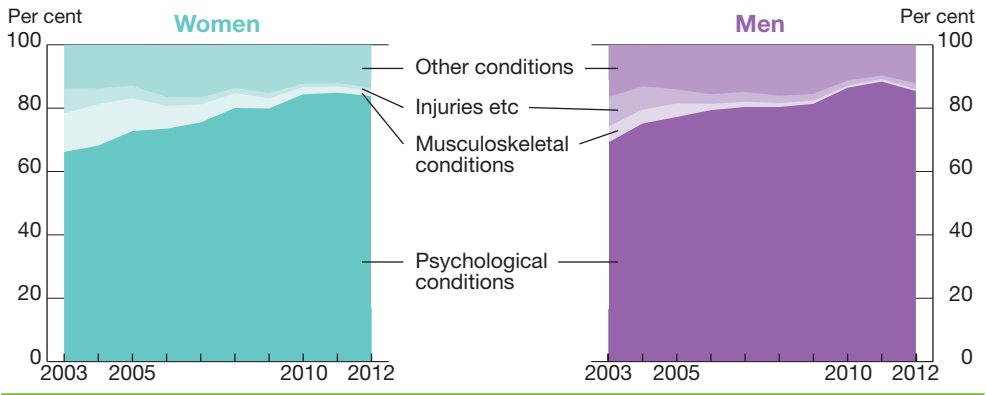
Newly granted sickness compensation (early retirement pension and temporary disability pension

before 2003) for people age 30 and older. Before 2003, people age 30 or older could be granted both early retirement pension and temporary disability pension, whereas after that point they could be granted sickness compensation only. The opportunity to receive temporary sickness benefit was eliminated in 2008 and the criteria for granting sickness compensation became stricter. The number of new cases steadily declined from 2004 to 2011. The number increased somewhat to approximately 10,000 in 2012.



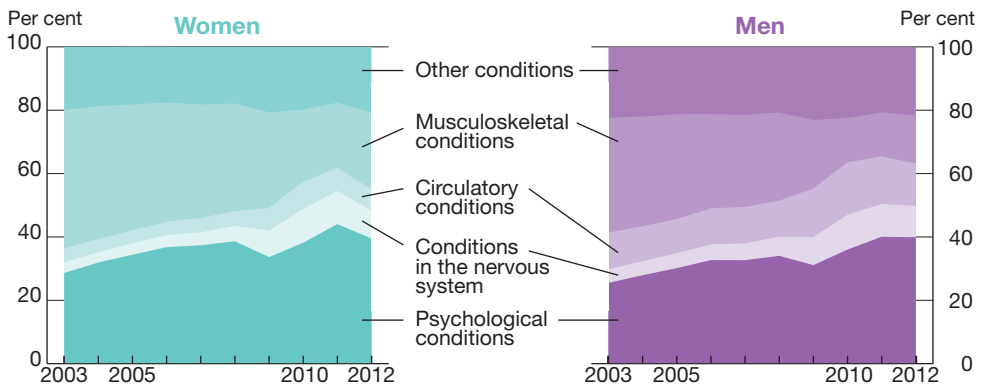
Proportion of partial sickness compensation and activity compensation (early retirement pension and temporary disability pension before 2003) in December.

The proportion of partial sickness compensation and activity compensation has varied over time but has consistently been more common among women than men. A total of 32 per cent of women and 22 per cent of men were receiving partial compensation in December 2012.



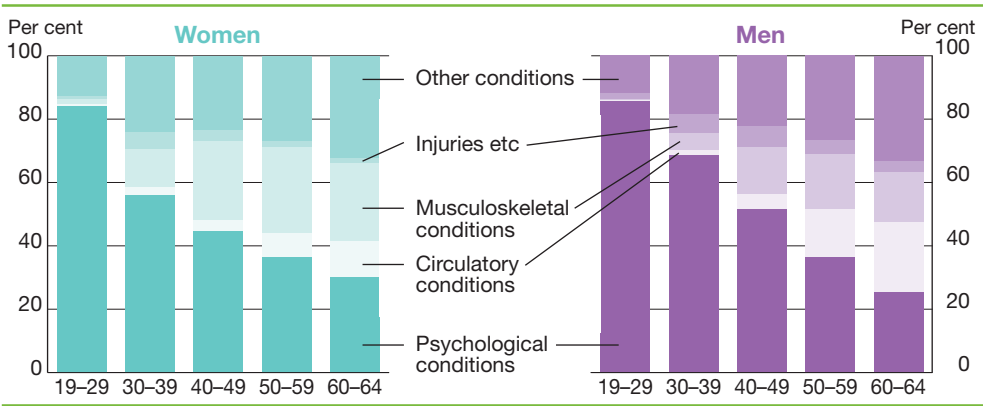
Newly granted activity compensation by type of diagnosis. The predominance of psychological conditions among people receiving activity compensation has

increased in recent years. Psychological conditions accounted for 84 per cent of new activity compensation among women and 85 per cent among men in 2012.



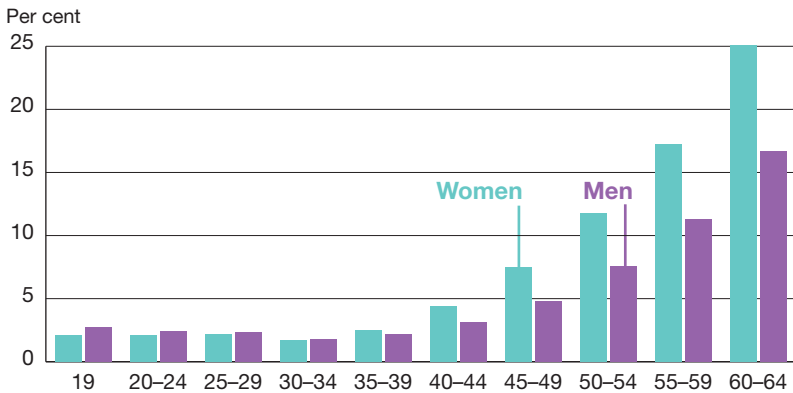
Newly granted sickness compensation by type of diagnosis. Conditions of the musculoskeletal system or connective tissues represented the most common types of diagnoses for people who were granted new sickness compensation until

2005. Since 2006, psychological conditions have represented the most common types of diagnoses. Psychological conditions accounted for 40 per cent of new sickness compensation among both women and men in 2012.



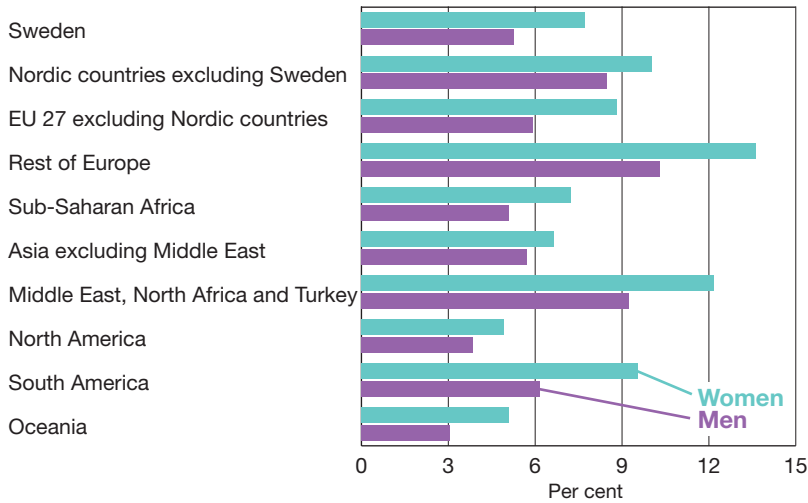
New sickness compensation and activity compensation by age and type of diagnosis in 2012. For almost every age group, psychological conditions represented the most common type of diagnosis among both women and men in 2012. In the youngest age group,

85 per cent of those who were granted new compensation had a psychological condition. In the oldest age group, 30 per cent of women and 25 per cent of men who were granted new compensation had a psychological condition.



Proportion of the population that was receiving sickness compensation or activity compensation in December 2012. Approximately 378,000 people, 58 per cent of whom were women and 42 per cent of whom were men, were receiving sickness compensation or activity compensation in December 2012. Approximately 7 per cent, a figure that rose with age, of 19-64 year-olds had left the

labour market wholly or in part for health reasons to receive sickness compensation or activity compensation. A total of 25 per cent of women and 17 per cent of men age 60-64 had left the labour market on that basis. Young men were more likely to receive compensation than young women. Starting at age 35-39, however, it was more common for women to receive compensation.



The proportions are age-standardised (see “How to Read the Report” for an explanation). EU 27 refers to all Member States.

Proportion of the population that was receiving sickness compensation or activity compensation in December 2012 by region of birth, age-standardised. Partly as a reflection of health, living

conditions and working conditions, the proportion of the population receiving sickness compensation or activity compensation varied by region of birth.

Age	Number of recipients		Average amount per month, SEK		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,257	1,722	7,678	7,690	0.6	0.7
20–24	6,603	7,885	7,685	7,749	2.1	2.4
25–29	5,579	5,736	7,910	8,084	2.0	2.0
Total	13,439	15,343	7,778	7,867	1.6	1.8

Activity compensation in December 2012. A total of 47 per cent of the SEK 2.7 billion in activity compensation paid in 2012 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 accumulated additional insurance coverage through gainful employment and are thus receiving guarantee benefit only. A total of 91 per cent of women and 95 per cent of men were receiving guarantee benefit only in December 2012.

Age	Number of recipients		Average amount per month, SEK		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
25–29 ¹	623	834	8,791	8,759	0.2	0.3
30–34	4,812	5,204	8,186	8,551	1.7	1.8
35–39	7,465	6,592	7,932	8,738	2.5	2.2
40–44	13,628	9,763	8,001	9,099	4.4	3.1
45–49	24,625	16,293	8,232	9,515	7.5	4.8
50–54	33,868	22,415	8,378	9,691	12.2	7.6
55–59	49,105	32,292	8,601	9,938	17.2	11.3
60–64	73,271	48,293	8,889	10,361	25.1	16.7
Total	207,397	141,686	8,550	9,823	7.8	5.2

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 2012. A total of 56 per cent of the SEK 39 billion in sickness compensation paid in 2012 went to women and 44 per cent to men. A total of 59 per cent of sickness compensation recipients were women and 41 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 88 per cent of women and 81 per cent of men were receiving income-related compensation in December 2012.

Regulations 2012

Activity compensation is granted to 19–29 year-olds whose working capacity has, due to medical reasons, been reduced by at least one-quarter for one year or longer. Activity compensation is always time-limited. Activity compensation can be combined with participation in various activities for the purpose of exploiting the 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.

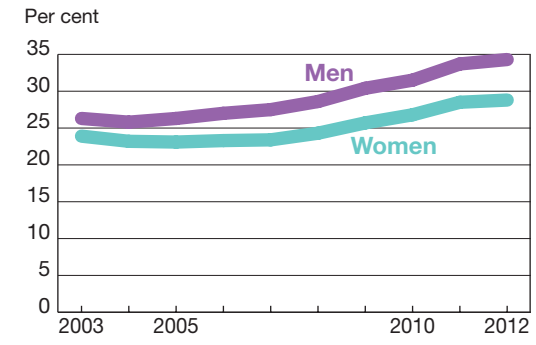
Sickness compensation is granted to 30–64 year-olds whose working capacity has been reduced permanently – i.e., for the foreseeable future.

Sickness compensation or activity 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 guarantee benefit for activity compensation in 2012 was SEK 8,616 per month, or 2.35 times the basic amount. The maximum guarantee benefit for sickness compensation in 2012 was SEK 8,800 per month, or 2.4 times the basic amount.

Housing supplement for people receiving sickness compensation or activity compensation

People who are receiving sickness compensation or activity 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 people receiving sickness compensation or activity compensation who had a housing supplement in December. The proportion of people receiving a housing supplement increased from 2003 to 2012. Almost 29 per cent of women and more than 34 per cent of men receiving sickness or activity compensation in December 2012 also had a housing supplement.



Age	Number of recipients		Proportion of recipients of sickness or activity compensation who had a housing-supplement		Average amount per month, SEK	
	Women	Men	Women	Men	Women	Men
19	162	213	13	12	2,924	2,741
20–24	3,328	3,815	50	48	3,299	3,338
25–29	3,988	4,542	64	69	3,406	3,433
30–34	2,849	3,420	59	66	3,408	3,441
35–39	3,503	3,846	47	58	3,213	3,327
40–44	4,953	4,747	36	49	2,945	3,062
45–49	7,979	6,621	32	41	2,829	2,900
50–54	9,835	7,930	29	35	2,840	2,842
55–59	12,292	9,303	25	29	2,783	2,721
60–64	14,658	9,456	20	20	2,701	2,651
Total	63,547	53,893	29	34	2,910	2,971

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

Housing supplements for people receiving sickness or activity compensation in December 2012. A total of 54 per cent of housing supplement recipients were wom-

en and 46 per cent were men. SEK 4.2 billion, 54 per cent to women and 46 per cent to men, in housing supplements was paid in 2012.

Regulations 2012

Housing supplements include

- housing supplement
- special housing supplement

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

The amount of a housing supplement depends on the person's housing expenses, income and savings. The maximum monthly housing supplement in 2012 was 93 per cent of housing expenses up to SEK 5,000 for unmarried people and SEK 2,500 for married

people. A housing supplement is tax-exempt and must be applied for.

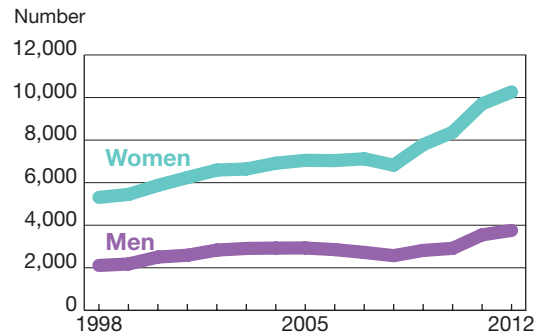
A special housing supplement guarantees a reasonable standard of living after reasonable housing expenses have been paid. A person must have been granted a housing supplement before receiving a special housing supplement. Monthly housing expenses up to SEK 6,200 for unmarried people and SEK 3,100 for married people were regarded as reasonable in 2012. SEK 5,023 per month for unmarried people and SEK 4,245 for married people were regarded as sufficient to maintain a reasonable standard of living. A special housing supplement is paid to cover the deficit up to the reasonable standard of living.

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 care of closely related persons increased during the period, particularly since 2008. Among the possible explanations are the ageing population and greater familiarity with the benefit. The number of recipients rose by almost 50 per cent from 2008 to 2012. More than 14,000 people received benefit for care of closely related persons in 2012.



Age	Number of recipients		Average number of days		Average amount, during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	110	54	9.7	9.9	6,688	8,247
25-29	320	163	12.4	12.1	9,589	10,080
30-34	534	257	10.4	10.7	8,530	9,531
35-39	833	378	10.1	8.9	8,828	8,079
40-44	1,254	573	9.9	9.9	8,648	9,150
45-49	1,860	683	10.9	10.3	9,325	9,209
50-54	1,961	603	10.8	11.9	9,354	10,882
55-59	1,924	555	10.9	12.0	9,508	10,872
60-	1,468	491	14.0	15.3	12,050	13,206
Total	10,264	3,757	11.1	11.3	9,570	10,169

Benefit for care of closely related persons in 2012. A total of 72 per cent of the almost SEK 137 million paid for the benefit in 2012 was

for women and 28 per cent was for men. A total of 73 per cent of the recipients were women and 27 per cent were men.

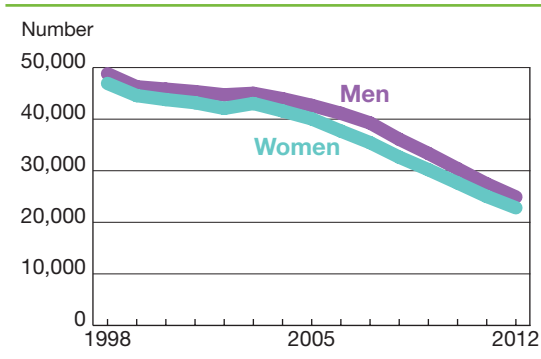
Those who forgo gainful employment to take care of a severely ill, closely related person at home or a care facility can receive the benefit. Severely ill refers to a life-threatening condition. The benefit can generally be paid for up to 100 days for each patient.

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

**Regulations
2012**

Occupational injury compensation

Occupational injury compensation provides financial security in cases of reduced working capacity due to occupational injury.



Number of individual life annuities in accordance with occupational injury insurance in December.

Due partly to the stricter requirements for approval of an occupational 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 may explain the increase for that year. The 45 per cent decline in the number of individual life annuities from 2003 to 2012 was partially due to amended regulations adopted in 2003 according to which they could be granted to people under 65 only.

Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
20–24	7	17	13,453	18,394
25–29	13	48	4,990	11,159
30–34	52	84	8,144	9,464
35–39	170	321	7,696	8,425
40–44	580	847	7,235	7,724
45–49	1,371	2,173	6,460	7,328
50–54	2,179	3,286	5,997	7,193
55–59	3,739	4,871	5,682	6,972
60–64	6,664	7,829	5,671	7,165
Total	14,775	19,476	5,891	7,214

Occupational injury annuities in December 2012.

A total of 43 per cent of occupational injury annuity recipients were women and 57 per cent were men. SEK 2.8 billion in occupational injury annuities was paid in 2012. A total of 43 per cent was for women and 57 per cent was for men. Women averaged SEK 1,323 (18 per cent) less per month than men.

Everyone who is gainfully employed in Sweden is insured for occupational injury. Occupational injury is the consequence of accident or harmful influence at the workplace. Försäkringskassan can pay compensation for loss of income, dental care, health care abroad, sickness benefit in special cases and 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 occupational injury insurance. A person is eligible for an individual life annuity only if they have an approved occupational injury that permanently reduces their ability to earn income from employment.

If a person is sick-listed due to an occupational injury, that

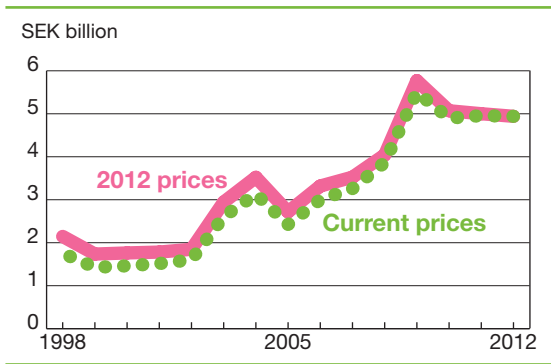
largely works the same way as ordinary sick-listing. One difference is that sickness benefit is not time-limited. A person who has been sick-listed for more than 914 days can apply for additional days of sickness benefit at the continuation level due to occupational injury. A person who has an occupational injury that manifested on 1 January 2003 or afterwards is also compensated for waiting periods when they are granted an individual life annuity.

The annuity provides compensation for their entire permanent loss of income. The amount of the annuity is based on the difference between the person's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference up to 7.5 times the basic amount per year, or SEK 27,500 per month in 2012.

**Regulations
2012**

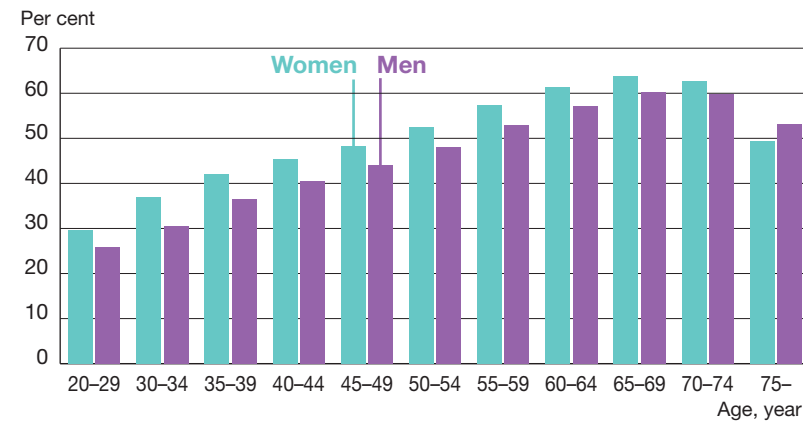
Dental care

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.

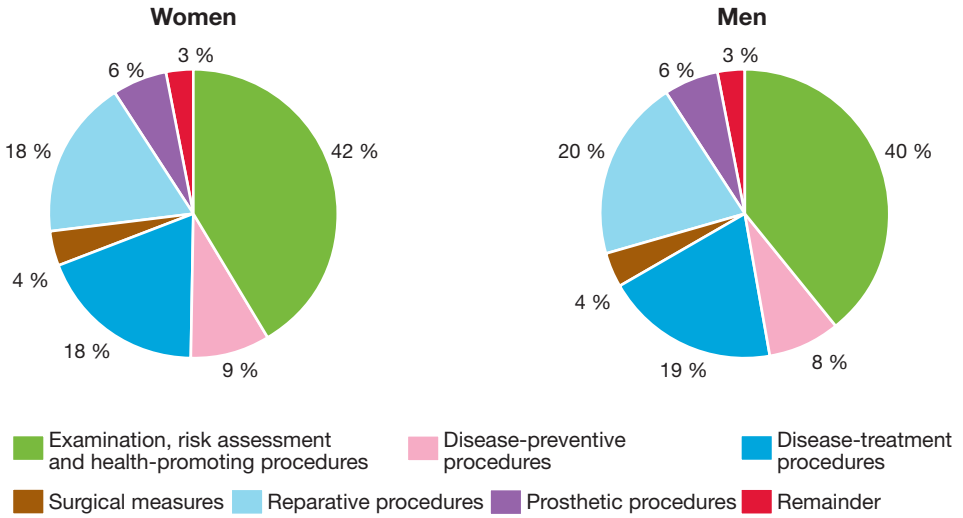
Expenditures for dental insurance declined throughout most of the 1990s but rose rapidly after the regulations were amended in 2002. The new regulations adopted on 1 July 2008 raised subsidies for patients, thereby increasing the expenditures for dental insurance. Expenditures for dental care came to almost SEK 5 billion in 2012, in line with 2010 and 2011.



The general dental care allowance is greater for the youngest and oldest age groups (refer to the infobox for more details).

Proportion of the population that used the general dental care allowance in 2012. A total of 46 per cent of people age 20 or older used the

general dental care allowance in 2012. Women predominated in all age groups up to 74.



Proportion of procedures broken down by category in 2012. The most common category of procedures (42 per cent for women and 40 per cent for men) consisted of examinations, risk assessments and health-promotion measures. The purpose of such procedures is to determine whether the patient's oral health is good, bad or at risk.

Fillings and other tooth repair represented the second most common category of procedures, followed by procedures to treat disease. 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, paid by Försäkringskassan per completed compensation period, SEK	
	Women	Men	Women	Men
20–29	22,689	20,291	2,353	2,579
30–34	20,491	18,268	2,714	2,874
35–39	26,744	24,093	2,880	2,938
40–44	32,209	29,766	3,123	3,162
45–49	41,547	38,974	3,422	3,387
50–54	46,898	44,875	3,611	3,788
55–59	57,844	57,794	3,884	4,001
60–64	68,964	70,543	4,117	4,302
65–69	75,198	77,987	4,439	4,684
70–74	50,163	50,464	4,285	4,462
75–	78,812	65,735	4,304	4,499
Total	521,559	498,790	3,824	3,995

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 2012. Almost 1,020,000 compensation periods under high-cost protection during which the compensation qualifying amount exceeded SEK 3,000 were completed. Försäkringskassan paid an

average of SEK 3,800 for women and almost SEK 4,000 for men per completed compensation period. The amount compensated varied considerably, however, and a large percentage of the total went to a small number of recipients.

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 age 20 and older consists of two components: general 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 age 75 and older.

High-cost protection ensures that patients do not have to pay the entire cost of major dental work. The maximum compensation is based on reference prices. Every procedure that qualifies

for compensation has a reference price set by the Dental and Pharmaceutical Benefits Agency.

High-cost protection is not based on the calendar year, but on a compensation period of up to 12 months that begins whenever the insured person decides. All procedures that qualify for compensation are included under high-cost protection during the period.

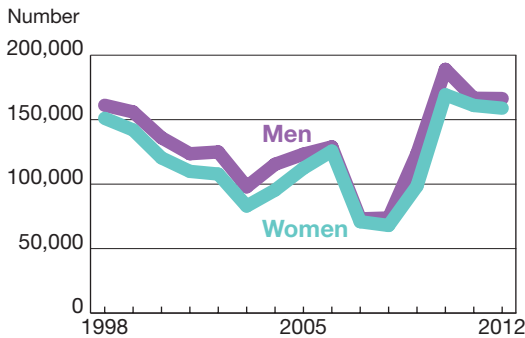
- The patient pays the entire cost of treatment for which the compensation qualifying amount does not exceed SEK 3,000 during the period.
- The government pays 50 per cent of the compensation qualifying amount between SEK 3,000 and SEK 15,000.
- The government pays 85 per cent of the compensation qualifying amount over SEK 15,000.

Regulations 2012

Other Payment

Development allowance and activity grants

Development allowance and activity grants are paid to unemployed persons who participate in labour market programmes.



Number of recipients of development allowance or an activity grant. While Försäkringskassan pays development allowance and activity grants, Arbetsförmedlingen is responsible for the cost. Approximately 325,000 people, with men in a slight majority, received development allowance or an activity grant in 2012.

Age	Number of recipients		Average number of days		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
16–24 ¹	43,773	56,652	107	109	202	199
of which						
development allowance	35,157	44,805	105	107	132	132
activity grant	11,311	15,335	88	90	372	392
25–29	14,954	18,250	106	114	334	331
30–34	12,524	12,996	103	110	362	390
35–39	14,017	12,030	113	118	407	425
40–44	15,945	12,239	124	125	425	455
45–49	17,233	13,655	132	133	442	476
50–54	14,401	13,199	140	141	456	496
55–59	13,005	13,130	149	149	477	519
60–	12,351	13,531	153	153	517	565
Total	158,203	165,682	122	123	364	362

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

Number of recipients of development allowance or an activity grant in 2012. A total of 49 per cent of recipients of development allowance or an activity grant were women and 51 per cent were

men. More than SEK 15.3 billion, 48 per cent to women and 52 per cent to men, in development allowance or an activity grant was paid in 2012.

A person who participates in a labour market programme through Arbetsförmedlingen receives development assistance or an activity grant from Försäkringskassan. Among the programmes that qualify for an activity grant 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 between SEK 320 and SEK 680 in 2012. Participants who did not meet the requirements for unemployment

compensation received a daily activity grant at the guarantee level of SEK 223 in 2012.

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 140 in 2012. People under 20 who had not graduated from upper secondary school received SEK 48 per day. As opposed to an activity grant, development allowance is tax-exempt.

Regulations 2012

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.

Age	Number of recipients		Proportion with supplementary introduction benefit, per cent		Proportion with introduction benefit for housing, per cent	
	Women	Men	Women	Men	Women	Men
16–19	106	125	5	0	20	26
20–24	1,352	1,508	12	3	19	36
25–29	1,516	1,990	21	8	18	31
30–34	1,223	1,554	30	17	16	26
35–39	952	1,111	40	29	12	22
40–44	732	815	37	33	12	20
45–49	504	508	36	36	12	16
50–54	429	367	29	33	14	17
55–59	263	206	19	27	13	19
60–65	204	208	8	18	15	17
Total	7,281	8,392	26	17	16	26

Number of introduction benefit recipients in 2012. A total of 46 per cent of introduction benefit recipients were women and 54 per cent were men. Almost SEK 859 million, 46 per cent to women and 54 per cent to men, in introduction benefit was paid in 2012.

The proportion of recipients who also had supplementary

introduction benefit was greatest among 30–54 year-olds, perhaps because they were most likely to have children living at home. Maybe because more of them live alone, men of all ages were more likely than women to receive introduction benefit for housing.

Region of birth	Women	Men	Total
Rest of Europe ¹	184	178	362
Sub-Saharan Africa	3,293	3,528	6,821
Asia except for the Middle East	1,301	1,227	2,528
Middle East, North Africa, Turkey	2,399	3,358	5,757
Other or unknown	104	101	205
Total	7,281	8,392	15,673

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

Number of introduction benefit recipients in 2012 by region of birth. Most introduction benefit

recipients (80 per cent) came from Sub-Saharan Africa, the Middle East, North Africa or Turkey.

Newly arrived immigrants age 20–64 who have been granted residence permits as refugees or quota refugees, as well as members of their family, can receive introduction benefit. Newly arrived immigrants age 18–20 can also receive introduction benefit provided that their parents are not in Sweden. Introduction benefit is approved by Arbetsförmedlingen and paid by Försäkringskassan. The benefit, which was SEK 308 per working day assuming the person was participating in an introduction plan full-time, 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 the 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 age 11–20. 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.

**Regu-
lations
2012**

Social Insurance in Figures 2013

Social insurance is an integral part of most people's lives. It has a major impact on both the general sense of security and the economy of the country. Expenditures for benefits and allowances administered by Försäkringskassan totalled approximately SEK 203 billion or almost 6 per cent of Swedish GDP in 2012.

Each year Försäkringskassan publishes *Social Insurance in Figures*, which proceeds from statistics and comments to present a number of benefits and allowances that it administers. Social insurance is described in tables, maps and diagrams within the following areas: the 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; other payment. *Social Insurance in Figures 2013* also includes a special chapter on the theme of children with disabilities.