

Social Insurance in Figures 2012



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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 209 billion or 6 per cent of Swedish GDP in 2011.

Many Försäkringskassan employees participated in the *Social Insurance in Figures 2012* project. The following people wrote the individual chapters: 1) Jacob Stafstedt – The Financial Scope of Social Insurance; 2) Ulrik Lidwall – Registered Insured Persons; Financial Security in the Event of Illness or Disability; and Other Payment; and 3) Andrea Kolk – Financial Security for Families and Children. Ms Kolk also edited the entire report.

Stockholm, May 2012

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 209 billion or 6 per cent of GDP in 2011. Just over half of all expenditures were for people with illnesses and 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 2012 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 financial scope of social insurance; 2) registered insured persons; 3) financial security for families and children; 4) financial security in the event of illness or disability; and 5) 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.

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 2012*, as well as diagrams that link to the underlying statistics, may be downloaded from www.forsakringskassan.se. Additional data are available at the Försäkringskassan website for official and other statistics (<http://statistik.forsakringskassan.se/>). 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 2012* is accompanied by a box that describes the regulations to which it was subject in 2011. The purpose of the box is to help the reader understand the statistics in context, not to serve as an official explanation of the regulations. If the regulations changed during the year, the most recent version is presented. Official 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) at various times may differ somewhat. 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.

All figures for expenditures, average amounts, average number of days, etc., have been rounded off. However, the totals for all individuals are based on unrounded figures.

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 2011). 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.

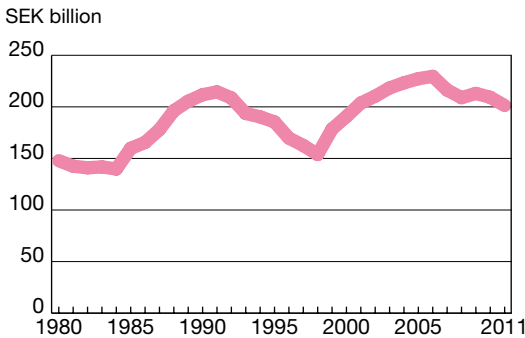
Data can change during the course of a particular matter for benefits and allowances that cover a longer period of time. For example, the type of arranger or the diagnosis can change over time for attendance allowance and ongoing cases of sickness benefit. Under such circumstances, the data are obtained 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 2011” 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

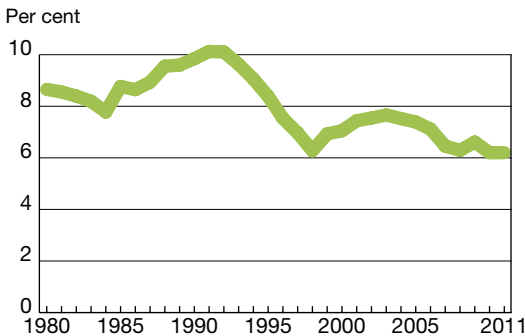
Social insurance expenditures

Social insurance expenditures refer to benefits and allowances administered by Försäkringskassan in 2011 – primarily those for families with children, people who are ill and people with disabilities.



Social insurance expenditures (excluding administration) adjusted to the CPI for 2011. Excluding administration, social insurance expenditures for the benefits and allowances administered by Försäkringskassan totalled SEK 201 billion in 2011. Adjusted to the CPI for 2011, expenditures rose by 136 per cent between 1980 and 2011. Primarily due to amended

regulations such as reduced compensation 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. Including administrative costs, social insurance expenditures came to almost SEK 209 billion in 2011.

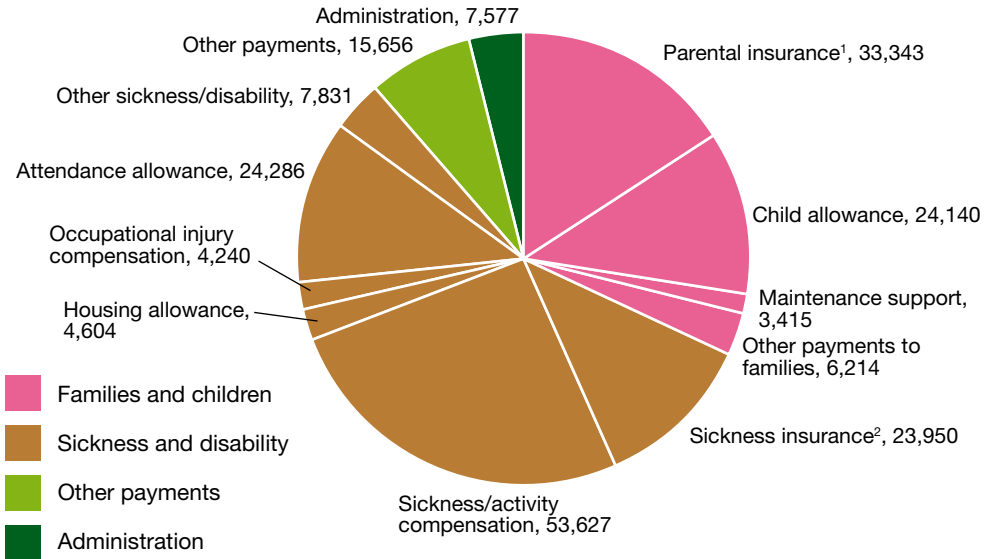


Social insurance expenditures (excluding administration) as a proportion of GDP. Social insurance payments represent a considerable proportion of GDP – 5.8 per cent, the lowest for the past 30 years, in 2011. Including administrative costs, social insurance expenditures corresponded to 6.0 per cent of GDP in 2011.

Expenditures per area/benefit, SEK million	2009	2010	2011
<i>Financial security for families and children</i>			
Parental benefit	25,224	26,488	27,448
Temporary parental benefit	4,641	4,852	5,392
Pregnancy benefit	522	525	503
Child allowance	23,364	23,731	24,140
Housing allowance for families with children and young people	3,372	3,493	3,342
Childcare allowance	2,789	2,766	2,849
Maintenance support	3,645	3,550	3,415
Adoption allowance	29	28	22
Total	63,586	65,433	67,112
<i>Financial security in the event of illness or disability</i>			
Sickness benefit	20,628	18,449	21,195
Rehabilitation compensation	2,140	1,990	2,575
Benefit for care of closely related persons	90	115	144
High-cost protection for employers	0	0	37
Dental care	5,503	4,897	4,957
Health care in international conditions	608	579	650
Sickness and activity compensation	67,804	60,597	53,627
Housing supplement	4,467	4,698	4,604
Disability allowance	1,242	1,226	1,244
Workmen's compensation	5,156	4,587	4,240
Car allowance	222	259	261
Attendance allowance	21,753	23,188	24,286
Grants to counties	1,000	1,000	714
Other compensation	7	6	6
Total	130,620	121,592	118,538
<i>Other payment</i>			
Activity grant	10,293	16,157	15,364
Introduction benefit	0	0	263
Daily allowance for conscripts	3	0	0
Family benefit for conscripts	29	31	19
Other	19	21	10
Total	10,344	16,209	15,656
<i>Administration</i>	7,447	7,406	7,577
Total	211,998	210,640	208,882

Social insurance expenditures in 2009–2011 (current prices). Expenditures declined steadily from 2009 to 2011 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 participate in labour market programmes represent the largest share of other payments.

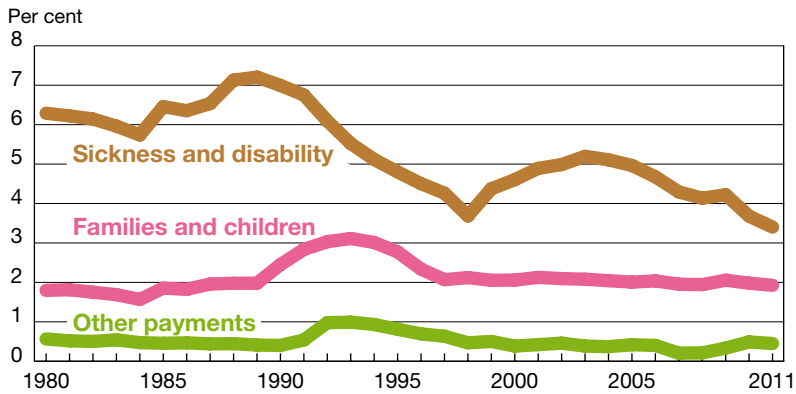


¹ Including parental insurance, temporary parental insurance and pregnancy allowance.

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

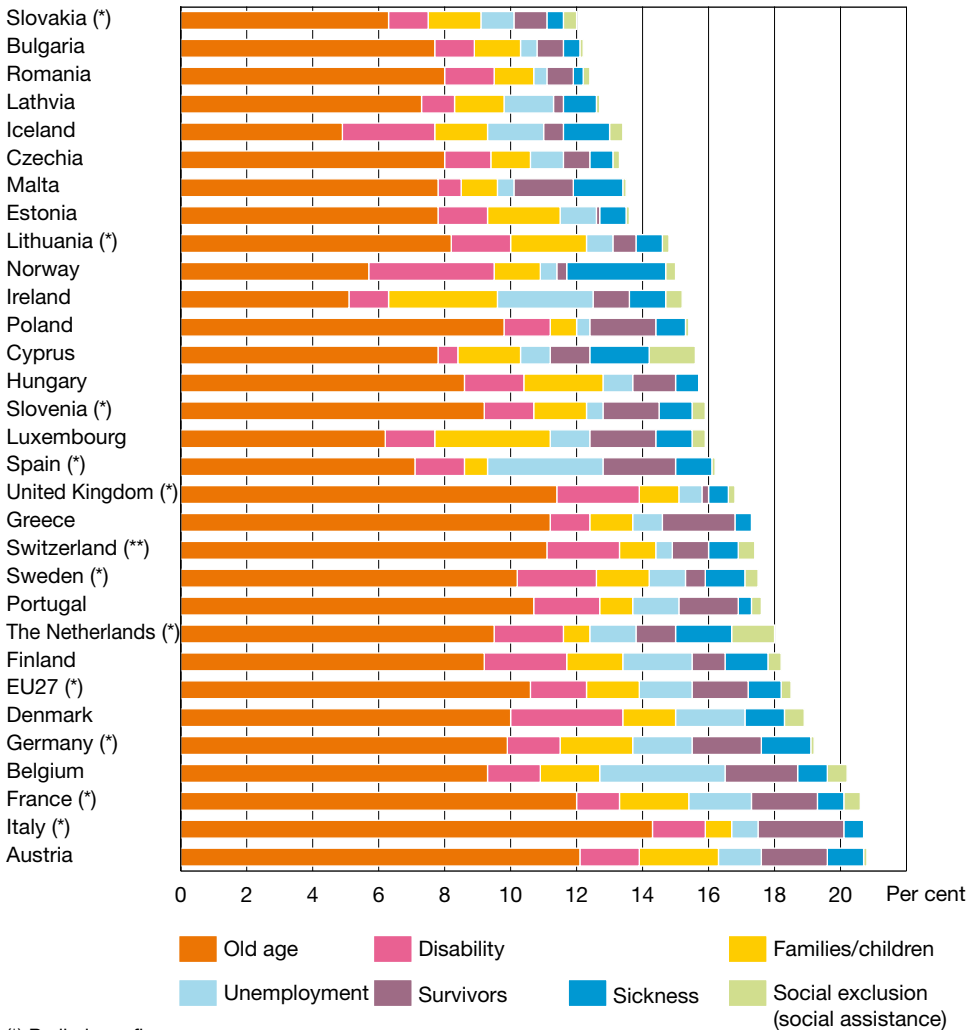
Breakdown of expenditures in 2011 (SEK million). SEK 119 billion (57 per cent) of social insurance expenditures were for people with an illness or disability. Families with children received SEK 67 billion (32 per cent). There were also

certain other types of compensation, primarily in the labour market area (almost SEK 16 billion). The remaining expenditures were for administration (almost 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 partly 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 at just over 2 per cent of GDP in succeeding years.



(*) Preliminary figures

(**) The figures refer to year 2008

Source: Eurostat (2011)

Public transfers in relation to GDP (2009) 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. Public transfers in the

Baltic countries were among the lowest (12–15 per cent). 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	28,481	–	–	28,481	32,840	1,245	34,085	–5,604
Child allowance	–	24,413	–	24,413	24,140	273	24,413	–
Housing allowance for families with children, etc.	–	3,579	–	3,579	3,342	236	3,579	–
Childcare allowance for children with disabilities	–	3,061	–	3,061	2,849	211	3,061	–
Maintenance support	–	2,378	1 384	3,762	3,415	347	3,762	–
Health insurance ²	66,718	14,768	–	81,486	78,080	3,623	81,703	–217 ³
Grants to counties	–	714	–	714	714	..	714	–
Dental care	–	5,152	–	5,152	4,957	195	5,152	–
Health care in international conditions	–	691	–	691	650	42	691	–
Disability allowance	–	1,348	–	1,348	1,244	104	1,348	–
Activity grant	15,364	614	–	15,978	15,364	614	15,978	–
Introduction benefit	–	268	–	268	263	5	268	–
Workmen's compensation, etc.	8 803	46	41	8,891	4,240	242	4,482	4,408
Car allowance	–	288	–	288	261	27	288	–
Attendance allowance	–	20 121	4 425	24,546	24,286	260	24,546	–
Housing supplement	–	4 748	–	4,748	4,604	144	4,748	–
Other compensation	4	54	4	63	57	6	63	–
Total	119,372	82,244	5,855	207,470	201,306	7,577	208,882	..

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 2011 (SEK million).

Income from social security contributions totalled SEK 119 billion in 2011. Taxes covered SEK 82 billion (39 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 generated a surplus of more than SEK 4 billion in 2011. Meanwhile, sickness and parental insurance generated a loss of almost SEK 6 billion.

Expenditure rates, %	2005	2006	2007	2008	2009	2010	2011
Old age pension contribution ¹	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
Health insurance contribution							
– Payroll tax	10.15	8.64	8.78	7.71	6.71	5.95	5.02
– Self-employed persons	11.12	9.61	9.61	7.93	6.93	6.042	5.11
Parental insurance contribution ¹	2.20	2.20	2.20	2.20	2.20	2.20	2.20
Occupational injury contribution ¹	0.68	0.68	0.68	0.68	0.68	0.68	0.68
Labour market contribution							
– Payroll tax	4.45	4.45	4.45	2.43	2.43	4.65	2.91
– Self-employed persons	1.91	1.91	1.91	0.5	0.5	2.11	0.37
General payroll tax ¹	3.07	4.4	4.4	7.49	7.49	6.03	9.23
Payroll tax, total	32.46	32.28	32.42	32.42	31.42	31.42	31.42
Social security contributions by self-employed persons. total	30.89	30.71	30.71	30.71	29.71	28.972	28.97

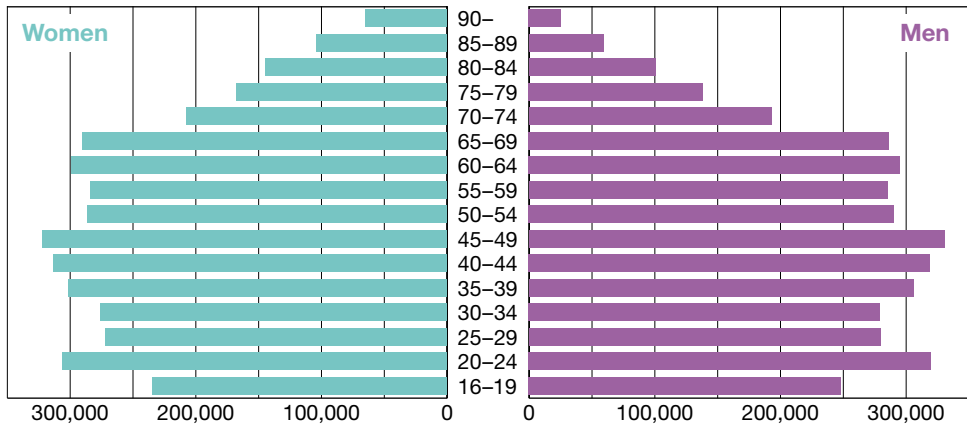
¹ Payroll tax and social security contributions by self-employed persons have the same expenditure rate.

² The health insurance contribution in social security contributions by self-employed persons was 6.78 per cent from 1 January 2010 through 30 June. Social security contributions by self-employed persons totalled 29.71 per cent. As the result of a longer waiting period for sole proprietorships, the health insurance contribution was lowered by 0.74 percentage points as of 1 July 2010. The law applied to income received after 30 June 2010.

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 contributions for health insurance, survivor's pension and labour market were lowered in 2011 while the general payroll tax was raised such that total labour market contributions and social security contributions by self-employed persons remained unchanged.

Registered Insured Persons



Registered insured persons in December 2011 broken down by age group.

Region of birth	Number of registered insured persons age 16–64		
	Women	Men	Total
Sweden	3,249,682	3,209,508	6,459,190
Other Nordic Countries	135,906	97,410	233,316
Non-Nordic EU 27 ¹	111,131	101,184	212,315
Rest of Europe	90,848	81,336	172,184
Subsaharan Africa	38,685	38,722	77,407
Asia except for the Middle East	77,992	46,185	124,177
Middle East, North Africa, Turkey	123,345	143,989	267,334
North America	12,113	12,788	24,901
South America	29,924	27,436	57,360
Oceania	1,163	2,037	3,200
Total²	3,870,789	3,760,595	7,631,384

¹ EU 27 includes all Member States.

² The table does not include registered insured persons (approximately 20) whose region of birth was unknown.

Registered insured persons in December 2011, broken down by region of birth. A total of 85 per cent of insured persons registered

with Försäkringskassan in 2011 were born in Sweden and 15 per cent abroad.

**Regu-
lations
2011**

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, %		
	Women	Men	Total	Women	Men	Total
Sweden	2,236,479	2,334,825	4,571,304	88	89	88
Other						
Nordic countries	81,452	63,184	144,636	80	79	79
Non-Nordic						
EU 27	76,196	69,179	145,375	76	82	78
Rest of Europe	74,899	67,347	142,246	73	79	76
Subsaharan Africa	32,139	32,131	64,270	56	65	60
Asia except for the Middle East	67,269	37,019	104,288	71	77	73
Middle East, North Africa, Turkey	106,398	126,084	232,482	57	72	65
North America	9,413	10,310	19,723	73	79	76
South America	25,952	24,143	50,095	78	83	80
Oceania	983	1,827	2,810	72	82	79
Total	2,711,180	2,766,049	5,477,229	85	87	86

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 2011. A larger proportion of those born in Sweden were entitled to sickness benefit qualifying income than those born abroad. A total of 88 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 65 per cent of men born in Subsaharan Africa were entitled to sickness benefit qualifying income. 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 10,300 in 2011. Having

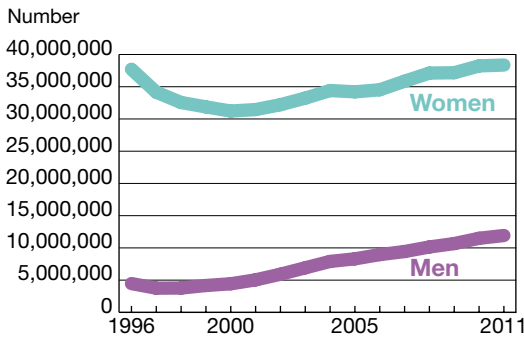
the right to sickness benefit qualifying income is a basic prerequisite for entitlement to sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation.

Regulations 2011

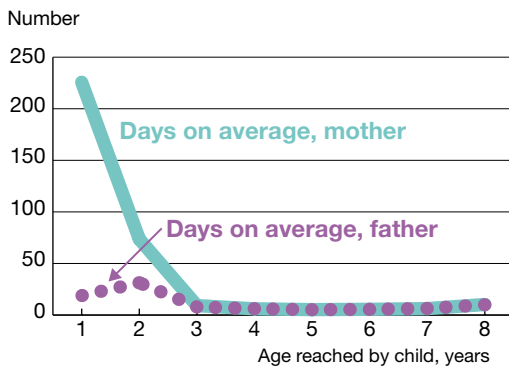
Financial Security for Families and Children

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 more than 50 million days, 76 per cent to women, was paid in 2011. Men accounted for an increased proportion of days during the period. Men received parental benefit for less than 11 per cent of the total days in 1996 and almost 24 per cent in 2011.

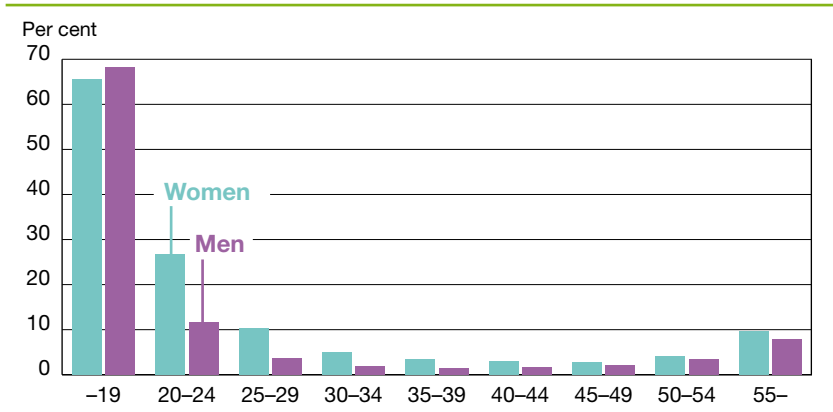
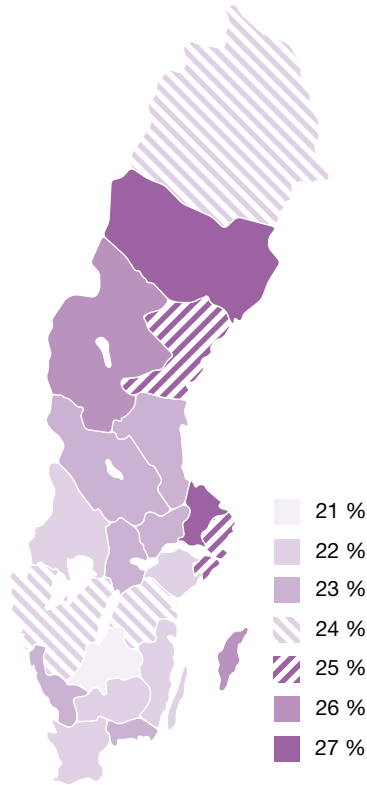


Average number of days of parental benefit at various ages for children born in 2003. Most days of parental leave for children born in 2003 were during their first year and were taken by women. After that age, there was no difference between women and men.

Proportion of days of parental leave taken by men per county in 2011.

Men took less than 24 per cent of all days of parental benefit in 2011. Men accounted for the most days (almost 27 per cent) in Uppsala County and fewest days (just over 21 per cent) in Jönköping 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 2011.

A total of 65 per cent of women and 68 per cent of men age 19 and younger received parental benefit at the basic level only in 2011 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 children for whom parental benefit was paid, proportion of all children	
	Girls	Boys	Girls	Boys
0	48,749	50,971	89	89
1	54,783	57,865	96	96
2	40,820	43,613	74	74
3	29,984	32,074	55	55
4	27,909	29,993	52	52
5	27,732	29,056	52	51
6	28,234	29,625	54	54
7	29,313	30,728	57	56
8	26,390	27,522	52	51
Total	313,914	331,447	65	65

Children whose parents received parental benefit in 2011. The parents of 89 per cent of children born in 2011 (year 0 in the table) received parental benefit during

the year. The proportion declined along with the age of the child. Parental benefit was paid for almost 65 per cent of children age 8 and younger in 2011.

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	1,640	60	173	71	184	206
20-24	23,585	3,926	157	46	286	448
25-29	68,815	27,304	131	44	409	557
30-34	119,293	73,606	104	43	504	629
35-39	119,076	102,598	77	37	519	651
40-44	56,397	70,772	57	32	486	627
45-49	13,151	29,836	39	31	426	593
50-54	1,200	8,178	38	32	395	568
55-	73	3,149	44	39	284	500
Total	403,230	319,429	95	37	459	620

Parental benefit, 2011. A total of 70 per cent of the SEK 25.0 billion in parental benefit paid in 2011 went to women and 30 per cent to men. A total of 56 per cent of the recipients were women and 44 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 (regardless of compensation level), SEK per day	
	Women	Men	Women	Men
Sweden	2.9	0.8	509	649
Other Nordic countries	6.2	2.7	497	618
Non-Nordic EU 25	15.2	4.7	405	593
Rest of Europe	17.0	5.2	351	506
Subsaharan Africa	34.3	16.6	241	392
Asia except for the Middle East	23.6	9.5	317	490
Middle East, North Africa, Turkey	29.6	13.4	268	448
North America	15.4	7.0	400	524
South America	15.4	5.3	391	516
Oceania	14.2	5.1	463	593
Total	6.6	2.1	459	620

Proportion of women and men who received parental benefit at the basic level only, and the average benefit for all parents in 2011.

Almost 7 per cent of women and just over 2 per cent of men received parental benefit at the basic level only in 2011. 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.

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 lowest possible compensation, 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

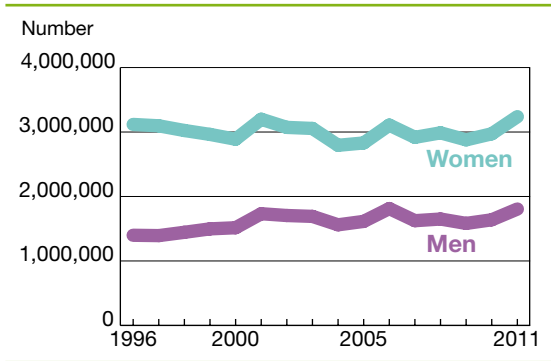
the exception of 60 days, a parent is free to waive their right to parental benefit in favour of the other parent.

Compensation 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 eight 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 910 in 2011.

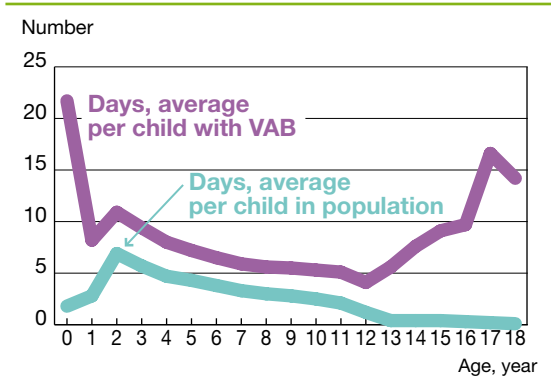
**Regulations
2011**

Temporary parental benefit for care of children

Temporary parental benefit for care of children enables parents to obtain compensation for staying home from work when one of their children is sick.



Days of temporary parental benefit for care of children. Women took 64 per cent of the more than 5 million days of temporary parental benefit for care of children in 2011, while men took 36 per cent.



Average number of days of temporary parental benefit for care of children in 2011. 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 two and subsequently began to decline.

The average number of days of temporary parental benefit for care of children born in 2011 (year 0 in the figure) and for children age 12 and older is low with respect to the total population of those children. The average number of days is high, however, for children for whom the benefit is used. The main reason is that these children tend to be seriously ill.

VAB stands for temporary parental benefit for care of children.

Children age 11 and younger whose parent received temporary parental benefit for care of children in 2011. Parents of more than 636,000 children age 11 and younger received temporary parental benefit for care of children in 2011. 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 49 per cent of girls and 50 per cent of boys age 11 and younger had a parent who used the benefit during the year.

Age	Number of children		Proportion of and age group, per cent	
	Girls	Boys	Girls	Boys
0	4,199	5,041	8	9
1	18,795	20,777	33	35
2	34,636	37,342	62	63
3	33,085	35,717	61	62
4	31,720	34,253	59	60
5	31,895	34,141	59	60
6	30,244	31,886	58	58
7	28,699	30,678	55	56
8	27,421	28,875	54	54
9	25,097	26,594	50	51
10	21,872	23,623	46	47
11	19,138	20,518	40	41
Total	306,801	329,445	49	50

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	17	6	8.4	7.0	458	570
20-24	4,115	1,864	10.1	7.4	615	825
25-29	31,397	17,692	9.4	6.8	723	877
30-34	86,907	56,692	9.1	6.6	785	902
35-39	127,453	90,209	8.3	6.3	816	910
40-44	95,322	73,165	7.3	5.8	824	910
45-49	40,206	37,152	6.7	5.6	825	899
50-54	8,921	11,749	6.3	5.6	815	888
55-59	3,360	3,695	3.9	5.5	843	873
60-64	2,571	1,258	2.8	4.7	850	844
65-	338	199	2.4	4.2	847	830
Total	400,607	293,681	8.1	6.1	800	903

Temporary parental benefit for care of children in 2011. Almost 695,000 parents, 58 per cent women and 42 per cent men, used temporary parental benefit for

care of children in 2011. Approximately SEK 4.2 billion was paid, 61 per cent to women and 39 per cent to men. Women averaged 8 days and men averaged 6 days.

**Regulations
2011**

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 temporary parental benefit for an unlimited number of days to stay home from work with seriously ill children under the age of 18. In such situations, both parents can receive compensation for the same child and period of time.

Compensation, 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 compensation is 7.5 times the basic amount per day.

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.

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	61	42	2.8	2.2	673	914
30-34	335	145	2.6	2.7	813	841
35-39	868	513	2.4	2.2	818	910
40-44	1,096	610	2.5	2.2	848	909
45-49	707	427	2.5	2.4	847	929
50-54	255	225	2.5	2.1	854	909
55-	60	90	2.5	2.0	881	966
Total	3,382	2,052	2.5	2.3	834	910

Temporary parental benefit for contact days in 2011. More than 5,400 parents used parental benefit for children covered by LSS in 2011. A total of 62 per cent of them were women and 38 per cent

were men. Approximately SEK 11.3 million, 62 per cent to women and 38 per cent to men, was paid in temporary parental benefit for contact days.

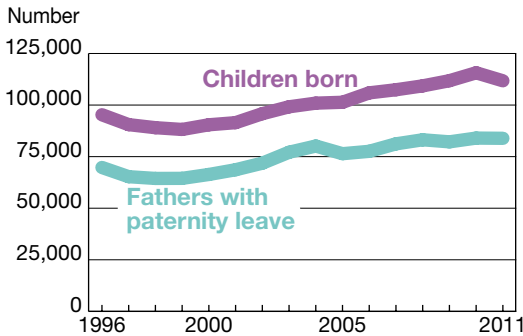
A parent of a child up to the age of 16 who is covered by LSS is entitled to 10 contact days a year. The days may be taken for parent training, orientation or a visit to the preschool or schoolchildren's programme in which the child is participating.

Compensation can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. Compensation is 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 compensation is 7.5 times the basic amount per day.

**Regulations
2011**

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

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



Source: Statistics Sweden (SCB)

Temporary parental benefit in connection with the birth of a child 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 the birth of a child 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 more than 75 per cent of children born or adopted in 2011 used temporary parental benefit for this purpose.

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	15	3,041	7.1	9.5	767	835
25-29	85	15,471	8.3	9.6	810	885
30-34	151	28,083	8.5	9.5	839	915
35-39	180	22,769	8.2	9.4	897	920
40-44	193	9,412	8.0	9.4	897	917
45-49	136	2,964	8.1	9.3	874	898
50-54	118	780	7.3	9.3	836	891
55-59	92	227	7.5	9.0	905	844
60-	88	80	6.9	8.8	848	879
Total	1,058	82,827	7.9	9.5	867	907

Temporary parental benefit in connection with the birth of a child or adoption in 2011. Approximately SEK 734 million in tempo-

rary parental benefit in connection with the birth of a child or adoption was paid in 2011 – just over 1 per cent to women.

While foregoing 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 5 days when adopting a child. The days may be

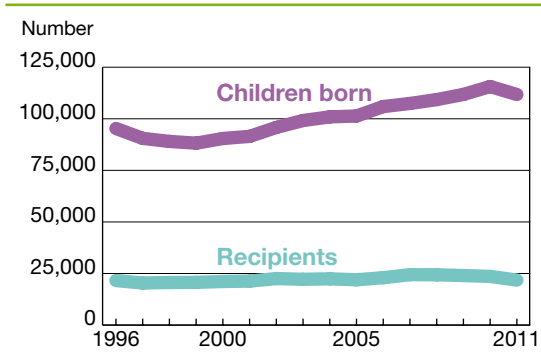
taken during a 60-day period after the child leaves the hospital or is placed with its adoptive parents.

Compensation is 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 compensation is 7.5 times the basic amount per day.

**Regu-
lations
2011**

Pregnancy benefit

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



Pregnancy benefit. Many expectant mothers 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 2011.

Age	Number of recipients	Number of days average	Average amount, SEK per day
-19	16	39	344
20-24	2,680	39	467
25-29	7,959	39	524
30-34	7,087	39	556
35-39	3,346	39	561
40-44	689	38	559
45-	38	42	544
Total	21,815	39	534

Pregnancy benefit in 2011. Almost SEK 455 million in pregnancy benefit was paid to more than 21,800 women in 2011. 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,

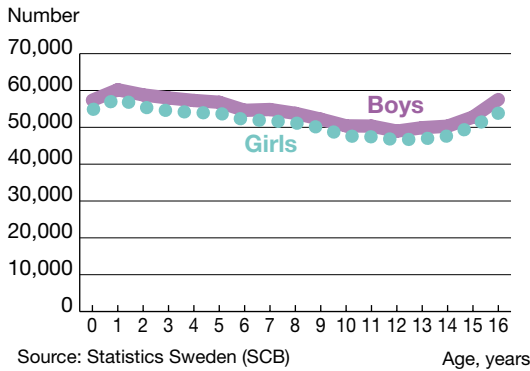
the women is entitled to pregnancy benefit for every day covered by the prohibition except for the ten days before the baby is due.

Compensation is just under 80 per cent of sickness benefit qualifying income and may not exceed 7,5 times the basic amount per day – SEK 682 in 2011.

Regulations 2011

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 2011. Sweden had approximately 875,000 girls and 924,000 boys age 16 and younger at the end of 2011. The fact that there were fewer 10–14 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	3,476	2,557	3	0
20–24	29,355	1,471	22	5
25–29	91,760	3,622	43	24
30–34	173,413	9,466	61	35
35–39	234,497	16,110	73	42
40–44	227,334	16,967	58	40
45–49	150,582	12,599	35	32
50–54	51,205	5,676	18	25
55–59	9,983	2,460	8	21
–60	1,124	1,350	5	18
Total	972,729	72,278	53	33

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 2011. More than 1,045,000 – 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 allow-

ance in 2011. A total of 53 per cent of the women and 33 per cent of the men received large family supplement. SEK 24.1 billion in child allowance was paid in 2011.

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 compensation goes by default to the mother. Parents who do not live together and who

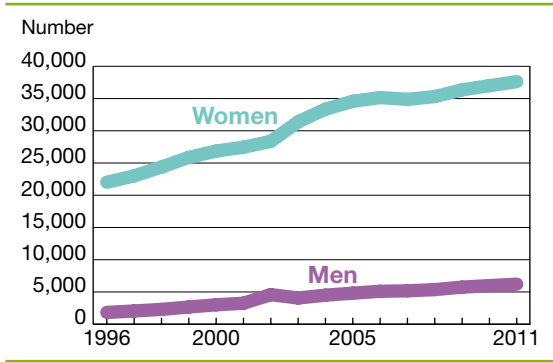
alternate taking care of a child can decide to receive half of the child allowance each.

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 2011 was SEK 1,050 per child. The monthly large family supplement in 2011 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 2011		Total	Annual amount, year 2011, SEK
	Child allowance	Large family supplement		
1st child	1,050	–	1,050	12,600
2nd child	2,100	150	2,250	27,000
3rd child	3,150	604	3,754	45,048
4th child	4,200	1,614	5,814	69,768
5th child	5,250	2,864	8,114	97,368
For each additional child	1,050	1,250	2,300	27,600

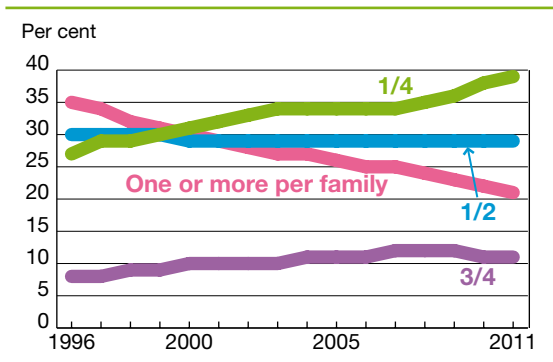
Childcare allowance

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.

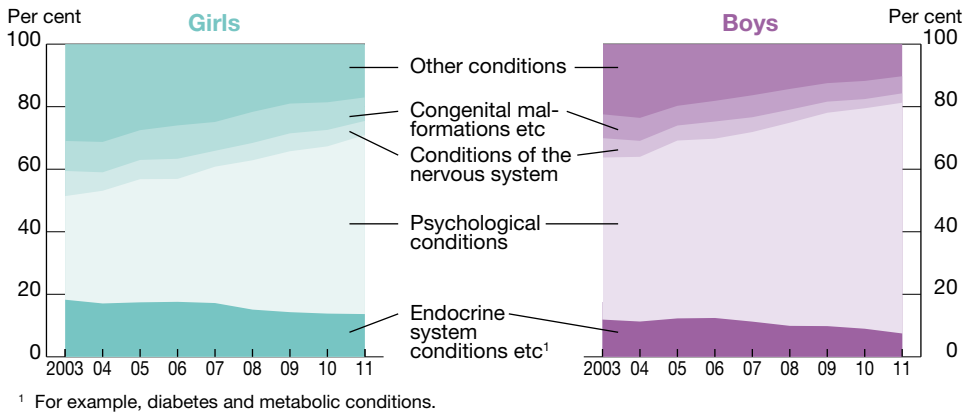


Childcare allowance recipients in December. The number of parents receiving childcare allowance almost doubled from 1996 to 2011. Children with psychological conditions accounted for the greatest increase. The increase in the number of recipients starting in 2003 is due to the fact that the age limit was raised from 16 to 19. The proportion of men grew from less than 8 per cent in 1996 to more than 14 per cent in 2011 – thus, the proportion of women declined from more than 92 per cent to less than 86 per cent during the period.

More than 8,200 childcare allowance recipients in December 2011 received compensation for additional expenses and almost 700 of them received no other compensation.



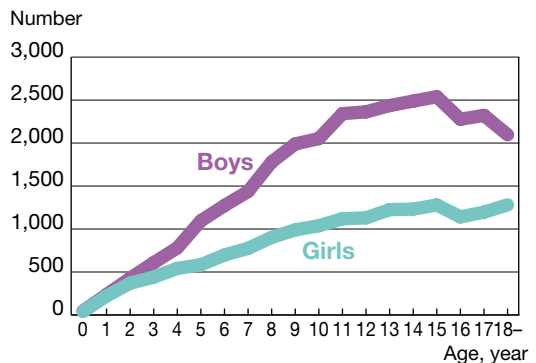
Scope of childcare allowance in December. The lowest level (one-quarter) was the most common (39 per cent) for all childcare allowance in December 2011. Full childcare allowance declined from 35 per cent of the total in 1996 to 21 per cent in 2011.



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

33 per cent of all new allowances in the case of girls and 52 per cent in the case of boys. The figures rose to 57 per cent for girls and 74 per cent for boys in 2011.

Children whose parents were receiving childcare allowance in December 2011 by the age of the child. A total of 35 per cent of children whose parents were receiving childcare allowance in December 2011 were girls and 65 per cent were boys. Boys predominated at all ages after the first year of life.



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	631	709	13	15
3–5	1,566	2,485	18	17
6–8	2,376	4,490	20	18
9–11	3,147	6,384	23	20
12–15	4,866	9,826	22	20
16–19	3,618	6,696	19	18
Total	16,204	30,590	20	19

Children whose parents were receiving childcare allowance in December 2011. The parents of approximately one-fifth of the children were receiving childcare

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

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
–24	170	5	5,189	3,567
25–29	1,254	85	4,951	4,696
30–34	4,192	438	4,770	4,070
35–39	9,093	1,175	4,611	4,145
40–44	11,091	1,636	4,574	4,013
45–49	7,696	1,560	4,615	3,974
50–54	3,150	786	4,597	3,995
55–	973	524	4,930	4,345
Total	37,619	6,209	4,640	4,067

Childcare allowance in December 2011. SEK 2.6 billion, 88 per cent to women and 12 per cent to men, in childcare allowance was paid in 2011. A total of 87 per cent of the recipients were women and 13 per

cent were men. Most recipients were 40–44 years old. Just under 2,300 of the recipients in December 2011 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.

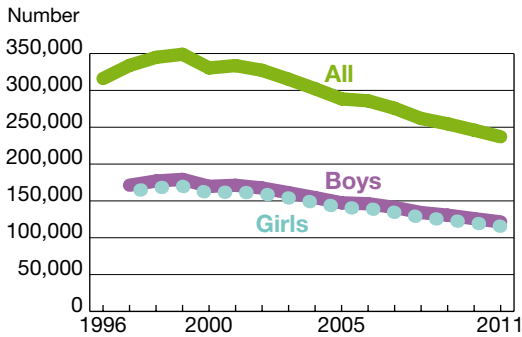
Full childcare allowance is 2.5 times the annual basic amount, which came to SEK 8,917 per month in 2011. Childcare allowance is taxable and pensionable. However, childcare allowance for additional expenses is tax-exempt and non-pensionable.

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.

**Regu-
lations
2011**

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. Due to the higher birth rate and the extension

of maintenance support adopted in 1997, the number of children for whom such support was paid rose in the 1990s. 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 engaged in an active effort to encourage parents who had separated to settle child support between themselves.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0–2	6,761	7,343	4.0	4.2
3–5	12,319	12,946	7.6	7.5
6–8	15,465	16,669	10.0	10.2
9–11	19,177	20,141	13.2	13.2
12–14	22,532	23,360	16.0	15.7
15–17	29,167	29,673	17.9	17.2
18–19	10,185	11,343	8.1	8.6
Total	115,606	121,475	10.9	10.9

Children for whom maintenance support was paid in December 2011. Parents of almost 11 per cent of girls and boys age 19 or younger received maintenance support. Almost 18 per cent of 15–17 year-olds (the largest group) had a parent who received maintenance support.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
–24	15,545	10,595	1,377	1,278
25–29	12,682	773	1,700	1,289
30–34	20,200	1,870	1,889	1,466
35–39	28,751	3,502	1,938	1,578
40–44	29,152	4,596	1,838	1,631
45–49	21,055	4,201	1,696	1,602
50–54	8,749	2,193	1,604	1,544
55–59	2,179	1,023	1,547	1,548
60–	330	584	1,714	1,579
Total	138,643	29,337	1,761	1,463

Maintenance support in December 2011. More than SEK 3.4 billion, 85 per cent to women and 15 per cent to men, in maintenance support was paid in 2011. 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.

Age	Number of child support debtors		Number with debt		Average debt ¹ , SEK in December	
	Women	Men	Women	Men	Women	Men
-24	289	2,709	13	268	6,737	4,988
25-29	1,068	6,755	179	1,718	7,822	7,224
30-34	2,174	12,283	500	3,742	6,954	9,094
35-39	4,007	19,685	1,186	6,339	5,972	12,030
40-44	4,793	26,378	1,656	9,279	7,570	14,066
45-49	3,795	26,320	1,384	10,039	7,681	13,993
50-54	1,551	16,227	608	6,496	7,402	13,314
55-59	417	8,194	164	3,487	7,872	13,565
60-	66	5,329	32	2,297	15,105	11,404
Total	18,160	123,880	5,722	43,665	7,251	12,711

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 2011. A total of 13 per cent of the more than 142,000 child support debtors in December 2011

were women and 87 per cent were men. A total of 32 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

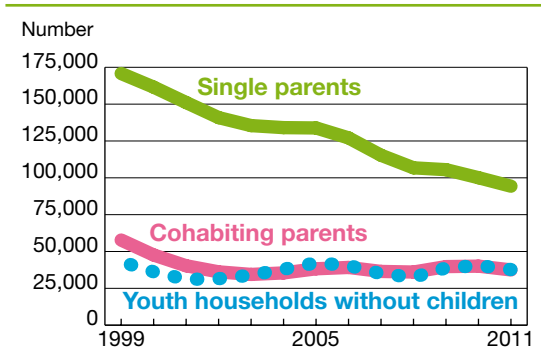
Monthly maintenance support is not to exceed SEK 1,273 per child. Extended maintenance support can be paid as long as the child is in school and is entitled to extended child allowance or study allowance, but not past June of the year they turn 20.

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

Regulations 2011

Housing allowance

Housing allowance provides families with children and youth households that have low incomes 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 2011. Not only were the regulations amended during the period, but incomes rose while the upper limits for receiving an allowance remained unchanged. Almost 170,000 households received housing allowance in December 2011. More than one-fifth of the recipients were youth households without children.

Age	Number of households by type			Average amount per household, SEK in December		
	Single Women	Men	Joint	Single Women	Men	Joint
-24	18,594	14,197	4,292	1,079	730	1,441
25-29	12,993	6,064	5,950	1,734	854	1,748
30-34	11,885	1,404	6,545	2,111	1,564	1,943
35-39	15,376	1,984	6,714	2,004	1,554	2,066
40-44	16,423	2,576	6,062	1,829	1,550	2,147
45-49	13,193	2,818	4,718	1,731	1,552	2,081
50-54	6,199	2,106	2,831	1,688	1,496	2,023
55-59	1,964	1,205	1,430	1,725	1,512	2,025
60-	364	888	797	1,783	1,561	1,958
Total	96,991	33,242	39,336	1,710	1,069	1,937

Housing allowance in December 2011. Housing allowance is paid primarily to single parents, usually women. More than SEK 3.3 billion in housing allowance was paid in 2011. 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.

Families with children can receive housing allowance. Childless youth households 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 2011 will be announced in 2013. 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.

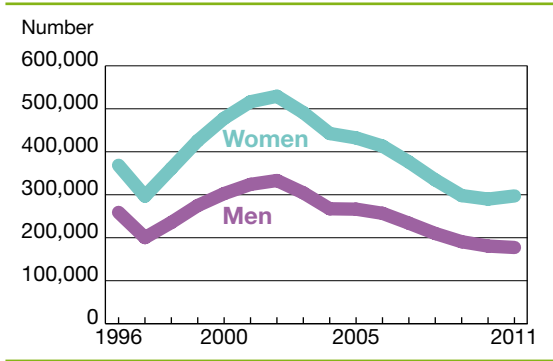
The allowance is reduced for a young childless person who lives alone and has an annual income of more than SEK 41,000 and for young childless couples whose combined income is more than SEK 58,000.

	Max. housing allowance (SEK) per month	Max. sq m	Maximum income before reduction, SEK per year	
			Single	Married/ Common-law
<i>Families with children</i>				
Number of children at home				
1	2,600	80	117,000	58,500/applicant
2	3,200	100	117,000	58,500/applicant
3	4,000	120	117,000	58,500/applicant
4	4,000	140	117,000	58,500 applicant
5 or more	4,000	160	117,000	58,500 applicant
<i>Households without children</i>				
Age 18–28	1,100	60	41,000	58,000

Financial Security in the Event of Illness or Disability

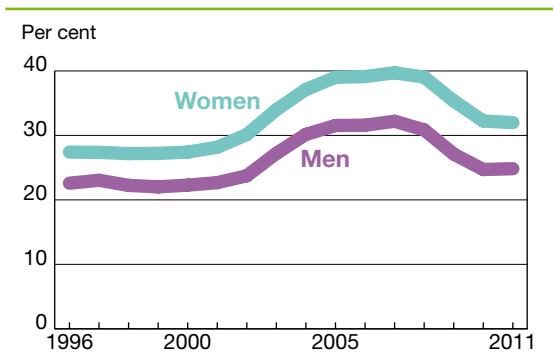
Sickness benefit

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



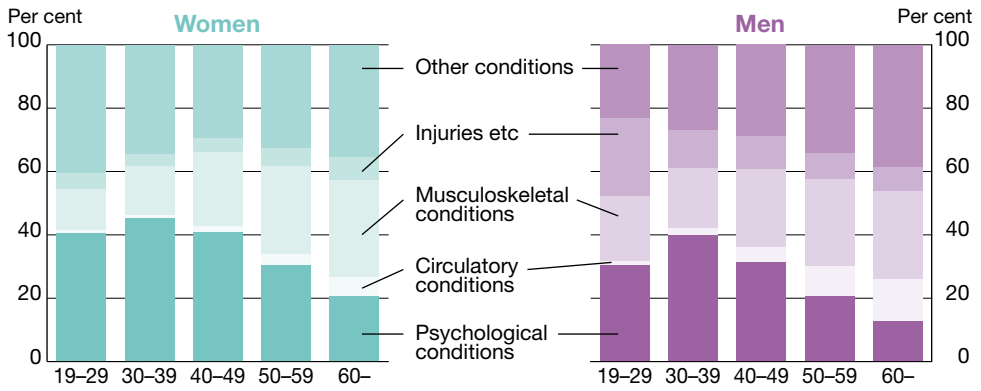
Number of sickness benefit recipients. The number of sickness benefit recipients declined until 1997 and then began rising. Following rapidly increasing long-term sickness absence in 1997–2002, the number of sickness benefit recipients fell again until 2010. Amended regulations in 2008 introduced time limits for sickness benefit. More women than men received sickness benefit throughout the period.

Approximately 475,000 people received sickness benefit at some point in 2011 – more than 8 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 32 per cent of days of sickness benefit for women and 25 per cent for men were partial in 2011.



Ongoing cases of sickness benefit by age and type of diagnosis in December 2011. Psychological and musculoskeletal conditions were among the most common diagnoses for both women and men who received sickness benefit in December 2011. Psychological

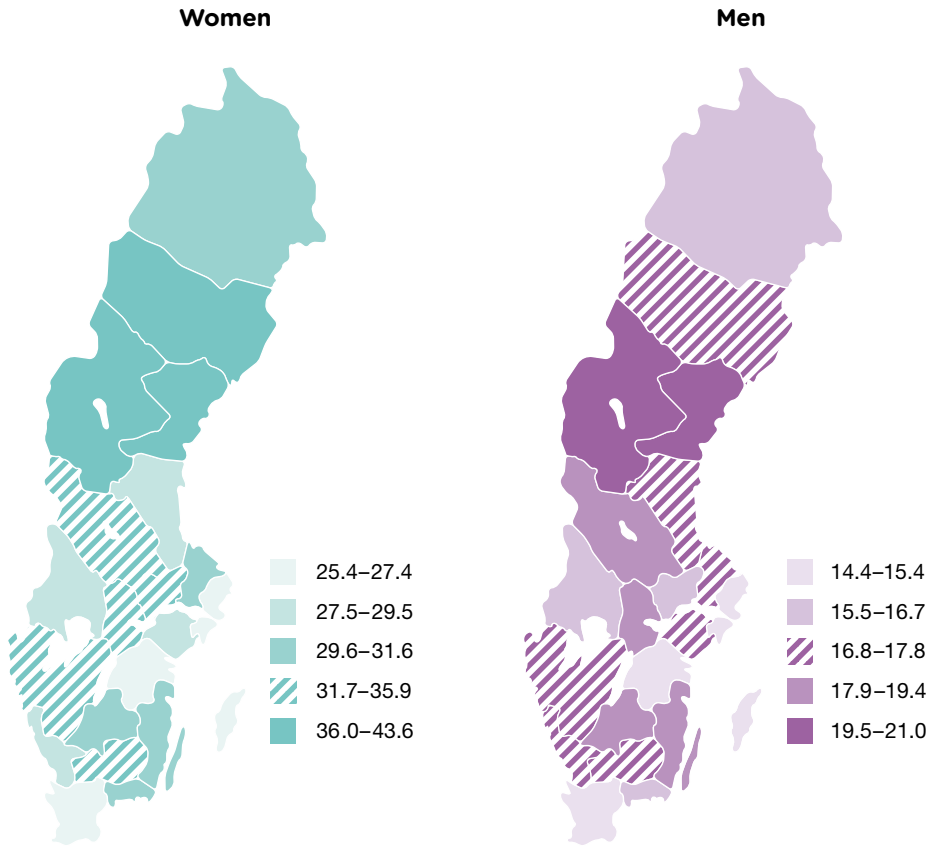
conditions accounted for 36 per cent of all cases among women and 26 per cent of all cases among men in 2011. Musculoskeletal conditions accounted for 23 per cent of cases among women and 25 per cent of cases among men.

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16-24	11,370	9,571	58	53	407	485
25-29	23,093	11,278	54	61	482	534
30-34	32,935	13,691	57	64	506	539
35-39	36,493	16,894	64	69	507	549
40-44	37,162	19,934	66	72	500	550
45-49	39,834	23,576	64	70	496	546
50-54	38,486	23,649	66	77	498	544
55-59	38,056	26,454	69	81	495	544
60-	39,805	32,276	68	80	488	537
Total	297,234	177,323	64	72	494	541

Sickness benefit in 2011. Excluding coordination funds, 60 per cent of the SEK 19 billion in sickness benefit paid in 2011 was to women and 40 per cent was to 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 9 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. Moreover, people who have worked for an extended period of time have been subject to more total stress. However, people age 60 and older 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 2011.

Nationwide there were 30 ongoing cases among 16–64 year-old women, and 16 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.

Västernorrland and Jämtland counties had the most ongoing

cases of sickness benefit per 1,000 registered insured women and men. Jämtland in particular had almost 44 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 seven days, but may also choose 14, 30, 60 or 90 days.

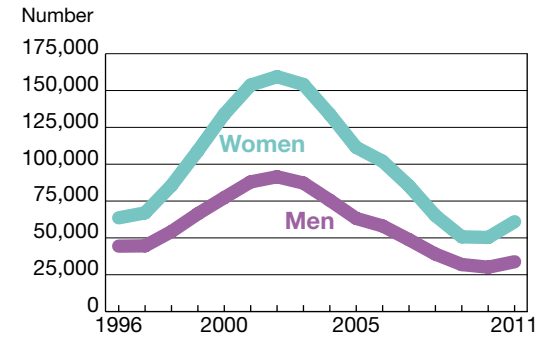
Just under 80 per cent of sickness benefit qualifying income can be paid for 364 days within a period of 450 days. The maximum sickness benefit is 7.5 times the basic amount per day – SEK 682 in 2011 during that period. If working capacity is still reduced due to illness after that period, sickness benefit can be paid for another 550 days at the continuation level. Compensation 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 640 in 2011 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 2011.

The degree to which a person's working capacity has been reduced and their right to sickness benefit are 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 2011

Employability rehabilitation programme

Various rehabilitation measures make it easier for people with long-term illnesses 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 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. Primarily because more people started receiving sickness benefit again after having previously maxed out, the number increased somewhat in 2011. Women accounted for 64 per cent of cases of long-term illness in 2011 and men for 36 per cent.

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	358	265	149	128	382	423
25–29	827	570	123	126	408	466
30–34	1,254	700	124	128	433	480
35–39	1,825	789	117	131	447	486
40–44	2,258	958	112	126	444	489
45–49	2,317	1,054	110	121	450	486
50–54	1,906	1,088	104	112	437	490
55–59	1,697	949	99	112	457	492
60–	1,023	732	82	93	445	490
Total	13,465	7,105	109	118	441	485

Rehabilitation benefit in 2011. A total of 65 per cent of rehabilitation benefit recipients in 2011 were women and 35 per cent were men. A total of 62 per cent of the SEK 952 million in rehabilitation

benefit paid in 2011 was for women and 38 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.

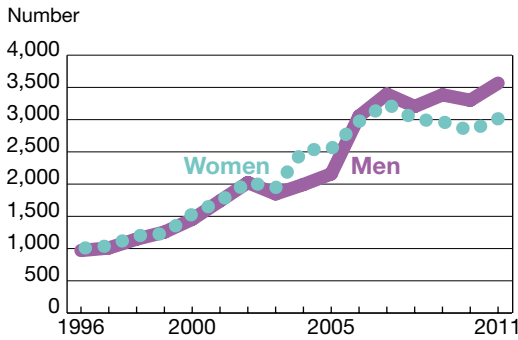
Rehabilitation benefit can be paid for one-quarter, one-half, three-quarters or all of the day. Rehabilitation benefit, which is

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. Maximum rehabilitation benefit per day in 2011 during that period was SEK 682. 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 2011 during that period was SEK 640.

Regulations 2011

Sickness compensation and activity compensation

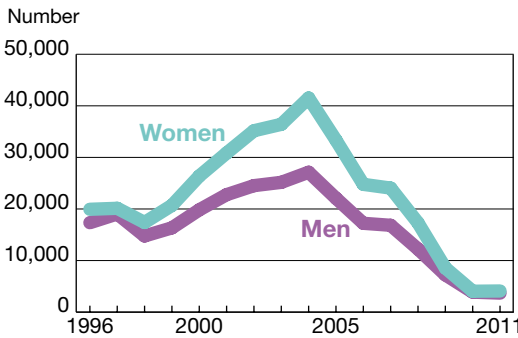
Sickness compensation and activity compensation provide financial security when a person's working capacity is chronically reduced.



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

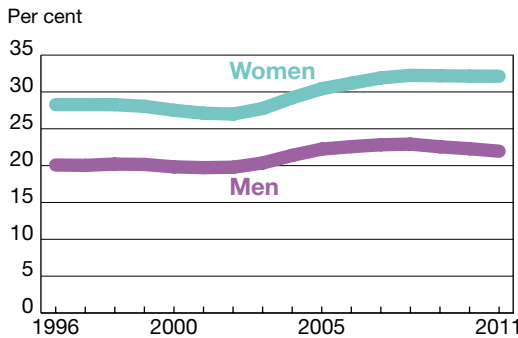
30. Before 2003, people younger than 30 could be granted both early retirement pension and temporary disability pension, whereas after that point they could be granted activity compensation only. Activity compensation was newly granted to approximately 6,600 people younger than 30 in 2011, more than three times as many as for early retirement and temporary disability pension in 1996.

One reason for the increase between 2003 and 2011 was the greater number of people who received activity compensation for extended schooling.

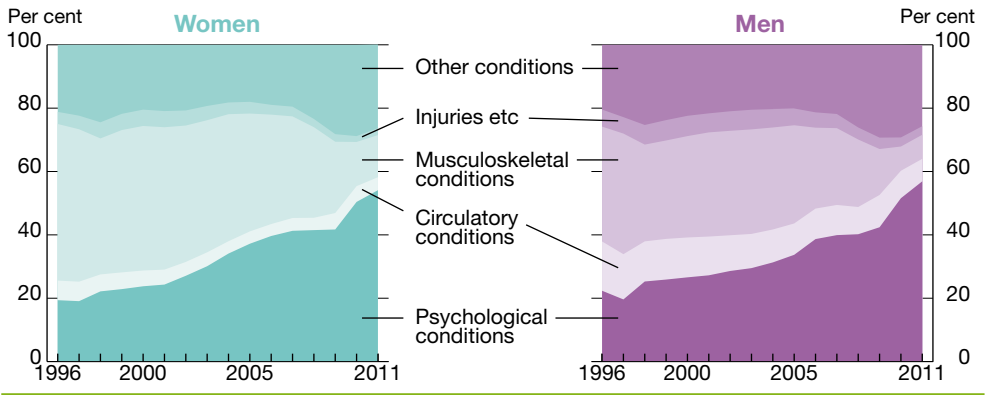


Newly granted sickness compensation (early retirement pension and temporary disability pension

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 people who are newly granted sickness compensation has declined steadily in recent years to approximately 7,800 in 2011.

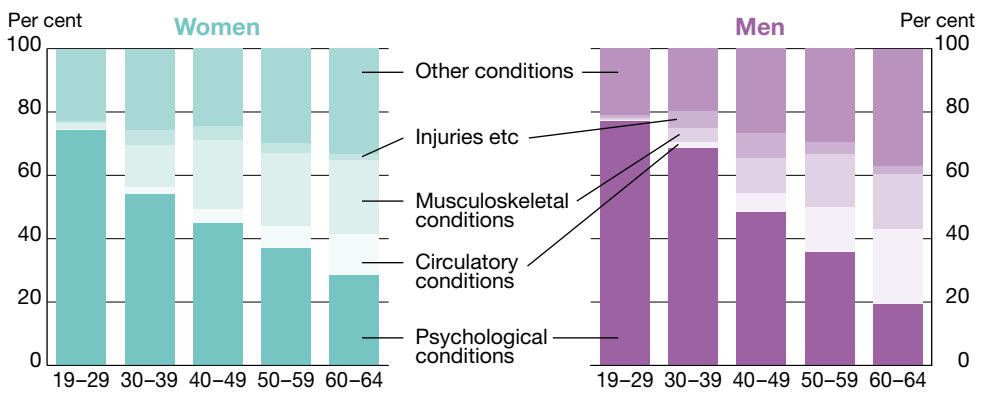


Proportion of partial sickness compensation and activity compensation (early retirement pension and temporary disability pension before 2003) in December 2011. The proportion of partial sickness compensation and activity compensation has varied over time but has consistently been more common among women than men. A total of 32 per cent of women and 22 per cent of men were receiving partial compensation in December 2011.



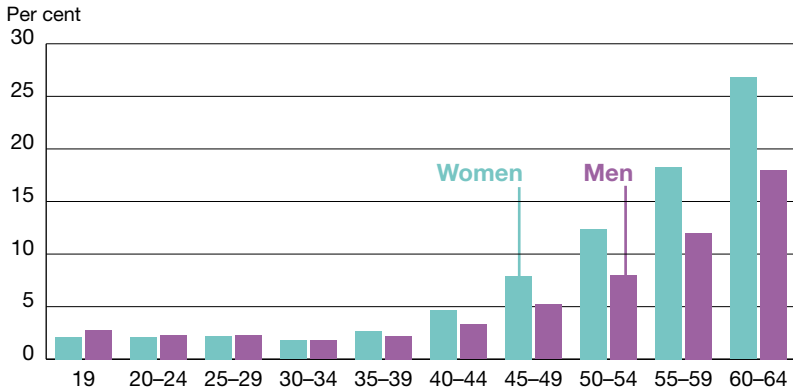
Newly granted sickness and activity compensation (early retirement and temporary disability pension before 2003) by type of diagnosis. Conditions of the musculoskeletal system or connective tissues represented the most common types of diagnoses for people who were newly granted sickness or activity compensation until 2004. After 2005, psychological conditions represented the most common types

of diagnoses for both women and men. One reason is that psychological conditions predominate among those who are newly granted activity compensation, which has not decreased to the same extent as sickness compensation. Psychological conditions accounted for 54 per cent of newly granted sickness and activity compensation among women and 57 per cent among men in 2011.



Newly granted sickness and activity compensation by age and type of diagnosis in 2011. For almost every age group, psychological conditions represented the most common type of diagnosis among both women and men in 2011. In the youngest age group, 74 per

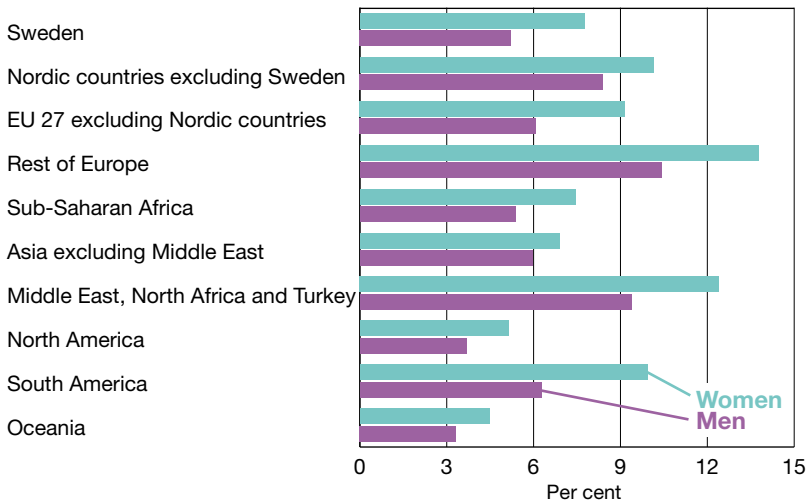
cent of women and 77 per cent of men who were newly granted compensation had a psychological condition. In the oldest age group, 28 per cent of women and 19 per cent of men who were newly granted compensation had a psychological condition.



Proportion of the population that was receiving sickness or activity compensation in December 2011.

Approximately 401,000 people, 59 per cent of whom were women and 41 per cent of whom were men, were receiving sickness or activity compensation in December 2011. More than 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 or activity compensation. A total of 27 per cent of women and 18 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 percentages 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 or activity compensation in December 2011 by region of birth, age-standardised. Partly as a reflection of

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

Age	Number of recipients		Average amount, SEK in December		Proportion of the population,	
	Women	Men	Women	Men	Women	Men
19	1,342	1,854	7,469	7,481	0.6	0.7
20–24	6,418	7,473	7,508	7,545	2.1	2.3
25–29	5,255	5,170	7,717	7,930	1.9	1.8
Total	13,015	14,498	7,588	7,675	1.6	1.7

Activity compensation in December 2011. SEK 2.7 billion, 47 per cent to women and 53 per cent to men, in activity compensation was paid in 2011. 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 89 per cent of women and 94 per cent of men were receiving guarantee benefit only in December 2011.

Age	Number of recipients		Average amount, SEK in December		Proportion of the population,	
	Women	Men	Women	Men	Women	Men
25–29 ¹	819	1,133	8,565	8,537	0.3	0.4
30–34	5,023	5,143	7,967	8,402	1.8	1.8
35–39	8,027	6,858	7,706	8,547	2.6	2.2
40–44	14,881	10,418	7,812	8,906	4.7	3.2
45–49	25,499	17,135	7,985	9,261	7.9	5.1
50–54	35,618	23,338	8,144	9,433	12.4	8.0
55–59	51,835	34,251	8,361	9,679	18.2	11.9
60–64	80,046	53,128	8,693	10,141	26.8	17.9
Total	221,748	151,404	8,334	9,599	9.4	6.3

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 2011. A total of 59 per cent of sickness compensation recipients were women and 41 per cent were men. SEK 42.4 billion, 56 per cent to women and 44 per cent to men, in sickness compensation was paid in 2011.

Most of those receiving sickness compensation have accumulated additional insurance coverage through gainful employment and are thus receiving income-related compensation only. A total of 88 per cent of women and 82 per cent of men were receiving income-related compensation in December 2011.

**Regulations
2011**

Activity compensation is granted to 19–29 year-olds whose working capacity, due to medical reasons, has 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.

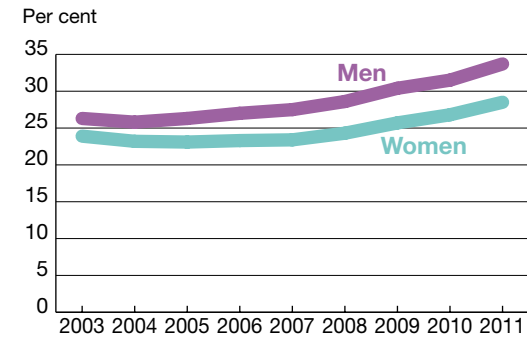
Sickness compensation is granted to 30–64 year-olds whose working capacity has been reduced permanently – i.e., for the foreseeable future.

Sickness 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 2011 was SEK 8,382 per month, or 2.35 times the basic amount. The maximum guarantee benefit for sickness compensation in 2011 was SEK 8,560 per month, or 2.4 times the basic amount.

Housing supplement for people receiving sickness or activity compensation

People who are receiving sickness 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 or activity compensation who had a housing supplement in December. The proportion of people receiving a housing supplement increased from 2003 to 2011. Almost 29 per cent of women and more than 34 per cent of men receiving sickness or activity compensation in December 2011 also had a housing supplement.



Age	Number of recipients		Proportion of recipients of sickness or activity compensation who had a housing supplement		Average amount, SEK in December	
	Women	Men	Women	Men	Women	Men
19	177	241	13	13	2,931	2,704
20-24	3,363	3,701	52	50	3,268	3,269
25-29	3,879	4,394	64	70	3,316	3,368
30-34	2,954	3,409	59	66	3,308	3,386
35-39	3,758	4,063	47	59	3,148	3,223
40-44	5,447	5,047	37	48	2,935	2,982
45-49	8,611	7,137	34	42	2,830	2,864
50-54	10,364	8,248	29	35	2,796	2,759
55-59	12,920	9,796	25	29	2,764	2,700
60-64	15,452	9,886	19	19	2,650	2,587
Total	66,925	55,922	29	34	2,869	2,905

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

Housing supplements for people receiving sickness or activity compensation in December 2011. A total of 54 per cent of housing supplement recipients were women

and 46 per cent were men. SEK 4.6 billion, 54 per cent to women and 46 per cent to men, in housing supplements was paid in 2011.

Regulations 2011

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 or activity compensation. The Swedish Pensions Agency administers housing supplements for recipients of old age pension, widow'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 2011 was 93 per cent of housing expenses up to SEK 5,000 for unmarried people and SEK 2,500 for married

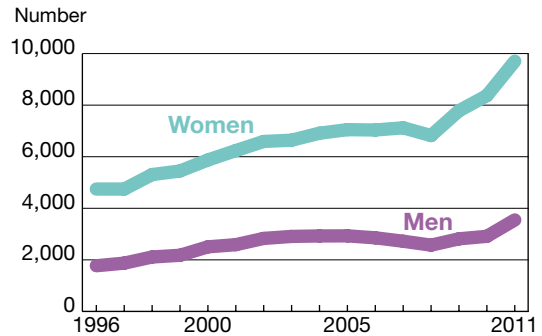
people. A housing supplement is tax-exempt and must be applied for.

A special housing supplement guarantees a reasonable standard of living after reasonable housing expenses have been paid. A person must have been a granted 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 2011. SEK 4,967 per month for unmarried people and SEK 4,197 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.

People receiving benefit for care of closely related persons. The number of people receiving the benefit rose during the period. One reason may be that the average age of the population increased and the availability of the benefit became better known. Almost 13,300 people received the benefit in 2011.



Age	Number of recipients		Number of days average		Average amount, SEK during the year	
	Women	Men	Women	Men	Women	Men
-24	76	48	11.8	10.5	8,066	8,610
25-29	282	164	11.1	11.3	8,482	9,666
30-34	464	235	12.7	10.7	10,199	9,544
35-39	838	367	11.3	9.5	9,069	8,347
40-44	1,275	545	10.0	10.3	8,638	8,836
45-49	1,732	592	10.9	11.4	9,222	9,899
50-54	1,865	566	11.6	12.0	9,869	10,860
55-59	1,801	563	11.7	12.4	9,816	10,697
60-	1,370	468	14.1	17.6	11,580	15,244
Total	9,703	3,548	11.7	12.0	9,716	10,509

Benefit for care of closely related persons in 2011. A total of 72 per cent of the almost SEK 131 million paid for the benefit in 2011 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.

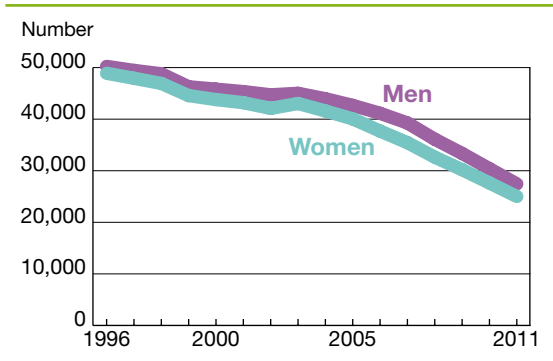
Those who stay home from work to take care of a severely ill, closely related person at home or a care facility can receive the benefit. Severely ill refers to a life-threatening condition. The benefit can generally be paid for up to 100 days for each patient.

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
2011**

Occupational injury compensation

Workmen's 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 40 per cent decline in the number of individual life annuities from 2003 to 2011 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, SEK in December	
	Women	Men	Women	Men
20–24	3	13	8,093	19,603
25–29	19	55	7,939	11,100
30–34	53	118	8,406	8,026
35–39	200	386	6,883	8,000
40–44	721	1,015	6,757	7,091
45–49	1,522	2,463	5,972	6,844
50–54	2,385	3,546	5,646	6,846
55–59	4,153	5,307	5,395	6,619
60–64	7,557	8,692	5,353	6,901
Total	16,613	21,595	5,555	6,869

Occupational injury annuities in December 2011.

A total of 43 per cent of occupational injury annuity recipients were women and 57 per cent were men. SEK 3.3 billion in occupational injury annuities was paid in 2011. A total of 39 per cent was for women and 61 per cent was for men. Women averaged SEK 1,314 (19 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

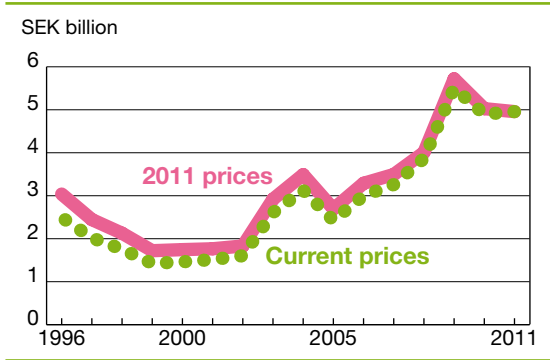
largely works the same way as ordinary sick-listing. One difference is that sickness benefit is not time-limited. A person who has been sick-listed for more than 914 days can apply for additional days of sickness benefit at the continuation level due to occupational injury. A person who has an occupational 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 26,750 per month in 2011.

**Regu-
lations
2011**

Dental care

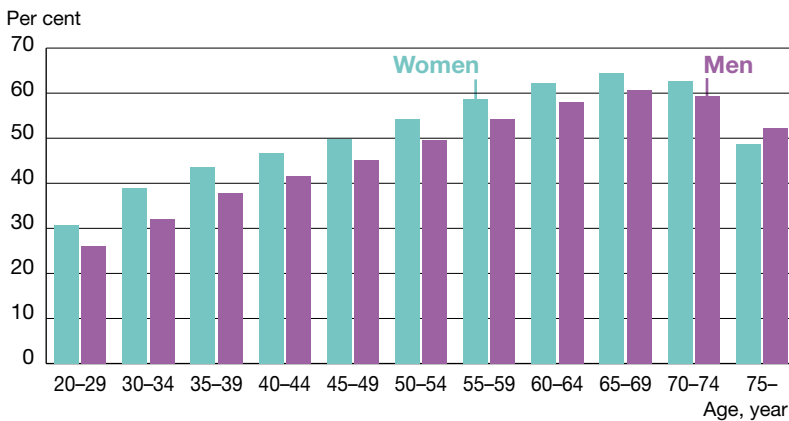
National dental care support encourages people to make regular dental appointments and enables them to obtain major dental work as needed.



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.

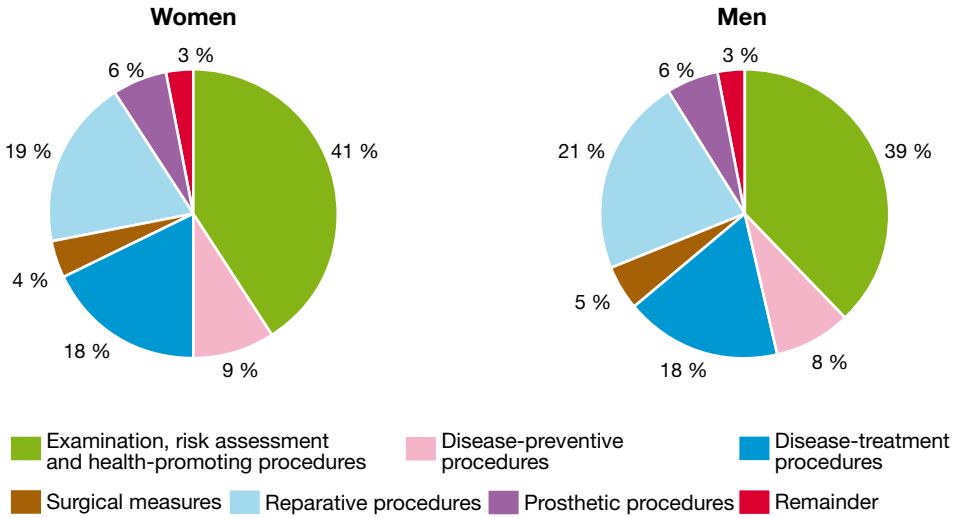
Expenditures for dental care came to almost SEK 5 billion in 2011, a slight increase from 2010.



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

Proportion of the population that used the general dental care allowance in 2011. A total of 47 per cent of people age 20 or older used the

general dental care allowance in 2011. Women predominated in all age groups up to 74.



Proportion of procedures broken down by category in 2011. The most common category of procedures (41 per cent for women and 39 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	A number of completed compensation periods		Average amount in SEK, paid by Försäkringskassan per completed compensation period	
	Women	Men	Women	Men
20–29	23,240	21,080	2,201	2,368
30–34	20,689	18,725	2,560	2,693
35–39	27,150	24,885	2,701	2,735
40–44	32,867	30,252	2,971	3,006
45–49	41,561	38,567	3,251	3,309
50–54	47,295	45,019	3,649	3,721
55–59	57,613	57,554	3,948	4,078
60–64	68,829	70,095	4,288	4,440
65–69	69,220	72,096	4,640	4,838
70–74	44,629	44,411	4,264	4,536
75–	71,984	59,982	4,252	4,434
Total	505,077	482,666	3,807	3,971

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 2011. Almost 988,000 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.

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.

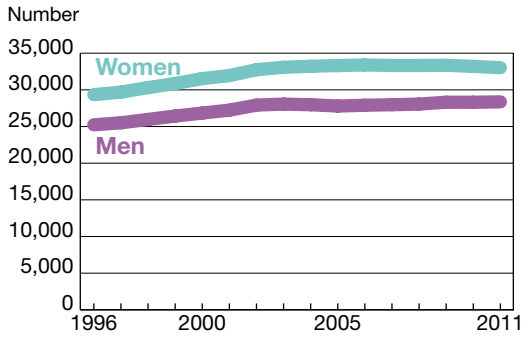
High-cost protection is not based on the calendar year, but on a compensation period of up to 12 months that begins whenever the insured person decides. All procedures that qualify for compensation are included under high-cost protection during the period.

- 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.

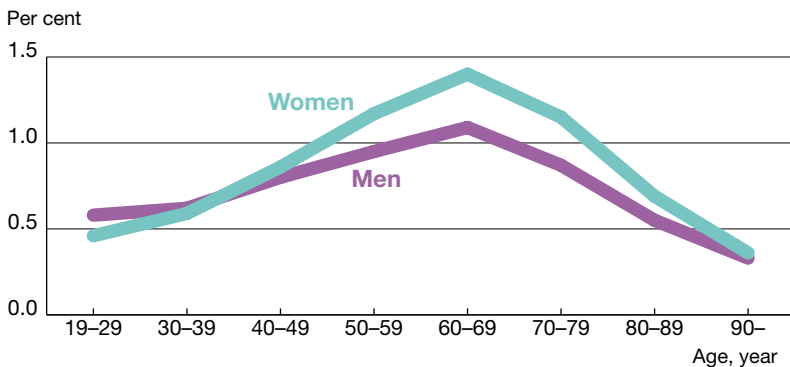
Regulations 2011

Disability allowance

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

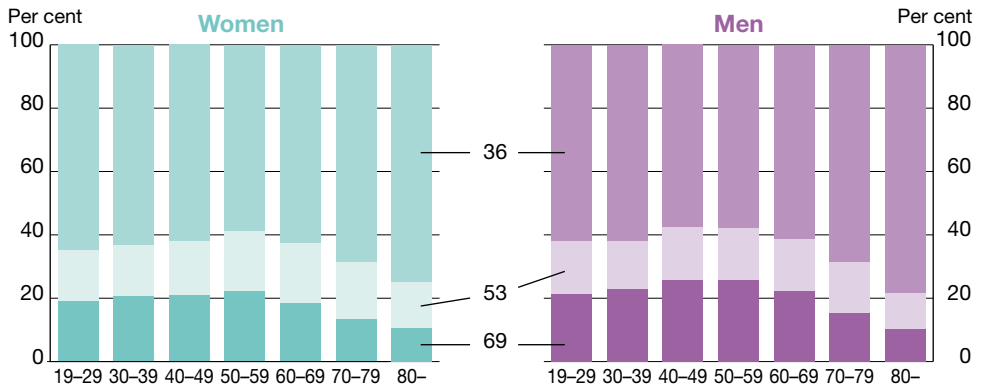


People receiving disability allowance in December. The number of people receiving disability allowance rose in the latter half of the 1990s but levelled off in the early 2000s. The minimum age for receiving disability allowance was raised from 16 to 19 in 2003. More than 61,000 people received disability allowance in 2011.



Proportion of the population receiving disability allowance in December 2011. Almost 1 per cent of people age 19 or older received disability allowance in December 2011. 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. The proportion of people receiving disability allowance is largest in the 60-69 age group.



Disability allowance by compensation level and age in December 2011. A total of 64 per cent of women and 62 per cent of men receiving disability allowance had

the lowest level of compensation (36 per cent). The lowest level is also more common in older age categories.

Disability allowance in December 2011. A total of 54 per cent of disability allowance recipients were women and 46 per cent were men. SEK 1.2 billion, 53 per cent to women and 47 per cent to men, in disability allowance was paid in 2011.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
19-29	2,934	3,839	1,607	1,635
30-39	3,431	3,614	1,625	1,644
40-49	5,493	5,192	1,635	1,687
50-59	6,678	5,496	1,660	1,684
60-69	8,217	6,364	1,616	1,645
70-79	4,315	2,891	1,548	1,561
80-89	1,724	881	1,507	1,481
90-	235	86	1,391	1,367
Total	33,027	28,363	1,612	1,644

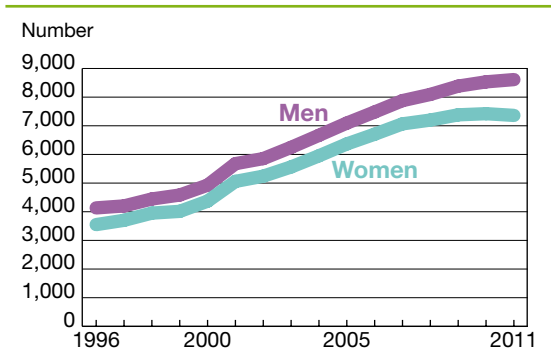
A person can receive disability allowance because they have had a disability for a considerable period of time such that they need the time-consuming assistance of somebody else in order to perform their daily activities at home or work. Disability allowance is also granted if a person has significant 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 that 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 1,284, SEK 1,890 and SEK 2,461 per month in 2011. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

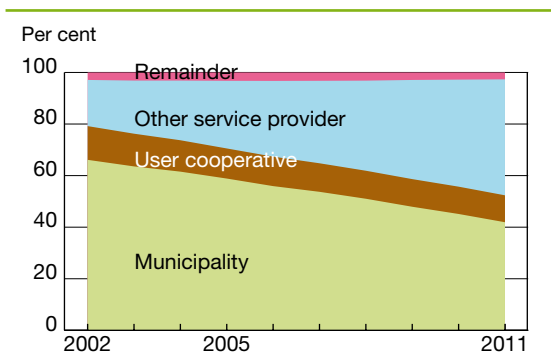
Regulations 2011

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 2011. 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.



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 42 per cent of people receiving personal assistance in December 2011 arranged it through the municipality and 45 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 2011. A total of 46 per cent of the 95 million hours of attendance allowance granted in 2011 were for women and 54 per cent were for men. Men averaged more hours than women in most age categories. Expenditures, including those of the municipalities, for attendance allowance totalled SEK 24.3 billion in 2011.

Age	Number of recipients		Number of hours average, December	
	Women	Men	Women	Men
0-14	861	1,263	412	397
15-19	522	770	461	476
20-24	552	795	549	559
25-29	430	635	582	594
30-34	412	522	597	589
35-39	417	503	555	575
40-44	432	492	534	548
45-49	516	557	526	550
50-54	520	501	511	535
55-59	644	620	494	523
60-64	787	776	485	512
65-	1,269	1,178	447	439
Total	7,362	8,612	497	507

Attendance allowance by category of people in December 2011. A total of 59 per cent of women and 52 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		Number of hours average	
	Women	Men	Women	Men
1	2,585	3,531	514	511
2	335	515	585	606
3	4,247	4,320	484	497
Total	7,167	8,366	499	510

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 live in assisted living facilities or are being cared for at an institution are not entitled to attendance allowance.

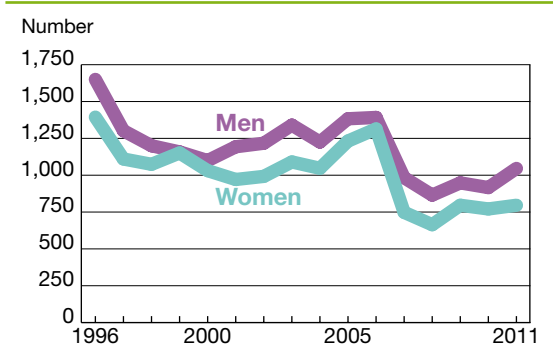
People may use attendance allowance only to purchase personal assistance through a municipality, cooperative or private firm, or to pay personal assistants to help them perform their activities of daily living.

Attendance allowance is paid by the hour – SEK 258 in 2011. People with special needs may apply for a higher amount. The maximum in 2011 was SEK 289.

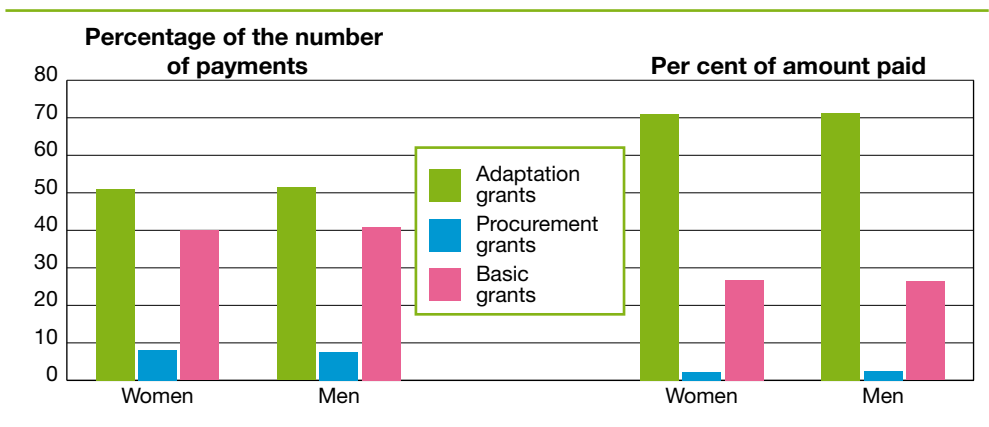
Regulations 2011

Car allowance

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



Number of granted car allowances. 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. Fewer women than men received car allowance.



Car allowance by type of grant in 2011. Car adaptation grants accounted for 51 per cent of all car allowance paid for women and men

in 2011. A total of 71 per cent of the total amount of car allowance paid in 2011 was for car adaptation grants.

Car allowance in 2011. A total of 44 per cent of car allowance recipients were women and 56 per cent were men. SEK 260 billion, 44 per cent to women and 56 per cent to men, in car allowance was paid in 2011.

Age	Number of recipients		Average amount, SEK during the year	
	Women	Men	Women	Men
0-15	216	291	102,328	100,784
16-19	56	84	127,599	127,917
20-24	55	72	158,324	126,781
25-29	37	44	108,838	154,589
30-34	46	61	80,436	196,164
35-39	68	94	153,233	107,397
40-44	91	131	116,682	114,493
45-49	122	145	132,703	117,448
50-54	94	99	116,013	119,560
55-59	84	91	129,873	116,908
60-64	88	114	158,573	141,153
65-	43	43	77,944	105,149
Total	1,000	1,269	119,927	125,505

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 remain 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

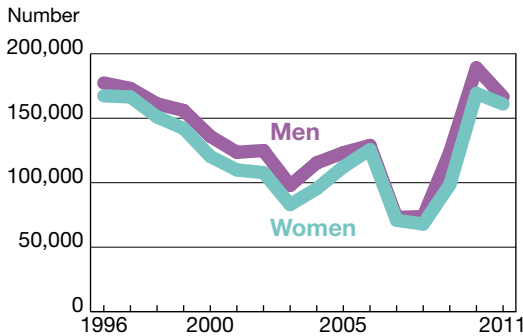
buy a vehicle. A basic grant can be approved once every nine years. The availability of a car purchase grant depends on the person's income. A car adaptation grant may also be available. Under certain circumstances, car allowance can be granted for driver's training. While the allowance is intended mostly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

**Regu-
lations
2011**

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 330,000 people, with men in a slight majority, received development allowance or an activity grant in 2011.

Age	Number of recipients		Number of days average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24 ¹	42,148	53,606	102	102	199	204
of which						
development-allowance	33,923	42,557	100	101	128	129
activity grant	11,440	15,153	79	79	349	358
25–29	14,274	18,351	101	108	340	370
30–34	12,522	13,375	98	104	381	401
35–39	14,953	12,724	108	111	417	436
40–44	17,238	12,920	116	118	433	464
45–49	18,403	14,315	123	126	446	483
50–54	15,300	13,650	132	136	458	504
55–59	13,644	13,464	142	146	481	527
60–	12,514	14,205	149	148	512	563
Total	160,996	166,610	116	117	372	381

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 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 2011. Forty-nine per cent of recipients of development allowance or an activity grant were

women and 51 per cent were men. SEK 15.4 billion, 48 per cent to women and 52 per cent to men, in development allowance or an activity grant was paid in 2011.

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 2011. Participants who did not meet the requirements for unemployment compensation received a daily activity grant at the guarantee level of SEK 223 in 2011.

People age 18–24 who participated in the youth job programme and introduction to working life 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 paid in the amount of SEK 136 in 2011 unless the participant lacked a leaving certificate from an upper secondary school and was younger than 20 – in that case, they received SEK 48 per day. As opposed to an activity grant, development allowance is tax-exempt.

**Regu-
lations
2011**

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		Percentage with supplementary introduction benefit,		Percentage with introduction benefit for housing,	
	Women	Men	Women	Men	Women	Men
16–19	78	120	12	0	17	23
20–24	703	730	12	3	16	24
25–29	677	862	20	7	17	23
30–34	556	608	31	17	15	19
35–39	426	465	38	21	9	20
40–44	304	330	37	28	12	16
45–49	267	208	35	31	10	15
50–54	165	159	27	30	10	13
55–59	122	107	14	31	9	13
60–65	91	95	5	9	11	18
Total	3,389	3,684	25	14	14	20

Number of introduction benefit recipients in 2011. Forty-nine per cent of introduction benefit recipients were women and 51 per cent were men. SEK 263 million, 47 per cent to women and 53 per cent to men, in introduction benefit was paid in 2011.

The percentage of recipients who also had supplementary

introduction benefit was greatest among 30–49 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	87	91	178
Subsaharan Africa	1,768	1,849	3,617
Asia except for the Middle East	437	501	938
Middle East, North Africa, Turkey	1,044	1,188	2,232
Other or unknown	53	55	108
Total	3,389	3,684	7,073

¹ Excluding the Nordic countries and the 27 EU Member States.

Number of introduction benefit recipients in 2011 by region of birth. Most introduction benefit

recipients (83 per cent) came from Subsaharan 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. Compensation, which was SEK 308 per working day assuming the person was participating in an introduction plan full-time, could 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. Compensation is SEK 800 per child younger than 11 and SEK 1,500 per child age 11–20. The maximum 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 introduction benefit for housing is SEK 3,900.

**Regulations
2011**

Social Insurance in Figures 2012

Social insurance is an integral part of most people's daily lives. It impacts crucially not only on people's security and welfare but also on the national economy. In 2011, expenditure for insurance and benefit systems administered by the Swedish Social Insurance Agency totalled SEK 209 billion, equating to 6 per cent of Sweden's gross national product (GNP).

Each year the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, the purpose of which is to describe by means of statistics and comments a number of insurances and benefits administered and disbursed by the Swedish Social Insurance Agency within the framework of social insurance. These insurances and benefits are here described using tables, charts and diagrams under headings such as: The Financial Scope of Social Insurance, Registered Insured Persons, Financial Security for Families and Children, Financial Security in Case of Sickness and Disability, and Other Payments.