

Social Insurance in Figures 2010



Försäkringskassan

**Social
Insurance
in Figures
2010**

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Försäkringskassan (Swedish Social Insurance Agency)
SE-103 51 Stockholm
Sweden
Tel: +46 8 786 90 00
E-mail: huvudkontoret@forsakringskassan.se
For further information about social insurance,
please see www.forsakringskassan.se

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Foreword

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 2009, it cost approximately SEK 481 billion – the equivalent of 15 per cent of the gross national product (GNP).

Each year *the Swedish Social Insurance Agency* publishes *Social Insurance in Figures*, the purpose of which is to describe with the aid of statistics and comments a number of insurances and benefits administered by the agency.

This book uses tables, diagrams and charts to present social insurance under such headings as: the scope and financing of social insurance, registered insured persons, financial security for families and children, financial security in case of illness and disability, and other payments.

Many co-workers at the Swedish Social Insurance Agency have contributed to *Social Insurance in Figures 2010*. Jacob Stavstedt has written the chapter on the scope and financing of social insurance and Marie Mulder has acted as editor for the publication.

Stockholm, November 2010

Adriana Lender
Director General

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Introduction

The aim of Swedish social insurance is to provide financial security during the various phases of life for all people who live or work in Sweden. The part of social insurance administered by the Swedish Social Insurance Agency mainly consists of insurances and benefits paid out to families with children, to the sick, and to people with functional disabilities. As of January 2010, the Swedish Pensions Agency administers insurances and benefits for pensioners.

In 2009, social insurance expenditure totalled SEK 481 billion, the equivalent of almost 15 per cent of the gross national product (GNP). A little over half of expenditure went to old age pensioners and survivors, almost a third to the sick and disabled, and the rest to children and families and to administration.

Social insurance is presented in this booklet by means of tables, charts and diagrams under headings such as: the scope and financing of social insurance, registered insured persons, financial security for families and children, financial security in case of illness and disability, and other payments. The data used to measure several of the insurances and benefits include: number of recipients, amounts paid out and average rates of compensation.

Insured persons require social insurance in varying degrees and use it in different ways. Therefore, *Social Insurance in Figures* presents the data broken down by gender and age, and in some cases by region of birth and county.

The content of *Social Insurance in Figures 2010* has changed compared with previous years. For example, several new tables and diagrams have been added in order to better reflect outcomes of the insurances and benefits included. Moreover, statistics on insurances and benefits paid out to pensioners are no longer included. Those statistics may now be found on the Swedish Pensions Agency web site, www.pensionsmyndigheten.se. There is one exception: in the chapter entitled The Financial Scope of Social Insurance, expenditure for insurances and benefits paid out to pensioners is still included.

On the Swedish Social Insurance Agency web site www.forsakringskassan.se there is a PDF version of *Social Insurance in Figures 2010* as well as a grid diagram with links to the underlying statistics. Further statistical information is available on the Swedish Social Insurance Agency web site for official and other statistics, <http://statistik.forsakringskassan.se/>. Questions concerning statistics may also be e-mailed to statistikenheten@forsakringskassan.se.

Directions for reading

Retroactive decisions, revisions, cancellations, etc, may lead to discrepancies between statistics extracted at different times from the Swedish Social Insurance Agency's data registry STORE. As a result, for example, information concerning the number of recipients reported in *Social Insurance in Figures 2010* may differ somewhat from that reported elsewhere.

All data concerning expenditure, average amounts, average number of days, etc, are rounded off. In contrast, data totals or data for all individuals are based on calculations of non-rounded-off values.

In calculating the size of income-related daily allowances in the case of sickness cash benefit, pregnancy cash benefit, parental cash benefit, etc, the compensation rate (80 or 75 per cent) is multiplied by a so-called conversion factor; this was 0.97 in 2009. The conversion factor is set by the Swedish Parliament. Compensation in the case of income-related daily allowances is therefore just under 80 or 75 per cent of the sickness cash benefit qualifying income.

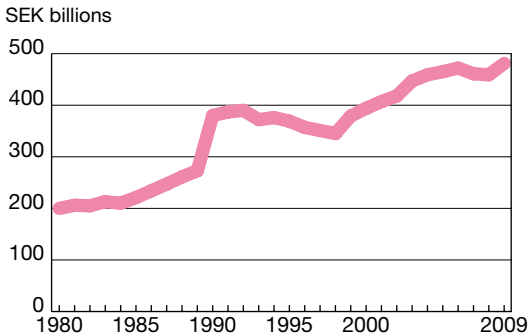
The diagram "Proportion of the population with sickness or activity compensation per region of birth in December 2009" has been age-standardized. This is because the age structure varies for different regions of birth – this is important to bear in mind since the prevalence of sickness varies with age. Age standardization means the age structure is adjusted so as to be the same for different regions of birth.

For each insurance and benefit included in *Social Insurance in Figures 2010* there is a 'rules box' that describes the rules obtaining in the year the statistics refer to, that is, 2009. This contains an easy-to-understand summary to help the reader place the statistics in their context and is not to be taken as a formal description of the regulations for the insurance or benefit in question. In cases where regulations have changed in the course of the year, the most up-to-date regulations for the current year are shown. Official regulatory information is to be found on the Swedish Social Insurance Agency home page www.forsakringskassan.se.

The Financial Scope of Social Insurance

Social insurance expenditure

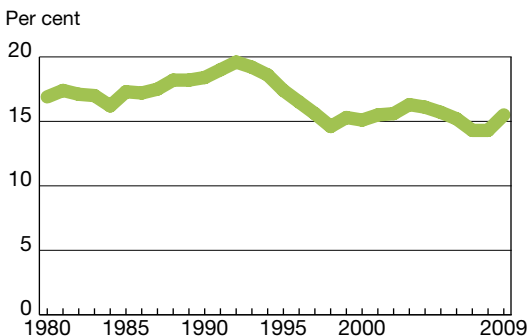
Social insurance expenditure includes insurances and benefits paid out to families with children, to the sick, to people with disabilities and to pensioners, as well as administrative costs.



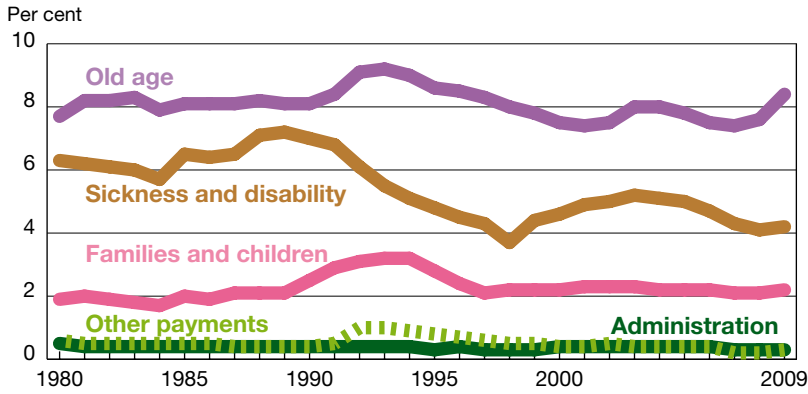
Social insurance expenditure in year 2009 prices. In 2009, social insurance expenditure totalled SEK 481 billion. Since 1980, expenditure has increased by 140 per cent (expressed in year 2009 prices). Between 1992 and 1998, expenditure decreased, mainly due to cost-cutting regulatory changes such as reduced levels of compensation

and the introduction of a sick-pay period and a qualifying day in sickness insurance. Increased expenditure from 1999 onwards was partly due to a sharp rise in the cost of sickness insurance and old-age pensions. In 1999, a national old-age pension contribution was introduced, where the state pays in pension rights for recipients of sickness cash benefit and parental cash benefit, etc.

As of 1 January 2010, responsibility for administering insurances and benefits paid out to pensioners has been transferred from the Swedish Social Insurance Agency to the newly formed Swedish Pensions Agency. Social insurance expenditure in 2009 excluding pensions, etc, amounted to SEK 212 billion.



Social insurance expenditure relative to the gross national product (GNP). Payments from social insurance play a significant role in the national economy. In 2009 these equated to almost 15 per cent of GNP - somewhat lower than during the 1980s and greater part of the 1990s. Social insurance expenditure in 2009 excluding pension benefits equated to 7 per cent of BNP.



Expenditure areas relative to GNP.

Expenditure for sickness and disability increased during the latter part of the 1980s but then fell from just over 7 per cent of GNP in 1989 to just under 4 per cent of GNP in 1998. The drop was partly the result of reduced sickness absence, the introduction of the sick-pay period, the reduction of compensation levels and the transfer of responsibility for medicine costs to the county councils. Between 1998 and 2003, expenditure relative to GNP rose as a result of increasing sickness absence. Subsequently,

expenditure once again decreased. Expenditure in the area of financial security for families with children increased in relation to GNP in the early 1990s due to the large cohorts of children. In the second half of the 1990s, expenditure once again fell in relation to GNP and has since remained stable at just over 2 per cent. Expenditure for old age relative to GNP has remained constant at around 8 per cent except for the early 1990s, when GNP fell without any corresponding reduction in expenditure for old age.

Area of expenditure/Benefit	2007	2008	2009
<i>Financial security for families and children</i>			
Parental insurance ¹	27 662	29 212	30 387
Child allowance	23 516	23 389	23 364
Housing allowance for families with children and for young people	3 377	3 223	3 372
Care allowance	2 637	2 679	2 789
Maintenance support	3 888	3 724	3 645
Child pension, etc.	1 009	1 003	1 016
Pension right for childcare years	4 592	4 833	5 077
Adoption allowance	28	28	29
Total	66 710	68 091	69 679
<i>Financial security in case of sickness and disability</i>			
Sickness insurance ²	31 729	26 608	22 859
Dental care	3 259	3 867	5 503
Medical care in international contexts	472	361	608
Sickness/activity compensation	68 360	69 633	67 804
Housing supplement for persons with activity or sickness compensation	4 096	4 359	4 467
Disability allowance	1 174	1 192	1 242
Work injury compensation	5 918	5 425	5 156
Car allowance	245	200	222
Assistance allowance	18 171	19 858	21 753
Contribution to county council	806	1000	1000
Other benefits	8	7	7
Total	134 239	132 510	130 620
<i>Financial security in old age</i>			
Old-age pension	206 451	219 352	237 304
Survivor's pension	15 702	15 697	15 847
Housing supplement for pensioners, etc	7 263	7 113	6 907
Maintenance support for the elderly	402	437	497
Transfers to the EU and special adjustments	34	25	20
Other pensions	50	47	44
Total	229 902	242 671	260 618
<i>Other payments</i>			
Activity support	6 372	6 738	10 293
Daily cash benefit for conscripts	3	3	3
Family allowance for conscripts	28	41	29
Other	23	22	19
Total	6 426	6 805	10 344
<i>Administration</i> ³	9 435	9 737	9 711
Total	446 712	459 814	480 973

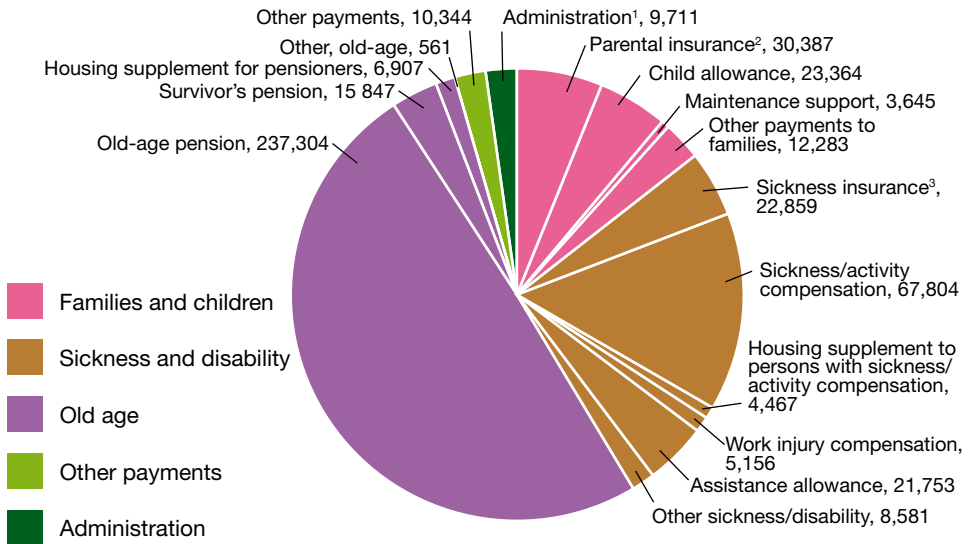
¹ Includes parental cash benefit, temporary parental cash benefit, pregnancy cash benefit, etc.

² Includes sickness cash benefit, rehabilitation cash benefit, allowance for care of close relatives, etc.

³ Also includes AP Fund and Premium Pension expenses and internal administrative costs.

Social insurance expenditure 2007–2009 in SEK million (current prices). Total expenditure increased by approximately 4 per cent in 2009 compared with 2008. For one area of expenditure, financial security in case of sickness and disability, expenditure fell. This was primarily due to the fact that expenditure for sickness cash benefit decreased by almost SEK 4 billion (or approximately

16 per cent) compared with 2008. Expenditure for financial security in old age increased, which may be partly explained by the fact that the large birth cohorts from the 1940s began to enter retirement. This new group of old-age pensioners also includes more people than previously with a long working life behind them who thus receive higher pensions on average.



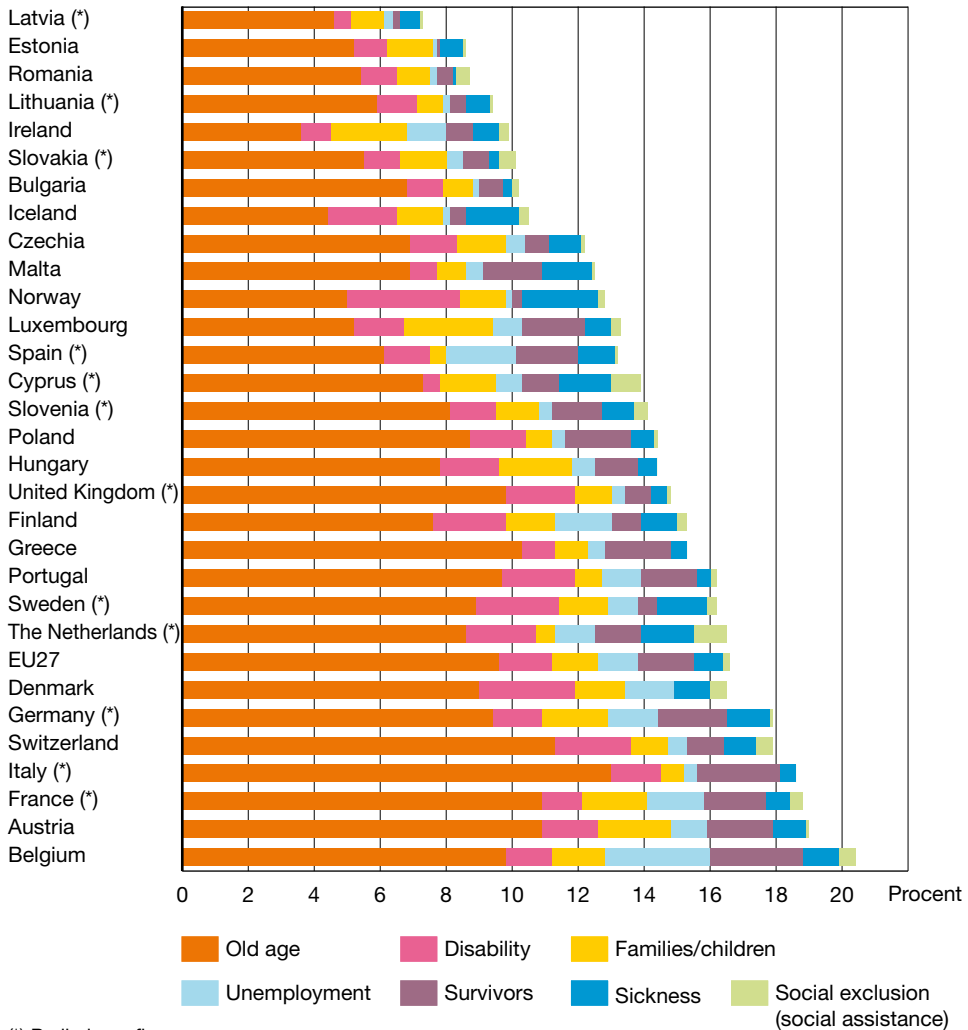
¹ Also includes AP Fund and Premium Pension expenses and internal administrative costs.

² Including parental insurance, temporary parental insurance and pregnancy allowance.

³ Including sickness allowance, rehabilitation allowance and allowance for care of close relatives.

Distribution of expenditure for 2009 (SEK millions). A little more than half of social insurance expenditure (54 per cent or SEK 261 billion) went to old-age pensioners and survivors. A total of 27 per cent (SEK 131 billion) went to the sick and persons with disabilities.

Families with children accounted for 15 per cent of expenditure (SEK 70 billion). In addition, there were various other benefits, primarily within the labour market area (just over SEK 10 billion). Remaining expenditure comprised administrative costs (almost SEK 10 billion).



(*) Preliminary figures
Source: Eurostat (2009)

Public transfers relative to GNP in 2007 in Sweden and other European countries. Public transfers include not only social insurance but also unemployment benefit and financial assistance. Sweden's proportion of public transfers to households relative to GNP is at the same level as the EU average, a little over 16 per cent. The Baltic countries have one of the lowest

proportions, between 7 and 9 per cent. There are large differences between countries when it comes to how they use public transfers and direct transfers to meet needs within the social insurance system. Examples of direct services are tax reductions and subsidized places at day-care centres, and they are not included in this survey.

How social insurance is financed

Social insurance is financed by contributions, public funds and other incomes such as municipal disbursements.

SEK million	Income				Expenditure			Surplus/ deficit
	Contrib- utions	Statu- tory govt. funding	Other	Total	Pay- ments	Admin- istra- tion	Total	
Parental insurance ¹	26 671	–	–	26 671	29 865	1 067	30 932	–4 261
Child allowance	–	23 612	–	23 612	23 364	248	23 612	–
Housing allowance	–	3 604	–	3 604	3 372	232	3 604	–
Care allowance	–	2 960	–	2 960	2 789	171	2 960	–
Maintenance support	–	2 412	1 599	4 011	3 645	366	4 011	–
Pension rights for childcare years	–	5 077	–	5 077	5 077	..	5 077	–
Sickness insurance ²	83 098	15 227	–	98 325	91 186	3 827	95 013	3 312 ³
Grants to county councils	–	1 000	–	1 000	1 000	..	1 000	–
Dental care	–	5 724	–	5 724	5 503	221	5 724	–
Medical care in international contexts	–	646	–	646	608	38	646	–
Disability allowance	–	1 328	–	1 328	1 242	86	1 328	–
Activity support	10 293	388	–	10 681	10 293	388	10 681	–
Work injury benefits, etc	8 243	50	51	8 344	5 156	260	5 416	2 928
Car allowance	–	248	–	248	222	26	248	–
Assistance allowance	–	177 42	4 186	21 928	21 753	175	21 928	–
Old-age pension	–	–	–	–	–	–	–	–
To/from AP Fund	202 712	–	136 412	339 124	217 412	1 730	219 142	119 982
To/from national budget	15 200	3 909	–	19 109	19 054	55	19 109	–
Premium Pension Scheme	28 821	–	–	28 821	858	440	1 298	–
Survivor's pensions	20 607	779	–	21 386	16 863	34	16 897	4 489
Housing supplement (BTP)	–	11 709	–	11 709	11 374	335	11 709	–
Maintenance support for the elderly	–	498	–	498	497	1	498	–
Other benefits	14	75	53	142	131	11	142	–
Total	395 659	96 988	142 301	634 948	471 262	9 711⁴	480 973	..

¹ Includes parental cash benefit and temporary parental cash benefit but not pregnancy cash benefit, which is financed by the sickness insurance contribution.

² Includes sickness cash benefit, rehabilitation cash benefit and other rehabilitation benefits, sickness and activity compensation, pregnancy cash benefit and allowance for care of close relatives.

³ The difference between sickness insurance contributions received and the costs they are intended by statute to finance.

⁴ Also includes AP Fund and Premium Pension expenses and internal administrative costs.

Social insurance income and expenditure in 2009, in SEK million.

In 2009, income from contributions (social contributions from employers and self-employed, general pension contributions and national old-age pension contributions) amounted to SEK 396 billion. The part financed by public funds (taxation) was SEK 97 billion.

Municipal disbursements, etc, accounted for just over 1 per cent of expenditure. In 2009, positive stock exchange developments with favourable exchange and interest rates meant that the AP Fund produced a plus of SEK 136 billion. Overall, therefore, income exceeded expenditure.

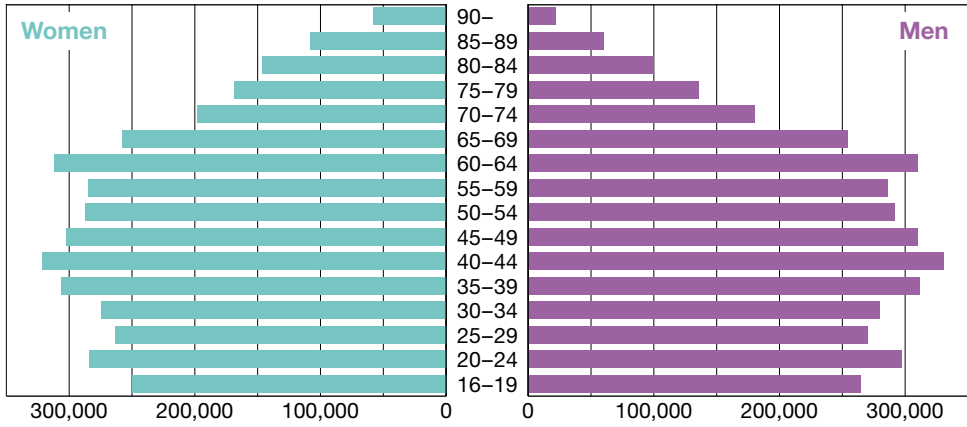
Premium rates in %	2003	2004	2005	2006	2007	2008	2009
Old-age pension contribution ¹	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor's pension contribution ¹	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Sickness insurance							
– Employer's contribution	11.08	11.08	10.15	8.64	8.78	7.71	6.71
– Self-employed	11.81	11.81	11.12	9.61	9.61	7.93	6.93
Parental insurance contribution ¹	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Work injury contribution ¹	0.68	0.68	0.68	0.68	0.68	0.68	0.68
Labour market contribution							
– Employer contribution	3.7	3.7	4.45	4.45	4.45	2.43	2.43
– Self-employed	1.16	1.16	1.91	1.91	1.91	0.5	0.5
General salary contribution ¹	3.25	3.13	3.07	4.4	4.4	7.49	7.49
Total employer contribution	32.82	32.7	32.46	32.28	32.42	32.42	31.42
Total general salary contribution	31.01	30.89	30.89	30.71	30.71	30.71	29.71

¹ The same premium rate applies to employers and self-employed.

Statutory contributions to social insurance as a percentage of the contribution base. The contribution base for social insurance contributions consists of the wage sum of employees and self-employed persons. Contributions are paid in by employers and self-employed persons. Certain changes in contributions between 2002 and 2008 have been compensated for by corresponding changes in the so-

called general salary contribution (a contribution not linked to any particular social insurance benefit). Total employer contributions thus remained stable at just over 32 per cent up to 2009. In that year, the sickness insurance contribution was reduced by one percentage unit while other contributions remained the same. Thus the overall contribution rate was reduced by one percentage unit.

Registered insured persons



Registered insured persons in December 2009.

All persons living or working in Sweden are covered by the Swedish Social Insurance system. This means they are entitled to various types of insurance and allowance.

Residence-based insurances and allowances normally apply to all persons who have lived in Sweden for over one year. Usually, residence-based insurance ceases to apply to people considered to be no longer living in Sweden.

Work-based insurances and allowances normally apply to all persons employed or self-employed in Sweden. The purpose of work-based insurances and allowances is to compensate for some form of loss of income.

All insured Swedish and foreign citizens aged 16 or over and resident in Sweden are registered with the Swedish Social Insurance Agency.

**Regu-
lations
2009**

Age	Number of registered insured persons		
	Women	Men	All
16–19	250 033	264 449	514 482
20–29	547 857	567 614	1 115 471
30–39	581 067	591 264	1 172 331
40–49	623 220	640 616	1 263 836
50–59	571 652	577 928	1 149 580
60–69	570 005	564 678	1 134 683
70–79	366 095	315 690	681 785
80–89	254 353	160 168	414 521
90–	58 085	22 186	80 271
Total	3 822 367	3 704 593	7 526 960

Registered insured persons in December 2009.

Region of birth	Number of registered insured persons		
	Women	Men	All
Sweden	3 236 474	3 186 563	6 423 037
Nordic countries excluding Sweden	139 829	100 576	240 405
EU 27 excluding Nordic countries	104 385	93 537	197 922
Rest of Europe	87 511	79 114	166 625
Sub-Saharan Africa	31 118	31 245	62 363
Asia excluding Middle East	68 247	39 406	107 653
Middle East, North Africa and Turkey	113 885	133 939	247 824
North America	11 223	11 973	23 196
South America	28 559	26 375	54 934
Oceania	1 072	1 832	2 904
Total	3 822 303	3 704 560	7 526 863

The table does not include 64 persons whose region of birth is unknown.

Registered insured persons in December 2009. Of just over 7.5 million insured persons registered with the Swedish Social Insurance

Agency in 2009, 85 per cent were born in Sweden, while 15 per cent were born outside Sweden.

Regulations 2009

Sickness cash benefit insurance covers all registered insured persons whose estimated annual earned income amounts to at least 24 per cent of the base amount. During 2009, that corresponded to a sickness cash benefit qualifying income (SGI) of approximately

SEK 10,300. Having sickness cash benefit insurance is a precondition for entitlement to income-related daily allowances such as sickness cash benefit, pregnancy cash benefit and temporary parental cash benefit.

	Number of registered insured persons			Estimated proportion of persons insured for sickness cash benefit, %		
	Women	Men	All	Women	Men	All
Sweden	2 239 476	2 335 877	4 575 353	89	90	89
Nordic countries excluding Sweden	87 861	68 286	156 147	79	79	79
EU 27 excluding Nordic countries	72 067	65 639	137 706	75	81	78
Rest of Europe	70 562	63 520	134 082	72	79	75
Sub-Saharan Africa	25 193	25 986	51 179	60	69	65
Asia excluding Middle East, North Africa and Turkey	95 865	116 348	212 213	56	70	64
North America	8 710	9 613	18 323	75	80	78
South America	24 871	23 289	48 160	78	83	80
Oceania	904	1 640	2 544	74	82	79
Total	2 684 611	2 742 971	5 427 582	86	88	87

The estimate of persons insured for sickness cash benefit is here based on those with a pension qualifying income (PGI) of at least 24 per cent of the price base amount (excluding those with income-related sickness or activity compensation and those who lack a sickness cash benefit qualifying income and receive parental cash benefit at guarantee level).

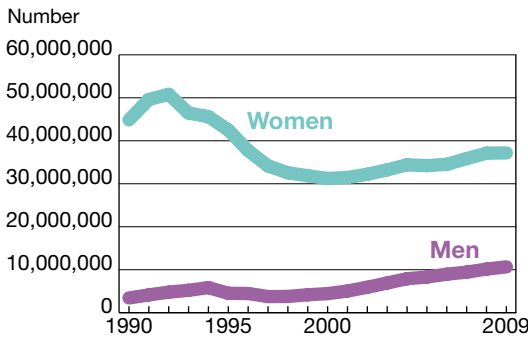
Estimated proportion of persons insured for sickness cash benefit aged 19–64 years in 2009. Out of the total of registered insured persons at the beginning of 2009, the proportion of persons insured for sickness cash benefit was highest among people born in Sweden and lowest among foreign-born people. Approximately 89 per cent of native-born women and 90 per cent of native-born men were entitled to receive income-related daily allowances such as sickness cash benefit, pregnancy cash benefit and temporary parental cash benefit. Among registered insured women and men born in the Middle East, North Africa and Turkey, 56 per cent and 70 per cent

respectively were also insured for sickness cash benefit. The main explanation of this is that labour market affiliation is weaker among persons born in these regions compared with native-born persons. Exact information on the proportion of persons insured for sickness cash benefit is not available. This is because the assessment of whether a person is insured for sickness cash benefit or not is made when he or she applies for an income-related daily allowance. Thus the figures for the proportion of persons insured for sickness cash benefit relative to the total number of registered insured persons are estimates only.

Financial security for families and children

Parental cash benefit

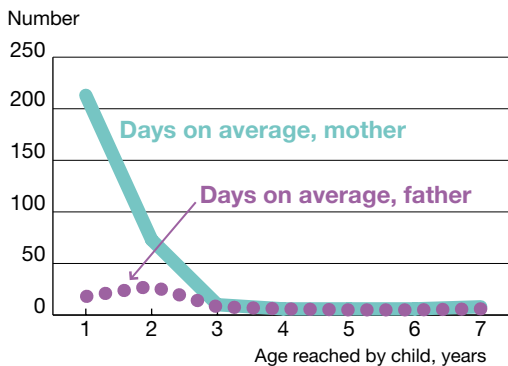
Parental cash benefit is intended to help enable both parents to combine parenthood with gainful employment.



Number of days with parental cash benefit. The number of days claimed peaked in the early 1990s, subsequently declining over a number of years as the birth rate fell. In the first few years of the 21st century, the birth rate rose once again and likewise the

number of days claimed. Several regulatory changes were made during this period, affecting among other things the number of days compensated and the size of the compensation. For example, the number of cash benefit days in 2002 was increased from 450 to 480 days. At the same time, the number of days reserved for each parent was also increased, from 30 days to 60 days.

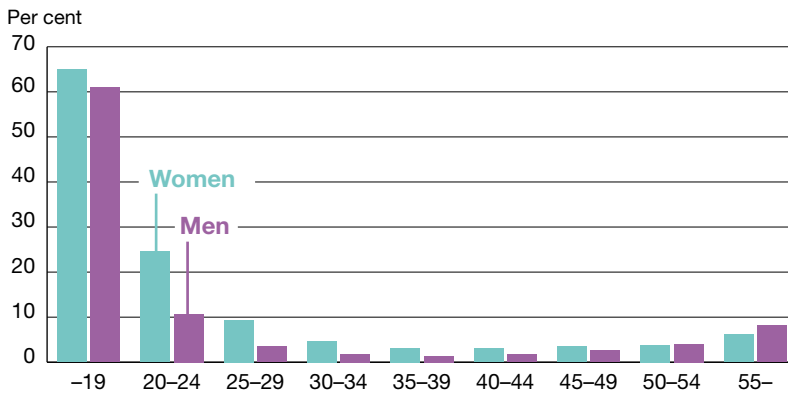
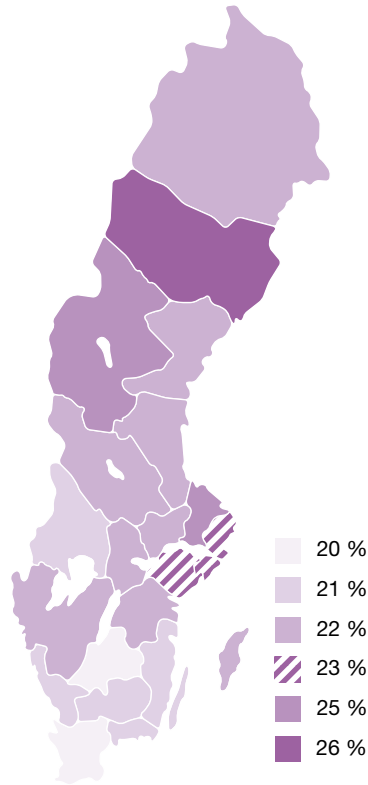
In 2009, almost 48 million days with parental cash benefit were paid out, of which 78 per cent went to women. The number of days claimed by men has never been higher. From having claimed 7 per cent of paid-out days in 1990, men claimed 22 per cent of the days in 2009.



The average number of parental cash benefit days claimed at different ages for children born in 2002. For children born in 2002, most parental cash benefit days were claimed before the child's first birthday and mainly by women. The difference between the average number of parental cash benefit days claimed by women and by men decreases as the child grows older.

Men's share of parental cash benefit days per county in 2009. Of all parental cash benefit days paid out in 2009, men claimed 22 per cent. The proportion was highest in the county of Västerbotten (26 per cent) and lowest in the county of Skåne (20 per cent). Within many of the counties, the spread between different municipalities was great. For example, the proportion was higher in municipalities with major university towns (e.g. Umeå, Uppsala and Lund) than in sparsely-populated municipalities.

It should be noted that men's share of parental cash benefit days is also dependent on how many parental cash benefit days are claimed by women. This means that although there may be proportional differences between two counties, the average number of days claimed by men per child can be the same. The difference in proportion is due rather to the fact that the number of days claimed by women varies between the counties.



Proportion of recipients of parental cash benefit at basic level only in 2009. Of parental cash benefit recipients in the age group 19 years or younger, 65 per cent of women and 61 per cent of men

received parental cash benefit at basic level only. The proportion with parental cash benefit at basic level only decreases with the increasing age of parents.

Regulations 2009

Parental cash benefit for the birth or adoption of a child is available for a total of 480 days per child. For 390 days, the benefit is based on the income of the parent. A minimum amount of SEK 180 per day is payable to parents with low or no incomes. For the remaining 90 days, the parent receives an amount equivalent to the lowest level, which is SEK 180 per day for all recipients.

If the parents have joint custody of the child, each is entitled to half the total number of parental cash benefit days. However, one of the parents may transfer parental cash benefit days to the other par-

ent, with the exception of 60 days earmarked for each parent.

The benefit is payable for different portions of a day – whole, three-quarters, half, one-quarter or eighth. Parental cash benefit can normally be claimed up to the child's eighth birthday or the completion of the child's first year at school. The compensation is just under 80 per cent of the income qualifying for sickness cash benefit (SGI), and maximum compensation is based on 10 price base amounts. In 2009, the maximum compensation amounted to SEK 910 per day.

Age	Number of children		Proportion of children for whom parental cash benefit was paid out, % of total number of children	
	Boys	Girls	Boys	Girls
0	50 894	47 884	89	89
1	55 092	51 683	96	96
2	41 877	39 483	74	73
3	30 725	29 197	54	55
4	26 732	25 489	49	49
5	26 183	24 815	48	48
6	26 959	25 778	50	51
7	26 950	25 812	52	52
8	22 160	20 902	44	44
Total	307 572	291 043	62	62

Children for whom parents claimed parental cash benefit in 2009. A total of 89 per cent of children born in 2009 (0 years old in the table) have parents who claimed parental cash benefit during that year. As the age of the

children increases, it becomes less usual for their parents to claim parental cash benefit. In total, parental cash benefit was paid out for 62 per cent of all children aged 0–8 years during 2009.

Age	Number of recipients		Number of days on average		Average amount, SEK during the year	
	Women	Men	Women	Men	Women	Men
-19	1 769	59	170	63	31 259	12 983
20-24	22 927	3 908	159	51	46 051	22 553
25-29	65 723	25 549	132	44	53 270	23 299
30-34	116 502	71 139	105	41	51 476	25 165
35-39	111 429	96 474	80	36	40 152	22 308
40-44	48 161	62 632	60	31	28 099	18 519
45-49	10 126	23 589	41	31	16 270	17 275
50-54	970	6 923	38	32	14 802	16 918
55-	66	2 573	52	37	17 833	18 436
Total	377 673	292 846	98	36	43 998	21 713

Parental cash benefit in 2009. Out of a total of SEK 22.9 billion paid out in parental cash benefit in 2009, 72 per cent went to women and 28 per cent to men. Of the recipients, 56 per cent were women and 44 per cent men. The average

number of days decreases for older age groups. This is partly because young parents more often have young children and parents usually claim the greater number of parental cash benefit days while the child is still young.

Region of birth	Number of recipients, basic level only		Average amount (irrespective of benefit level), SEK per day	
	Women	Men	Women	Men
Sweden	2,8	0,8	493	626
Nordic countries excluding Sweden	5,5	2,3	482	602
EU 27 excluding Nordic countries	16,9	5,9	381	567
Rest of Europe	17,0	5,8	333	475
Sub-Saharan Africa	32,9	16,6	246	383
Asia excluding Middle East	23,3	9,4	307	471
MENA + Turkey	30,2	15,6	256	398
North America	15,2	7,1	393	500
South America	14,1	5,6	368	496
Oceania	12,0	6,5	470	560
Total	6,3	2,1	447	596

Proportion of women and men using parental cash benefit at basic level only, and average payments to all parents in 2009.

During 2009, just over 6 per cent of women and 2 per cent of men claimed parental cash benefit at basic level only due to having a low income or none at all. The proportion of parents who used parental cash benefit at basic level only was least among those born in Sweden.

Irrespective of region of birth, it was consistently more common for women than men to claim parental cash benefit at basic level only.

Swedish-born parents received higher average compensation than those born outside Sweden. Irrespective of region of birth, women received on average lower compensation per day than men.

Gender equality bonus

The gender equality bonus makes it easier for parents to share parental leave equally.

Regulations 2009

The parent who has taken out most days with parental cash benefit may receive a gender equality bonus if he or she works or pursues studies while the other parent draws parental cash benefit. The bonus is calculated retroactively and takes the form of a tax reduction. The maximum bonus is awarded when parents take

out 135 days each with parental cash benefit at sickness cash benefit qualifying level or at basic level. This equates to SEK 13 500 per parental couple at most. The 60 days reserved for each individual parent and the days at the lowest level are not bonus-qualifying. The bonus applies to children born after 30 June 2008.

Age	Number granted		Proportion granted, % of those potentially entitled ¹		Average amount of bonus granted, SEK over the year	
	Women	Men	Women	Men	Women	Men
-24	151	15	28	21	3 354	6 660
25-29	882	140	46	39	3 724	5 334
30-34	2 373	399	57	53	3 873	5 068
35-39	1 774	349	56	50	3 817	4 969
40-44	480	163	53	53	3 686	5 189
45-49	31	49	46	40	4 752	5 345
50-	4	19	40	36	3 625	5 053
Total	5 695	1 134	53	48	3 808	5 121

¹ A form was sent out in 2009 to those parents who were potentially entitled to the gender equality bonus. However, it could not be taken for granted that these would subsequently be judged to have met all the criteria for a gender equality bonus.

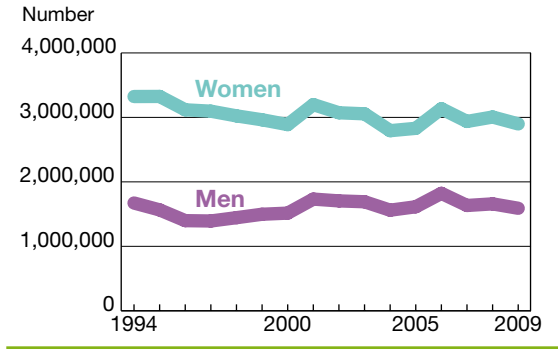
The gender equality bonus in 2009. During the course of 2009, approximately 5 700 women and 1 100 men were granted a gender equality bonus. This corresponds

to approximately 53 per cent of the women and 48 percent of the men potentially entitled to a gender equality bonus.

Temporary parental cash benefit for the care of children

Temporary parental cash benefit for the care of children makes it possible for parents to be compensated for staying home from work when a child is sick.

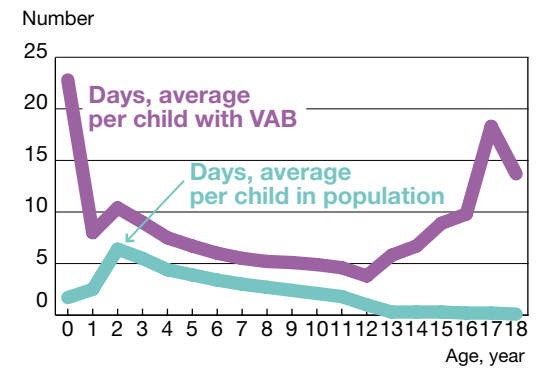
Days with temporary parental cash benefit for the care of children. In 2009, out of a total of 4.5 million days compensated, women used 65 per cent and men 35 per cent.



Average number of days with temporary parental cash benefit for the care of children in 2009.

The number of days with temporary parental cash benefit per child in the population (irrespective of whether they used the benefit or not) is highest at the age of 2 and then decreases with increasing age.

For children born during 2009 (0 years old in the figure) and for children who are 12 years old or older, the average number of days with temporary parental cash benefit for the care of children in the population is low. On the other hand, the average number of days is high for those children for whom the benefit is used. This is mainly because the benefit is used for seriously ill children in these age groups.



The abbreviation VAB stands for temporary parental cash benefit for the care of children.

Regulations 2009

If a parent has to give up paid employment because a child is sick or infected, or the child's normal care-giver is sick or infected, or a visit must be paid to the community preventive health service, etc., the parent may claim temporary parental cash benefit. This applies to children under 12 and in certain cases older children. Normally, compensation is paid for 60 days per child and year. A further 60 days may be claimed if the child is sick or a visit must be paid to the community preventive health service. The right to temporary parental cash benefit may in certain circumstances be transferred to another person who

stays home from work instead of the parent in order to care for the child. The parents of seriously ill children under the age of 18 may receive temporary parental cash benefit for the care of children for an unlimited number of days. In such cases, both parents may receive compensation for the same child and same period.

The benefit is payable for different portions of a day – whole, three-quarters, half, one-quarter or one-eighth. The level of compensation is just under 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 price base amounts.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0	4 014	4 356	7	8
1	16 285	18 184	30	32
2	32 082	35 784	60	63
3	31 530	35 702	59	64
4	29 006	33 051	56	61
5	29 311	32 402	57	60
6	27 868	31 235	55	59
7	25 536	28 773	52	56
8	22 896	26 228	49	53
9	21 507	24 718	46	50
10	19 167	22 162	42	46
11	17 358	19 706	38	40
12	11 814	13 487	25	27
Total	288 374	325 788	44	47

Children aged 0–12 years for whom parents claimed temporary parental cash benefit for the care of children in 2009. Parents of approximately 614 000 children received parental cash benefit for the care of children during 2009. In total, 44 per cent of girls and 47 per cent of boys in the age group 0–12 years had a parent who used the benefit during the course of the year.

Age	Number of recipients		Number of days on average		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	7	6	7.0	10.0	2 143	6 500
20-24	3 878	1 658	9.5	6.7	5 452	5 173
25-29	29 202	15 916	9.2	6.8	6 173	5 573
30-34	84 896	54 651	8.8	6.5	6 442	5 557
35-39	123 454	86 152	7.8	5.9	5 972	5 139
40-44	88 291	67 741	6.9	5.5	5 373	4 782
45-49	33 774	30 510	6.3	5.3	4 917	4 504
50-54	7 932	10 530	6.1	5.3	4 743	4 444
55-59	2 746	3 216	3.7	5.3	2 876	4 370
60-	2 363	1 281	2.6	4.2	1 965	3 342
Total	376 543	271 661	7.7	5.9	5 779	5 044

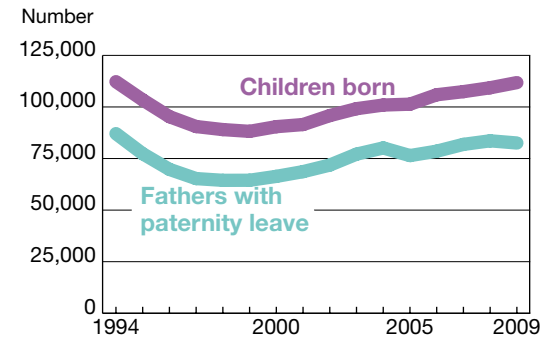
Temporary parental cash benefit for the care of children in 2009.

During 2009, just over 648 000 persons used temporary parental cash benefit for the care of children, of whom 58 per cent were women and 42 per cent were men.

In total, approximately SEK 3.5 billion was paid out, of which 61 per cent went to women and 39 per cent to men. On average, women used 8 days and men 6 days during the year.

Temporary parental cash benefit in connection with childbirth or adoption

This insurance enables a father, a second parent or other person to be compensated for attending the birth of a child and taking care of children in connection with childbirth or adoption.



Temporary parental cash benefit in connection with childbirth or adoption. The number of children born decreased towards the end of the 1990s, which may explain why the number of persons who used temporary parental cash benefit in connection with childbirth or adoption declined. During the first decade of the 21st century, the number of children born has increased as has also the number of persons who have used the benefit. In 2009, just over 74 per cent of fathers or second parents used temporary parental cash benefit in connection with childbirth or adoption.

Regulations 2009

In connection with the birth of a child, the father or the child's second parent has the right to temporary parental cash benefit for 10 days per child if he/she takes time off from work. In certain circumstances, these days may be transferred to someone other than the father or the child's second parent. In the case of adoption, parents are entitled

to five days each. The benefit must be claimed within 60 days of the arrival of the child in the home or the assumption of custody of the child by the adoptive parent.

The compensation level is just under 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 price base amounts.

Age	Number of recipients		Number of days on average		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	24	2 888	8.3	9.6	6 613	7 639
25-29	95	14 721	8.4	9.6	6 426	8 288
30-34	181	28 310	7.9	9.6	6 781	8 619
35-39	193	22 807	8.0	9.5	7 402	8 615
40-44	195	9 009	8.0	9.4	7 151	8 450
45-49	139	2 735	7.7	9.4	6 411	8 188
50-54	82	699	7.7	9.4	6 246	8 056
55-59	89	203	7.2	8.7	5 886	7 574
60-	79	75	7.9	9.0	6 543	7 385
Total	1 077	81 447	7.9	9.5	6 745	8 482

Temporary parental cash benefit in connection with childbirth or adoption in 2009. During 2009, approximately SEK 698 million was paid out in temporary parental

cash benefit in connection with childbirth or adoption. Just over 1 per cent of this amount was paid out to women.

Temporary parental cash benefit for contact days

Parents of children covered by the Act concerning Support and Service for Persons with Certain Disabilities (LSS) can receive compensation when they participate in parental training, etc.

Regulations 2009

Parents of children covered by the Act concerning Support and Service for Persons with Certain Disabilities (LSS) are entitled to 10 so-called contact days per child and year for children up to the age of 16. These days can be claimed for parental training, school induction or visits to pre-school activities or schoolchild care programmes in which the child participates.

The benefit is payable for different portions of a day – whole, three-quarters, half, one-quarter or one-eighth. The level of compensation is just under 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 price base amounts.

Age	Number of recipients		Number of days on average		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-29	52	39	2.6	2.7	1 873	2 249
30-34	291	178	2.6	2.5	1 971	2 185
35-39	793	443	2.5	2.3	1 997	1 994
40-44	991	535	2.4	2.2	1 952	2 026
45-49	619	383	2.6	2.4	2 075	2 096
50-54	233	208	2.6	2.2	2 070	1 894
55-59	57	59	2.0	2.6	1 641	2 115
60-	3	18	1.7	1.9	1 286	1 749
Total	3 039	1 863	2.5	2.3	1 992	2 038

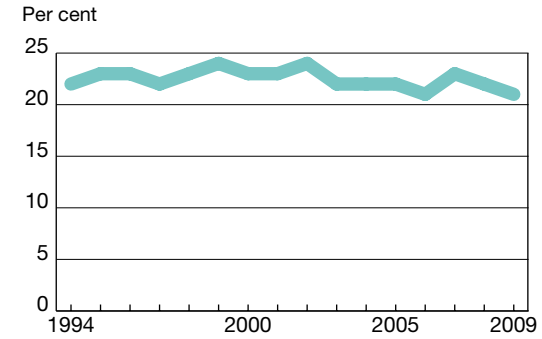
Temporary parental cash benefit for contact days in 2009. Approximately 4 900 parents used contact days for children covered by the Act concerning Support and Service for Persons with Certain Disabilities (LSS) during 2009. Of

these, 62 per cent were women and 38 per cent men. In total, approximately SEK 9.8 million was paid out in temporary parental cash benefit for contact days, of which 61 per cent went to women and 39 per cent to men.

Pregnancy cash benefit

Pregnancy cash benefit enables pregnant women who are unable to continue working to take time off for rest

Number of pregnant women with pregnancy cash benefit. During the later stages of pregnancy, many women receive some degree of social insurance compensation in the form of pregnancy cash benefit, sickness cash benefit or parental cash benefit. The proportion of pregnant women receiving pregnancy cash benefit has lain around 21–24 per cent over the time period. In 2009, the proportion of pregnant women who received pregnancy cash benefit was 21 per cent.



A pregnant woman with a physically taxing job may receive pregnancy cash benefit if the employer is unable to provide her with more suitable alternative employment toward the end of her pregnancy. The woman may in such cases receive pregnancy cash benefit for a maximum of 50 days during the last two months of pregnancy. If a particular kind of work is prohibited during pregnancy under the Work Environment Act, a woman

is entitled to pregnancy cash benefit for each day that the ban applies (which may mean for the whole pregnancy).

The compensation level is just under 80 per cent of the sickness cash benefit qualifying income, and maximum compensation is based on 7.5 price base amounts. In 2009, the highest possible pregnancy cash benefit was SEK 682 per day.

**Regulations
2009**

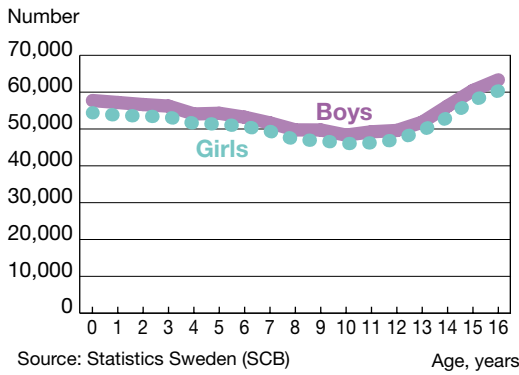
Age	Number of recipients	Number of days on average	Average amount over the year, SEK
-19	15	34	7 407
20–24	3 044	39	17 400
25–29	8 540	38	19 622
30–34	7 762	39	20 620
35–39	3 804	39	21 028
40–44	791	38	20 458
45–	51	36	20 010
Total	24 007	39	19 907

Pregnancy cash benefit in 2009. In 2009, SEK 475.2 million was paid out in pregnancy cash benefit to just over 24 000 women. The greatest number of recipients were

in age groups 25–34 years, those age groups where it is also most common for women to give birth to children.

Child allowance

Child allowance is designed to even out financial disparities between families with and without children.



Number of children according to age in 2009. At the end of 2009, there were 872 000 girls and 919 000 boys aged 0–16 years. The very large cohorts of children born in the early 1990s may explain the large number of children in the 15–16 age group. After peaking in 1990, the number of children born decreased annually but since the turn of the century there has once again been a slight increase. The number of children born in 2009 (zero years in the figure) was 10 per cent lower than the number born in 1990.

Regulations 2009

Child allowance includes basic child allowance, extended child allowance and large-family supplement.

Parents are entitled to basic child allowance for children resident in Sweden up to and including the quarter in which the child reaches the age of 16. Subsequently, the parent may receive so-called extended child allowance for as long as the child attends compulsory school or the equivalent. If the parents of newborn children have joint custody, they can decide which parent is to receive child allowance. The money is paid out to the mother by default. For parents living

apart whose children take turns to live with either one of them, half the child allowance can be paid to each parent if both parents are in agreement on this.

A parent who receives basic child allowance, extended child allowance or study grants for two or more children also receives a large-family supplement. Child allowance is tax free. Child allowance is SEK 1 050 per child and month. In 2009, large-family supplement was SEK 100 a month for the second child, SEK 354 for the third child, SEK 860 for the fourth child and SEK 1 050 for each additional child.

	Monthly amount in 2009, SEK			Annual amount in 2009, SEK
	Child allowance	Large-family supplement	Total	
1 child	1 050	–	1 050	12 600
2 children	2 100	100	2 200	26 400
3 children	3 150	454	3 604	43 248
4 children	4 200	1 314	5 514	66 168
5 children	5 250	2 364	7 614	91 368
For each additional child	1 050	1 050	2 100	25 200

Age	Number of recipients		Proportion of recipients with large-family supplement ¹ , %	
	Women	Men	Women	Men
-19	3 688	2 625	3	0
20-24	28 279	1 322	22	6
25-29	88 917	2 880	42	20
30-34	175 035	7 862	61	31
35-39	239 346	13 140	73	38
40-44	223 707	14 173	58	37
45-49	127 956	9 544	37	31
50-54	43 870	4 589	21	24
55-59	7 683	1 868	10	21
60-	871	1 034	5	19
Total	939 352	59 037	55	31

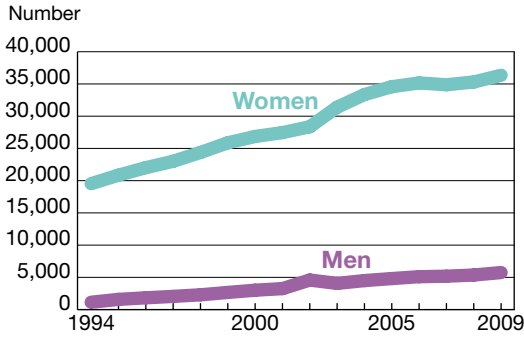
¹ This includes only parents who receive large-family supplement for children with basic child allowance or extended child allowance. Large-family supplement for children with a study grant is not included. The proportion of recipients with large-family supplement is therefore a low estimate.

Child allowance in 2009. Just over 998 000 parents received basic child allowance, large-family supplement and/or extended child allowance during 2009, of which 94 per cent were women and 6 per cent were men. The proportion

of recipients who received large-family supplement was 55 per cent among women and 31 per cent among men. In 2009, SEK 23.4 billion was paid out in child allowance.

Care allowance

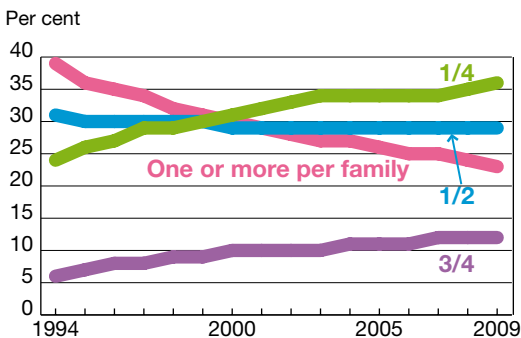
Care allowance helps parents with sick or functionally disabled children to give them the attention, care and support needed for optimal development.



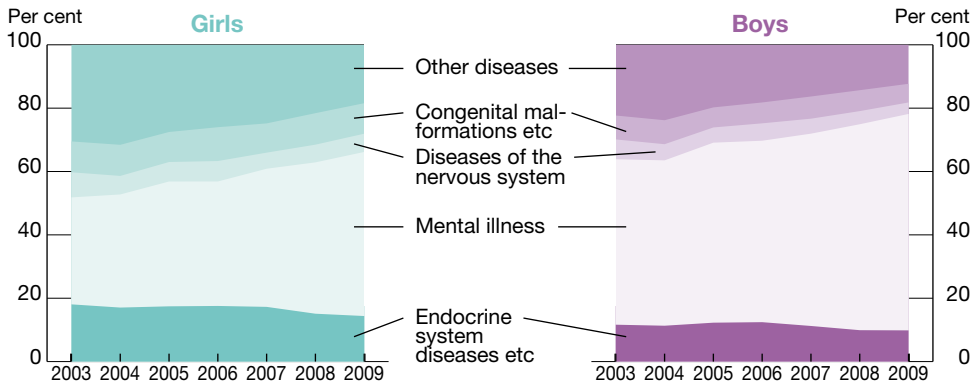
Recipients of care allowance in December. The number of parents with care allowance has virtually doubled since 1994. Primarily children with psychological diagnoses account for this increase. In 2003,

the age up to which care allowance may be granted was raised from 16 to 19 years, which also explains the increase in the number of care allowance recipients over recent years. The proportion of men among recipients is small but has nevertheless risen from just under 6 per cent in 1994 to just over 14 per cent in 2009. Correspondingly, the proportion of women has fallen from 94 per cent in 1994 to 86 per cent in 2009.

Of care allowance recipients in December 2009, approximately 8 300 received additional costs allowance; approximately 600 of these received additional costs allowance only.



Care allowance according to extent in December. In 1988, one-fourth compensation was introduced and in 1992 three-quarters compensation was added. More people could now be granted care allowance than previously, and today the lowest rate has become the most common. The proportion of care allowance at the full rate or higher has decreased over the period, from representing 39 per cent of all care allowance in 1994 to representing 23 per cent of all care allowance in 2009.

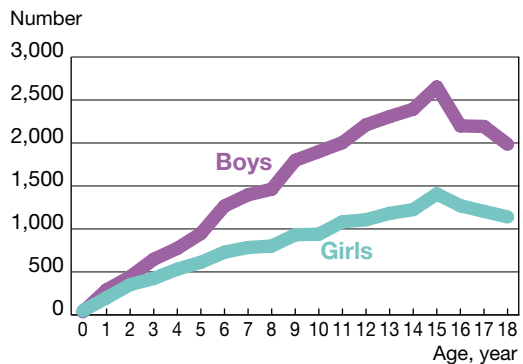


Newly-granted care allowances according to diagnostic group. The proportion of newly-granted care allowances based on psychological diagnoses increased during the first decade of the 21st century. In

2003, they represented 34 per cent and 52 per cent respectively of all newly-granted care allowances for boys and girls. The corresponding figure for 2009 was 52 and 68 respectively.

Children with care allowance according to age in December 2009.

Of the children receiving care allowance in December 2009, girls accounted for approximately 36 per cent and boys 64 per cent. Boys dominated in all age groups of 1 year or older.



Regulations 2009

Parents may receive care allowance for their child if the child is in need of special supervision or care for a period of at least six months. This applies up to and including the month of June in the year the child reaches 19. The need for special supervision or care must be the result of illness or functional disability. Parents may also receive care allowance if the child's sickness or functional disability results in increased expenses (additional costs).

If the parent takes care of several functionally disabled children in the specified age group, the right to care allowance is based on their total need of supervision and care and on the extent of increased expenses.

Care allowance is payable at 100, 75, 50 or 25 per cent of the full benefit rate. Full care allowance is 2.5 times the price base amount per year, which in 2009 amounted to SEK 8 917 per month. Care allowance is taxable and qualifies for pension. However, care allowance for increased expenses is exempt from tax.

Under certain circumstances, additional costs allowance may be paid out on top of the normal full benefit amount. Care allowance may be granted even if there is only a need of compensation for additional costs. In such cases, care allowance is 36 or 62.5 per cent of the price base amount per year depending on the size of the additional costs.

Age	All children		Proportion of children whose parents receive care allowance for more than one child, %	
	Girls	Boys	Girls	Boys
0-2	600	771	14	13
3-5	1 568	2 368	17	18
6-8	2 315	4 126	21	19
9-11	2 954	5 702	23	20
12-15	4 920	9 562	21	19
16-19	3 614	6 376	17	18
Total	15 971	28 905	20	19

Children with care allowance in December 2009. Approximately one-fifth of the children were in families receiving care allowance for more than one child. Approxi-

mately 22 per cent of both girls and boys with care allowance were aged 16-19, the age group that was added by the new rules in 2003.

	Number of recipients (parents)		Average amount in December, SEK	
	Women	Men	Women	Men
-24	179	5	5 587	2 675
25-29	1 216	71	5 145	4 019
30-34	4 152	388	4 864	4 395
35-39	9 200	1 064	4 777	4 328
40-44	10 694	1 636	4 740	4 125
45-49	7 114	1 356	4 752	4 102
50-54	2 940	763	4 795	4 266
55-	852	463	5 089	4 625
Total	36 347	5 746	4 796	4 232

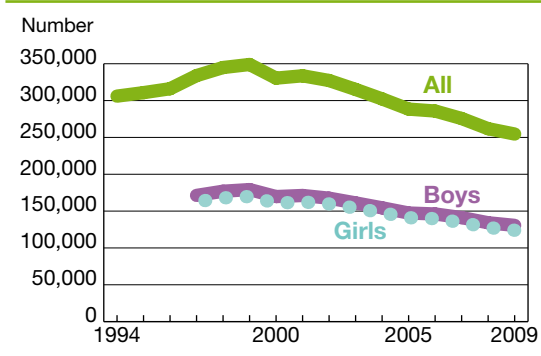
Care allowance in December 2009.

A total of SEK 2.8 billion in care allowance was paid out during 2009, of which 88 per cent was paid out to women and 12 per cent to men. Of the recipients, 86 per cent were

women and 14 per cent men. Most care allowances were paid out to persons aged between 40 and 44. Approximately 2 300 care allowance recipients in December 2009 had shared care allowance.

Maintenance support

Through maintenance support children of separated parents are guaranteed maintenance even when parents responsible for paying child support default on their obligations.



Children with maintenance support. The number of children with maintenance support increased during the 1990s, which was due partly to an overall increase in the number of children and partly to the introduction of extended maintenance support in 1997. Since 2000, the number of children with maintenance support has fallen. This can partly be explained by the low birth rate at the end of the 1990s and beginning of the new century and by the efforts of the Swedish Social Insurance Agency to get separated parents to regulate child support payments by themselves.

Regulations 2009

Parents are responsible for supporting their children until the child turns 18, or longer if the child continues in school. When a child lives permanently with only one of the parents, the other parent must contribute towards the child's upkeep by paying child support. The level of child support is determined by agreement or by a court of law, based on the child's needs and the parents' combined financial means.

A child is entitled to maintenance support from the Swedish Social Insurance Agency if

- the parent liable for child support fails to pay or pays less than SEK 1 273 a month
- paternity has not been established
- the child has been adopted from abroad by only one parent

Maximum maintenance support is SEK 1 273 per month and child.

Extended maintenance support is payable for a child pursuing studies which qualify for extended child allowance or a study grant, but no longer than June of the year in which the child turns 20.

Maintenance support may be granted in the form of full maintenance support, supplementary maintenance support or maintenance support in case of alternating residence. When full maintenance support is paid, the parent liable to pay child support must repay, either in full or in part, the costs borne by society for the maintenance support paid to the other parent. Repayment liability is calculated on the basis of income declared in the latest tax return and is fixed at a percentage depending on how many children the child support debtor has to support.

Children for whom parents received maintenance support in December 2009.

In total, the parents of approximately 12 per cent of all girls and boys aged 0–19 received maintenance support. The proportion was highest for children in the age group 15–17, where almost 19 per cent of all children received maintenance support.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0–2	6 324	6 646	3.9	3.9
3–5	11 368	12 304	7.3	7.5
6–8	15 752	16 698	10.7	10.8
9–11	19 763	20 762	14.2	14.1
12–14	25 359	26 063	16.9	16.5
15–17	33 767	35 306	18.7	18.5
18–19	11 660	12 834	9.0	9.3
Total	123 993	130 613	11.6	11.6

Maintenance support in December 2009.

During 2009 just over SEK 3.6 billion was paid out in maintenance support, of which 85 per cent went to women and 15 per cent to men. Of the recipients, 82 per cent were women and 18 per cent men.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
–24	16 473	11 945	1 356	1 268
25–29	12 096	749	1 658	1 224
30–34	20 744	1 873	1 840	1 410
35–39	31 981	3 808	1 895	1 518
40–44	33 714	5 401	1 819	1 589
45–49	22 020	4 467	1 695	1 544
50–54	9 061	2 315	1 569	1 527
55–59	2 184	1 091	1 556	1 475
60–	299	557	1 658	1 525
Total	148 572	32 206	1 736	1 427

Age	Number of parents liable to pay		Number with debts		Average debt ¹ , in December, SEK	
	Women	Men	Women	Men	Women	Men
–24	305	2 503	25	401	3 778	5 377
25–29	973	6 356	188	1 932	6 396	7 336
30–34	2 072	12 233	574	4 168	6 536	9 663
35–39	4 404	21 299	1 456	7 627	6 481	12 146
40–44	5 616	30 725	2 132	11 691	7 659	14 592
45–49	4 016	27 943	1 605	11 494	6 748	14 421
50–54	1 610	17 547	705	7 572	7 593	13 751
55–59	409	8 648	169	3 940	7 387	13 803
60–	65	5 483	31	2 460	12 010	11 921
Total	19 470	132 737	6 885	51 285	7 061	13 131

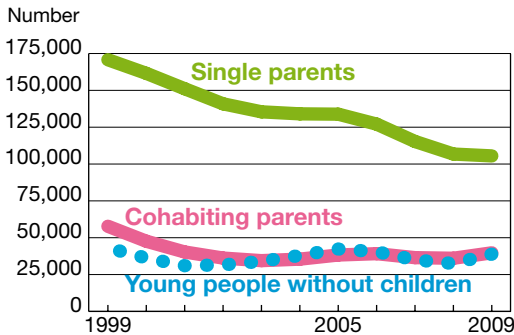
¹ The average debt is calculated from the proportion of child support debtors with unpaid debts to the Swedish Social Insurance Agency. This means that any debt that has been referred to the Swedish Enforcement Authority for collection is not included in the table.

Parents liable to pay child support in December 2009. Of 152 000 parents liable to pay child support in December 2009, 13 per cent were

women and 87 per cent men. 35 per cent of the women and 39 per cent of the men were in debt to the Swedish Social Insurance Agency.

Housing allowance

Housing allowance is designed to allow families with children and youth households with low incomes to live in good-quality and sufficiently spacious accommodation.



Number of households with housing allowance in December. The number of households with housing allowance has decreased since the end of the 1990s. The decrease is due partly to the regulatory changes made during the period, partly to the fact that income levels have risen while income ceilings for the benefit have remained unchanged. In total, housing allowance was paid out to approximately 184 000 households in December 2009. Just over one-fifth of those receiving the allowance belonged to a youth household without children.

Regulations 2009

Families with children may receive housing allowance. Youth households without children, if applicants are aged 18-28, are also eligible for housing allowance.

The amount of allowance depends on the composition of the household, cost of accommodation, size of dwelling and size of income.

Those applying for a housing allowance are required, among other things, to estimate their income for the coming calendar year for which they are applying. On the basis of this information, a preliminary housing allowance is calculated. After notice of final taxation for the year of the allowance, final housing allowance is determined. The decision on final housing allowance for 2009 will be announced in 2011. If a household has received more than SEK 1 199 in excess in preliminary housing

allowance, the difference must be repaid. If the difference exceeds SEK 2 500, an additional fee is charged. On the other hand, if a household has received too little preliminary allowance and the difference exceeds SEK 1 199, the difference will be paid out with interest.

For married or cohabiting couples with children, the housing allowance is individually means-tested. The benefit is reduced if the annual income of either partner exceeds SEK 58 500.

For single parents, housing allowance is reduced if their annual income exceeds SEK 117,000.

For youth households without children, the allowance is reduced if the annual income of singles exceeds SEK 41,000 or if the combined income of couples exceeds SEK 58,000.

	Max. housing allowance per month, SEK	Max. living area, m ²	Income limit above which the allowance is reduced, SEK per year		Regulations 2009
			Single persons	Married/cohabiting couples	
<i>Families with children</i>					
Number of children living 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>					
18–28 years	1 100	60	41 000	58 000	

Age	Number of households by type			Average amount per household in December, SEK		
	Single persons		Couples	Single persons		Couples
	Women	Men		Women	Men	
–24	19 205	14 301	3 350	1 057	748	1 335
25–29	12 691	5 963	5 210	1 700	879	1 643
30–34	12 742	1 481	5 995	2 070	1 467	1 945
35–39	17 764	2 219	7 026	1 955	1 480	2 142
40–44	20 394	3 218	7 141	1 786	1 497	2 165
45–49	14 864	3 229	5 989	1 693	1 490	2 155
50–54	6 864	2 282	3 953	1 633	1 451	2 097
55–59	2 119	1 331	2 029	1 675	1 477	2 036
60–	369	970	1 422	1 724	1 494	1 938
Total	107 012	34 994	42 115	1 682	1 079	1 978

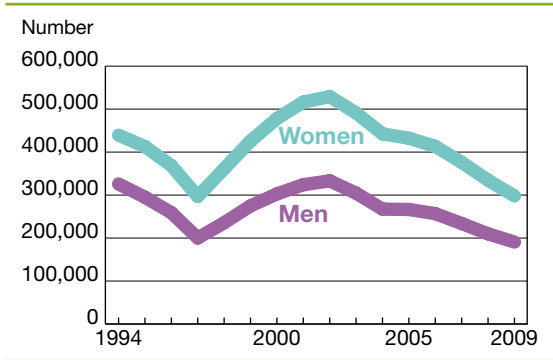
Housing allowance in December 2009. Housing allowance is mainly paid to single parents, most often women. During 2009, a total of SEK 3.3 billion was paid out in housing allowance. Approximately 60

per cent of this amount went to households with a woman as sole breadwinner, 13 per cent to households with a man as sole breadwinner, and 28 per cent to households with couples.

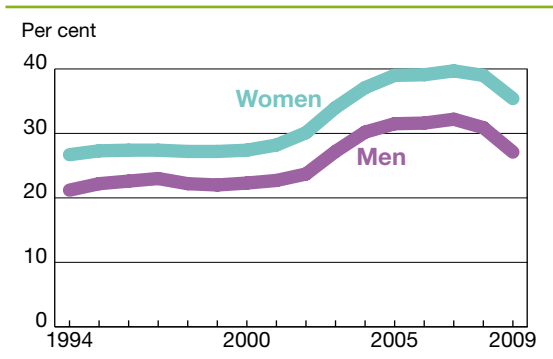
Financial security in case of sickness and disability

Sickness cash benefit

Sickness cash benefit provides financial security during periods of reduced working capacity due to sickness.

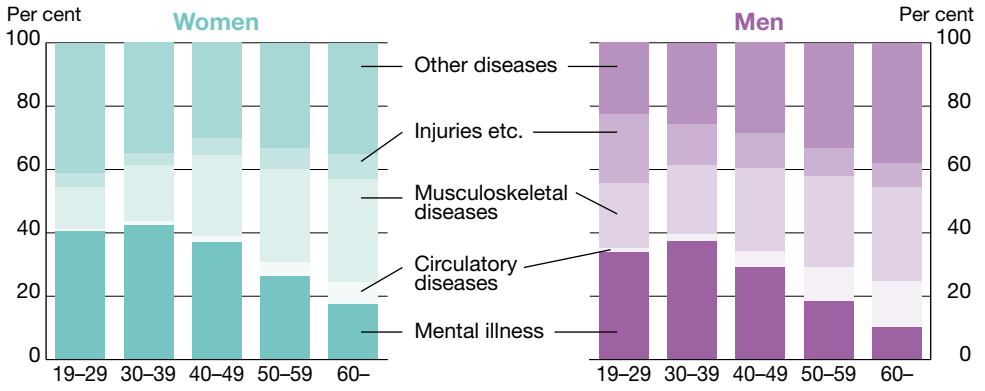


Number of recipients of sickness cash benefit. During the mid-1990s, the number of recipients of sickness cash benefit fell, and then rose again. After the period 1997–2002, which saw among other things a sharp increase in long-term sickness absence, the number of recipients of sickness cash benefit once again declined every year. The number of women with sickness cash benefit over the period has always exceeded that of men. This may be due to differences in health, living and working conditions between women and men.



Proportion of paid sickness cash benefit days at partial rate. In the early 2000s, the proportion of paid sickness cash benefit days at partial rate increased. This can be partly attributed to a government directive to the Swedish Social Insurance Agency to make greater use of partial sick leave.

In 2009, approximately 65 per cent of sickness cash benefit days awarded to women and 73 per cent of sickness cash benefit days awarded to men were paid at the full rate.



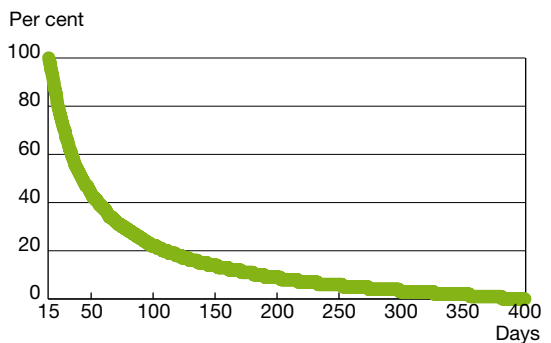
Current cases of sickness cash benefit according to age and diagnostic group in December 2009.

For both women and men with sickness cash benefit in December 2009, psychological illnesses and muscular ailments, etc, were among the most common diagnos-

tic groups. Psychological illnesses accounted for 33 per cent of all cases for women and 24 per cent of all cases for men. The corresponding figure for muscular ailments, etc, was 24 per cent for women and 26 per cent for men.

Proportion of remaining sickness cases at different points of time (days) for sickness cases 14 days or longer that ended in 2009.

Most sickness cases ended during the first months. Approximately 25 per cent of sickness cases had still not ended after 90 days.



NB The sickness cases in the diagram include both sickness cash benefit and rehabilitation cash benefit (see page 44).

Regulations 2009

In the event of loss of income for medical reasons, a person may receive full, three-quarters, half or one-quarter sickness cash benefit. The decisive factor is the extent to which a person's work capacity has been reduced. It is also possible to receive sickness cash benefit for medical treatment or medical rehabilitation aimed at preventing sickness or reducing the sickness period.

During the first 14 days of a sickness period, an employee receives sick pay from the employer with the exception of the first day, which is a qualifying day. If reduced working capacity due to sickness persists after the end of the sick pay period, the employee may receive sickness cash benefit from the Swedish Social Insurance Agency. Self-employed persons may choose to have a qualifying period of 3 or 30 days.

Sickness cash benefit equivalent to just under 80 per cent of sickness cash benefit qualifying income (SGI) is payable for 364 days within a period of 450 days. Maximum sickness cash benefit is based on 7.5 price base amounts. In 2009, that meant a maximum compensation of SEK 682 per day during this period. If reduction of work capacity due to sickness persists after this period, extended sickness cash benefit may be granted for a further period of 550 days. In that case, compensation equates to just under 75 per cent of SGI. Maximum compensation is based on 7.5 price base amounts. In 2009, that meant a maximum compensation of SEK 640 per day during this period.

Persons suffering from very severe illnesses such as cancer or neurological diseases or waiting for a vital organ may continue to receive sickness cash benefit equivalent to 80 per cent of SGI for an unlimited period of time. For unemployed persons special rules for compensation apply and in 2009 the maximum payment per day for unemployed persons was SEK 486.

The assessment of reduced work capacity and the right to sickness cash benefit is made according to the so-called rehabilitation chain. For the first 90 days, the assessment is made relative to a person's normal work tasks. After 90 days, the right to sickness cash benefit is assessed relative to whether the insured person can carry out any kind of work for the employer. After 180 days, the insured person only qualifies for sickness cash benefit if he or she is unable to perform any kind of work in the labour market. However, this does not apply if the Swedish Social Insurance Agency judges that the insured person in all probability will be able to return to work with the employer before day 366. In that case, work capacity is assessed relative to a job with the employer also after day 180. For self-employed persons, work capacity is tested against the person's normal work up to day 180, after which the person is tested against the regular labour market. For unemployed persons, work capacity is tested relative to the whole of the labour market from day one.

Age	Number of recipients		Number of days on average		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-24	12 034	9 389	62	59	21 739	26 240
25-29	24 320	11 998	68	73	26 363	33 511
30-34	34 431	14 901	72	76	29 026	34 661
35-39	37 721	18 970	85	79	33 151	36 296
40-44	37 550	22 538	94	84	35 398	38 037
45-49	36 657	23 975	96	91	36 185	40 600
50-54	37 042	25 485	98	95	36 605	41 880
55-59	37 288	28 060	100	102	37 411	45 020
60-	41 014	35 386	101	104	37 711	46 228
Total	298 057	190 702	89	90	33 906	40 118

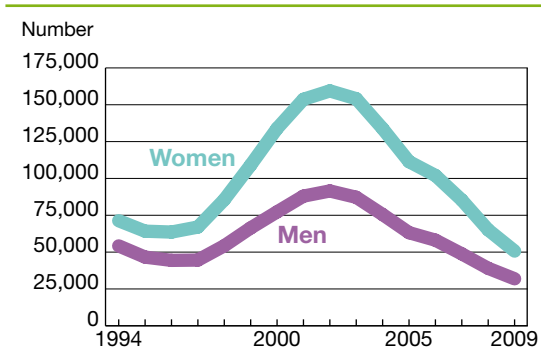
Sickness cash benefit in 2009. Out of a total of SEK 18 billion (excluding coordination funds) paid out in sickness cash benefit in 2009, 57 per cent went to women and 43 per cent to men. Of the recipients, 61 per cent were women and 39 per cent men. The average payable amount for men was 18 per cent higher than for women. This is partly due to the fact that more women than men receive partial benefit, but it may also reflect

differences in the income levels of women and men.

The average number of sickness cash benefit days increases with advancing age for both women and men. One reason for this may be the risk of an illness leading to a longer period of recovery with advancing age. It may also reflect the fact that persons who have been professionally active over a long period of time have also been subjected to greater overall strain.

Vocational rehabilitation

A variety of rehabilitation programmes are geared to help the long-term sick return to work.



Long-term sickness cases in December. It is mostly people representing long-term sickness cases that receive some form of vocational rehabilitation. Long-term sickness cases here refer to persons receiving benefit in the form of sickness cash benefit, rehabilitation cash benefit and/or work injury cash benefit for at least 60 days. Between 2002 and 2009, the number of long-term sickness cases fell by a little over 168 000 individuals. In 2009, the proportion of women among long-term sickness cases was approximately 61 per cent and the proportion of men 39 per cent.

Regulations 2009

Work training and further education courses are examples of programmes offered within vocational rehabilitation.

During vocational rehabilitation, an individual may receive rehabilitation cash benefit to compensate loss of income and a special allowance to cover certain so-called additional costs arising from rehabilitation activities (e.g. travelling expenses). In addition, the Swedish Social Insurance Agency may provide allowances for work aids and compensation for travel to and from work instead of sickness cash benefit.

Rehabilitation cash benefit is payable at 100, 75, 50 or 25 per

cent of the full rate. Full rehabilitation cash benefit is just under 80 per cent of sickness cash benefit qualifying income (SGI) and is included in the 364 days maximum for which a person may receive sickness cash benefit. In 2009, maximum rehabilitation cash benefit per day during this period was SEK 682. Subsequently, extended rehabilitation cash benefit equating to just under 75 per cent of SGI may be paid out and this is included in the 550 days maximum for which a person may receive extended sickness cash benefit. In 2009, maximum compensation for one day during this period was SEK 640.

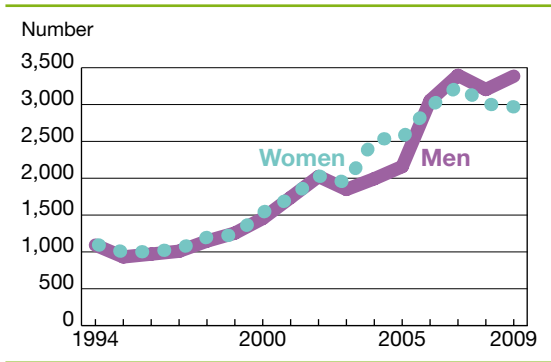
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-24	290	186	117	117	43 083	50 051
25-29	892	524	118	127	46 365	55 029
30-34	1 619	722	115	125	46 874	55 738
35-39	2 341	934	117	119	47 677	54 133
40-44	2 919	1 120	114	114	46 318	52 072
45-49	2 604	1 192	111	122	45 417	55 787
50-54	2 356	1 196	106	111	42 606	50 824
55-59	2 036	1 105	93	107	37 506	48 699
60-	1 155	705	74	84	31 076	40 293
Total	16 212	7 684	107	114	43 638	51 636

Rehabilitation cash benefit in 2009. In 2009, 68 per cent of recipients of rehabilitation cash benefit were women and 32 per cent were men. Out of just over SEK 1.1 billion paid out in rehabilitation cash

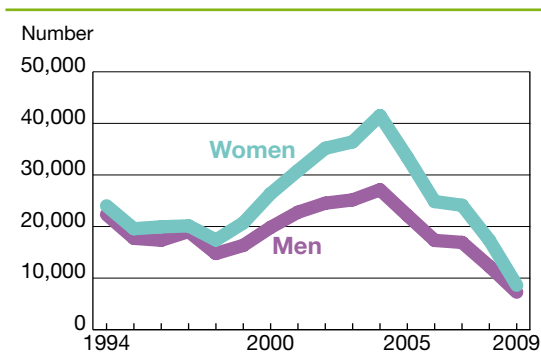
benefit in 2009, 64 per cent went to women and 36 per cent to men. The statistics for rehabilitation cash benefit do not include allowances for work aids, etc.

Sickness compensation and activity compensation

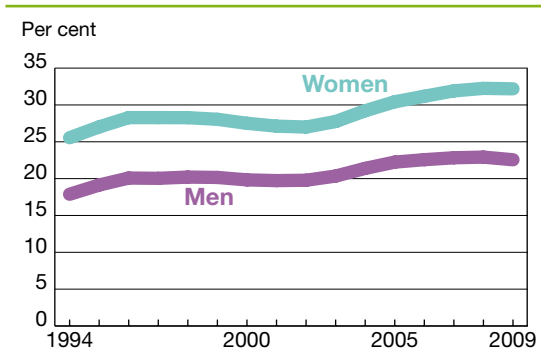
Sickness compensation and activity compensation provide financial security in case of long-term reduction in work capacity.



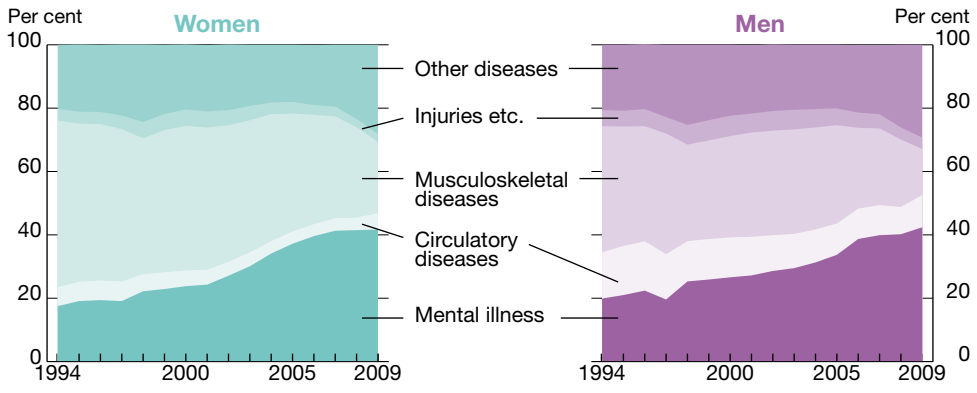
Newly-awarded activity compensation (permanent and temporary disability pension before 2003) for persons younger than 30. Prior to 2003, it was possible for persons younger than 30 to be newly-awarded both permanent and temporary disability pension, whereas after 2003 it was only possible for this age group to be newly-awarded activity compensation. The number of newly-awarded activity compensations for persons younger than 30 in 2009 was approximately 6 400, which was almost three times as much as in 1994.



Newly-awarded sickness compensation (permanent and temporary disability pension before 2003) for persons aged 30 or older. Prior to 2003, it was possible for persons aged 30 or older to be newly-awarded both permanent and temporary disability pension, whereas after 2003 it was only possible for this age group to be newly-awarded sickness compensation. The number of newly-awarded sickness compensations has steadily declined during the past few years and in 2009 the number was approximately 16 000.

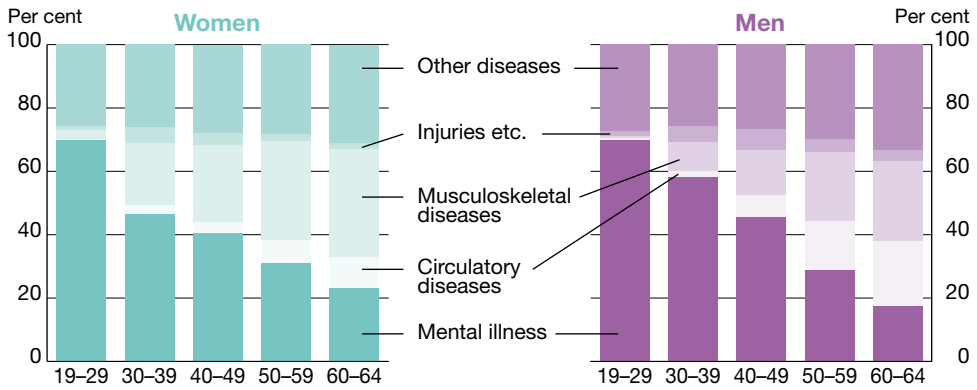


The proportion of sickness and activity compensations at partial rate in December 2009 (permanent and temporary disability pension before 2003). The proportion with partial sickness and activity compensation has fluctuated over time but has generally included more women than men. In December 2009, 32 per cent of women and 23 per cent of men received partial compensation.



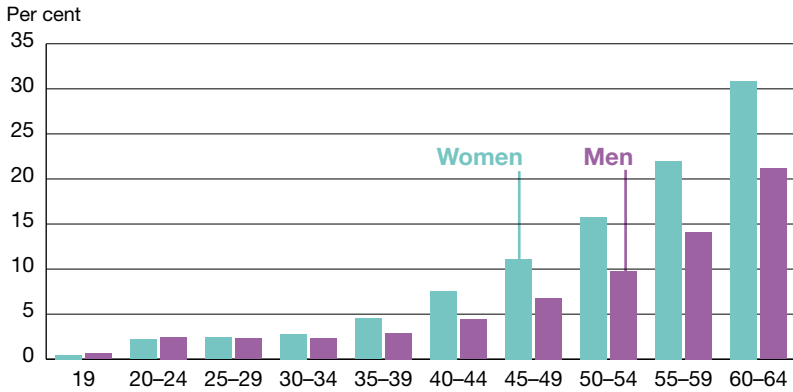
Newly-awarded sickness and activity compensation (permanent and temporary disability pension before 2003) according to diagnostic group. Up to 2004, muscular, skeletal and connective-tissue illnesses were the dominant diagnostic group for persons newly-awarded sickness and activity compensa-

tion. Since 2005, however, psychological illnesses have been the largest diagnostic group for both women and men. In 2009, psychological diagnoses accounted for 42 per cent of all newly-awarded sickness and activity compensations for both women and men.



Newly-awarded sickness and activity compensation according to age and diagnostic group in 2009. In 2009, psychological illnesses were the most common diagnostic group for both women and men younger than 50 who were newly-awarded sickness compensation or activity

compensation. For both women and men in the age groups 50 or older who were newly-awarded sickness compensation or activity compensation, motor organ disorders represented the most common diagnostic groups.



Proportion of the population with sickness or activity compensation in December 2009. In December 2009, there were almost 498 000 recipients of sickness or activity compensation, of which 60 per cent were women and 40 per cent men. Approximately 9 per cent of the population aged 19-64 have for health reasons wholly or partially

left working life with sickness or activity compensation, the proportion increasing with increasing age. In all age groups above 25 years, it is more common for women than men to have compensation. In the age groups 60-64, the proportion receiving sickness compensation is 31 per cent for women and 21 per cent for men.



The proportions are age-standardized; see Directions for reading for an explanation.

The proportion of the population with sickness or activity compensation per region of birth in December 2009, age-standardized values. The proportion with sick-

ness or activity compensation varies for persons born in different regions of birth, due partly to differences in health, living and working conditions.

Activity compensation is granted to persons aged 19–29 who for medical reasons have had their work capacity reduced by at least one quarter over a period of at least one year. It is always granted for a limited time only. Activity compensation may be combined with participation in various activities aimed at utilizing the individual's potential for development and work during youth. Young people who have not yet completed their basic or secondary education due to functional disability are entitled to full activity compensation for the duration of their studies.

Sickness compensation is granted to those aged 30–64 who have permanently reduced work capacity, that is to say, for the foreseeable future.

Sickness or activity compensation may be paid out at 100, 75, 50 or 25 per cent of the full rate. There is an income-based compensation and a guarantee compensation. Income-based compensation is tied to earned income. Guarantee compensation is granted to persons with low or zero earnings. For activity compensation, guarantee compensation varies according to age, among other things. The maximum guarantee compensation per month in 2009 was SEK 8 382, corresponding to 2.35 price base amounts. For sickness compensation, the maximum guarantee compensation per month was SEK 8 560 in 2009, corresponding to 2.4 price base amounts.

Age	Number of recipients		Average amount per month, SEK		Proportion of population, %	
	Women	Men	Women	Men	Women	Men
19	1 218	1 683	7 474	7 465	0.5	0.6
20–24	5 949	6 844	7 490	7 534	2.1	2.3
25–29	5 290	4 897	7 777	8 023	2.0	1.8
Total	12 457	13 424	7 610	7 704	1.6	1.6

Activity compensation in December 2009. In 2009, disbursements for activity compensation amounted to SEK 2.5 billion, of which 48 per cent went to women and 52 per cent to men. 48 per cent of the recipients were women, 52 per cent were men.

The majority of those receiving activity compensation have had

no opportunity to build up their own insurance protection through gainful employment and therefore receive guarantee compensation. In total in 2009, 92 per cent of the women and 95 per cent of the men received guarantee compensation (guarantee compensation alone or in combination with income-based compensation).

Age	Number of recipients		Average amount per month, SEK		Proportion of population, %	
	Women	Men	Women	Men	Women	Men
20–24 ¹	314	423	8 583	8 557	0.1	0.1
25–29 ¹	1 055	1 366	8 473	8 523	0.4	0.5
30–34	7 734	6 491	8 056	8 649	2.8	2.3
35–39	13 754	9 095	8 022	8 804	4.5	2.9
40–44	24 328	14 495	8 087	9 245	7.6	4.4
45–49	33 633	20 989	8 179	9 424	11.1	6.8
50–54	45 235	28 518	8 265	9 574	15.8	9.8
55–59	62 599	40 405	8 445	9 822	22.0	14.1
60–64	96 385	65 593	8 871	10 419	30.9	21.2
Total	285 037	187 375	8 468	9 802	9.9	6.4

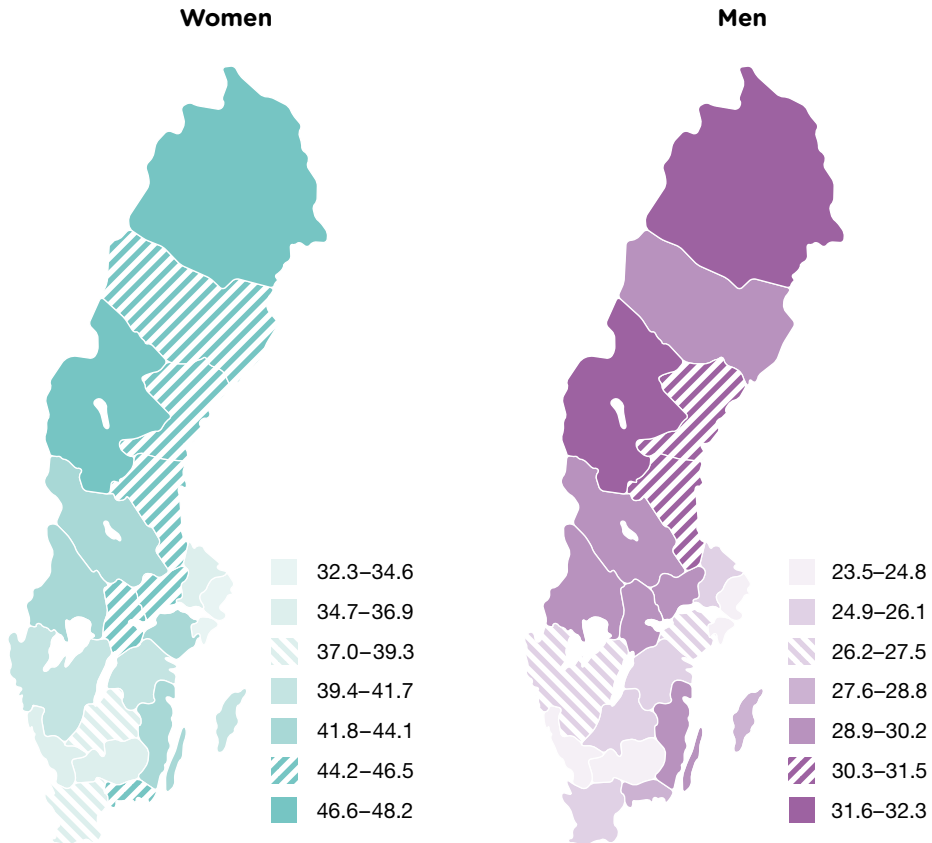
¹ Pensions for people receiving permanent or temporary disability pensions prior to 2003 were recalculated as sickness compensation regardless of age. As of 2003, sickness compensation is not newly-awarded to persons below the age of 30.

Sickness compensation in December 2009. Of sickness compensation recipients, 60 per cent were women and 40 per cent men. During 2009, SEK 53.6 billion was paid out in sickness compensation, of which 57 per cent went to women and 43 per cent to men.

The proportion of those receiving sickness compensation in the form of guarantee compensation (guarantee compensation alone or in combination with income-based compensation) was 51 per cent for both women and men.

The sickness rate

The sickness rate reflects the number of days paid out by social insurance in sickness cash benefit, rehabilitation cash benefit, sickness compensation and activity compensation per registered insured person in the age-groups 16–64 years.



The sickness rate per county in 2009. In 2009, the Swedish sickness rate was 39.1 for women and 26.7 for men. The counties in northern Sweden have the highest sickness rates for both women and men. This is partly due to the fact that the median age is higher in these counties than in the rest of Sweden. It may also be attributed to differences in health, living and

working conditions between counties.

Sickness or activity compensation accounts for the major part of the sickness rate, while sickness cash benefit and rehabilitation cash benefit account for a smaller part. It is also primarily that part of the sickness rate that relates to sickness and activity compensation that varies between counties.

Housing supplement for persons with sickness or activity compensation

Persons with sickness or activity compensation who have low incomes may receive housing supplement to enable them to live in good-quality accommodation without sacrificing their standard of living in other ways.

Regulations 2009

Housing supplement consists of:

- housing supplement for pensioners (BTP)
- special housing supplement for pensioners (SBTP).

Housing supplement is a part of the national pension and sickness insurance benefit scheme. As of 1 January 2010, the Swedish Social Insurance Agency only administers housing supplement for recipients of sickness or activity compensation. The Swedish Pension Agency administers housing supplement for recipients of other benefits such as old-age pension after 65, widow's pension, etc.

The size of housing supplement depends on the cost of accommodation and the income and assets of the individual. In 2009, maximum BTP for recipients of sickness or activity compensation amounted to 91 per cent of accommodation costs up to a ceiling

of SEK 4 500 per month for singles and SEK 2 250 per month for married persons. BTP is a tax-free benefit which the individual must apply for.

SBTP is a benefit designed to guarantee the individual a reasonable standard of living after reasonable accommodation costs have been paid. To qualify for SBTP, a person must already have been granted BTP. During 2009, accommodation costs up to a maximum of SEK 5 700 per month for singles and SEK 2 850 per month for married persons were considered to be reasonable. A reasonable standard of living was considered to be SEK 4 831 per month for singles and SEK 4 082 for married persons. SBTP is paid out in the form of a topping-up amount up to a reasonable standard of living.

Age	Number of recipients		Proportion of recipients of sickness or activity compensation with housing supplement, %		Average amount in December, SEK	
	Women	Men	Women	Men	Women	Men
19	207	249	19	17	2 506	2 505
20–24	3 325	3 797	55	56	2 959	2 959
25–29	3 831	4 198	60	68	2 993	3 034
30–34	3 844	3 971	43	57	2 893	2 999
35–39	5 248	4 833	33	49	2 672	2 785
40–44	7 880	6 286	29	39	2 497	2 613
45–49	10 118	8 034	28	37	2 454	2 518
50–54	11 835	9 224	25	30	2 455	2 448
55–59	13 922	10 185	21	23	2 417	2 386
60–64	16 165	10 323	16	15	2 328	2 282
Total	76 375	61 100	24	29	2 511	2 570

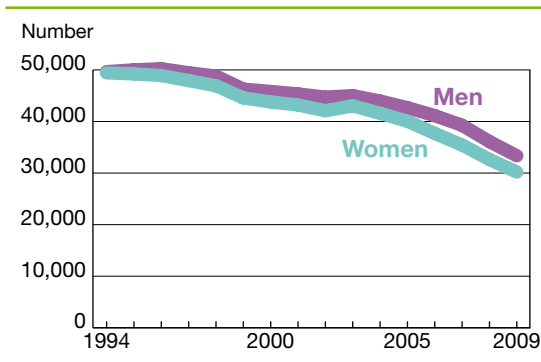
The table includes both recipients of housing supplement and special housing supplement.

Housing supplement for persons with sickness or activity compensation in December 2009. Of housing supplement recipients, 56 per cent were women and 44 per cent men. In total, SEK 4.5 billion was paid out in housing supple-

ment in 2009, of which 55 per cent to women and 45 per cent to men. Among recipients of sickness or activity compensation, 24 per cent of women and 29 percent of men also received housing supplement.

Work injury compensation

Work injury compensation provides financial security when a person's working capacity is reduced due to a work injury.



Number of individual life annuities according to work injury insurance in December. The number of individual life annuities has declined during the period, partly

due to a regulatory change in 1993 which introduced much stricter criteria for approval of work injury. In 2002, more generous rules for determining the existence of work injury were introduced, which may explain increased numbers that year. In 2003, the rules were changed so that only individuals below the age of 65 were granted life annuities, which partly explains why the number of life annuities after 2003 have sunk by 28 per cent. The number of applications for life annuities has also declined during the time period, so fewer life annuities have been possible to grant

Regulations 2009

All gainfully employed persons in Sweden are insured against work injury. The term work injury refers to injury resulting from accidents or harmful influences at work. Compensation may be paid for loss of income, cost of dental care, cost of medical care abroad, sickness cash benefit in special cases, and costs for special aids. There is also compensation for survivors and for help with funerals, which as of 1 January 2010 is administered by the Swedish Pension Agency.

The largest form of compensation paid out from work injury insurance is a life annuity. This is only payable if an approved work injury has caused a lasting reduction in a person's ability to find gainful employment.

While still suffering from the immediate effects of a work injury, employees receive regular sick pay or sickness cash benefit. People with injuries that appeared on 1 January 2003 or later receive compensation for qualifying days when granted a life annuity.

The life annuity compensates the recipient for all lasting loss of income. In order to calculate the size of the annuity, the income the person would have been likely to earn if the accident had not occurred is compared with the income the person is likely to receive after the accident. The annuity provides compensation for the entire difference, but may not exceed 7.5 times the price base amount per year, which was equivalent to SEK 26,750 per month in 2009.

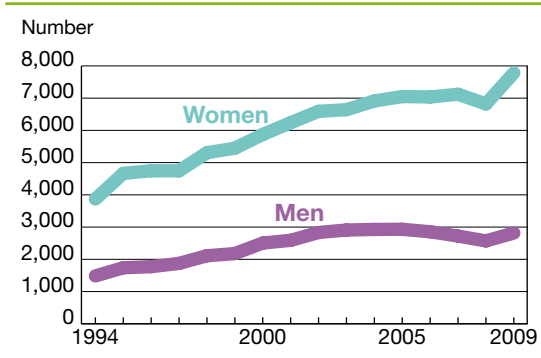
Work injury annuities in December

2009. Of recipients of work injury annuities, 44 per cent were women and 56 per cent were men. In 2009, a total of SEK 4 billion was paid out in work injury annuities, of which 39 per cent went to women and 56 per cent to men. Women received on average SEK 1 333, or 20 per cent lower monthly compensation than men.

Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
20-24	3	16	16 094	13 587
25-29	30	66	7 763	10 918
30-34	103	200	5 884	7 436
35-39	363	579	6 671	7 262
40-44	1 102	1 702	5 900	6 642
45-49	1 879	2 936	5 463	6 530
50-54	3 033	4 266	5 405	6 450
55-59	5 147	6 341	5 189	6 418
60-64	9 446	10 693	5 106	6 719
Total	21 106	26 799	5 278	6 611

Allowance for care of close relatives

The allowance for care of close relatives enables a person to stay home from work to look after a seriously ill member of the family.



Persons with an allowance for care of close relatives. The number of recipients of allowance for care of close relatives has increased during the time period. This can be attributed partly to increased public awareness of the existence of such an allowance but it may also be due to an ageing population. In 2009, recipients of allowance for care of close relatives numbered almost 10 600.

Regulations 2009

Persons staying home from work to look after a seriously ill person at home or in a care institution are entitled to receive an allowance for care of close relatives. Generally, the allowance is payable for a maximum of 60 days for each person cared for.

The allowance for care of close relatives is payable at 100, 50 or 25 per cent of the full rate. Maximum compensation is just under 80 per cent of the sickness cash benefit qualifying income based on 7.5 price base amounts.

Age	Number of recipients		Number of days on average		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	72	51	8,1	12,1	5 601	8 261
25-29	181	94	9,5	10,1	6 827	7 640
30-34	393	199	10,2	9,8	7 262	7 917
35-39	737	327	8,9	10,1	6 641	8 067
40-44	1 059	450	8,9	9,2	6 514	7 240
45-49	1 442	498	10,1	9,8	7 401	7 793
50-54	1 423	450	10,4	10,8	7 903	8 569
55-59	1 317	402	10,8	11,1	8 120	8 919
60-	1 159	345	13,5	17,0	9 599	12 444
Total	7 783	2 816	10,5	11,0	7 712	8 603

Allowance for care of close relatives in 2009. Out of a total of approximately SEK 84 million in allowance for care of close relatives in 2009, 71 per cent went to

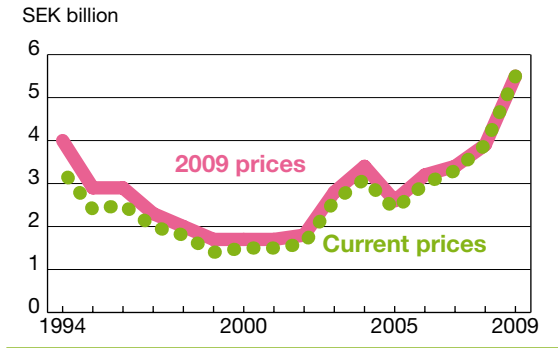
women and 29 per cent to men. Of the recipients of allowance for care of close relatives, 73 per cent were women and 27 per cent were men.

Dental care

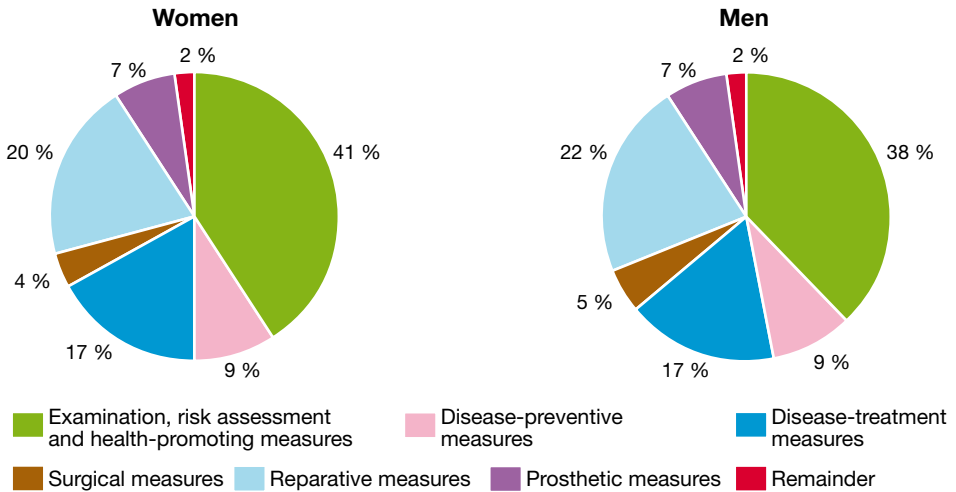
The aim of state dental care support is to encourage regular visits to the dentist and enable those with extensive needs for dental care to receive the necessary treatment.

Amounts paid out for dental care.

Compensation regulations were gradually revised during the 1990s, obliging patients to pay an ever larger share. Costs for dental care insurance thus decreased during the greater part of the 1990s, but regulatory changes in 2002 led to a steep rise in costs. In January 2004, certain restrictions were introduced, leading to a new reduction in costs. Costs for dental care have subsequently risen once again. The new regulatory framework introduced 1 July 2008 has meant increased subsidies to patients

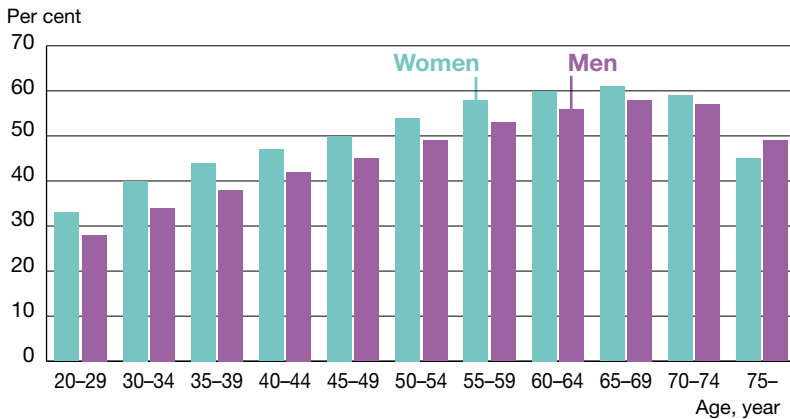


and thus increased expenditure. In 2009, expenditure for dental care was approximately SEK 5.5 billion.



The proportion of measures according to type of measure in 2009. The most common types of measure are examination, risk assessment and health-promotion (41 per cent for women and 38 per cent for men). These are used to determine whether a patient is healthy, ill or at risk of illness.

Reparative measures, for example, dental fillings, are the second most common type of measure. Remaining measures are preventive measures (for example, fluoride treatments), prosthetic measures (insertion of crowns, bridges, etc), surgical measures (extraction of teeth, etc) and root fillings.



Note that the size of the general dental care benefit is greater for the youngest and oldest age groups. For more information, see the regulations.

Proportion of the population that utilized the general dental care benefit in 2009. In total, 46 per cent of the population aged 20 or older utilized the general dental

care benefit during 2009. The proportion was higher among women than men in all age groups up to the age of 74.

Age	Number of completed compensation periods with high cost protection		Average amount per completed compensation period, SEK	
	Women	Men	Women	Men
20-29	3 180	3 179	4 453	4 452
30-34	3 652	3 283	5 350	5 583
35-39	5 055	4 283	6 142	6 256
40-44	7 047	5 846	6 613	7 201
45-49	9 468	8 041	7 696	8 221
50-54	13 362	11 608	8 328	8 841
55-59	18 546	17 827	9 526	9 874
60-64	24 928	24 462	10 278	10 836
65-69	18 440	18 973	9 139	9 482
70-74	11 365	11 200	7 903	8 195
75-	19 168	15 399	7 809	8 142
Total	134 211	124 101	8 467	8 930

Only compensation periods during which compensation was paid out are included (that is, where the cost exceeded SEK 3 000).

Completed compensation periods with high cost protection in 2009.

In 2009, a total of approximately 258 000 compensation periods with high cost protection were completed where the cost exceeded

SEK 3 000. On average, the Swedish Insurance Agency paid out SEK 8 500 for women and SEK 8 900 for men per completed compensation period.

Dental care for children up to and including the age of 19 is free of charge. For people aged 20 or older, a new system of dental care support was introduced 1 July 2008 consisting of two parts: a general dental care benefit and high-cost protection.

The general dental care benefit is designed to encourage regular visits to the dentist and is intended mainly to be used for examinations and preventive dental care. The benefit is SEK 150 per year for persons aged 30–74, and SEK 300 per year for age groups 20–29 and those aged 75 or older.

The high-cost protection means that insured persons do not have to pay the full cost of major treatment themselves. The highest compensation paid out is calculated on the basis of so-called reference prices. Each dental care measure that qualifies for compensation has a reference price, which is a price set by the state.

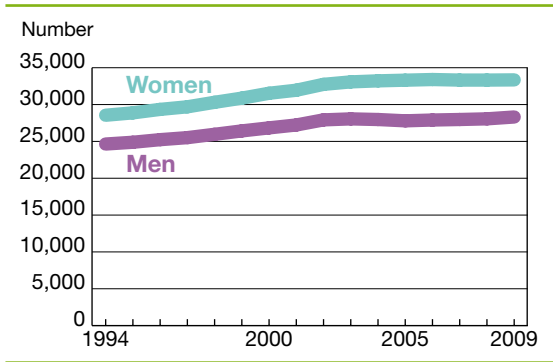
High-cost protection is not calculated per calendar year but

over a compensation period of maximum 12 months which may be initiated at any time by the insured person. From then on, all measures qualifying for protection that are carried out during the compensation period are covered by the high-cost protection.

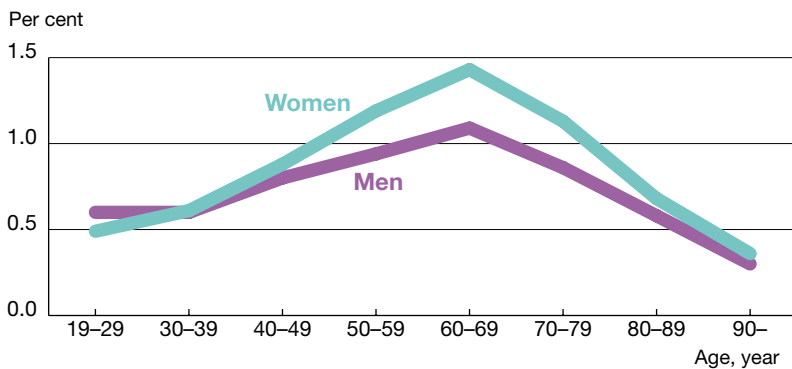
- For treatments whose combined compensation-qualifying amount does not exceed SEK 3 000 over the compensation period, the patient pays 100 per cent of the dental care costs.
- For treatments whose compensation-qualifying amount exceeds SEK 3 000 but does not exceed SEK 15 000 over the compensation period, the patient pays 50 per cent of the compensation qualifying amount.
- For treatments whose compensation-qualifying amount exceeds SEK 15 000 over the compensation period, the state pays 85 per cent of the compensation-qualifying amount.

Disability allowance

Disability allowance provides financial security for people with functional disabilities who need the help of another person or have additional costs due to their disability.

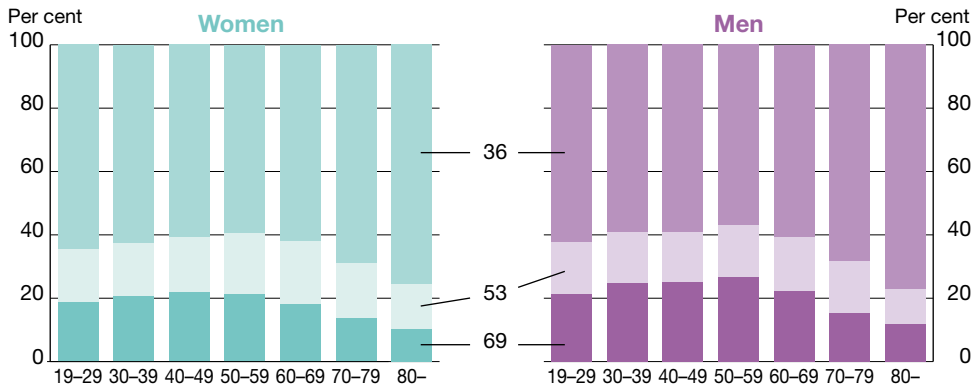


Persons with disability allowance in December. The number of persons with disability allowance increased steadily from the beginning of the 1990s up to the early 2000s but has since stabilized. In 2003, the lower age limit for which disability allowance could be granted was changed from 16 to 19, which partly goes to explain the slowing of the trend. In 2009, the number of persons with disability allowance was approximately 62 000.



Proportion of persons in the population with disability allowance in December 2009. Out of the whole population of people aged 19 or older, 1 per cent had disability allowance in December 2009. Generally, disability allowances are more common among women than

men, though not among younger people – partly due to the fact that more boys are born with functional disabilities. The proportion of persons in the population with disability allowance is greatest in the age group 60–69 years.



Disability allowance according to benefit rate and age in December 2009. In total, 63 per cent of women and 61 per cent of men

with disability allowance had the lowest benefit rate (36 per cent). The lowest rate is also more common among older age groups.

Persons who suffer from reduced functional ability over a significant period of time and thus need time-consuming help from other persons in order to cope with life at home or at work are entitled to disability allowance. It is also possible for them to receive a disability allowance if they have significant additional costs due to their functional disability. Disability allowance may be granted from July of the year a person reaches the age of 19 and is payable to persons who have suffered functional capacity impairment before the age of 65.

There are three benefit rates: 36, 53 and 69 per cent of the price base amount per year, depending on the assistance required and the size of additional costs. In 2009, these three rates corresponded to SEK 1 284, SEK 1 890 and SEK 2 461 per month respectively. The blind and people with visual impairment, as also the deaf and people with serious hearing loss, always receive allowances if their disability arose before the age of 65.

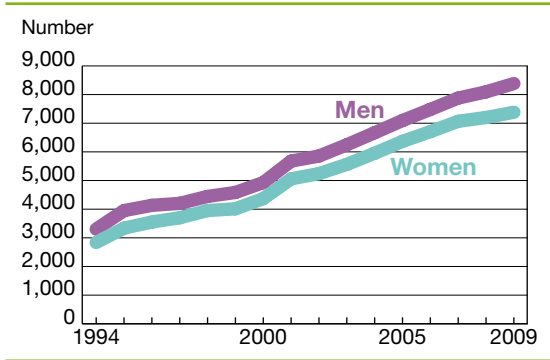
Regulations 2009

Disability allowance in December 2009. Of recipients of disability allowance, 54 per cent were women and 46 per cent were men. Out of a total of SEK 1.2 billion in disability allowance in 2009, 54 per cent went to women and 46 per cent to men.

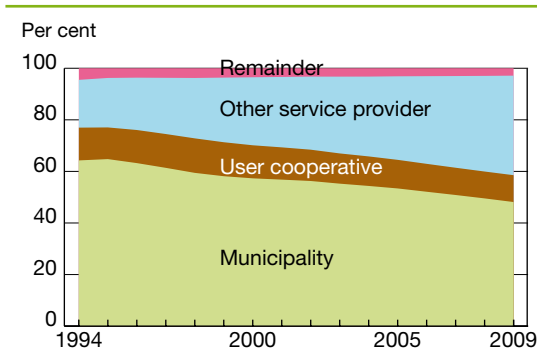
Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19-29	3 107	4 016	1 606	1 635
30-39	3 635	3 722	1 628	1 673
40-49	5 526	5 223	1 648	1 676
50-59	6 835	5 486	1 650	1 697
60-69	8 159	6 160	1 617	1 647
70-79	4 153	2 715	1 548	1 561
80-89	1 723	923	1 497	1 494
90-	211	67	5 560	7 664
Total	33 349	28 312	1 613	1 650

Assistance allowance

Having access to personal assistants gives people with severe functional impairments an opportunity to live normal lives.



Persons with assistance allowance in December. Assistance allowance was introduced in 1994. The number of recipients has increased steadily during the time period. As of 2001, a change in the rules allows persons aged 65 to retain the personal assistance they were granted prior to reaching the age of 65, which may partly explain the increase in numbers. During the whole time period, more men than women have received assistance allowance.



The group Other includes those who choose to function themselves as employer of their assistants or who organize their assistance with the help of several employers.

Persons with assistance allowance according to type of provider in December. The proportion of persons arranging assistance with the help of the municipality has steadily declined during the time period, primarily benefiting other service organizations which themselves include private assistance providers. In 2009, the proportion which arranged assistance with the help of the municipality was 48 per cent and the proportion which arranged assistance via other service organizations was 39 per cent. Note that information on providers is only gathered at the time of the initial granting of the allowance, so that possible changes of provider are not included in the statistics.

Assistance allowance is available to persons suffering from autism, mental retardation, major learning disabilities after brain damage in adult life, or other lasting functional disorders not due to normal ageing. The impairment must be severe and cause considerable difficulties in daily living. Persons living in sheltered group accommodation or receiving care in an institution are not entitled to assistance allowance.

Assistance allowance may only be used for the hire of personal assistance from the municipality, a user cooperative or a private company, or for paying salaries directly to personal assistants hired to help with daily living.

Assistance allowance is paid at an hourly rate. In 2009, this was SEK 247. However, it is possible to apply for increased allowance.

Regulations 2009

Assistance allowance in December 2009. Out of a total of 91 million hours of assistance allowance in 2009, 46 per cent went to women and 54 per cent to men. On average, men were granted more hours than women in most age groups. In 2009, expenditure for assistance allowance was SEK 21.8 billion (including municipal expenditure).

Age	Number of recipients		Average number of hours in December	
	Women	Men	Women	Men
0–14	829	1 200	395	382
15–19	554	803	446	438
20–24	498	743	521	543
25–29	420	552	558	558
30–34	418	533	567	559
35–39	442	496	519	566
40–44	463	508	507	529
45–49	498	550	498	515
50–54	594	511	476	515
55–59	685	625	476	497
60–64	903	840	467	478
65–	1 078	1 023	422	428
Total	7 382	8 384	475	485

Assistance allowance according to personal category in December 2009. Personal category 1 includes persons with mental retardation, autism, etc, personal category 2 includes persons with major and lasting learning disabilities after brain damage in adult life, and personal category 3 includes persons with other lasting physical and psychological disorders not due to normal ageing. The number of persons granted assistance allowance is greatest in personal category 3, which accounts for 60 per cent of all women and 53 per cent of all men granted assistance allowance.

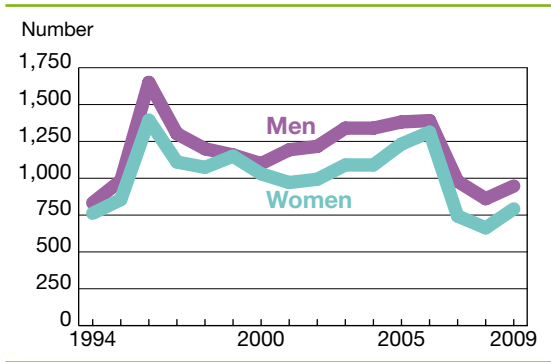
Personal category	Number of recipients		Average number of hours in December	
	Women	Men	Women	Men
1	2 560	3 383	482	481
2	344	526	565	591
3	4 447	4 409	465	478
Total	7 351	8 318	474	484

Note that information concerning personal category is lacking for some persons, so that the totals differ somewhat from those in the previous table.

The most hours per month are granted to personal category 2, due to the fact that in this group we find disabilities which on average call for more extensive support and service than for persons in the other personal categories.

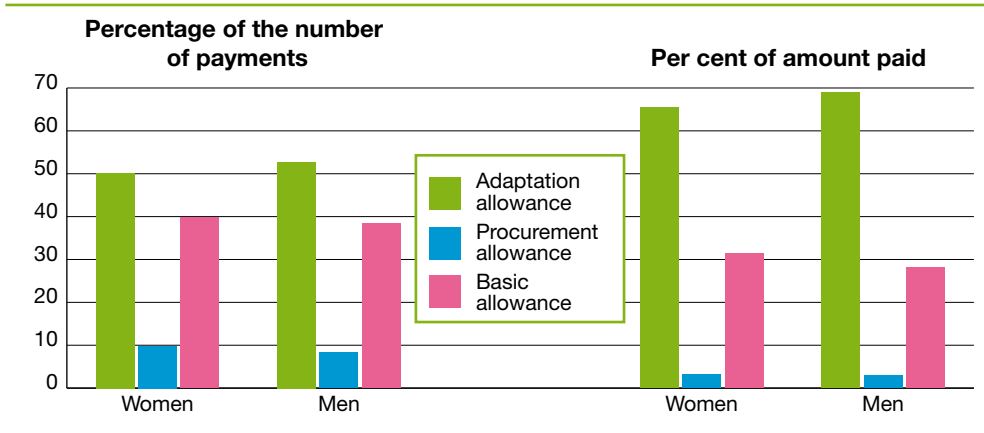
Car allowance

Car allowance is designed to help people with permanent functional disabilities who have difficulty moving around from place to place.



Number of granted car allowances.

Car allowances were introduced in 1988. Up to 2006, it was only possible to get a new car allowance every seventh year, so peaks in demand occurred regularly throughout this period. As of 2007, it is possible to receive a new car allowance every ninth year. Somewhat fewer women than men receive this benefit.



Car allowance according to type of benefit in 2009. In 2009, the most common form of car allowance was adaptation allowance, which accounted for 50 per cent and 53 per cent respectively of all car al-

lowances paid out to women and men. In 2009, 65 per cent of the amount paid out to women and 69 per cent of the amount paid out to men was in the form of adaptation allowance.

Car allowance consists of several benefits. There are two allowances for the purchase of a car – basic allowance and procurement allowance. Basic allowance is payable for the purchase of a car and may be granted every ninth year. Depending on income, procurement allowance may also be granted. Adaptation allowance may be granted for adapting a vehicle. In certain cases, car allowance may also be granted for driving lessons. Car allowance is

granted mainly for cars but also for other vehicles such as motorbikes and mopeds. The basic requirement for entitlement to a car allowance is that the individual has a permanent functional disability that causes significant difficulties in getting around or in using public transport. Parents who have a child with a functional disability may in certain cases be entitled to car allowance if they need the car in order to be able to get around with the child.

Regulations 2009

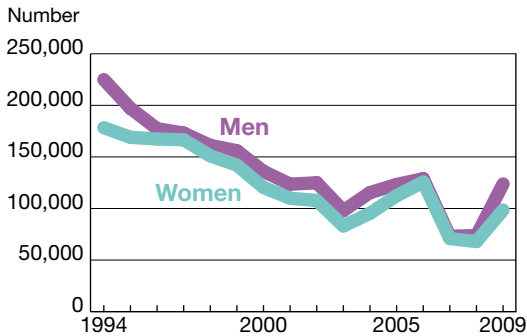
Car allowance in 2009. Of recipients of car allowance, 46 per cent were women and 54 per cent were men. Out of a total of SEK 221.9 million in car allowances in 2009, 45 per cent went to women and 55 per cent to men.

Age	Number of recipients		Average amount over the year, SEK	
	Women	Men	Women	Men
-15	250	274	99 299	101 692
16-19	59	81	103 363	125 841
20-24	45	72	115 254	102 640
25-29	39	40	83 555	108 737
30-34	39	61	125 885	86 260
35-39	76	84	103 326	133 404
40-44	83	105	99 823	130 984
45-49	114	124	104 115	79 716
50-54	91	106	89 529	97 182
55-59	83	100	105 892	65 664
60-64	85	86	103 881	124 126
65-	30	44	66 489	88 578
Total	994	1 177	100 650	103 095

Other payments

Activity support and development allowance

Activity support and development allowance is paid to unemployed persons who participate in labour market programmes.



Number of recipients of activity support and development allowance. Activity support and development allowance is paid out by the Swedish Social Insurance Agency but the responsibility for costs lies with the Job Centre (*Arbetsförmedlingen*). During 2009, approximately 222 000 persons received activity support or development allowance, of whom there were somewhat more men than women.

Regulations 2009

A person who participates in a labour market programme arranged by the Job Centre may receive activity support from the Swedish Social Insurance Agency. Examples of programmes that qualify for activity support are the job and development guarantee, labour market training, vocational rehabilitation, work practice, support for starting up a business, projects geared to labour market policy, coaching, etc. Persons participating in a job guarantee scheme for young people are also entitled to activity support if they do not qualify for unemployment benefit. In 2009, persons not qualifying for unemployment benefit who participated in a full-time programme received activity support of SEK 223 per day. Persons qualifying for

unemployment benefit received a maximum of SEK 680 per day and a minimum of SEK 320 per day in 2009.

A person aged between 18 and 24 who participates in a job guarantee scheme for young people and who does not qualify for unemployment benefit may receive a development allowance from the Swedish Social Insurance Agency. The size of the allowance varies, partly according to age and to whether the person has a final grade from high school. The highest possible development allowance for persons with a final grade from high school and for all persons over the age of 20 (irrespective of final grade from high school) was SEK 134 per day in 2009.

Age	Number of recipients		Average number of days		Average amount of daily allowance, SEK	
	Women	Men	Women	Men	Women	Men
16–24	26 510	43 151	93	98	240	277
<i>of which¹</i>						
<i>development allowance:</i>	18 168	27 734	86	90	130	130
<i>activity support:</i>	10 399	18 986	87	92	385	440
25–29	9 675	13 282	94	98	385	426
30–34	8 247	10 018	95	94	428	446
35–39	9 748	9 665	106	102	461	477
40–44	10 254	9 858	117	111	468	498
45–49	9 383	9 828	127	122	472	508
50–54	8 271	9 076	139	132	486	523
55–59	7 634	8 904	152	146	504	545
60–	8 257	9 493	160	152	529	580
Total	97 979	123 275	115	111	404	420

¹ The numbers for activity support and development allowance do not add up to the number for the 16–24 age group. This is because a person may have received both development allowance and activity support during the year. The total for the 16–24 age group does however represent unique individuals who have received one or other of these benefits during the year.

Number of recipients of activity support and development allowance in 2009. Of the recipients of activity support or development allowance, 44 per cent were women and 56 per cent men. A total of

SEK 10.3 billion in activity support and development allowance was paid out during 2009, of which 43 per cent went to women and 57 per cent to men.

Social Insurance in Figures 2010

Social insurance is a natural part of most people's daily lives. It exerts a vital influence not only on people's security and welfare but also on the national economy. In 2009, it cost approximately SEK 481 billion – the equivalent of 15 per cent of the gross national product (GNP).

Each year the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, the purpose of which is to describe with the aid of statistics and comments a number of insurances and benefits administered by the agency. This book uses tables, diagrams and charts to present social insurance under such headings as: the scope and financing of social insurance, registered insured persons, financial security for families and children, financial security in case of illness and disability, and other payments. The content of *Social Insurance in Figures 2010* has changed compared with previous years. For example, several new tables and diagrams have been added in order to better reflect outcomes of the insurances and benefits included. Moreover, statistics on insurances and benefits paid out to pensioners are no longer included.