

# Social Insurance in Figures 2009



Försäkringskassan (Swedish Social Insurance Agency) 2010  
ISSN: 2000-1703  
ISBN: 978-91-7500-359-7  
Graphic production: Kristina Malm  
Printers: Åtta.45 Tryckeri AB, 2010  
Translation: Peter Nickson, Mind's Eye AB, Stockholm, 2010

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## Foreword

*Social Insurance in Figures* is published annually by the Swedish Social Insurance Agency to provide a commented statistics report on a range of insurances and benefits within social insurance that are administered and paid out by the Swedish Social Insurance Agency.

Social insurance is an integral part of most people's daily lives. It has a crucial impact not only on their security and welfare but also on the national economy. In 2008, it cost approximately SEK 459 billion – the equivalent of 15 per cent of the gross national product (GNP).

Social insurance is described here with the aid of tables, charts and diagrams 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, financial security in old age, etc. Regulatory changes made to social insurance since 2008 are briefly summarized in a separate section.

Many co-workers at the Swedish Social Insurance Agency have contributed to *Social Insurance in Figures 2009*. Marie Mulder has acted as editor, assisted by Parviz Ghaemian.

Stockholm, January 2010

Adriana Lender  
Director General



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## Introduction

The Swedish Social Insurance Agency administers social insurance, the aim of which is to provide financial security during life's various phases. Social insurance thus includes insurances and allowances for families with children, for the sick, for people with functional disabilities, and for the elderly. Social insurance here refers to the insurances and benefits that are administered and paid out by the Swedish Social Insurance Agency.

At the end of 2008, Sweden's population stood at just over 9.3 million people. Of these, nearly 1.7 million were below the age of 16. All people living or working in Sweden are covered by Swedish social insurance. Swedish and foreign citizens aged 16 or older and residing in Sweden are insured under the National Insurance Act (AFL). These persons are registered with the Swedish Social Insurance Agency and in 2008 numbered approximately 7.5 million.

In 2008, social insurance expenditure totalled SEK 459 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 here by means of tables, charts and diagrams 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, financial security in old age, etc. The data used to measure several of the insurances and allowances include: number of recipients, amounts paid out and average rates of compensation.

Insured persons require social insurance in varying degrees and they 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.

On the Swedish Social Insurance Agency web site [www.forsakringskassan.se](http://www.forsakringskassan.se) there is a pdf version of the book 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](mailto:statistikenheten@forsakringskassan.se).

## Directions for reading

For each insurance and allowance included in Social Insurance in Figures 2009 there is a 'rules box'. 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 allowance in question. In cases where regulations have changed over the year, the most up-to-date regulations for the current year are shown. Formal regulatory information is to be found on the Swedish Social Insurance Agency home page [www.forsakringskassan.se](http://www.forsakringskassan.se).

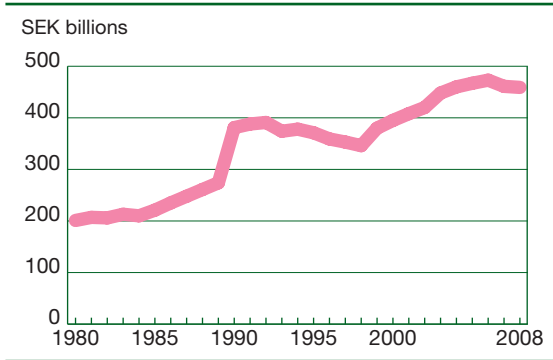
All data on expenditure, average amounts, average number of days, etc, have been rounded off. On the other hand, total figures or figures for all individuals are based on calculations of non-rounded off values.

To estimate the size of income-related daily allowances in the case of sickness allowance, pregnancy allowance and parental allowance, the rate of compensation (80 or 70 per cent) is multiplied by a so-called recalculation factor, which for the year 2008 was 0.97. The level of the recalculation factor is determined by the Swedish parliament. Compensation applying to income-related daily allowances is therefore just under 80 or 70 per cent of the income qualifying for sickness allowance.

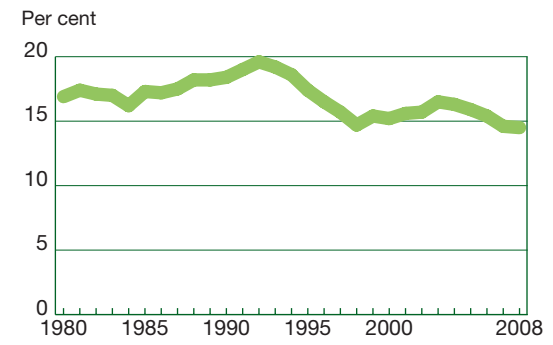
# The Financial Scope of Social Insurance

## 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 the elderly, as well as administrative costs.



**Social insurance expenditure in 2008 prices.** In 2008, social insurance expenditure totalled SEK 459 billion. Since 1980, expenditure has increased by 56 per cent (expressed in year 2008 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 health 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.



**Social insurance expenditure in relation to the Gross National Product (GNP).** Payments from social insurance play a significant role in the national economy. In 2008 these equated to almost 15 per cent of GNP – somewhat lower than during the 1980s and greater part of the 1990s.



Area of expenditure/benefit	2006	2007	2008
<b>Financial security for families and children</b>			
Parental insurance <sup>1</sup>	26,094	27,662	29,212
Child allowance	23,611	23,516	23,389
Housing allowance for families with children and for young people	3,598	3,377	3,223
Care allowance	2,625	2,637	2,679
Maintenance support	4,038	3,888	3,724
Child pension, etc.	1,027	1,009	1,003
Pension right for childcare years	4,452	4,592	4,833
Adoption allowance	35	28	28
<b>Total</b>	<b>65,479</b>	<b>66,710</b>	<b>68,091</b>
<b>Financial security in case of sickness and disability</b>			
Sickness insurance <sup>2</sup>	36,660	31,729	26,608
Medical care benefits, etc	3,384	3,732	4,229
Sickness/activity compensation	70,178	68,360	69,633
Housing supplement for persons with activity or sickness compensation	3,962	4,096	4,359
Disability allowance	1,171	1,174	1,192
Work injury compensation	6,005	5,918	5,425
Car allowance	257	245	200
Assistance allowance	16,084	18,171	19,858
Other benefits	8	8	7
<b>Total</b>	<b>137,709</b>	<b>133,433</b>	<b>131,510</b>
<b>Financial security in old age</b>			
Old-age pension	197,702	206,451	219,352
Survivor's pension	15,813	15,702	15,697
Housing supplement for pensioners, etc.	7,448	7,263	7,113
Maintenance support for the elderly	419	402	437
Other pensions	78	50	47
<b>Total</b>	<b>221,460</b>	<b>229,868</b>	<b>242,645</b>
<b>Other payments</b>			
Activity support	11,755	6,372	6,738
Daily cash benefit to conscripts	3	3	3
Family allowance to conscripts	28	28	41
Other	25	23	22
<b>Total</b>	<b>11,811</b>	<b>6,426</b>	<b>6,805</b>
<b>Administration<sup>3</sup></b>	<b>10,832</b>	<b>9,435</b>	<b>9,737</b>
<b>Total</b>	<b>447,292</b>	<b>445,873</b>	<b>458,788</b>

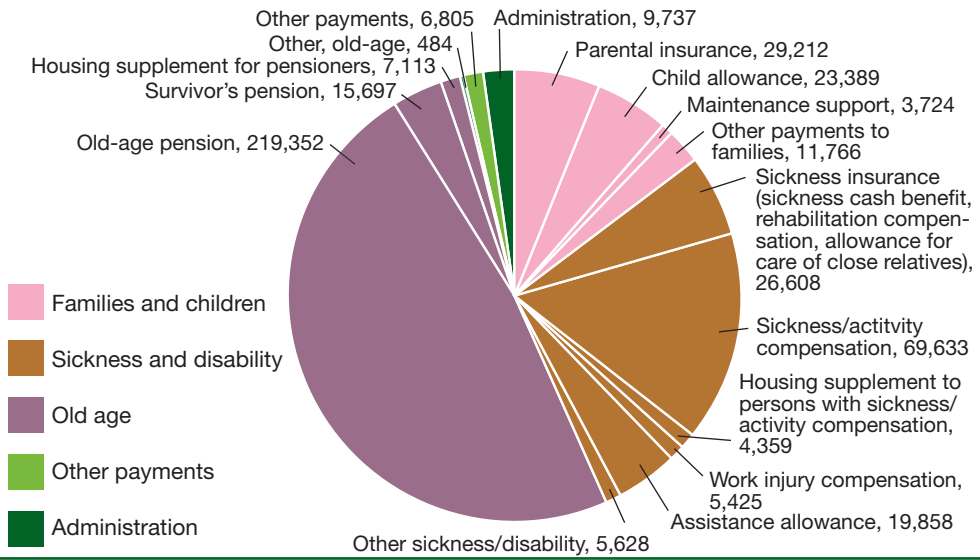
<sup>1</sup> Including parental insurance, temporary parental insurance, pregnancy allowance, etc.

<sup>2</sup> Including sickness allowance, rehabilitation allowance, allowance for care of close relatives, etc.

<sup>3</sup> Also includes AP Fund and Premium Pension expenses and internal administrative costs.

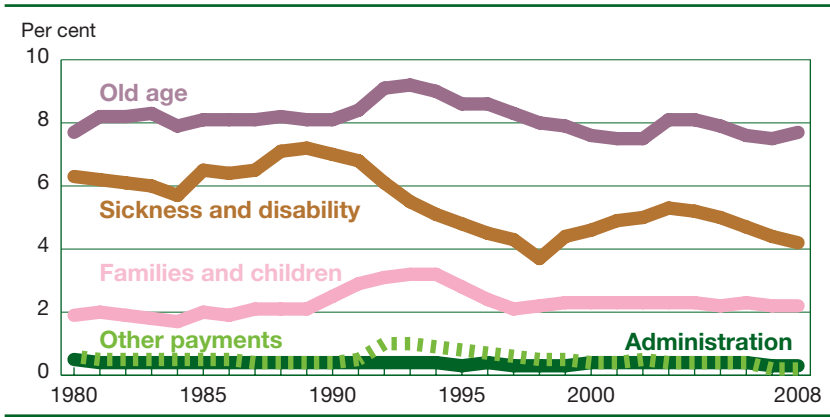
**Social insurance expenditure 2006–2008 in SEK billion (current prices).** Total expenditure increased by approximately 3 per cent in 2008 compared with 2007. Expenditure for financial security in old age increased, which may be partly explained by the fact that

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.



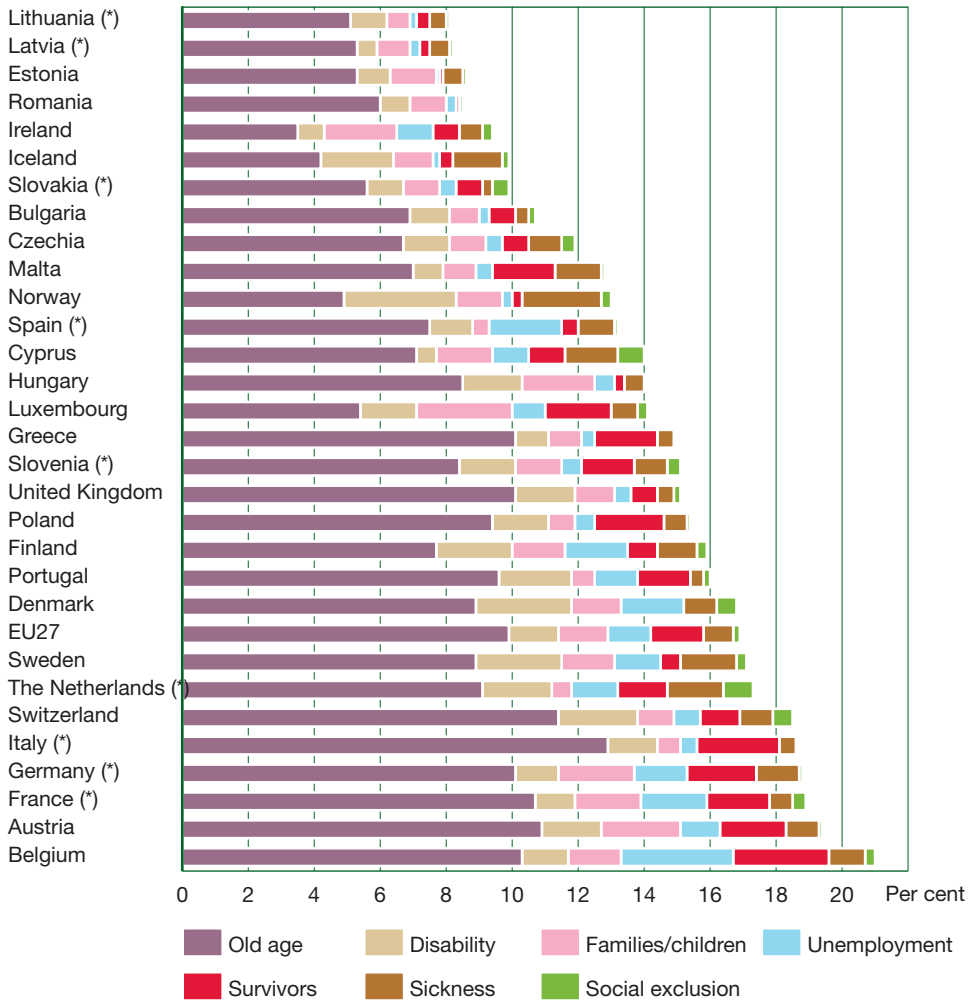
**Distribution of expenditure for 2008 (SEK millions).** A little more than half of social insurance expenditure (53 per cent or SEK 243 billion) went to old-age pensioners and survivors. A total of 29 per cent (SEK 132 billion) went to the sick and persons with disabilities. Families with children accounted

for 15 per cent of expenditure (SEK 68 billion). In addition, there were various other benefits, primarily within the labour market area (approximately SEK 7 billion). Remaining expenditure comprised administrative costs (almost SEK 10 billion).



**Expenditure areas in relation 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 almost 4 per cent of GNP in 1998. The drop was the combined 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.



(\*) Preliminary figures  
 Source: Eurostat (2008) Social Expenditure Database

**Public transfers in relation to GNP in 2006 in Sweden and other European countries.** Public transfers include, in addition to Swedish social insurance, unemployment benefit and financial assistance. Sweden’s proportion of public transfers to households in relation to GNP is at the same level as the EU average, 17 per cent. The Baltic countries have one of the lowest

proportions, between 8 and 9 per cent. There are large differences between countries when it comes to the use of public transfers and direct transfers to meet needs within the social insurance system. Examples of direct services are tax reductions and subsidized day-care centre places, 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 benefits from municipalities.

SEK million	Income				Expenditure			Surplus/ deficit
	Contrib- utions	Statu- tory govt. funding	Other	Total	Pay- ments	Admin- istra- tion	Total	
Parental insurance <sup>1</sup>	27,151	–	–	27,151	28,705	1,103	29,808	–2,657
Child allowance	–	23,618	–	23,618	23,389	229	23,618	–
Housing allowance to families with children, etc.	–	3,488	–	3,488	3,223	265	3,488	–
Care allowance	–	2,869	–	2,869	2,679	190	2,869	–
Maintenance support	–	2,417	1,699	4,116	3,724	392	4,116	–
Pension rights for childcare years	–	4,833	–	4,833	4,833	–	4,833	–
Sickness insurance <sup>2</sup>	96,033	14,464	–	110,497	96,748	4,157	100,905	9,592 <sup>3</sup>
Support to county councils	–	1,000	–	1,000	1,000	–	1,000	–
Dental care	–	4,072	–	4,072	3,867	205	4,072	–
Medical care in international contexts	–	409	–	409	361	48	409	–
Disability allowance	–	1,280	–	1,280	1,192	88	1,280	–
Activity support	6,738	185	–	6,923	6,738	185	6,923	–
Work injuries benefits, etc	8,393	54	55	8,502	5,425	286	5,711	2,791
Car allowance	–	231	–	231	200	31	231	–
Assistance allowance	–	16,160	3,856	20,016	19,858	158	20,016	–
Old-age pension								
To/from AP Fund	203,140	–	–193,948	9,192	199,206	1,371	200,577	–191,385
To/from national budget	14,946	4,703	–	19,649	19,344	305	19,649	–
Premium Pension Scheme	28,371	–	–	28,371	826	315	1,141	–
Survivor's pensions	20,988	835	–	21,823	16,700	39	16,739	5,084
Housing suppl. (BTP)	–	11,830	–	11,830	11,472	358	11,830	–
Maintenance support for the elderly	–	439	–	439	437	2	439	–
Other benefits	15	87	56	158	148	10	158	–
<b>Total</b>	<b>405,775</b>	<b>92,974</b>	<b>–188,282</b>	<b>310,467</b>	<b>450,075</b>	<b>9,737<sup>4</sup></b>	<b>459,812<sup>5</sup></b>	<b>–</b>

<sup>1</sup> Excluding pregnancy benefit which is financed by the sickness insurance contribution.

<sup>2</sup> Including sickness cash benefit, rehabilitation cash benefit and other rehabilitation benefits, sickness and activity compensation, pregnancy cash benefit and allowance for care of close relatives.

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

<sup>4</sup> Also includes AP Fund and Premium Pension expenses and internal administrative costs.

<sup>5</sup> This includes expenditure for state support to Swedish regional county councils and transfers of pension rights from the AP Fund to the EU.

### Social insurance income and expenditure in 2008, in SEK million.

In 2008, income from contributions (social contributions from employers and self-employed, general pension contributions and national old-age pension contributions) amounted to SEK 406 billion. In ad-

dition, the part financed by public funds (taxation) was SEK 93 billion (or 20 per cent of expenditure).

The AP Funds reported dramatic capital losses during the year due to most shares decreasing in value. This is shown on the income side in the table.

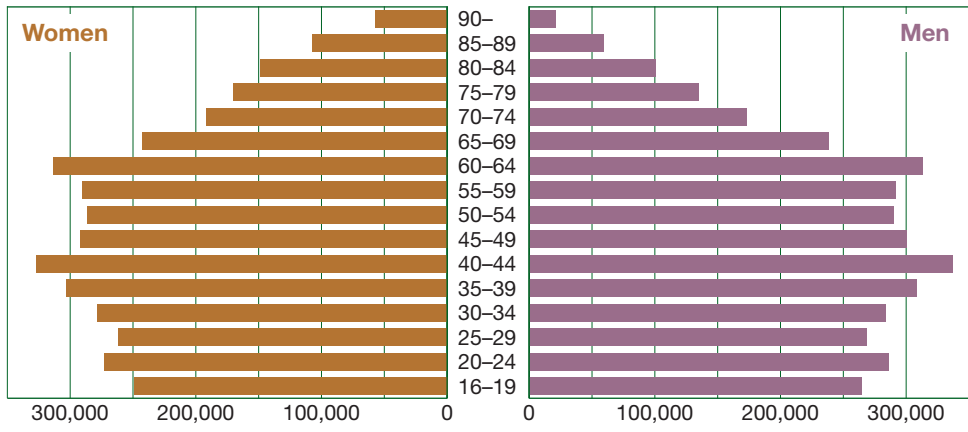
Premium rates in per cent	2002	2003	2004	2005	2006	2007	2008
Old-age pension contribution <sup>1</sup>	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor's pension contribution <sup>1</sup>	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Sickness insurance							
– Employer's contribution	8.8	11.08	11.08	10.15	8.64	8.78	7.71
– Self-employed	9.53	11.81	11.81	11.12	9.61	9.61	7.93
Parental insurance contribution <sup>1</sup>	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Work injury contribution <sup>1</sup>	1.38	0.68	0.68	0.68	0.68	0.68	0.68
Labour market contribution							
– Employer contribution	5.84	3.7	3.7	4.45	4.45	4.45	2.43
– Self-employed	3.3	1.16	1.16	1.91	1.91	1.91	0.5
General salary contribution <sup>1</sup>	2.69	3.25	3.13	3.07	4.4	4.4	7.49
Total employer contribution	32.82	32.82	32.7	32.46	32.28	32.42	32.42
Total general salary contribution	31.01	31.01	30.89	30.89	30.71	30.71	30.71

<sup>1</sup> Same premium rate applies to employers and self-employed.

**Statutory contributions to social insurance as a percentage of chargeable income.** Social insurance contributions are based on the salaries of employees and self-employed persons. They are paid by employers and self-employed persons respectively. Certain changes in contributions between

2002 and 2008 have been compensated by corresponding changes in the so-called general salary contribution (a contribution that is not linked to any particular social insurance benefit). Total employer contribution has therefore remained stable at just over 32 per cent during this time period.

## Registered insured persons



Registered insured persons in 2008.

Swedish citizens and foreign citizens who have reached the age of 16 and are resident in Sweden are registered according to the National Insurance Act (AFL). This is a precondition for qualifying for benefits such as parental allowance at lowest and medium level and sickness compensation or activity compensation at

guarantee level.

All insured persons are registered with the Swedish Social Insurance Agency according to the National Insurance Act. Persons leaving Sweden are still considered as residents of Sweden if their stay abroad does not exceed one year.

Regulations  
2008

Age	Women	Men	All
16-19	249,294	264,350	513,644
20-29	534,541	554,634	1,089,175
30-39	581,151	592,768	1,173,919
40-49	618,651	636,958	1,255,609
50-59	576,439	581,552	1,157,991
60-69	556,343	551,324	1,107,667
70-79	361,687	307,927	669,614
80-89	255,719	160,007	415,726
90-	56,995	21,413	78,408
<b>Total</b>	<b>3,790,820</b>	<b>3,670,933</b>	<b>7,461,753</b>

Registered insured persons in 2008.

<b>Region of birth</b>	<b>Women</b>	<b>Men</b>	<b>All</b>
Sweden	3,223,759	3,168,155	6,391,914
Nordic countries excluding Sweden	141,778	102,103	243,881
EU 27 excluding Nordic countries	98,544	88,316	186,860
Rest of Europe	89,159	80,609	169,768
Sub-Saharan Africa	27,375	28,217	55,592
Asia excluding Middle East	63,757	36,949	100,706
Middle East, North Africa and Turkey	106,742	127,474	234,216
North America	10,850	11,532	22,382
South America	27,798	25,793	53,591
Oceania	1,010	1,727	2,737
<b>Total</b>	<b>3,790,772</b>	<b>3,670,875</b>	<b>7,461,647</b>

**Registered insured persons in 2008.** Out of 7.5 million insured persons registered with the Swedish Social Insurance Agency in 2008, 86 were born in Sweden,

while 14 per cent were born outside Sweden. Persons born in countries that cannot be grouped in any of the above regions of birth are not reported in this table.



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 2008, that corresponded to a sickness cash benefit qualifying income (SGI) of at least SEK 9,900.

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.

**Regu-  
lations  
2008**

	Number of registered insured persons			Estimated proportion of persons insured for sickness cash benefit, %		
	Women	Men	All	Women	Men	All
Sweden	2,243,159	2,338,700	4,581,859	89	90	89
Nordic countries excluding Sweden	91,229	71,334	162,563	80	80	80
EU 27 excluding Nordic countries	69,131	63,505	132,636	74	81	78
Rest of Europe	71,189	64,188	135,377	71	79	75
Sub-Saharan Africa	23,533	24,819	48,352	60	69	65
Asia excluding Middle East	56,440	31,667	88,107	71	78	73
Middle East, North Africa and Turkey	90,842	111,841	202,683	56	70	64
North America	8,591	9,528	18,119	73	79	76
South America	24,469	23,054	47,523	77	83	80
Oceania	909	1,627	2,536	74	83	80
<b>Total</b>	<b>2,679,492</b>	<b>2,740,263</b>	<b>5,419,755</b>	<b>86</b>	<b>88</b>	<b>87</b>

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.** The proportion of persons insured for sickness cash benefit within the total of registered insured persons was highest among people born in Sweden and considerably lower among foreign-born people at the beginning of 2008. Almost 9 out of 10 native-born persons were entitled to receive income-related daily allowances such as sickness cash benefit, pregnancy cash benefit and temporary parental cash benefit. Among persons born in the Middle East, North Africa and Turkey or in Sub-Saharan Africa, 6 out of 10 registered

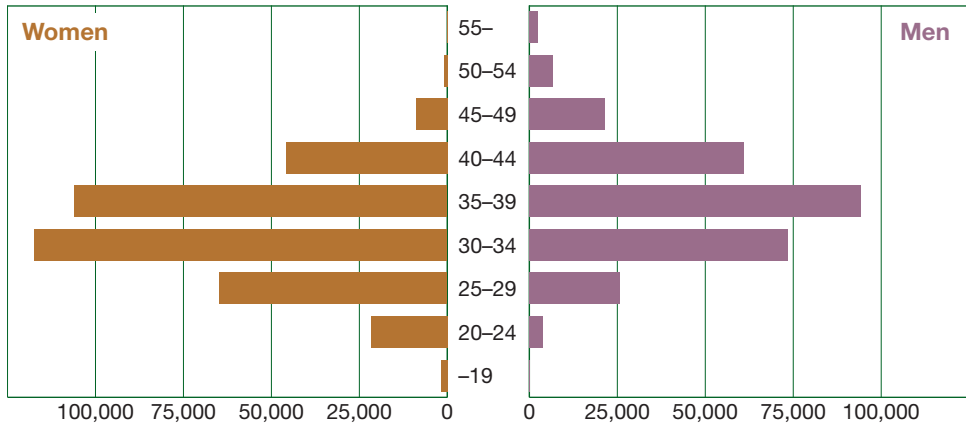
insured persons were also insured for sickness cash benefit. The main explanation of this is that labour market affiliation is weaker among persons born in these regions compared with Swedish-born persons.

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. The figures for the proportion of persons insured for sickness cash benefit out of all registered insured persons are therefore estimates only.

# Financial security for families and children

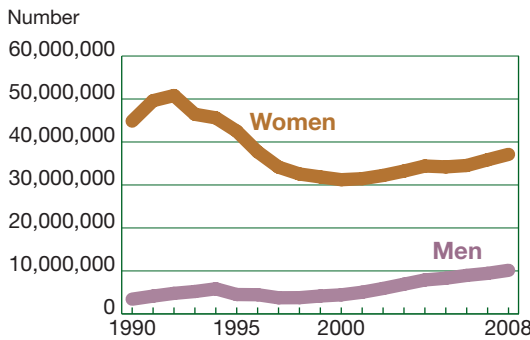
## Parental cash benefit

Parental insurance is intended to create the conditions for both parents to combine parenthood with gainful employment.



**Persons with parental cash benefit in 2008.** In 2008, 656,000 persons claimed parental cash benefit.

Women made up 56 per cent, and men 44 per cent.



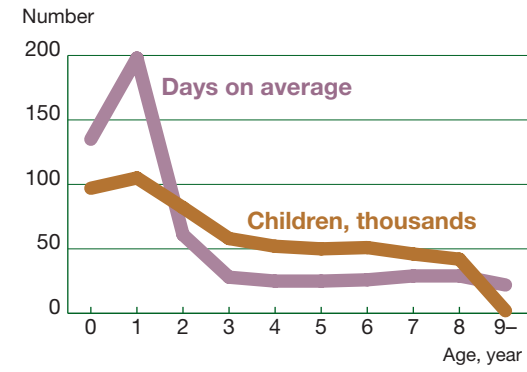
**Number of days with parental cash benefit.** The number of days claimed peaked in 1992, subsequently declining over a number of years as the birth rate fell. At

the start of the 21st century, the number of days claimed rose once again. This can partly be explained by the fact that 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 2008, 47 million days with parental cash benefit were paid out, of which 79 per cent went to women. The number of days claimed by men has never been higher. From having claimed only 10 per cent of paid-out days in 1997, men claimed 21 per cent of the days in 2008.

### Children whose parents claimed parental cash benefit in 2008.

The largest amount of days with parental cash benefit is claimed for children up to the age of one. For children aged between three and eight, the average amount is close to 30 days a year. Parents of approximately 2000 children who had reached the age of nine but not yet completed their first year of school claimed parental cash benefit in 2008.



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 parents' income, though the minimum amount payable is SEK 180 per day for parents with low or no incomes. For the remaining 90 days, the insured person receives an amount equivalent to the lowest level, which is SEK 180 per day.

If the parents have joint custody of the child, both are 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 parent, with the exception of the 60 days that are reserved 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 first year of 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 2008, maximum compensation amounted to SEK 872 per day.

### Regulations 2008

Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	1,787	56	168	51	30,881	9,849
20-24	21,737	3,774	161	45	45,695	19,776
25-29	64,720	25,788	133	41	52,534	21,414
30-34	117,359	73,396	107	40	50,755	23,475
35-39	105,977	94,217	83	35	40,311	20,883
40-44	45,793	61,023	62	30	27,971	17,324
45-49	8,920	21,454	42	29	16,072	15,798
50-54	931	6,567	40	29	14,615	14,986
55-	52	2,441	40	37	16,463	17,778
<b>Total</b>	<b>367,276</b>	<b>288,716</b>	<b>101</b>	<b>35</b>	<b>43,879</b>	<b>20,282</b>

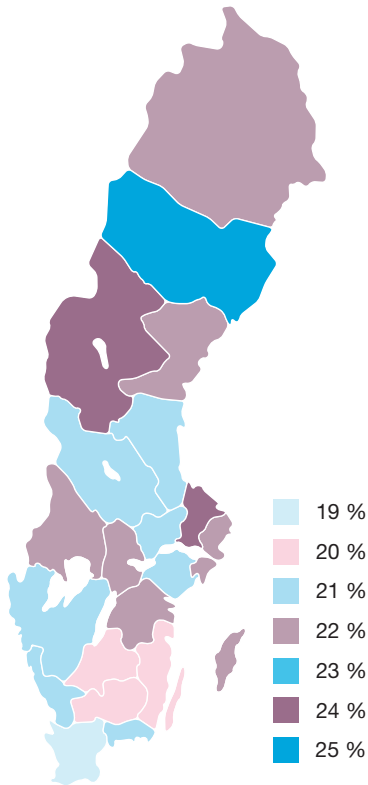
**Parental cash benefit in 2008.** Out of a total of SEK 21.9 billion paid out in parental cash benefit in 2008, 74 per cent went to women and 27 per cent to men. The average number of days decreases for

each succeeding age group. This is partly because parents often claim the greater number of parental cash benefit days while the child is young and because young parents mostly have young children.

Region of birth	Proportion of recipients, basic level only		Average amount (irrespective of level), SEK per day	
	Women	Men	Women	Men
Sweden	2.7	0.7	475	607
Nordic countries excl. Sweden	6.1	2.6	459	575
EU 27 excl. Nordic countries	17.6	6.5	369	548
Rest of Europe	18.6	6.4	315	447
Sub-Saharan Africa	31.3	13.9	246	375
Asia excl. Middle East	22.9	9.8	303	445
Middle East, North Africa and Turkey	30.2	15.8	251	377
North America	17.1	7.9	385	497
South America	16.2	5.3	358	475
Oceania	17.9	4.4	424	571
<b>Total</b>	<b>6.1</b>	<b>1.9</b>	<b>434</b>	<b>577</b>

**Proportion of women and men using only parental cash benefit at basic level, and average payments to all parents in 2008.** In 2008, just over 6 per cent of women and just under 2 per cent of men claimed only parental cash benefit at basic level out of the 390 days due to having a low income or none at all. The proportion of parents using only parental cash benefit at basic

level was lowest among those born in Sweden. The women's share was consistently greater than that of men. Swedish-born parents received higher average compensation than those born outside Sweden. Irrespective of country of origin, women received on average lower compensation per day than men.



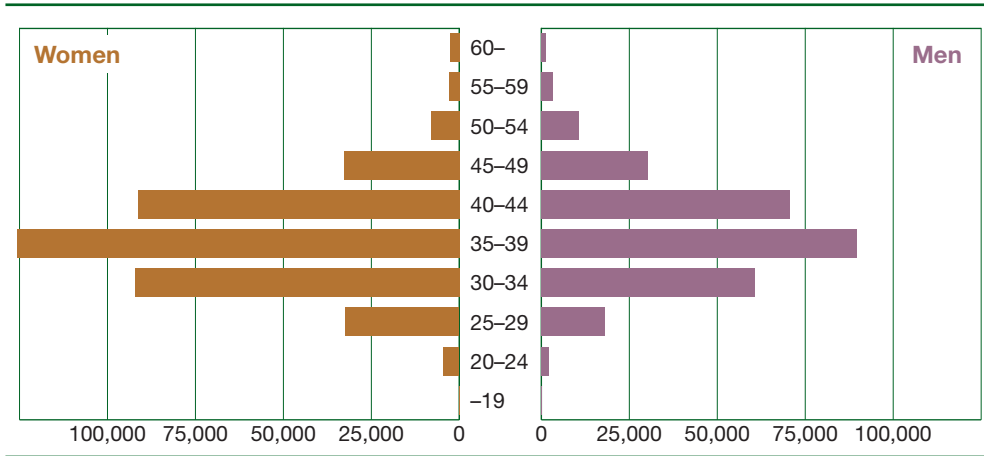
**Men's share of parental cash benefit days per county in 2008.**

Of all parental cash benefit days paid out in 2008, men claimed 21 per cent. The proportion was highest in the county of Västerbotten (25 per cent) and lowest in the county of Skåne (19 per cent).

Within many 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.

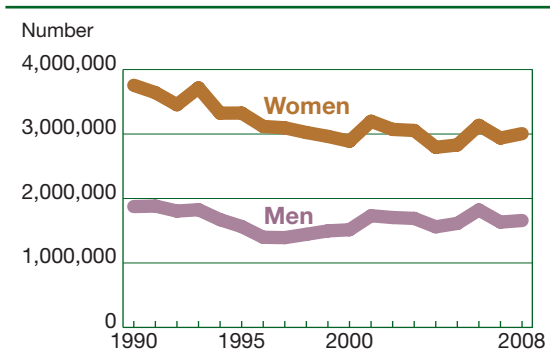
## Temporary parental cash benefit

Among other things, temporary parental cash benefit makes it possible for parents to be compensated for staying home from work when a child is sick.



**Persons with temporary parental cash benefit for the care of a child in 2008.** During 2008, almost 679,000 persons used temporary

parental cash benefit for the care of a child, of which 58 per cent were women and 42 per cent were men.



### Days with temporary parental cash benefit for the care of a child.

Out of a total of 4.7 million days paid out in 2008, women used 64 per cent and men 36 per cent. Between 1990 and 2008, the proportions have varied between 69 and 63 per cent and 31 and 37 per cent respectively.

If a parent has to give up paid employment because a child is sick or infected, or the child's normal custodian 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 at home from work to care for the child in place of the parent. The parents of gravely ill children under the age of 18 may receive temporary parental cash benefit for an unlimited number of days. In addition, both parents may receive compensation for the same child and same period.

Parents of children covered by the Swedish Act on Support and

Service for Certain Functionally Disabled Persons (LSS) may receive compensation for the care of a sick child aged between 16 and 21 (sometimes older).

In addition, the parent of a child who is under 16 and covered by LSS is also entitled to ten so-called contact days per child and year. These days may be used for parental training courses, settling the child in or visiting the child during pre-school or after-school recreational activities.

In connection with the birth of a child, also the father or the child's second parent is entitled to temporary parental allowance of 10 days per child when he or she refrains from gainful employment.

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 income qualifying for sickness cash benefit. The maximum benefit is based on 7.5 price base amounts.

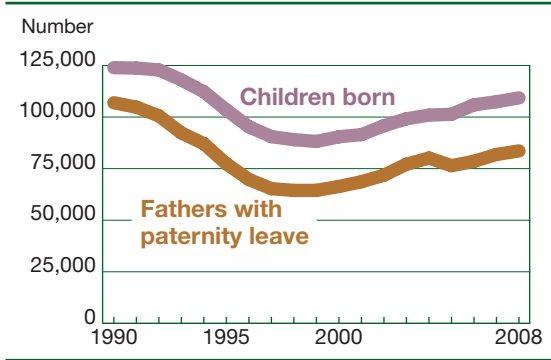
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	27	9	15.2	6.1	5,745	3,575
20-24	4,479	2,059	9.6	7.2	5,331	5,402
25-29	32,401	18,049	9.3	6.7	6,013	5,391
30-34	92,184	60,622	8.7	6.4	6,181	5,291
35-39	125,651	89,764	7.7	5.8	5,663	4,912
40-44	91,357	70,547	6.9	5.4	5,097	4,534
45-49	32,835	30,130	6.2	5.2	4,640	4,257
50-54	8,050	10,681	5.7	5.2	4,311	4,164
55-59	2,977	3,319	3.8	5.2	2,843	4,086
60-	2,588	1,198	2.5	4.7	1,897	3,533
<b>Total</b>	<b>392,549</b>	<b>286,378</b>	<b>7.7</b>	<b>5.8</b>	<b>5,519</b>	<b>4,821</b>

**Temporary parental cash benefit for the care of a child in 2008.** In 2008, out of a total of approximately SEK 3.5 billion paid out in

temporary parental cash benefit for the care of a child, 61 per cent went to women and 39 per cent to men.

## Temporary parental cash benefit in connection with childbirth or adoption

This insurance enables a father, or 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 and the number of fathers claiming

temporary parental cash benefit in connection with childbirth or adoption peaked in 1990, when approximately 86 per cent of fathers claimed the days. During the greater part of the 1990s, the number of used days declined as fewer children were born and the proportion of new fathers taking advantage of their 10 allowed days dropped to 72 per cent. In 2001, the trend was once again reversed and since 2004 the number of children born annually has again been over 100,000. In 2008, just over 76 per cent of fathers or the other parent claimed the 10 days.

### Regulations 2008

In connection with the birth of a child, the father or other parent has the right to temporary parental cash benefit for 10 days per child if he/she takes time off from gainful employment. In certain circumstances, these days may be transferred to someone other than the father or the child's other 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 income qualifying for sickness cash benefit. The maximum benefit is based on 7.5 price base amounts.



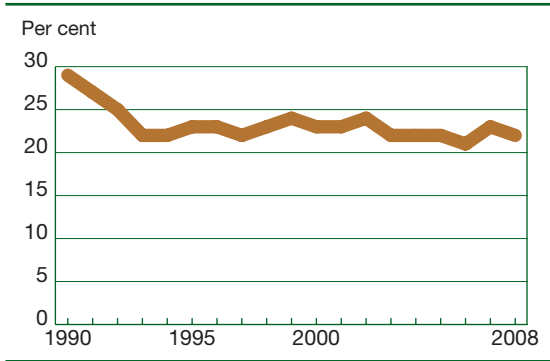
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	16	3,155	8.8	9.6	5,026	7,468
25-29	97	15,105	7.5	9.7	5,260	8,067
30-34	165	29,256	8.1	9.7	6,009	8,336
35-39	179	22,363	8.6	9.6	6,727	8,314
40-44	162	9,234	7.9	9.6	6,465	8,169
45-49	100	2,521	8.2	9.6	6,581	7,926
50-54	100	704	7.8	9.5	5,895	7,740
55-59	89	200	7.4	9.2	5,712	7,443
60-	64	78	7.2	9.4	6,344	7,885
<b>Total</b>	<b>972</b>	<b>82,616</b>	<b>8.0</b>	<b>9.7</b>	<b>6,168</b>	<b>8,209</b>

**Temporary parental cash benefit in connection with childbirth or adoption in 2008.** During 2008, approximately SEK 684 million was paid out in temporary parental

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

## Pregnancy cash benefit

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



**Number of women with pregnancy cash benefit.** During the later stages of pregnancy, many women receive social insurance compensation in the form of pregnancy cash benefit, sickness cash benefit or parental cash benefit. After a marked decline in the early 1990s, the proportion of women receiving pregnancy cash benefit has been around 21–24 per cent. In 2008, the proportion of women who received pregnancy cash benefit was 22 per cent.

### Regulations 2008

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 income qualifying for sickness cash benefit, and the maximum benefit is based on 7.5 price base amounts. In 2008, the highest possible pregnancy cash benefit was SEK 654 per day.

Age	Number of recipients	Average number of days	Average amount over the year, SEK
-19	21	40	13,143
20-24	3,200	39	16,970
25-29	8,607	38	18,943
30-34	7,960	38	19,819
35-39	3,715	38	19,837
40-44	838	38	19,110
45-49	30	37	17,167
<b>Total</b>	<b>24,371</b>	<b>38</b>	<b>19,105</b>

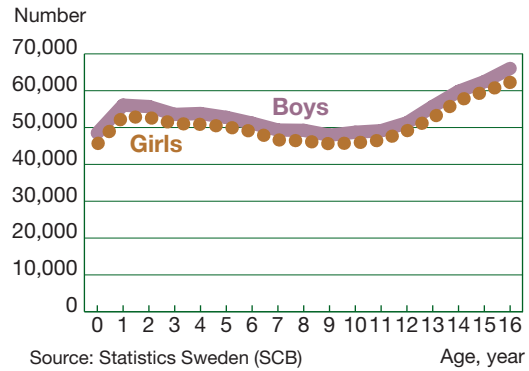
**Pregnancy cash benefit in 2008.** In 2008, SEK 463 million was paid out

in pregnancy cash benefit to just over 24,000 women.

## Child allowance

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

**Number of children according to age in 2008.** At the end of 2008, there were 864,000 girls and 911,000 boys aged 0–16 years. After peaking in 1990, the number of births decreased year by year but the past few years have seen a slight increase. The number of children born in 2008 (zero years in the figure) was 12 per cent lower than the number born in 1990.



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. After that, 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 new-born children have joint custody, they can decide which parent is to receive child allowance. If no choice is made, the money is paid out to the mother.

For parents living apart whose children take turns to live with each 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 SEK 1,050 per child and month. Large-family supplement is 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.

### Regulations 2008

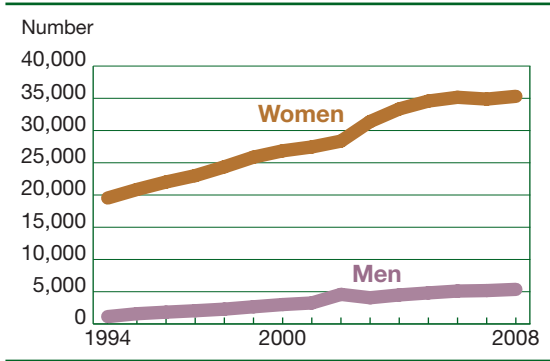
	Monthly amount, SEK			Annual amount, SEK
	Child allowance	Large-family supplement	Total	
1 child	1,050	–	1,050	12,600
2 children	2,100	100	2,200	26,400
3 children	3,150	454	3,604	43,248
4 children	4,200	1,314	5,514	66,168
5 children	5,250	2,364	7,614	91,368
For each additional child	1,050	1,050	2,100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

**Amounts for child allowance in 2008.** In 2008, SEK 23.4 billion was paid out in child allowance. The

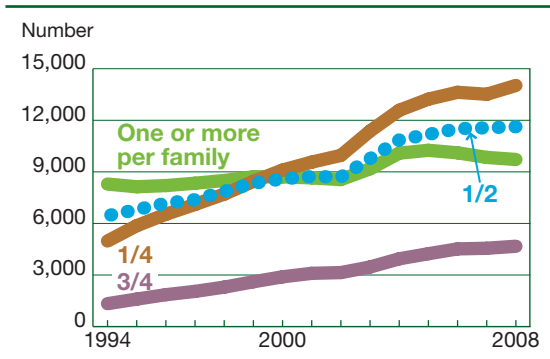
amounts per child have remained the same since October 2005.

## Care allowance

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



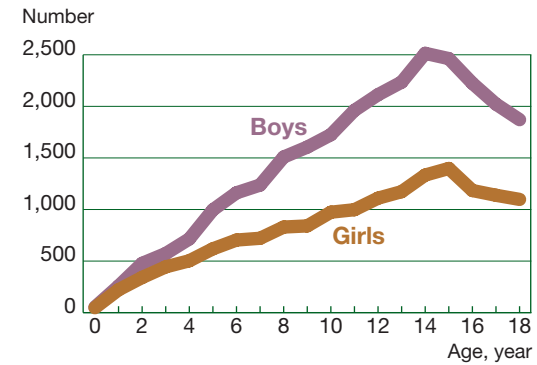
**Recipients of care allowance in December.** The proportion of parents with care allowance has virtually doubled since 1994. Primarily children with psychological diagnoses account for this increase. In 2003, the age up to which care allowance may be granted was raised from 16 to 19 years, which also explains the increased 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 13 per cent in 2008.



**Care allowance according to level 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 level has become the most common.

Psychological diagnoses, which are the basis for newly-granted care allowances, have increased for boys from 32 per cent in 1994 to 59 per cent in 2008. For girls, the corresponding proportions were 20 per cent in 1994 and 43 per cent in 2008.

**Children with care allowances in December 2008.** Of the children receiving care allowance in December 2008, girls accounted for approximately 36 per cent and boys 64 per cent. Boys dominated in all age groups. The proportion of girls was lowest (34 per cent) in the age-groups 9 and 10–11 years.



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. The parent 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 sick or 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 2008 amounted to SEK 8, 542 per month. Care allowance is taxable and qualifies for pension. However, care allowance for increased expenses is exempt from tax.

Under certain circumstances, compensation for additional costs may be paid out on top of the normal amount for full benefit. A care allowance may be granted even if there is only a need of compensation for additional expenses. 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 expenses.

### Regulations 2008

Age	All children		Children in families with one child receiving care allowance	
	Girls	Boys	Girls	Boys
0-2	611	790	535	690
3-5	1,566	2,285	1,288	1,873
6-8	2,255	3,908	1,764	3,153
9-11	2,813	5,291	2,195	4,246
12-15	5,015	9,325	3,939	7,498
16-19	3,421	6,123	2,781	5,014
<b>Total</b>	<b>15,681</b>	<b>27,722</b>	<b>12,502</b>	<b>22,474</b>

**Children with care allowance in December 2008.** Approximately one-fifth of the children were in families receiving care allowance for more than one child. Approximately 21 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.

Age	Number of recipients (parents)		Average amount per month, SEK	
	Women	Men	Women	Men
-24	176	5	5,184	3,844
25-29	1,153	65	4,957	4,273
30-34	4,139	354	4,727	4,285
35-39	8,991	1,009	4,684	4,196
40-44	10,698	1,552	4,603	3,992
45-49	6,558	1,237	4,663	3,882
50-54	2,797	720	4,791	4,066
55-	793	420	4,866	4,700
<b>Total</b>	<b>35,305</b>	<b>5,362</b>	<b>4,684</b>	<b>4,240</b>

**Care allowance in December 2008.** A total of SEK 2.7 billion in care allowance was paid out during 2008, of which 88 per cent was paid out to women and 12 per cent to men.

## Child pension and surviving children's allowance

A child is entitled to a child pension and surviving children's allowance if one or both of its parents have died.

Children under 18 are entitled to receive a child pension if one or both of their parents have died. A child who is studying and is entitled to extended child allowance or a study grant (in principle, for basic or upper secondary school studies) may continue to receive the pension up to the end of June in the year the child turns 20.

The size of child pension depends primarily on the parent's

income and the number of children in the family. Children who have a low child pension or none at all may under certain circumstances receive surviving children's allowance. This amounts to 40 per cent of the price base amount for each deceased parent, equivalent to SEK 1,367 per month during 2008.

**Regu-  
lations  
2008**

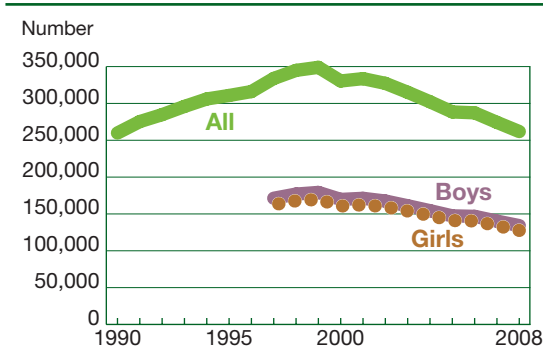
### Child pensions in December 2008.

Out of a total of just over SEK 1 billion paid out in child pension and surviving children's allowance in 2008, approximately 49 per cent went to girls and 51 per cent to boys.

Age	Number of recipients		Average amount in December, SEK	
	Girls	Boys	Girls	Boys
0-4	470	458	2,393	2,376
5-9	1,756	1,875	2,444	2,457
10-14	4,601	4,848	2,460	2,459
15-19	8,113	8,558	2,652	2,649
<b>Total</b>	<b>14,940</b>	<b>15,739</b>	<b>2,560</b>	<b>2,559</b>

## 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 or maintenance advance.** In December 2008, the Swedish Social Insurance Agency paid maintenance support to approximately 262,000 children aged 0–20. This was a little more than 11 per cent of all children in this age bracket.

The increased number of children receiving maintenance support or maintenance advance during the 1990s was due both to an overall increase in the number of children and to a larger proportion receiving these benefits. The higher proportion can partly be explained by the national economic crisis in the early 1990s and the introduction of extended maintenance support in 1997. Since 2000, parents' ability to pay has improved and the frequency of separations is lower than before. Another reason for the decline in maintenance support is the increasing tendency of parents to regulate child support payments by other means than via the Swedish Social Insurance Agency.

### Regulations 2008

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 by only one parent.

Maximum maintenance support is SEK 1,273 per month and child. Extended maintenance support can be paid for a child pursuing studies which qualify for extended child allowance or a study grant, but no longer than June in the year 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. The repayment liability is set at a percentage of the income the person declared in his/her latest tax return.



**Children for whom parents receive maintenance support in December 2008.** The proportion is highest for those aged 15–17.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0–2	5,708	6,033	3.6	3.6
3–5	11,030	12,053	7.2	7.5
6–8	16,083	16,668	11.3	11.1
9–11	20,001	21,209	14.5	14.5
12–14	27,529	28,219	17.3	16.9
15–17	35,908	37,569	19.3	19.1
18–20	11,420	12,405	6.1	6.3
<b>Total</b>	<b>127,679</b>	<b>134,156</b>	<b>11.4</b>	<b>11.3</b>

**Maintenance support in December 2008.** In 2008, approximately SEK 3.7 billion was paid out in maintenance support. 82 per cent of the recipients were women and 18 per cent men.

Age	Number of recipients		Average amount December, SEK	
	Women	Men	Women	Men
–24	16,503	12,175	1,284	1,207
25–29	12,135	815	1,590	1,150
30–34	21,518	1,935	1,779	1,352
35–39	33,920	4,138	1,864	1,450
40–44	37,347	6,307	1,770	1,478
45–49	22,522	4,636	1,646	1,435
50–54	9,411	2,527	1,527	1,456
55–59	2,351	1,148	1,447	1,387
60–	311	575	1,547	1,438
<b>Total</b>	<b>156,018</b>	<b>34,256</b>	<b>1,689</b>	<b>1,352</b>

Age	Number of parents liable to pay		Number with debts		Average debt <sup>1</sup> , in December, SEK	
	Women	Men	Women	Men	Women	Men
–24	287	2,314	26	290	5,682	6,054
25–29	942	6,227	188	1,792	5,535	7,064
30–34	2,238	12,547	626	4,254	6,636	9,961
35–39	4,653	22,231	1,598	7,976	6,765	12,553
40–44	6,048	33,387	2,342	13,050	7,971	14,343
45–49	3,934	28,207	1,634	11,862	7,312	14,571
50–54	1,606	17,989	696	7,867	7,999	14,191
55–59	433	8,890	212	4,087	7,843	13,390
60–	61	5,390	26	2,413	7,318	12,247
<b>Total</b>	<b>20,202</b>	<b>137,182</b>	<b>7,348</b>	<b>53,591</b>	<b>7,375</b>	<b>13,302</b>

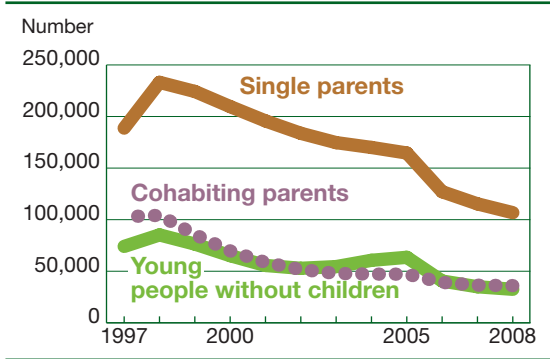
<sup>1</sup> The average debt is calculated from the proportion of child support debtors with unpaid debts to the Swedish Social Insurance Agency

**Parents liable to pay child support in December 2008.** Of 157,000 parents liable to pay child support in December 2008, 13 per cent were women and 87 per cent men. 21 per cent of the women and 38 per

cent of the men were in debt to the Swedish Social Insurance Agency. An unpaid debt after a period of time is referred to the Swedish Enforcement Authority for collection.

## Housing allowance

Housing allowance is designed to enable financially weak households to live in good-quality and sufficiently spacious accommodation.



**Households with housing allowance during the year.** The number of households with housing allowance has steadily diminished over the past decade. The decrease has been especially great in the last three years. This is due partly to the regulatory changes that have been made, partly to the fact that income level has risen while income ceilings for the benefit have remained unchanged.

### Regulations 2008

Families with children may receive housing allowance. Also youth households without children, if applicants are aged 18–28, may receive 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, among other things, required to estimate their income for the calendar year or years 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 2008 will be announced in 2010. If a household has received more than SEK 1,200 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 1,200, 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 <sup>2</sup>	Income limit above which the allowance is reduced, SEK per year		Regulations 2008
			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 old	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	16,943	11,506	3,821	1,019	695	1,384
25–29	11,863	5,007	5,368	1,643	831	1,698
30–34	12,761	1,262	6,293	1,955	1,384	1,939
35–39	18,293	2,107	6,848	1,869	1,408	2,045
40–44	22,297	3,268	6,170	1,703	1,443	2,090
45–49	15,098	3,210	4,523	1,612	1,416	2,015
50–54	6,961	2,222	2,745	1,585	1,408	1,987
55–59	2,250	1,270	1,205	1,604	1,447	1,892
60–	337	956	761	1,770	1,444	1,899
<b>Total</b>	<b>106,803</b>	<b>30,808</b>	<b>37,732</b>	<b>1,624</b>	<b>1,054</b>	<b>1,903</b>

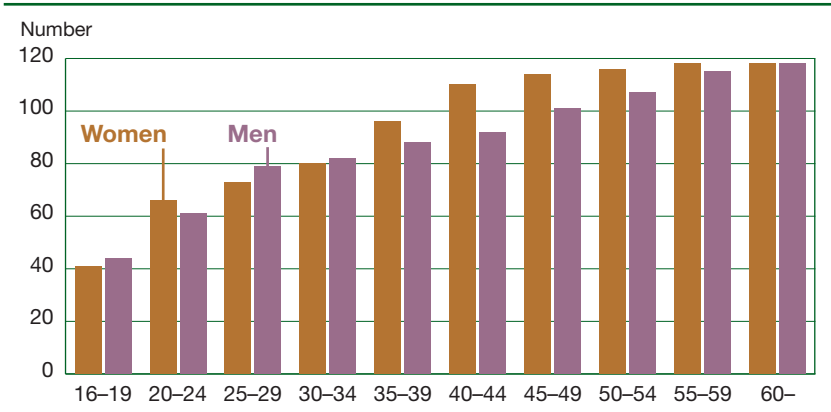
**Housing allowance in December 2008.** Housing allowance is mainly paid to single parents, most often women. In December 2008, a total of approximately 175,000 households received a preliminary housing allowance. Almost one-fifth of recipients belonged to a youth household without children.

In 2008, a total of SEK 3.2 billion was paid out in housing allowances. Approximately 61 per cent of this amount went to households that had a woman as sole breadwinner. Households with a man as sole breadwinner received approximately 18 per cent of the amount.

# Financial security in case of sickness and disability

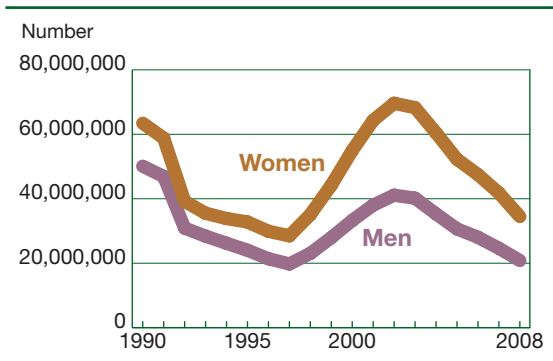
## Sickness cash benefit

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



**Sickness cash benefit days per recipient in 2008.** 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 profes-

sionally active over a long period of time have also been subjected to greater overall strain. In the age-group 35-59, women have on average more sickness cash benefit days than men. The difference is greatest in the age-group 40-44, where women on average have 18 more sickness cash benefit days than men.



**Paid sickness cash benefit days.** The number of paid sickness cash benefit days decreased steadily during the period 1990-1997. After the period 1997-2002, which saw a sharp increase in sickness absence, the number of sickness cash benefit days has once again decreased year by year. Since 2002, expenditure for sickness cash benefit has been virtually halved. The number of paid sickness cash benefit days has been consistently higher for women than for men.

In the event of loss of income for medical reasons, a person may receive full, three-quarters, half or one-quarter sickness cash benefit, depending on the degree to which the person's work capacity is 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 except for 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 have a qualifying period of 3 or 30 days.

Sickness cash benefit equating to just under 80 per cent of the income qualifying for sickness cash benefit (SGI) may be paid out for 364 days over a period of 450 days. Maximum sickness cash benefit is based on 7.5 price base amounts. In 2008, that meant a maximum compensation of SEK 654 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 2008, that meant a maximum compensation of SEK 613 per day during this period. Persons suffering from very severe illnesses such as cancer, 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 2008 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 work for the employer. After 180 days, the insured person will only qualify for sickness cash benefit if he or she is unable to perform any kind of work in the labour market. 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 in relation to the whole of the labour market from day one.

Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	526	675	41	44	11,627	16,838
20-24	13,244	10,305	66	61	23,892	27,984
25-29	26,807	13,215	73	79	28,987	36,747
30-34	38,849	16,391	80	82	32,427	38,604
35-39	41,765	20,538	96	88	38,007	41,124
40-44	43,492	25,548	110	92	42,107	42,372
45-49	39,879	26,019	114	101	42,845	45,687
50-54	41,626	27,739	116	107	43,615	47,716
55-59	42,383	31,321	118	115	44,048	50,934
60-	45,936	38,096	118	118	43,980	53,073
<b>Total</b>	<b>334,507</b>	<b>209,847</b>	<b>103</b>	<b>99</b>	<b>39,429</b>	<b>45,151</b>

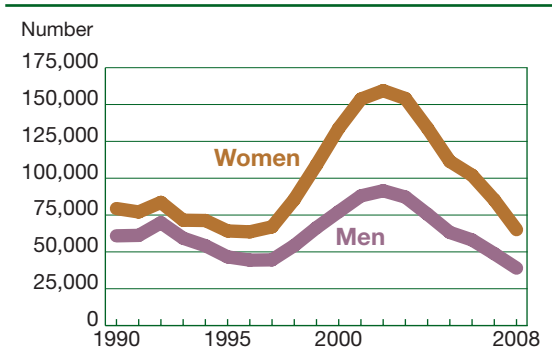
### Sickness cash benefit in 2008.

Out of a total of SEK 22.7 billion paid out in sickness cash benefit in 2008, 58 per cent went to women and 42 per cent to men. Of

the recipients, 61 per cent were women and 39 per cent men. The average amount for men was 15 per cent higher than for women.

## Vocational rehabilitation

Various rehabilitation programmes exist to help the long-term sick to return to work.



### Long-term sickness in December.

It is mostly people who are cases of long-term sickness 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 2008, the number of long-term sickness cases fell by a little more than 147,000 individuals. The proportion of women among long-term sickness cases rose between 1992 and 2001, but since then it has remained stable at approximately 64 per cent.

Trial work experience, work training, assessment and further education courses are examples of programmes offered by 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 offer allowances for work aids and provide 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 the income qualifying for sickness cash benefit (SGI) and is included in the 364 days maximum for which a person may receive sickness cash benefit. In 2008, the maximum rehabilitation cash benefit per day during this period was SEK 654. 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 2008, maximum compensation for one day during this period was SEK 613.

Regulations  
2008

Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-24	370	238	93	74	34,305	32,245
25-29	1,027	592	98	93	39,463	42,457
30-34	1,929	859	93	97	39,885	46,370
35-39	2,866	1,090	86	94	37,080	45,863
40-44	3,665	1,428	89	91	38,229	44,737
45-49	3,181	1,435	85	90	35,951	43,361
50-54	2,967	1,396	80	89	34,560	44,121
55-59	2,566	1,361	74	81	31,239	39,772
60-	1,586	838	61	70	26,102	35,312
<b>Total</b>	<b>20,157</b>	<b>9,237</b>	<b>83</b>	<b>88</b>	<b>35,471</b>	<b>42,660</b>

NB Statistics for extended rehabilitation cash benefit are not available for July and August 2008

**Rehabilitation cash benefit in 2008.** Out of the recipients of rehabilitation cash benefit in 2008 (excluding extended rehabilitation cash benefit for July and August), 69 per cent were women and 31 per cent men. Out of just over SEK 1.2 billion paid out for rehabilita-

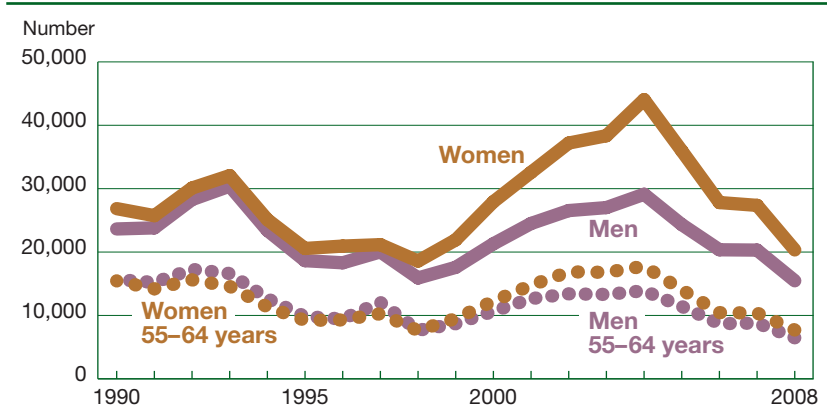
tion cash benefit in 2008 (including extended rehabilitation cash benefit for July and August), 64 per cent went to women and 36 per cent to men.

The statistics do not include allowances for work aids, etc.



## Sickness compensation and activity compensation

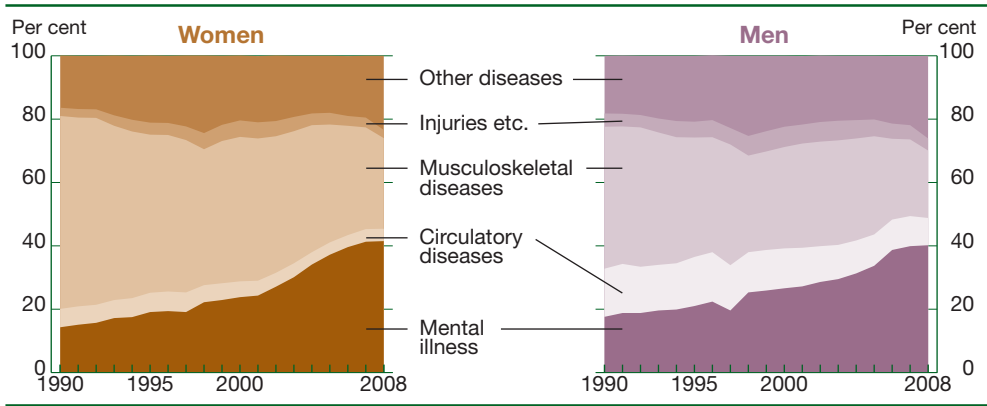
Sickness compensation and activity compensation provide financial security in case of long-term reduction in work capacity.



**Newly granted sickness and activity compensation** (permanent and temporary disability pensions before 2003). Cases of long-term sickness increased dramatically in the late 1990s and 2000s. This led to the granting of a high number of new sickness and activity compensations during the first half-decade of the new century, particularly in 2004, when there were over 73,000.

But the decline in long-term sick leave is now starting to be seen also in the granting of new sickness and activity compensations.

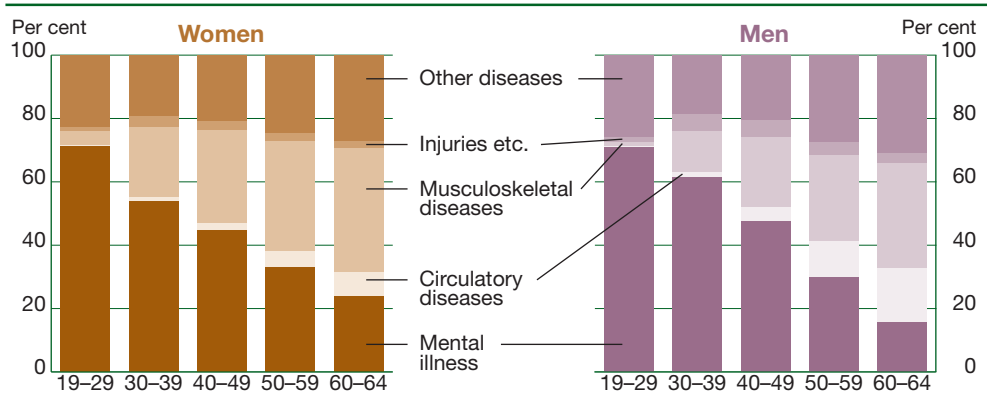
The age distribution has undergone a shift from older to younger people. The average age of those with a newly granted compensation has fallen from just under 55 in the late 1980s to around 46 in 2008.



**Newly-granted sickness and activity compensation according to diagnostic group** (permanent and temporary disability pensions before 2003). Muscular, skeletal and connective-tissue illnesses were the dominant diagnostic group for persons with newly-granted sickness or activity compensation up to 2004. As of 2005, however, psychological illnesses have dominated for both women and men. Psycho-

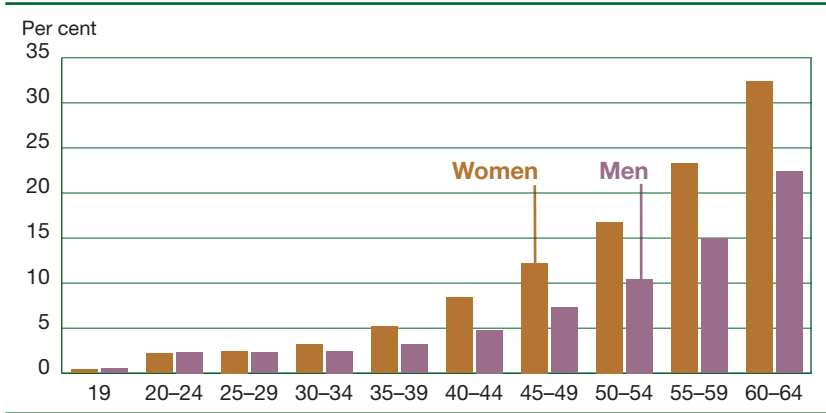
logical illnesses have increased among people with sickness or activity compensation in all age groups.

The proportion of partial benefits has fluctuated over time, but these have generally been more common among women than men. In 2008, 45 per cent of the women and 31 per cent of the men received partial benefits.



**Newly-granted sickness and activity compensation in 2008 according to age and diagnostic group.** Muscular, skeletal and connective-tissue illnesses still dominate age groups from 50 years upwards for women and age-groups from 60 years upwards for men. But here, too, psychological illnesses have increased. Together with the increase in the proportion of newly-

granted compensations to younger age groups, where psychological illnesses are common, this has resulted in psychological illness accounting for approximately 41 per cent of all newly-granted compensations in 2008. Muscular, skeletal and connective-tissue illnesses made up approximately 25 per cent of all newly-granted compensations.



**Proportion of the population with sickness or activity compensation in December 2008.**

In December 2008, there were almost 532,000 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 32 per cent for women and 22 per cent for men.

## Regulations 2008

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, for the foresee-

able 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 2008 was SEK 8,029, corresponding to 2.35 price base amounts. For sickness compensation, the maximum guarantee compensation per month was SEK 8,200 in 2008, 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
20–24	482	640	8,219	8,201	0.2	0.2
25–29	1,220	1,594	8,043	8,133	0.5	0.6
30–34	8,847	6,976	7,734	8,358	3.2	2.5
35–39	15,702	9,795	7,733	8,550	5.2	3.2
40–44	27,521	16,112	7,815	8,928	8.4	4.8
45–49	35,745	21,942	7,846	9,078	12.2	7.3
50–54	47,937	30,275	7,962	9,223	16.8	10.4
55–59	67,597	43,509	8,147	9,489	23.3	14.9
60–64	101,499	70,166	8,590	10,165	32.4	22.4
<b>Total</b>	<b>306,550</b>	<b>201,009</b>	<b>8,166</b>	<b>9,495</b>	<b>11.7</b>	<b>7.5</b>

**Sickness compensation in December 2008.** Pensions for people receiving permanent or temporary disability pensions prior to 2003 were recalculated as sickness compensation regardless of age. The number of people receiving sickness compensation in under-30 age groups decreased from approximately 16,000 in 2003 to just over 4,000 in 2008. As of

2003, sickness compensation is not granted to persons below the age of 30. Meanwhile, the number of recipients of activity compensation has increased from just under 6,000 to just over 24,000. In 2008, SEK 55 billion was paid out in sickness compensation, of which 57 per cent went to women and 43 per cent to men.

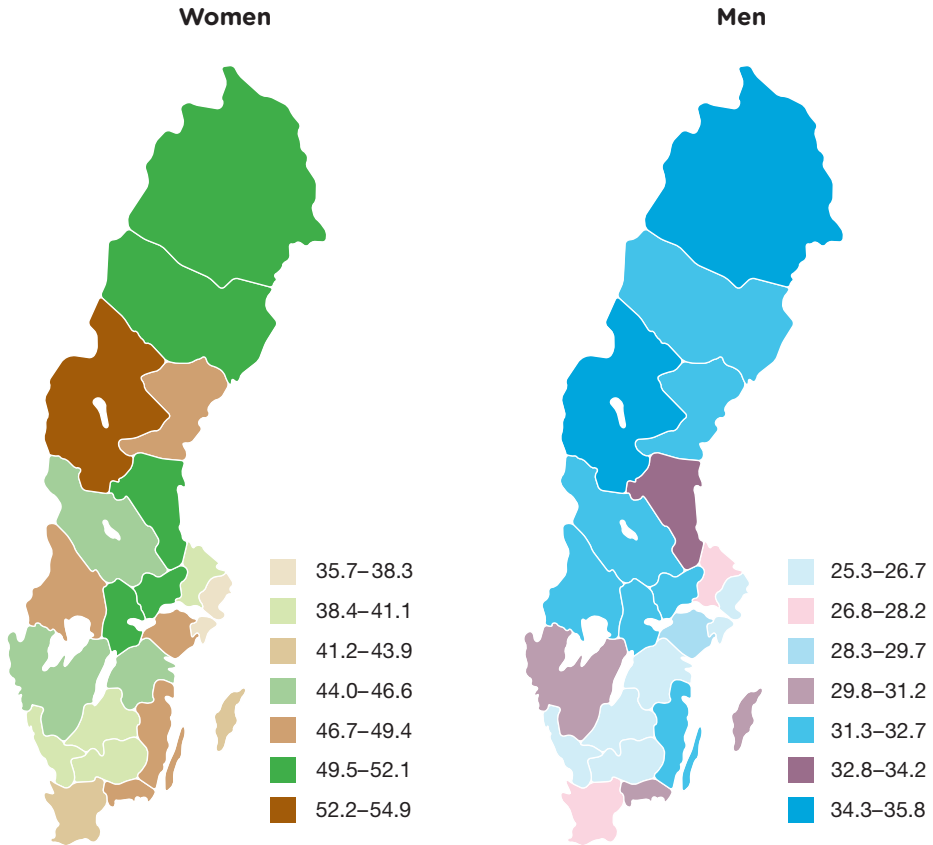
Age	Number of recipients		Average amount per month, SEK		Proportion of each age group, %	
	Women	Men	Women	Men	Women	Men
19	1,071	1,457	7,147	7,162	1.7	2.3
20-24	5,517	6,149	7,132	7,226	2.0	2.1
25-29	5,183	4,570	7,438	7,776	2.0	1.7
<b>Total</b>	<b>11,771</b>	<b>12,176</b>	<b>7,268</b>	<b>7,425</b>	<b>2.0</b>	<b>2.0</b>

**Activity compensation in December 2008.** Out of a total of SEK 2.3 billion in activity compensation in 2008, 49 per cent went to women and 51 per cent to 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-level compensation. Compensation only at guarantee level was paid out to 79 per cent of the women and 88 per cent of the men. In 2008, a total of 84 per cent received compensation at guarantee level, which is an increase compared to 2005, when 74 per cent received compensation at guarantee level.

## The sickness rate

The sickness rate indicates the number of days paid out by social insurance in sickness cash benefit, work injury 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 2008.** In 2008, the national sickness rate was 42.9 for women and 28.8 for men. The counties in the northern part of 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

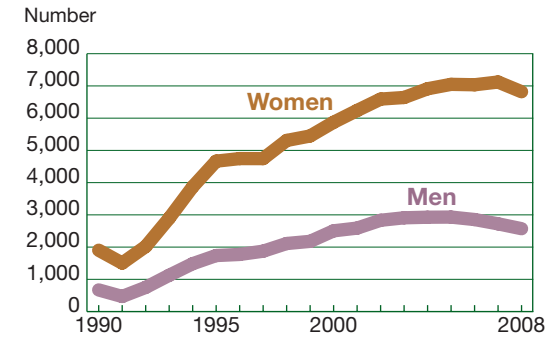
attributed to differences in health, living and working conditions between the counties.

The difference between the county of Jämtland, which has the highest sickness rate, and the county of Stockholm, which has the lowest sickness rate, is 19 days for women and 10 days for men.

## 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 allowance for care of close relatives was introduced in mid-1989. In 1991, the level of compensation was lowered, which may explain the decrease in the number of recipients that year. The following year, the rules were changed so that also a person looking after a seriously ill relative in hospital or other institution (i.e. not only in the home) was entitled to receive the allowance. The steady increase since 1991 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. Women look after relatives to a far greater extent than men.

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 income qualifying for sickness cash benefit based on 7.5 price base amounts.

### Regulations 2008

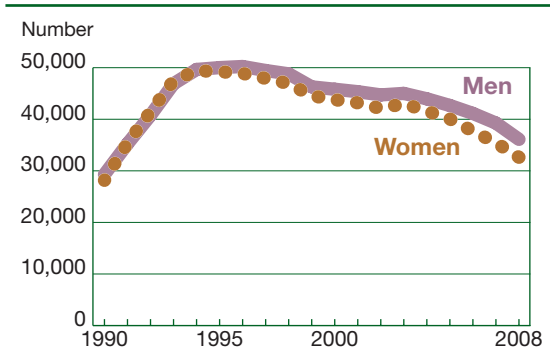
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	65	30	11	11	6,670	7,557
25-29	183	104	9	9	6,663	6,210
30-34	346	204	10	9	6,988	6,379
35-39	621	294	9	9	6,579	6,895
40-44	1,010	441	9	8	6,314	6,400
45-49	1,202	404	10	8	6,917	6,027
50-54	1,273	423	10	11	7,240	8,362
55-59	1,211	365	11	12	7,419	8,854
60-	909	306	14	15	9,207	10,473
<b>Total</b>	<b>6,820</b>	<b>2,571</b>	<b>10</b>	<b>10</b>	<b>7,246</b>	<b>7,558</b>

**Allowance for care of close relatives in 2008.** Out of a total of approximately SEK 69 million in

allowance for care of close relatives in 2008, 72 per cent went to women and 28 per cent to men.

## 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.** At the beginning of the 1990s, the number of work injury claims assessed increased sharply. At the same time, the number of cases in which actual work injury was confirmed also increased. The decline after 1993 was due to the introduction of much stricter criteria for approval of work injury. In 2003, the rules were changed so that only persons under 65 were granted life annuities, which partially explains why the number of life annuities dropped by 22 per cent after 2003. However, the downward trend in the granting of life annuities continues, irrespective of age-group.

### Regulations 2008

All persons with gainful employment 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.

The largest form of compensation paid out from work injury insurance is an 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 an 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 an annuity.

The 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 25,625 per month in 2008.

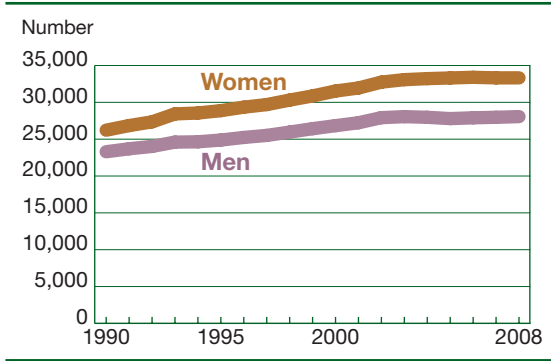


**Work injury annuities in December 2008.** In 2008, a total of SEK 4.2 billion was paid out in work injury annuities, of which women received 39 per cent and men 61 per cent. Women received on average SEK 1,286, or 22 per cent, lower monthly compensation than men.

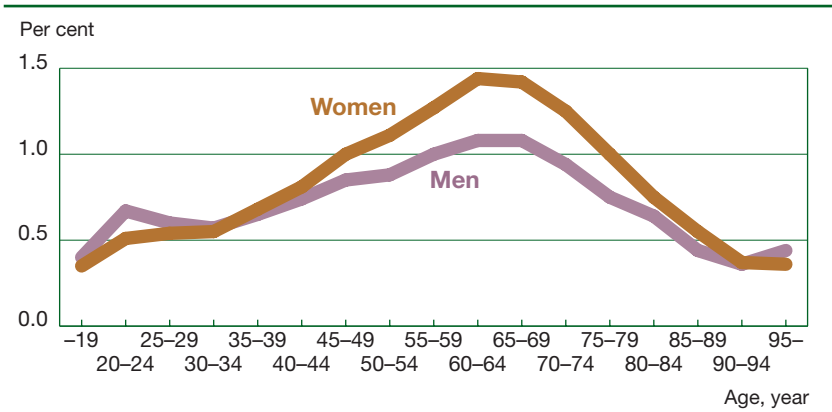
Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
20-24	3	16	11,601	14,227
25-29	37	66	8,198	7,907
30-34	125	263	5,806	7,545
35-39	457	697	6,468	6,747
40-44	1,277	2,008	5,628	6,279
45-49	1,992	3,142	5,173	6,176
50-54	3,344	4,549	4,970	6,125
55-59	5,881	6,989	4,914	6,115
60-64	10,126	11,513	4,823	6,371
<b>Total</b>	<b>23,242</b>	<b>29,243</b>	<b>4,985</b>	<b>6,271</b>

## 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 2003–2004 but has since stabilized. In 2008, the number of persons with disability allowance stood at approximately 61,000.



**Proportion of persons in the population with disability allowance in 2008.** Generally, disability allowances are more common among women than men, though not among younger people due to

the fact that more boys are born with functional disabilities. The proportion of persons with disability allowance is greatest in the age group 60–69 years.

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 compensation levels: 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 2008, these three levels corresponded to SEK 1,230, SEK 1,811 and SEK 2,358 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.

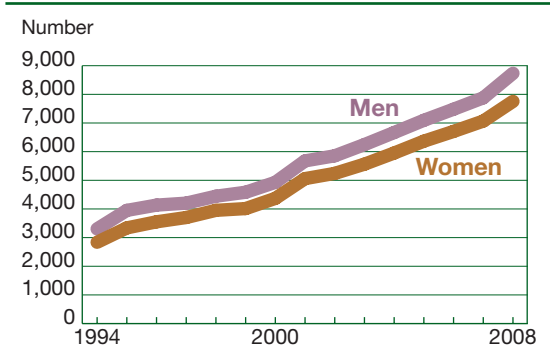
**Regulations  
2008**

**Disability allowance in December 2008.** Out of a total of SEK 1.2 billion in disability allowance in 2008, 54 per cent went to women and 46 per cent to men.

Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
16–19	216	259	1,602	1,601
20–29	2,930	3,724	1,540	1,562
30–39	3,672	3,777	1,567	1,610
40–49	5,638	5,143	1,584	1,609
50–59	6,890	5,538	1,581	1,627
60–69	7,982	5,983	1,553	1,577
70–79	4,088	2,651	1,489	1,499
80–89	1,699	907	1,426	1,423
90–	208	80	1,370	1,344
<b>Total</b>	<b>33,323</b>	<b>28,062</b>	<b>1,549</b>	<b>1,582</b>

## Assistance allowance

Being able to have personal assistants gives people with severe functional impairments an opportunity to live normal lives.



**Persons with assistance allowance.** Assistance allowance was introduced in 1994, since when the number of recipients has increased steadily. Men have always outnumbered women.

### Regulations 2008

Assistance allowance may be granted 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. A person living in sheltered group accommodation or receiving care in an institution is not entitled to assistance allowance.

Assistance allowance may only be used for the purchase of personal assistance via the municipality, user cooperative or private company, or for paying wages directly to the personal assistants hired to help with activities of daily living.

Assistance allowance is paid at an hourly rate. In 2008, this was SEK 237. However, it is possible to apply for increased allowance.

Age	Number of recipients		Average number of hours in December	
	Women	Men	Women	Men
0–14	793	1,143	381	383
15–19	541	745	425	423
20–24	490	694	516	536
25–29	412	545	538	563
30–34	421	524	562	536
35–39	406	472	496	548
40–44	473	526	504	515
45–49	477	502	478	515
50–54	579	511	469	507
55–59	695	635	465	495
60–64	937	870	456	459
65–	975	927	410	419
<b>Total</b>	<b>7,199</b>	<b>8,094</b>	<b>463</b>	<b>477</b>

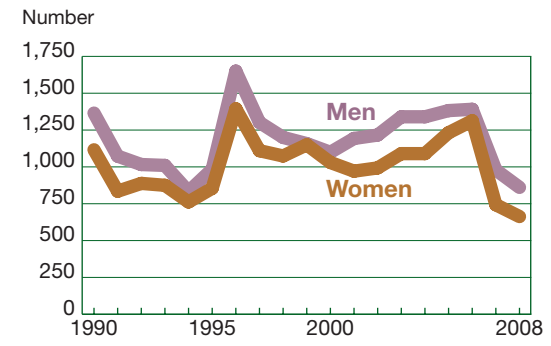
**Assistance allowance in December 2008.** Out of a total of 86 million hours of assistance allowance in 2008, 46 per cent went to women and 54 per cent to men. Up to the age of 50, more men than women received assistance allowance while men were granted more hours than women in most age-groups. This difference was greatest in the age bracket 35–39 years. In 2008, expenditure on assistance allowance was SEK 19.9 billion (including municipal expenditure).

## 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 get a new car allowance every ninth year. Somewhat fewer women than men have received this benefit.



Car allowance consists of several benefits. Car allowance may be provided for the purchase of a car and may be granted every ninth year. Car allowance may also be granted for adapting a vehicle, and in certain cases for driving lessons. Car allowance is granted mainly for cars but also for other

vehicles such as motorbikes and mopeds. The basic requirement for receiving a car allowance is that the individual has a permanent functional disability that causes significant difficulties in getting around or in using public transport.

### Regulations 2008

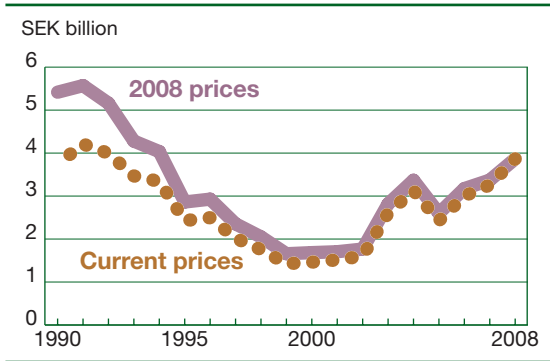
### Car allowances paid out in 2008.

Out of a total of SEK 200 million in car allowances in 2008, 44 per cent went to women and 56 per cent to men.

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
0–15	244	309	89,610	85,387
16–19	67	83	82,298	106,592
20–24	35	67	106,487	143,768
25–29	32	54	148,877	87,085
30–34	46	62	109,776	95,341
35–39	69	83	108,484	88,219
40–44	75	116	108,306	112,772
45–49	106	110	99,424	93,834
50–54	85	90	118,465	89,906
55–59	76	106	88,544	64,668
60–	100	147	60,843	77,415
<b>Total</b>	<b>935</b>	<b>1,227</b>	<b>96,203</b>	<b>91,711</b>

## Dental care

The aim of dental care insurance is to guarantee a high level of dental health irrespective of personal incomes.



**Amounts paid out for dental care.** Compensation regulations have been progressively revised, oblig-

ing patients to pay an ever larger share. Costs for dental care insurance thus decreased between 1992 and 1999, 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. Developments in recent years mainly reflect variations in the number of examinations and the time for subsequent handling of cases. The new regulatory framework introduced 1 July 2008 has led to increased expenditure. In 2008, expenditure for dental care was SEK 3.9 billion.

### Regulations 2008

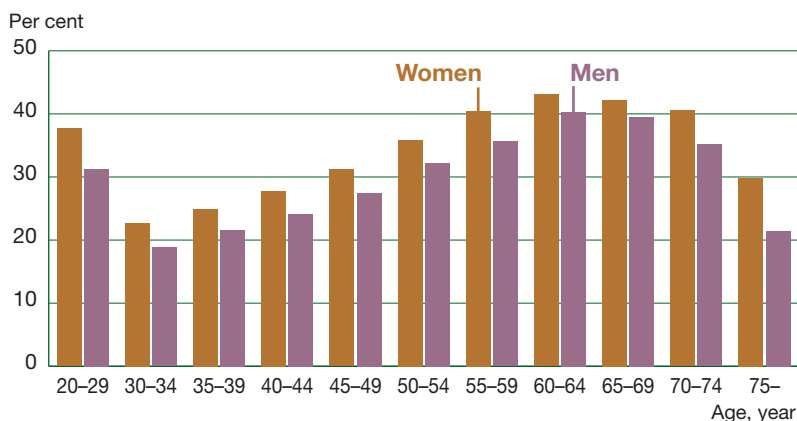
Dental care for children up to and including the age of 19 is free of charge. For people aged 20 or older, a new system of dental care support was introduced 1 July 2008 consisting of two parts: a general dental care allowance and a high-cost protection.

The general dental care allowance is designed to encourage regular visits to the dentist and is intended mainly to be used for examinations and preventive dental care. The allowance 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 compensation paid out is calculated at the highest on the basis of so-called reference prices. Each dental care action that qualifies for compensation has a reference price, which is a price set by the state.

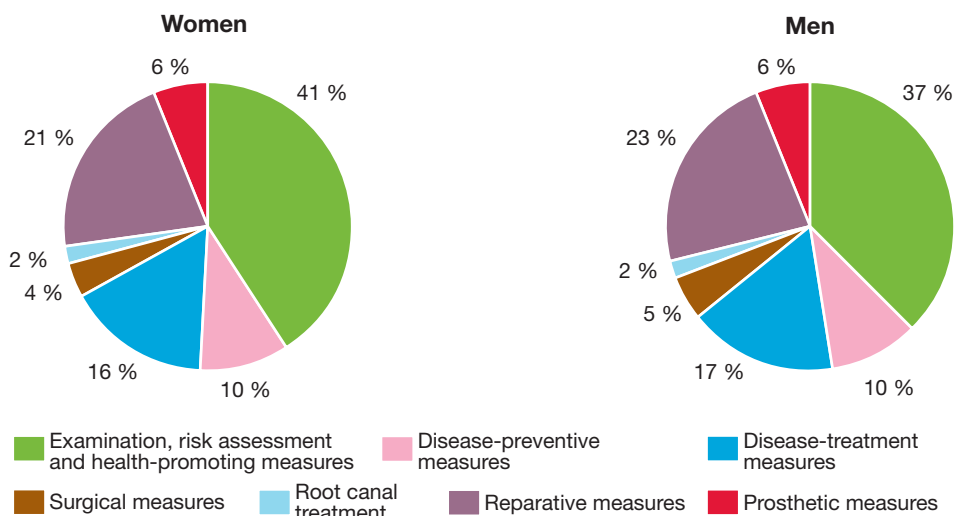
High-cost protection is not calculated per calendar year but over a compensation period of maximum 12 months which may be initiated whenever the insuree wishes. From then on, all measures qualifying for protection that are carried out during the compensation period are covered by the high-cost protection.

- For treatments whose compensation qualifying amounts total SEK 3,000 over the compensation period, the patient pays 100 per cent of the dental care costs.
- For treatments whose compensation qualifying amounts exceed SEK 3,000 but not SEK 15,000 over the compensation period, the patient pays 50 per cent of the dental care costs.
- For treatments whose compensation qualifying amounts exceed SEK 15,000 over the compensation period, the patient pays 15 per cent of dental care costs.



**The proportion of the population that utilized the general dental care allowance during the second half of 2008.** In total, 31 per cent of the population aged 20 or older

have utilized the general dental care since it was introduced in July 2008. The proportion is higher among women than men in all age-groups.



Measures carried out for persons who received advance permission prior to 1 July 2008 are not included in this summary.

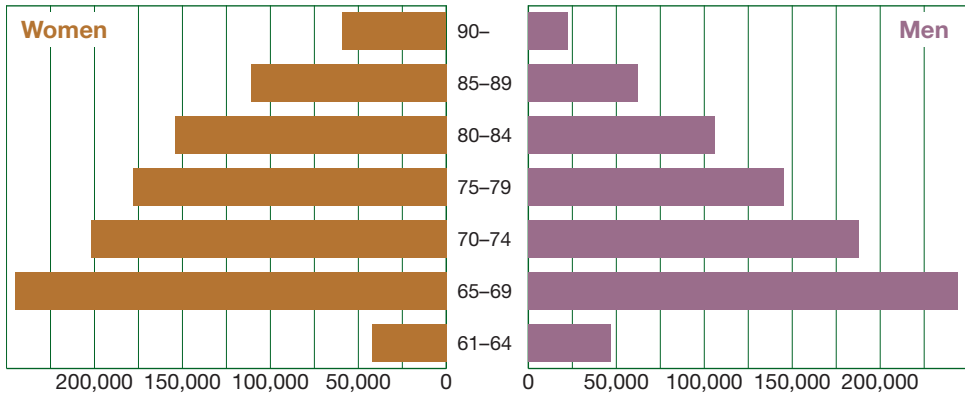
**The proportion of measures broken down by type of measure in the second half of 2008.** The most common types of measure are examination, risk assessment and health-promotion (41 per cent for women and 38 per cent for men). Reparative measures, for

example, dental fillings, are the second most common 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.

## Financial security in old age, etc.

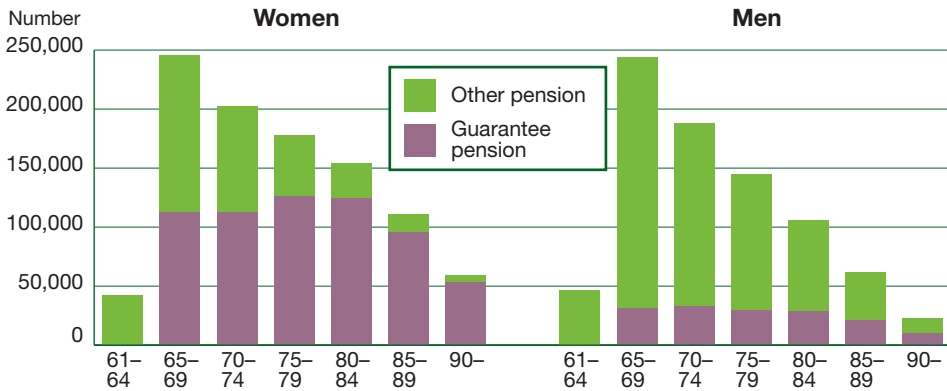
### Old-age pension

Old-age pension provides security in old age. It consists of income pension, supplementary pension, premium pension and guarantee pension.



**Old-age pensioners in 2008.** Among old-age pensioners there are significantly more women than men, since women as a group

live longer than men. Only among pensioners in the age group 61-64 do men outnumber women.



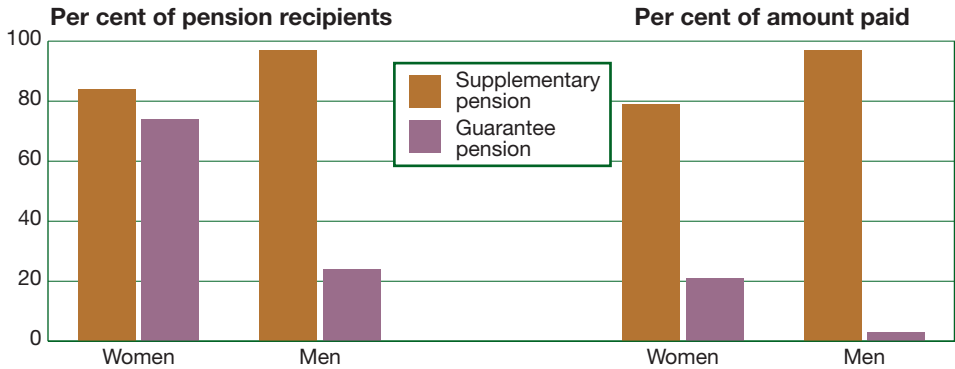
'Guarantee pension' means that the recipient receives guarantee pension alone or in combination with one or more of the other types of pension. 'Other pension' indicates that the recipient does not receive guarantee pension but one or more of the other types of pension.

**Old-age pensioners with and without guarantee pension in 2008.** The dramatically increasing participation of women in working life during the latter part of the twentieth century is reflected in the greater proportion of women with guar-

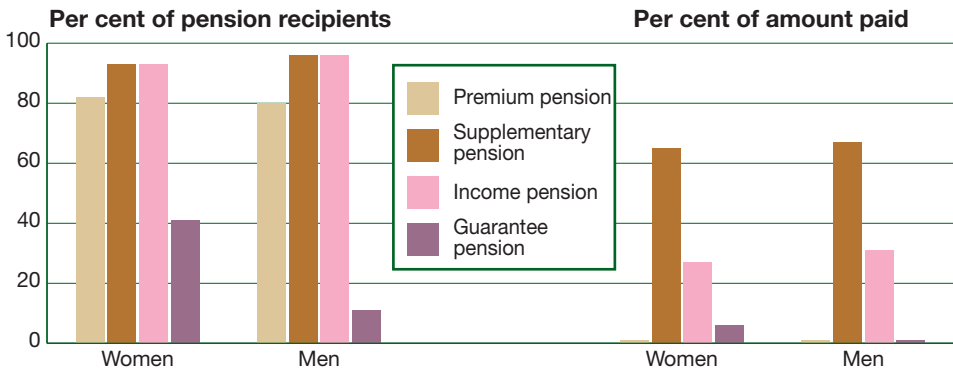
antee pension among those aged 70 and over compared with those below 70. Similar patterns are discernible for men but the proportion with guarantee pension is much smaller for all age-groups.



### Born in 1937 or earlier



### Born 1938 or later



**The different types of pension in 2008.** Persons aged 71 and older (that is, those born in 1937 or earlier) can only receive guarantee pension and supplementary pension. In total, 74 per cent of the women and 24 per cent of the men received guarantee pension. The proportion receiving guarantee pension alone was 16 per cent among women and 3 per cent among men, which reflects the different earning patterns of men and women for these generations.

In December 2008, approximately 665,000 pensioners were covered by the new income pen-

sion scheme (i.e. they were born in 1938 or later). In addition to guarantee pension and supplementary pension, these could also receive income pension and premium pension. In total, 82 per cent of the women and 80 per cent of the men had premium pension but the amounts involved have so far been very small. Among women, 41 per cent received guarantee pension while the corresponding proportion for men was 11 per cent. The proportion with guarantee pension alone was just under 3 per cent for women and just over 1 per cent for men.

## Regulations 2008

Old-age pension must be applied for, though not before the age of 61. People may postpone claiming old-age pension as long as they like and the pension increases in value the longer a person waits. Old-age pension is payable as a full, three-quarters, one-half or one-quarter benefit.

The right to old-age pension is earned primarily through gainful employment. Earned income – together with certain so-called pensionable amounts – makes up the individual pension base. People accumulate pensionable amounts, for example, while receiving sickness or activity compensation or parenting small children. Pension entitlement amounts to 18.5 per cent of the pension base.

The earned parts of the pension are paid out in the form of income pension and premium pension.

Pension entitlement for income pension is 16 per cent of the base while the remaining 2.5 per cent is placed in funds for the premium pension. If earned pension falls below a certain basic security level, it is supplemented by guarantee pension.

The general old-age pension applies to all those born in 1938 or later. Persons born earlier receive their old-age pension in the form of supplementary pension and, possibly, guarantee pension. Supplementary pension largely equates to the earlier basic pension and general supplementary pension (ATP) based on pension points in the old scheme. Persons born in the period 1938–1953 also receive their earned pension to varying degrees in the form of supplementary pension.

Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
61–64	42,133	46,777	5,207	8,128
65–69	245,295	244,235	9,693	12,334
70–74	201,997	188,011	9,460	12,717
75–79	177,932	145,035	8,730	12,687
80–84	154,154	105,997	8,022	12,671
85–89	111,043	62,058	7,383	12,497
90–	59,028	22,431	6,921	12,010
<b>Total</b>	<b>991,582</b>	<b>814,541</b>	<b>8,598</b>	<b>12,291</b>

**Old-age pensions in December 2008.** SEK 219.4 billion was paid out in old-age pension in 2008, approximately 46 per cent to women and 54 per cent to men.

Of the recipients, women made up 55 per cent, men 45 per cent. Supplementary pension accounted for SEK 177 billion of the total amount.

## Maintenance support for the elderly

Maintenance support for the elderly gives persons with a low old-age pension or no pension at all the means to support themselves.

Maintenance support for the elderly is payable to persons resident in Sweden who have reached the age of 65. The benefit is means-tested and its aim, like that of the special housing supplement to pensioners, is to guarantee the individual a reasonable standard of living. The standard of living level corresponds to a standardized financial minimum level and the cost of reasonable accom-

modation. In 2008, the reasonable accommodation cost was up to SEK 6,200 per month for unmarried persons and SEK 3,100 for married persons. The reasonable standard of living level was SEK 4,421 per month for unmarried persons and SEK 3,704 for married persons. The benefit is granted for a maximum of twelve months at a time.

**Regulations  
2008**

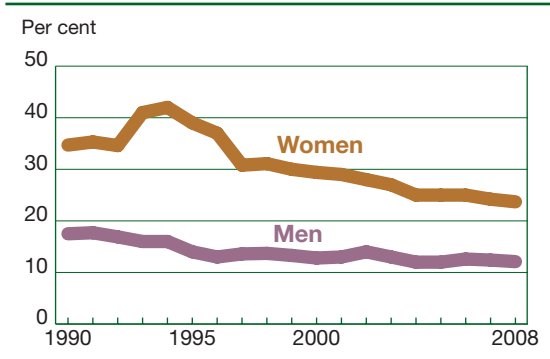
Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
65-69	3,292	2,699	2,784	2,305
70-74	1,548	1,527	4,416	2,287
75-79	674	785	5,670	2,530
80-84	414	355	4,722	2,527
85-89	247	160	3,253	2,030
90-	113	40	2,884	3,050
<b>Total</b>	<b>6,288</b>	<b>5,566</b>	<b>3,643</b>	<b>2,343</b>

**Maintenance support for the elderly in December 2008.** In 2008, SEK 437 million was paid out in maintenance support for the elderly,

of which approximately 64 per cent went to women and 36 per cent to men.

## Housing supplement for pensioners, persons with sickness or activity compensation, etc

Housing supplement enables pensioners and certain other low-income groups to live in good-quality accommodation without sacrificing their standard of living in other ways.



**Proportion of persons with housing supplement.** The proportion of

persons with housing supplement has been falling over time for both women and men. This is due to the fact that many of those who receive housing supplement are older pensioners and that new pensioners have a higher pension on average and thus do not need housing supplement to the same extent. Women have lower pensions than men on average and have a lower financial standard also in other respects. In 2008, the proportion of women with housing supplement was twice that of men.

### Regulations 2008

The housing supplement consists of

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

BTP may be granted to persons with full old-age pension, widows' pension, special survivor's pension, wives' supplement, sickness compensation, activity compensation or an EU pension equivalent to Swedish benefits. BTP is not granted for old age pension before the age of 65 (early withdrawal).

The size of the housing supplement depends on the cost of accommodation and the income and assets of the individual. In 2008, the highest possible BTP was 93 per cent of accommodation costs. The maximum acceptable cost of accommodation for a person aged 65 or older was SEK 5,000 a month if single and SEK 2,500 a month if married. For other beneficiar-

ies, the highest possible BTP was 91 per cent of accommodation costs – up to a maximum of SEK 4,500 for singles and SEK 2,250 for married persons. BTP is a tax-free form of support which the individual must apply for.

SBTP is a form of support designed to guarantee individual pensioners a reasonable standard of living, corresponding in principle to a standard minimum financial level and the cost of reasonable accommodation. The highest acceptable cost of accommodation is SEK 6,200 per month. To qualify for SBTP, a person must already have been granted BTP. Furthermore, the person's income after deductions for reasonable accommodation costs must fall below a certain fixed minimum level. The supplement is paid out in the form of a topping-up amount bringing the income level up to the minimum income level.

Age	Number of recipients		Average amount <sup>1</sup> , in December, SEK	
	Women	Men	Women	Men
-19	152	215	2,667	2,480
20-24	3,023	3,463	2,866	2,864
25-29	3,619	4,010	2,927	2,948
30-34	4,007	4,000	2,808	2,916
35-39	5,438	4,863	2,567	2,684
40-44	8,373	6,655	2,424	2,533
45-49	10,113	8,073	2,405	2,442
50-54	12,173	9,478	2,396	2,389
55-59	14,263	10,145	2,377	2,326
60-64	16,715	10,263	2,300	2,229
65-69	27,048	12,477	2,066	2,086
70-74	31,541	9,774	1,979	1,912
75-79	38,129	9,363	2,039	1,767
80-84	45,316	8,573	2,142	1,632
85-89	44,925	6,710	2,273	1,598
90-	31,992	3,677	2,526	1,729
<b>Total</b>	<b>296,827</b>	<b>111,739</b>	<b>2,247</b>	<b>2,193</b>

<sup>1</sup> The average amount includes both BTP and SBTP.

**Housing supplement in December 2008.** In 2008, SEK 11.5 billion was paid out in housing supplement to old-age pensioners and to persons

with sickness or activity compensation. Approximately 73 per cent of this was paid to women and 27 per cent to men.

Age	Number of recipients		Average amount <sup>1</sup> in December, SEK	
	Women	Men	Women	Men
65–69	27,008	12,453	2,066	2,086
70–74	31,487	9,747	1,979	1,913
75–79	38,088	9,347	2,039	1,766
80–84	45,275	8,567	2,142	1,632
85–89	44,896	6,703	2,273	1,597
90–	31,975	3,675	2,526	1,729
<b>Total</b>	<b>218,729</b>	<b>50,492</b>	<b>2,174</b>	<b>1,825</b>

<sup>1</sup> The average amount includes both BTP and SBTP.

### Housing supplement for old-age pensioners in December 2008.

Housing supplement for old-age pensioners was approximately SEK

7.1 billion in 2008, of which 84 per cent went to women and 16 per cent to men.

Age	Number of recipients		Average amount <sup>1</sup> , in December, SEK	
	Women	Men	Women	Men
19	152	215	2,667	2,480
20–24	3,021	3,461	2,866	2,864
25–29	3,615	4,005	2,928	2,948
30–34	4,002	3,996	2,809	2,917
35–39	5,429	4,857	2,567	2,684
40–44	8,347	6,648	2,425	2,533
45–49	10,067	8,057	2,405	2,443
50–54	12,087	9,461	2,395	2,389
55–59	14,123	10,120	2,372	2,326
60–64	16,372	10,241	2,291	2,229
<b>Total</b>	<b>77,215</b>	<b>61,061</b>	<b>2,451</b>	<b>2,497</b>

<sup>1</sup> The average amount includes both BTP and SBTP.

**Housing supplement for persons with sickness or activity compensation in December 2008.** In 2008, housing supplement for persons with sickness or activity compen-

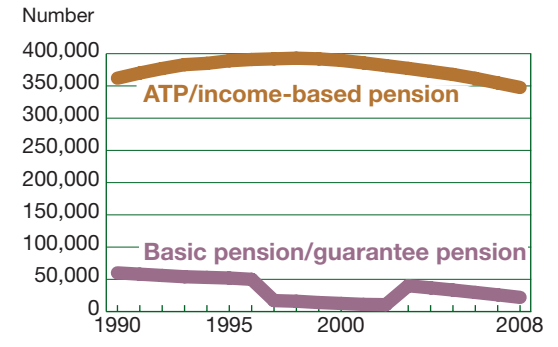
sation was approximately SEK 4.4 billion, of which 55 per cent was paid to women and 45 per cent to men.

## Survivor's pension for adults

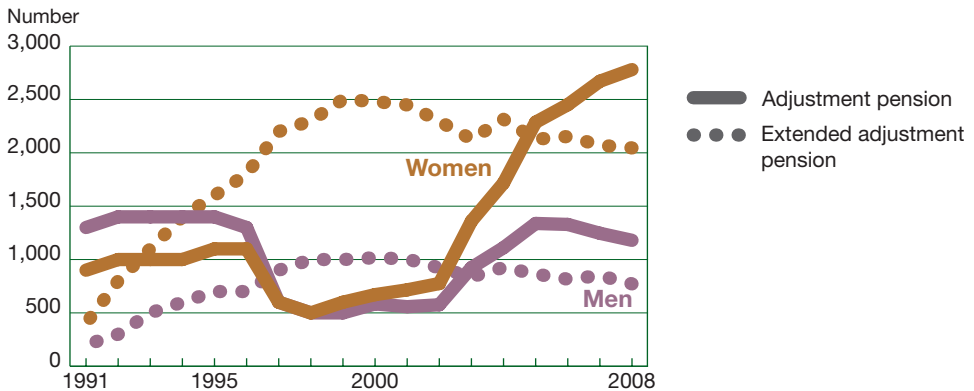
Survivor's pension provides financial security for persons whose close relatives have died.

### Women with widow's pensions.

The widow's pension was abolished in 1990 but due to transitional regulations the number of women receiving widows' pensions from the ATP scheme actually increased for a period of time. On the other hand, the number receiving basic pensions fell dramatically due to the introduction of means-testing in April 1997. Means-testing has been abolished in the new pension scheme and the number of widows with guarantee pensions in 2003 was almost on a par with the number of basic pensioners in



1996 (that is, before means-testing was introduced). But widow's pension is being slowly phased out.



**Adjustment pensions and extended adjustment pensions.** The period for which an adjustment pension is payable was reduced from one year to six months in 1997, which meant the number of persons receiving the benefit at any one time was halved. At the same time, there was an increase in the number of persons receiving extended adjustment pensions. As of 2003, the period for which an adjustment

pension is payable has once again been increased to one year, which is reflected in the trend. Over the past few years, however, the number of men with adjustment pension has decreased somewhat, while the number of women with the benefit has continued to grow. In 2008, more than twice as many women as men received extended adjustment pensions.

## Regulations 2008

Survivor's pension for adults includes

- adjustment pension
- extended adjustment pension
- special survivor's pension (no longer payable after 2002)
- widow's pension.

These benefits are paid as a form of income-based pension, which is based on the previous income of the deceased. As a supplement to or substitute for income-based pension, it is possible under certain circumstances to receive guarantee pension. It is 2.13 times the price base amount, which amounted to SEK 7,278 per month in 2008.

The surviving spouse (or equivalent) may receive an adjustment pension if he/she is younger than 65 and:

- was at the time of the death permanently cohabiting, with children under 18, or
- had cohabited continuously with the deceased for a period of at least five years prior to the time of the death.

The adjustment pension is payable for twelve months and its size is based on the deceased person's accumulated income pension or pension points for supplementary pension. The adjustment pension is payable concurrently with a person's own pension.

If the survivor has custody of children under 18 years of age, he/she receives an extended adjustment pension for twelve months or until the youngest child reaches the age of twelve. The right to extended adjustment pension is forfeited if the survivor remarries.

The right to widow's pension and the size of widow's pension depends on the age of the woman, on whether the couple were married or in an equivalent relationship at year-end of 1989 and on the husband's years with pension points (ATP points). The pension is coordinated with sickness compensation, activity compensation and old-age pension. Widow's pension is no longer payable if the widow remarries.

Age	Number of recipients Women	Average amount, in December, SEK Women
-39	16	1,805
40-49	1,821	3,045
50-59	12,905	5,237
60-64	19,254	6,730
65-69	25,765	2,515
70-74	38,341	2,801
75-79	59,776	3,456
80-89	148,982	3,583
90-	43,042	2,809
<b>Total</b>	<b>349,902</b>	<b>3,533</b>

### Widow's pension in December 2008.

The majority of women receiving a widow's pension are themselves old-age pensioners, but approximately 10 per cent are under 65. In 2008, 33 per cent of female old-age pensioners aged over 65 also received widows' pension. As of 2003, a so-called basic pension supplement has been included in the average amount for those under 65, which accounts for the higher amounts for these age groups.

Out of a total of SEK 15 billion in widow's pensions in 2008, 84 per cent went to widows who were 65 or older. Guarantee pension was SEK 554 million and was paid out to approximately 24,000 widows.



Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
-29	21	6	7,201	7,278
30-34	54	20	6,995	6,409
35-39	88	31	6,754	6,734
40-44	150	66	7,128	6,874
45-49	226	122	6,804	6,901
50-54	402	143	7,107	7,027
55-59	737	290	7,204	7,093
60-64	1,102	502	7,292	7,083
<b>Total</b>	<b>2,780</b>	<b>1,180</b>	<b>7,170</b>	<b>7,028</b>

**Adjustment pensions in December 2008.** Out of a total of SEK 413 million in adjustment pensions in 2008, 71 per cent went to women

and 29 per cent to men. Guarantee pension accounted for SEK 91 million of the total amount.

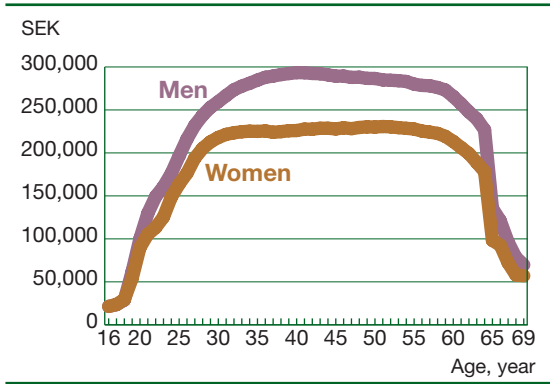
Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
-29	85	6	6,544	7,346
30-34	234	36	6,729	7,164
35-39	419	126	6,877	6,975
40-44	611	213	6,839	6,977
45-49	448	175	6,720	6,900
50-54	202	134	6,835	6,715
55-59	39	60	6,139	6,859
60-64	8	22	6,176	5,741
<b>Total</b>	<b>2,046</b>	<b>772</b>	<b>6,780</b>	<b>6,881</b>

**Extended adjustment pensions in December 2008.** Out of a total of SEK 235 million in extended adjustment pensions in 2008, 72 per cent

went to women and 28 per cent to men. Of this, SEK 70 million was made up of guarantee pension.

## Earned pension base

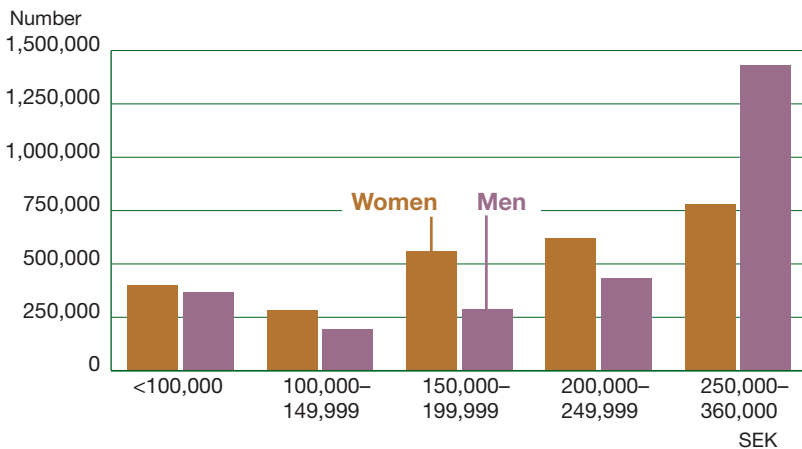
The earned pension base consists of pension qualifying incomes and pension qualifying amounts and is shown here for persons aged 16–69.



### The median pension base in 2007.

The median pension base may be viewed as a picture of the expected average lifetime-income profile for each annual cohort. The earned pension base is lower

for women, approximately 83 per cent of that for men. The disparity primarily reflects the shorter working hours for women in paid employment and wage differences between the sexes. The pension base increases with increasing age for both women and men in the age-group 20–35 years, which may be explained by the fact that they pursue careers and/or begin to work full-time. Subsequently, the pension base increases somewhat for women during the greater part of their working lives, while men’s pension base tends rather to diminish. After the age of 60, the pension base decreases for both women and men as they cut back on working hours.



**Number of persons by earned pension base in 2007.** Women are over-represented in the lower

income brackets as are men in the highest.

The pension base is the sum of pensionable income and pensionable amounts up to 7.5 income base amounts. Pensionable income includes income from employment, self-employment and social insurance payments (sickness cash benefit, parental cash benefit, unemployment benefit, etc).

Pensionable amounts are calculated for sickness compensation and activity compensation (disability pension), national service, studies and childcare

years. Pension rights are then calculated as 18.5 per cent of the pension base. The pension right for income pension is 16 per cent and the pension right for premium pension is 2.5 per cent of the pension base for persons born in 1954 or later. For those born between 1938 and 1953, a lower percentage is allocated to income pension and premium pension based on the number of twentieth parts in the reformed pension scheme.

## Regulations 2008

Region of birth	Number of persons with pension base		Proportion of population, %		Pension base median, SEK	
	Women	Men	Women	Men	Women	Men
Sweden	2,247,245	2,332,453	85.9	85.9	210,900	264,100
Nordic countries excl Sweden	90,119	70,454	84.3	83.8	212,000	254,100
EU 27 excl Nordic countries	66,030	67,066	85.4	91.1	189,500	225,550
Rest of Europe	64,049	59,378	80.4	80.7	179,400	221,200
Sub-Saharan Africa	19,509	20,707	77.6	77.7	163,800	183,600
Asia excl Middle East	49,052	29,816	82.3	85.9	163,800	183,400
Middle East, North Africa and Turkey	73,312	92,457	75.7	77.6	163,800	166,800
North America	7,598	8,703	82.5	84.9	189,550	229,200
South America	22,653	21,519	87.3	86.9	180,300	209,400
Oceania	833	1,650	85.9	97.9	201,300	247,750
<b>Total</b>	<b>2,640,400</b>	<b>2,704,203</b>	<b>85.3</b>	<b>85.5</b>	<b>206,500</b>	<b>257,100</b>

**Earned pension base in 2007.** The proportion of persons who have earned a pension base is high among persons born in Sweden, the rest of the Nordic countries and the EU27. A little less than 76 per cent of women and 78 per cent of men born in the Middle East, North Africa and Turkey had a pension base. The pension base was highest for men born in Sweden, while it was lowest for women born in Africa, Asia, the Middle East and Turkey.

The spread is large between different birth regions both as

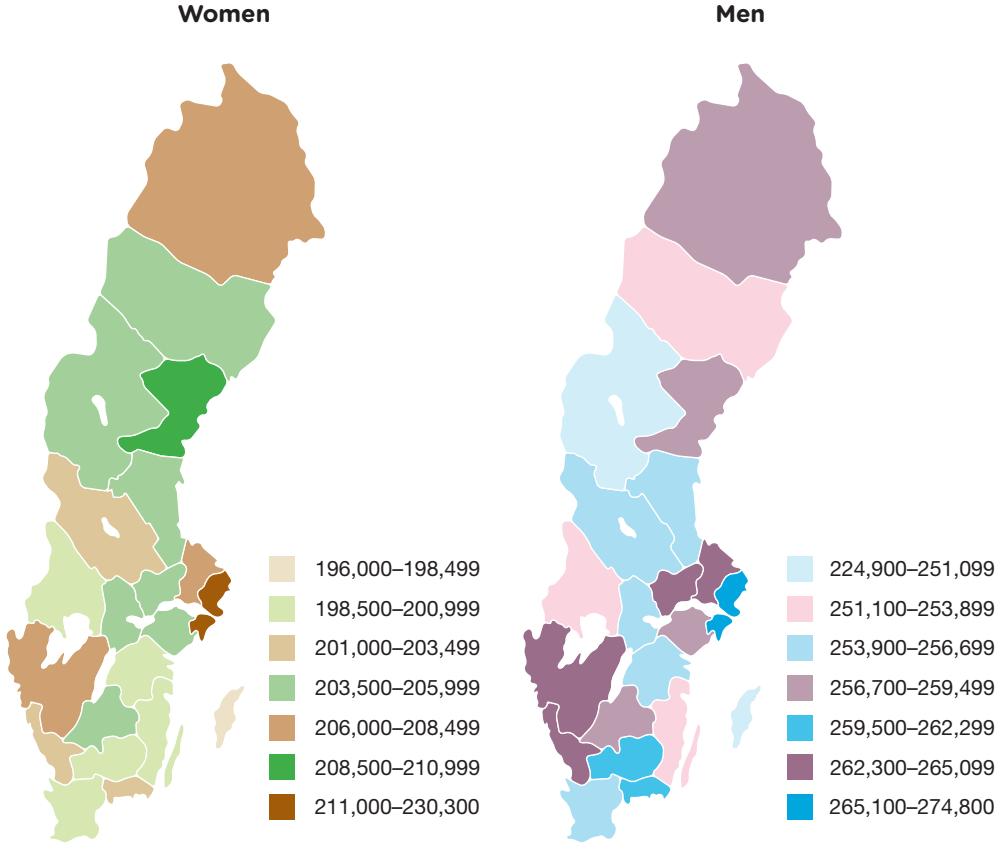
regards the proportion of persons with a pension base and the size of the base. This is partly due to the fact that foreign-born persons have not established themselves in the labour market to the same extent as persons born in Sweden, nor have they had as much time on average to earn a pension base.

Information concerning the region of birth for certain persons is not available, so the number of persons included in this table differs somewhat from the number in the table below.

Age	Number of persons with pension base		Proportion of population, %		Pension base median, SEK	
	Women	Men	Women	Men	Women	Men
16–19	78,440	81,218	30.1	33.1	37,500	40,000
20–24	257,490	248,757	93.0	94.1	113,100	139,000
25–29	257,884	250,996	96.1	96.0	190,300	229,900
30–34	282,207	273,848	96.9	96.3	222,700	272,000
35–39	301,916	294,069	97.2	96.7	225,000	289,100
40–44	326,706	313,983	96.8	96.5	227,800	292,500
45–49	283,943	276,454	96.4	96.2	229,100	288,300
50–54	280,454	276,372	96.4	96.3	229,900	284,600
55–59	286,989	285,203	96.4	96.0	223,800	277,200
60–64	280,021	279,257	90.1	90.1	198,400	246,600
65–69	76,561	62,678	34.2	27.3	88,700	115,900
<b>Total</b>	<b>2,712,611</b>	<b>2,642,835</b>	<b>85.8</b>	<b>85.4</b>	<b>206,500</b>	<b>257,100</b>

**Earned pension base in 2007.** The proportion of persons who had earned a pension base among people aged 16–64 years was approximately 86 per cent for women and 85 per cent for men. The high proportion is explained by the fact that not only salary but also such things as sickness or activity compensation, sickness cash benefit, parental cash benefit, unemploy-

ment benefit and study allowance are included when calculating the pension base. Among persons aged 65–69, many were still earning pension base points, 34 per cent among the women and 27 per cent among the men. Half of women had a pension base greater than SEK 206,500, while the corresponding figure for men was SEK 257,100.



**Earned pension base per county in 2007.** The earned pension base reflects the regional income distribution in the country. The highest incomes are found in the county of Stockholm where the median for earned pension base was approxi-

mately SEK 230,000 for women and SEK 275,000 for men. The lowest pension base is found in the county of Gotland where the median for women was SEK 196,000 and for men SEK 225,000.

## **Social Insurance in Figures 2009**

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 2008, it cost approximately SEK 459 billion – the equivalent of 15 per cent of the gross national product (GNP).

*Social Insurance in Figures* is published annually by the Swedish Social Insurance Agency to provide a commented statistics report on a range of insurances and benefits. Social insurance is described here with the aid of tables, charts and diagrams 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, financial security in old age, etc.