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# Social insurance in figures

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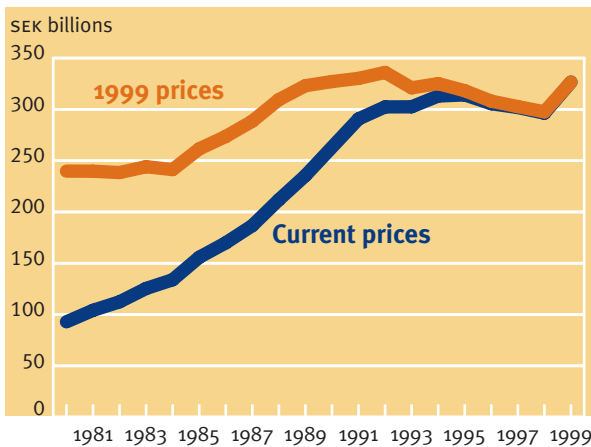
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# Social insurance in figures

## The financial scope of the social insurance system

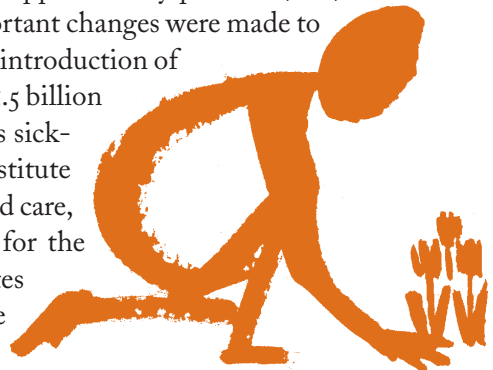
In 1999, social insurance costs totalled SEK 326.6 billion. In terms of 1999 prices, these costs have risen by 36 per cent since 1980.



**Social insurance costs.** From 1980 to 1999, old-age pensions accounted for the largest increase in expenditure. Support to families with children also showed an overall increase during this period, despite a fall in expenditure between 1994 and 1997.

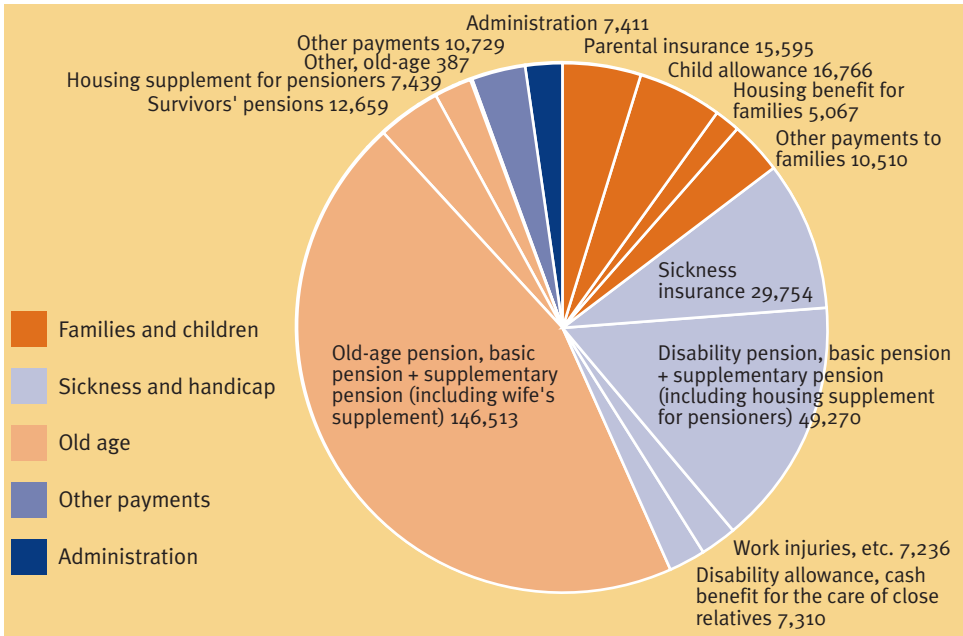
The increase was particularly pronounced during the second half of the eighties. Total costs expressed in terms of fixed prices continued to rise steadily up to 1992, after which they declined annually until 1999, when they again rose sharply. Expenditure in 1999 was more than SEK 30 billion higher than in 1998.

This rise in expenditure was due partly to rapidly mounting costs for sickness insurance and an increase in supplementary pension (ATP) payments. During 1999, a number of important changes were made to the social insurance system, including the introduction of state old-age pension fees (totalling SEK 15.5 billion in 1999). Many insurance schemes such as sickness benefit and parental allowance constitute pension-entitling income. In addition, child care, national service and studies also qualify for the right to pension. Thus the state contributes old-age pension fees equivalent in principle to these pension rights.



Type of insurance/benefit	1997	1998	1999
<b>Financial security for families and children</b>			
Parental insurance	13,282	14,129	15,595
Child allowance	14,424	16,830	16,766
Housing allowance for families with children and for young people	6,195	5,749	5,067
Care allowance for disabled children	1,567	1,656	1,851
Maintenance support	4,518	4,584	4,591
Child pension			
Basic pension (Fp)	287	286	289
Supplementary pension (ATP)	630	634	649
Pension right for child-care years	.	.	3,108
Adoption allowance	20	20	22
<b>Total</b>	<b>40,923</b>	<b>43,888</b>	<b>47,938</b>
<b>Financial security in case of sickness and handicap</b>			
Sickness insurance			
Sickness benefit and rehabilitation allowance	15,884	20,761	27,855
Medical benefits, etc	15,390	1,880	1,899
Disability/temporary disability pension, etc			
Basic pension (Fp)	13,511	13,554	13,869
Supplementary pension (ATP)	23,478	23,610	24,037
National old-age pension fees	.	.	8,865
Occupational guarantee for disability pensioners	.	.	0
Housing supplement to disability pension	2,233	2,346	2,499
Handicap allowance	979	996	1,012
Work injury benefit	6,080	6,010	7,236
Car allowance	214	212	201
Assistance allowance	4,496	5,192	6,039
Other benefits	161	134	58
<b>Total</b>	<b>82,426</b>	<b>74,695</b>	<b>93,570</b>
<b>Financial security in old age, etc</b>			
Old-age pension			
Basic pension (Fp)	52,886	52,674	53,279
Supplementary pension (ATP)	86,045	88,900	93,234
Survivor's pension			
Basic pension (Fp)	793	476	465
Supplementary pension (ATP)	11,425	11,718	12,194
Housing allowance for pensioners	7,311	7,245	7,439
Partial pension	1,065	585	300
Other pensions	99	98	87
<b>Total</b>	<b>159,624</b>	<b>161,696</b>	<b>166,998</b>
<b>Other payments</b>			
Training allowance	9,575	8,737	10,192
Cash labour market assistance	1,865	.	.
Daily allowance for conscripts, etc	25	10	14
Family allowance for conscripts	337	260	103
Other	459	469	420
<b>Total</b>	<b>12,261</b>	<b>9,476</b>	<b>10,729</b>
<b>Administration</b>	<b>6,605</b>	<b>6,519</b>	<b>7,411</b>
<b>Total</b>	<b>301,839</b>	<b>296,274</b>	<b>326,646</b>

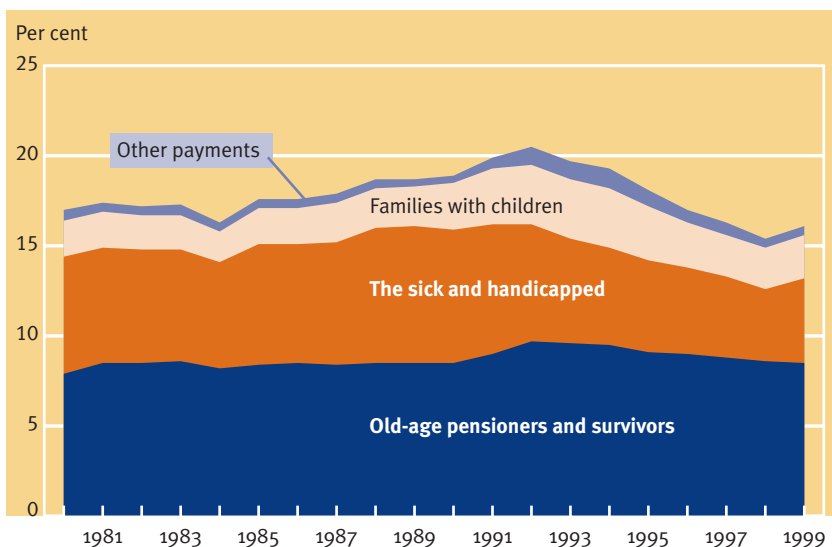
**Social insurance expenditure from 1997 to 1999 in SEK million.** For 1999, national old-age pension fees are included, totalling SEK 15,544 million.



More than half of social insurance spending (51 per cent or SEK 167 billion in 1999) goes to old-age pensioners and survivors, as shown by the following figure and the table above. Approximately three-tenths (29 per cent or SEK 93.6 billion) goes to the sick and functionally disabled. Support for families with children makes up approximately one-seventh

(15 per cent or SEK 47.9 billion) of the total. Apart from these, there are a number of other forms of compensation (3 per cent or SEK 10.7 billion). The administration of the national insurance offices and the Swedish National Social Insurance Board accounts for the remaining part of the costs (2 per cent or SEK 7.4 billion).





**Social insurance payments as a share of GNP.** Note that national old-age pension fees are included in the figures for 1999, raising the share of GNP accounted for by social insurance by just under 1 percentage unit.

Social insurance payments constitute a significant part of the national economy. In 1999, they amounted to 16 per cent of the gross national product (GNP). After rising in a virtually unbroken curve, total payments from social insurance peaked at 21 per cent in 1992. A number of cost-cutting regulatory measures have subsequently brought about a reduction in the share of social insurance in an expanding GNP. These changes include reduced levels of compensation for a number of benefits, sick pay periods, and qualifying days for sickness insurance. In 1999, the share of GNP deriving from social insurance was down to the same level as at the end of the 1970s.



Type of insurance	Income, SEK million				Expenditure, SEK million			Surplus <sup>1</sup>
	Charges	Statutory gov't. funding	Other <sup>2</sup>	Total	Payments	Administration	Total	
Sickness insurance	62,213	15,341	–	77,554	74,999 <sup>3</sup>	2,555	77,554	–
Medical benefits	–	2,016	–	2,016	1,899	117	2,016	–
Handicap allowance	–	1,088	–	1,088	1,012	76	1,088	–
Work injury	11,579	200	–	11,779	7,236	248	7,484	4,295
Car allowance	–	232	–	232	201	31	232	–
Assistance allowance	–	4,581	1,541	6,122	6,039	83	6,122	–
Old-age pension via National Pension Fund (AP fund)	105,204 <sup>4</sup>	–	53,660	158,864	134,961	1183	136,144	22,720
via national budget	3,761 <sup>5</sup>	8,209 <sup>6</sup>	–	11,970	11,552	418	11,970	0
Premium pension scheme	23,528 <sup>4</sup>	–	–	23,528	0	246	246	..
Survivor's pensions	12,730	965 <sup>6</sup>	–	13,695	13,597	98	13,695	–
Housing supplement (BTP)	–	10,206	30	10,236	9,968	268	10,236	–
Partial pension	180	134	–	314	300	14	314	–
Parental insurance	16,476	0	–	16,476	15,272	589	15,861	615
Child allowance	–	16,970	–	16,970	16,766	204	16,970	–
Housing allowance to families with children, etc	–	5,516	–	5,516	5,067	449	5,516	–
Care allowance for disabled children	–	1,968	–	1,968	1,851	117	1,968	–
Maintenance support	–	3,355	1,695	5,050	4,591	459	5,050	–
Pension right for child-care years	–	3,108	–	3,108	3,108	..	3,108	–
Other benefits <sup>7</sup>	31	414	110	555	537	18	555	–
<b>Total</b>	<b>235,702</b>	<b>74,303</b>	<b>57,036</b>	<b>367,041</b>	<b>308,956</b>	<b>7,173</b>	<b>316,129<sup>4</sup></b>	<b>..</b>

<sup>1</sup> Total not given since income from the premium pension scheme consists of reserve funds.

<sup>2</sup> Those liable to pay maintenance, municipalities, interest, etc.

<sup>3</sup> Including disability pension, pregnancy allowance, closely related person's allowance and national old-age pension fees.

<sup>4</sup> Including national old-age pension fees.

<sup>5</sup> Old-age pension fees above the "ceiling" of 8.06 of the price base amount may be considered to have partially financed national basic pensions in 1999.

<sup>6</sup> In 1999, SEK 5,926 million was received in national basic pension fees for the years 1997 and 1998. These fees can also be seen as partially financing national basic pensions and survivor's pensions paid out in 1999.

<sup>7</sup> Excluding payments in the labour market area and conscript allowances.

**Social insurance income and expenditure in 1999.** Social insurance is primarily financed through social security charges, insured persons' contributions, national old-age pension fees, interest earned on funds and general tax funds.

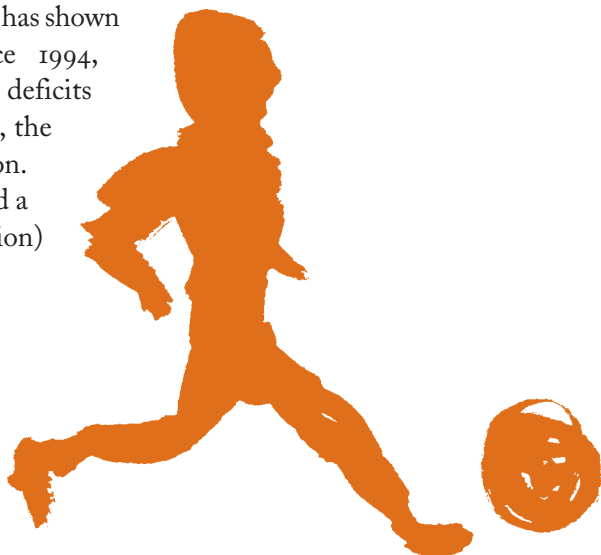
According to the statutory financing regulations, costs should in part be covered by social security charges and insured persons' contributions. The actual proportion for any one year is, however, only approximate, since the law does not specify for every insurance the degree to which it is to be financed by fees. This was especially true of 1999.

Due to the fact that income in the premium pension scheme (SEK 23.5 billion) is made up of reserve funds, it is impossible to state exactly how large a share of total expenditure was covered by income from contributions in 1999 (if we exclude the premium pension scheme, it amounted to roughly two-thirds). The share of expenditure financed by other means can, however, be given. Interest from the National Swedish Pension Fund covered almost 17 per cent of total social insurance expenditure.

The portion which according to the statutory regulations should be financed by taxes amounted to just less than one quarter (24 per cent) of expenditure in 1999. Payments from the municipalities, parents liable to pay maintenance, and some others, covered just over one per cent of total expenditure. Income from social security charges, insured persons' contributions and interest, etc, amounted to SEK 292.7 billion in 1999. The contribution from state funding totalled SEK 74.3 billion. Excluding payments in the labour market area, total expenditure was SEK 316.1 billion.

As shown in the above table, the portion of old-age pensions to be financed by the Swedish National Pension Fund showed a large surplus (SEK 22.7 billion) in 1999, due to the fact that over 40 per cent of the interest from the fund was added to the fund capital. It should be noted, however, that costs increase relatively sharply each year. This is due to the increasing number of old-age pensioners and to the average increase in the size of pensions. A certain surplus is thus required to cover future payments.

Work injury insurance has shown an annual surplus since 1994, successively balancing the deficits of previous years. In 1999, the surplus was SEK 4.3 billion. Parental insurance showed a small surplus (SEK 0.6 billion) in 1999.





Year	Social security fees paid	General insured person's contribution	Fees paid as a proportion of total social insurance expenditure, % <sup>1</sup>
1985	103 936		67
1985	103,936		67
1990	193,512		75
1991	204,455		71
1992	191,360		67
1993	175,185	6,244	63
1994	182,881	6,705	64
1995	166,672	28,385	65
1996	168,883	37,959	71
1997	165,956	47,261	74
1998	154,996	52,025	72
1999	152,564 <sup>2</sup>	59,610	67 <sup>2</sup>

<sup>1</sup> Excluding payments in the labour market area and payments to conscripts.  
<sup>2</sup> Excluding the premium pension scheme, including national old-age pension fees.

Fees received 1985 and 1990–1999 in SEK billion. Note that the figures are not comparable over time. This is due to the many regulatory changes made primarily at the end of the nineties, as well as to the fact that the periodization of fees was implemented differently from year to year.

Type of insurance	1990	1995	1996	1997	1998	1999
<b>Social security fees<sup>1</sup></b>						
Sickness insurance	10.10	6.23	5.28	4.04	7.90	7.50
Work injury insurance	0.90	1.38	1.38	1.38	1.38	1.38
Basic pension	7.45	5.86	5.86	5.86	6.83	–
Supplementary pension (ATP)	13.00	13.00	13.0	13.00	6.40	6.40
Survivor's pension	–	–	–	–	–	1.70
Partial pension	0.50	0.20	0.20	0.20	0.20	–
Parental insurance	–	–	–	–	–	2.20
<b>Total</b>	<b>31.95</b>	<b>26.67</b>	<b>25.72</b>	<b>24.48</b>	<b>22.71</b>	<b>19.18</b>
<b>General insured persons' contributions</b>						
Sickness insurance	.	2.95	3.95	4.95	.	.
Pension	.	1.00	1.00	1.00	6.95	6.95
<b>Total</b>	<b>.</b>	<b>3.95</b>	<b>4.95</b>	<b>5.95</b>	<b>6.95</b>	<b>6.95</b>

<sup>1</sup> Other percentage rates often apply to self-employed persons since 1993.

**Statutory contributions to social insurance in 1990 and between 1995 and 1999 as a percentage of respective chargeable income.** The charge base for social security charges consists of the wage total for employees and the self-employed and is paid by the employer and the self-employed respectively.

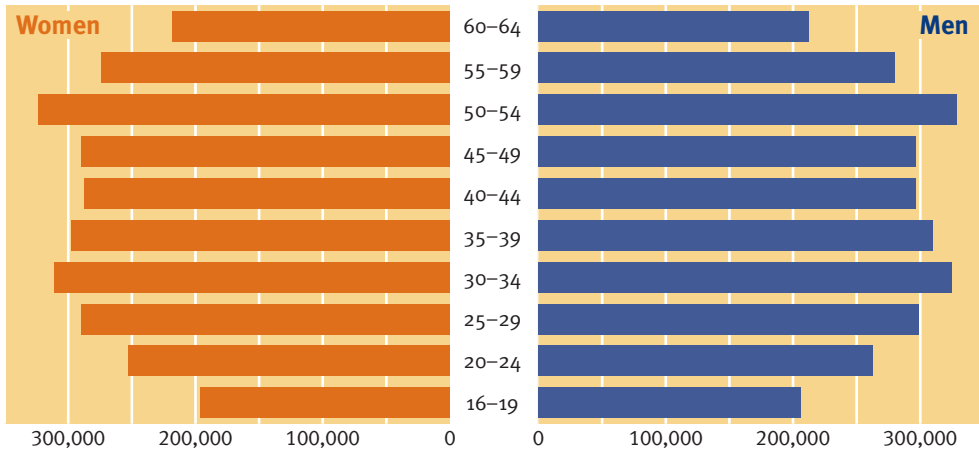
Insured persons' contributions are paid by those gainfully employed. They are based on earned income as well as on other income such as sickness benefit, unemployment insurance and other compensation for loss of income up to a total of 8.07 times the raised price base amount for one year. Over the period between 1993 and 1997, there was a general sickness insurance charge and a general pension charge. In 1998, the general sickness insurance charge was replaced by a corresponding increase in the general pension charge.

In 1999, several changes were made, partly in order to bring charge levels in line with expenditure in each area. The basic pension paid to old-age pensioners with supplementary pension (ATP) is now financed by old-age pension fees (formerly the ATP fee). ATP paid to persons with disability pensions and sickness benefit, as well as basic pensions for these groups, is financed by the sickness insurance fee. Charges for basic pension and partial pension were abolished in 1999. Charges for survivor's pension and parental insurance were introduced. Sickness insurance fees were lowered by 0.4 percentage units.

Moreover, a considerable reduction (3.53 percentage units) was made in the overall charges for social insurance. This was compensated, however, by an increase of 3.56 percentage units in the general salary contribution.



## Registered insured persons



Registered insured persons in 1999.

Swedish citizens and foreign nationals resident in Sweden are insured under the National Insurance Act (AFL).

All insured persons aged 16 and over and resident in Sweden are

registered at the social insurance office. Persons leaving Sweden are considered as domiciled here provided their stay abroad does not exceed one year.

### Regulations

Age	Women	Men	Women and men
16-19	195,800	206,500	402,300
20-29	542,300	561,300	1,103,600
30-39	608,500	634,900	1,243,400
40-49	576,400	592,700	1,169,000
50-59	597,100	609,000	1,206,100
60-64	217,800	212,800	430,600
65-	883,500	648,600	1,532,200
<b>Total</b>	<b>3,621,400</b>	<b>3,465,800</b>	<b>7,087,200</b>

Registered insured persons in 1999.

Sickness benefit insurance is held by all registered insured persons whose annual earned income is estimated to be a minimum of 24 per cent of the base amount. In 1998 and 1999, this was the equivalent of SEK 8,800. For 1997 and earlier, the figure was SEK 6,000 a year. The income entitling earners to sickness benefit may be no higher than 7.5 times the base amount per year (SEK 273,000 for 1999).

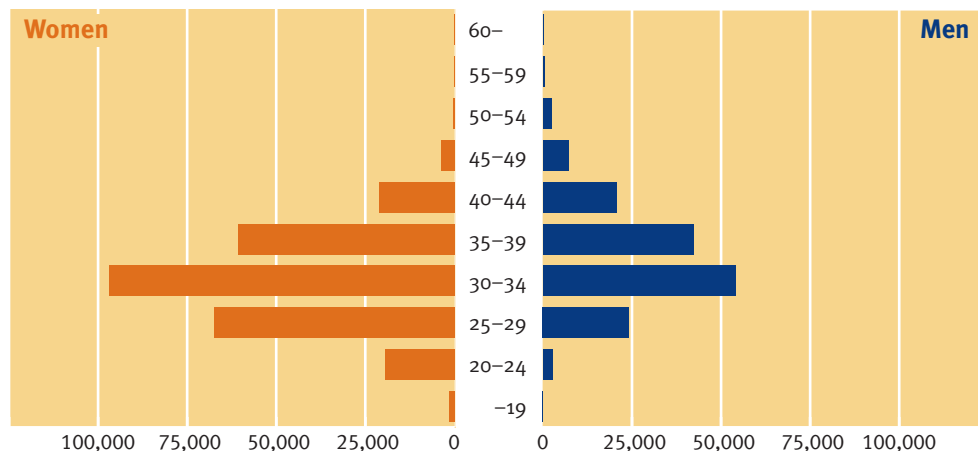
Since 1992, people are no longer obliged to report new or changed income to the social insurance office in advance. Today, any change in income level may be reported at the time of claiming a benefit from the social insurance office. This means that details are no longer available about how many insured persons there are at each income level.

### Regulations

# Financial security for families and children

## Parental allowance for the birth of a child

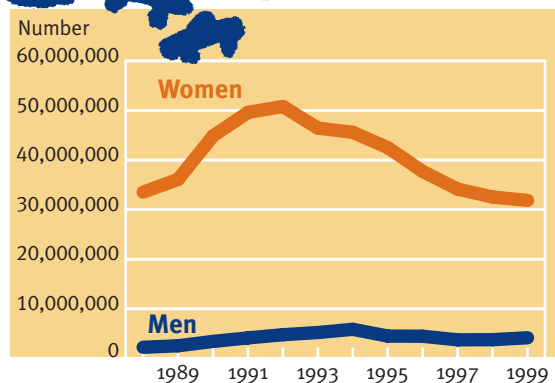
Parental insurance is designed to help both parents combine parenthood and working life.



### Persons with parental allowance in 1999.

Women have consistently used parental insurance to a greater extent than men. 426,000 persons received parental allowance in 1999. Women made up

64 per cent, and men 36 per cent. More than one third were over 35. Only in the very highest age groups did more men than women receive parental allowance, due to the fact that older men can have children with younger women.



**Number of days with parental allowance.** On average, men claim far fewer

days than women. Of the total days with parental allowance claimed in 1999, women accounted for 88 per cent. The figure clearly shows the impact of the large number of children born in the years around 1990. The number of days with parental allowance claimed since then has decreased progressively year by year in conjunction with the falling birth rate. The number of days with parental allowance was highest in 1992. Since then, the number of days has steadily decreased. For men, however, the numbers peaked in 1994, and a slight rise was noticeable in 1999.

## Regulations

Parental allowance for the birth or adoption of a child is available for a total of 450 days per child. For the first 360 days, the benefit is related to the parents' loss of income, though the minimum amount payable is SEK 60 per day. For the remaining 90 days, everyone receives a guaranteed amount of SEK 60 a day.

If the parents have joint custody of the child, each of them has the right to half the total number of parental allowance days. One of the parents may,

however, transfer the right to parental allowance to the other parent, with the exception of the 30 days known as the "father's/mother's month".

The benefit is payable for different portions of a day - at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Parental allowance can

normally be received until the child has turned eight. Since 1 January 1998, the level of

compensation is 80 per cent of the pension-entitling income. In 1999, the maximum parental allowance was just over SEK 18,000 per month.



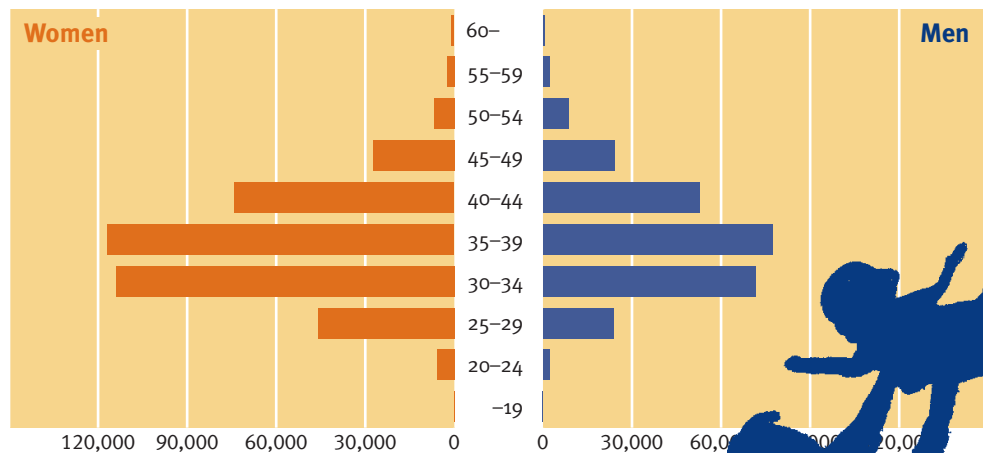
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	1,635	27	179	66	12,693	5,592
20-24	19,381	2,761	165	32	32,697	10,628
25-29	67,562	24,170	140	27	41,707	10,669
30-34	96,982	53,969	117	27	38,960	10,951
35-39	60,750	42,162	96	27	31,745	11,010
40-44	21,126	20,738	73	26	22,953	10,655
45-49	3,907	7,169	45	27	12,658	10,527
50-54	318	2,350	36	31	9,997	12,117
55-	18	685	31	38	7,664	13,514
<b>Total</b>	<b>271,679</b>	<b>154,031</b>	<b>117</b>	<b>27</b>	<b>35,766</b>	<b>10,886</b>

#### Parental allowance for the birth of a child in 1999.

In 1999, out of a total of SEK 11.4 billion paid in parental allowance for the birth of a child, 85 per cent went to women and 15 per cent to men.

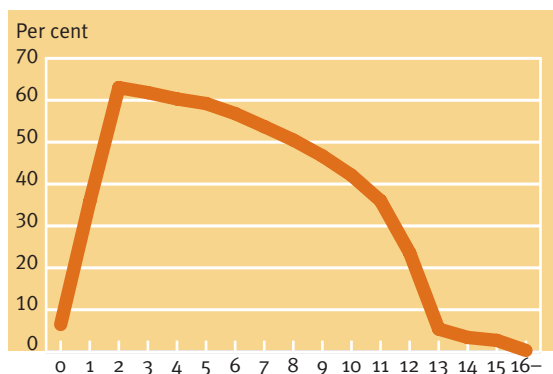
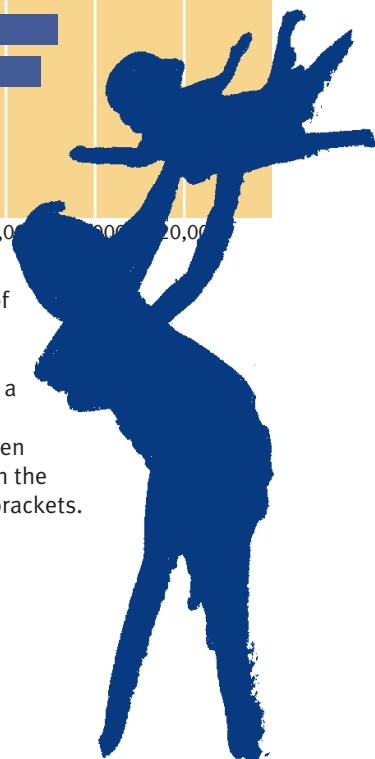
## Temporary parental allowance

Temporary parental allowance enables parents to stay at home from work when their child is sick.



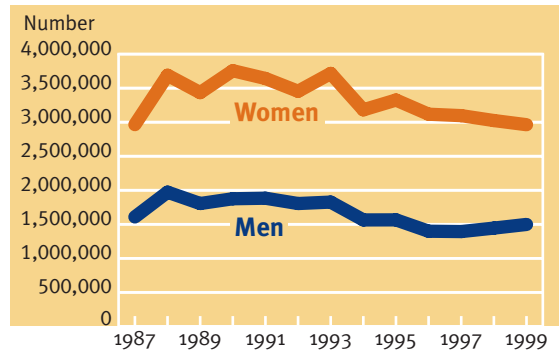
**Persons with temporary parental allowance for the care of a child in 1999.** More than 657,000 persons used temporary parental allowance in 1999. Most of these were women, 60 per cent. Men made up 40 per cent, which is somewhat higher than the number of men who received parental allowance for the birth of a child, 36 per cent. Distribution according to age

and sex for both types of benefit is strikingly similar, with a higher proportion of men found only in the higher age brackets.



**Children cared for with temporary parental allowance in 1999.** Temporary parental allowance was taken out for more than half of the children aged between two and eight. Over 60 per cent of two- and three-year-olds were at one time or another during 1999 cared for by a parent or other person receiving temporary parental allowance.

**Days with temporary parental allowance for the care of a child.** Women used 66 per cent of the days during 1999. The percentage used by men fell for a number of years, but has risen somewhat over the past few years. Despite an increase in the number of children during the nineties, the number of days for which payment was made for the care of sick children decreased for the major part of this period. This may have been due to two decreases in the compensation level in combination with widespread unemployment. A contributory factor was the decrease in



the number of younger children, who are most often in need of care. The level of compensation was raised in 1998.

A parent needing to stay home from work to care for a sick child is entitled to temporary parental allowance. This applies to children under 12 (in certain cases under 16). Normally, compensation is paid for 60 days per child and year. The right to temporary parental allowance may in certain circumstances be transferred to another person who stays at home from work instead of the parent to care for the child.

Parents of children covered by the Swedish Act on Support and Service for certain functionally disabled persons (LSS) may receive compen-

sation for the care of a sick child aged between 16 and 21 (sometimes older).

In addition, the parent of a child who is 15 or younger and who is covered by LSS is also entitled to ten so-called contact days per child and year to use in pre-school or school.

The allowance is payable on a whole-day, three-quarter day, half-day or quarter-day basis. In 1997, the level of compensation was 75 per cent. Since 1 January 1998, it is 80 per cent of the pension-entitling income. In 1999, the maximum parental allowance was just over SEK 18,000 per month.

## Regulations

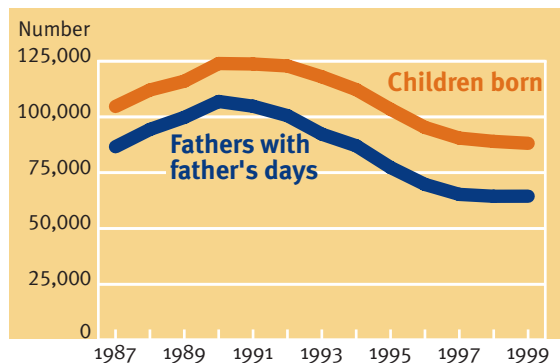


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	28	6	10	4	3,861	1,741
20-24	5,772	2,098	9	7	3,955	3,886
25-29	45,919	23,812	9	6	4,328	4,153
30-34	114,012	71,611	8	6	4,493	4,172
35-39	116,813	77,298	8	6	4,154	3,913
40-44	74,028	52,793	6	5	3,629	3,545
45-49	27,434	24,198	6	5	3,269	3,267
50-54	6,891	8,577	5	5	2,743	3,318
55-59	2,397	2,144	3	5	1,818	3,096
60-	1,009	481	3	5	1,517	3,105
<b>Total</b>	<b>394,303</b>	<b>263,018</b>	<b>8</b>	<b>6</b>	<b>4,064</b>	<b>3,844</b>

**Temporary parental allowance for the care of a child in 1999.** Out of a total of around SEK 2.6 billion paid in 1999 in temporary parental allowance for the care of a child, 61 per cent went to women and 39 per cent to men.

## Paternity leave

Paternity leave enables the father to be present at the birth of his child, manage the home and take care of children when a child is born.



**Paternity leave.** The number of children born and the number of fathers taking paternity leave reached a peak in 1990, when approximately 86 per cent of fathers took paternity leave. During the greater part of the nineties, the number of days of paternity leave progressively shrank, due to a decrease in the number of children born and in the number of new fathers taking advantage of their 10 allowed days. In 1999, only 73 per cent of fathers took paternity leave.

### Regulations

In connection with the birth or adoption of a child, the father is entitled to temporary parental allowance for a period of 10 days per child. These days may only be used during the sixty-day period after the child comes home or

is being cared for by the adoptive parent.

Since 1 January 1998, the compensation level is 80 per cent of the pension-entitling income. In 1999, the maximum compensation was just over SEK 18,000 per month.



Age	Number of recipients	Average number of days	Average amount over the year, SEK
-19	24	8.8	4,182
20-24	2,453	9.4	5,454
25-29	15,350	9.5	6,209
30-34	24,551	9.5	6,616
35-39	14,501	9.5	6,665
40-44	5,411	9.5	6,635
45-49	1,551	9.4	6,413
50-54	477	9.3	6,354
55-59	127	9.5	6,272
60-	24	9.7	5,557
<b>Total</b>	<b>64,469</b>	<b>9.5</b>	<b>6,479</b>

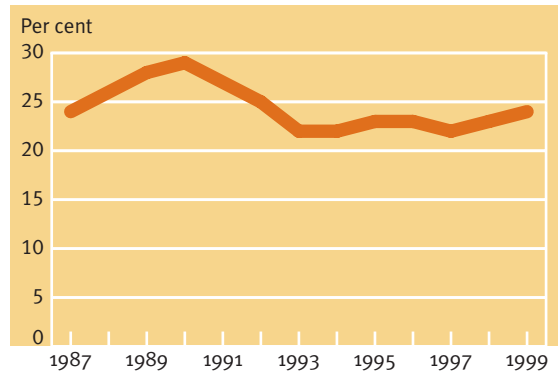
**Paternity leave in 1999.** In 1999, SEK 418 million was paid out in paternity leave.



## Pregnancy allowance

The pregnancy allowance enables pregnant women who are unable to continue working to take time off to rest.

**Number of women with pregnancy allowance.** During the later stages of pregnancy, most women receive social insurance compensation in the form of pregnancy allowance, sickness benefit or parental allowance. The proportion of women receiving pregnancy allowance increased in general throughout the eighties, reaching a peak of almost 30 per cent in 1990. After a distinct fall in the early nineties, a slight increase was again perceptible in 1998 and 1999.



The social insurance office only pays pregnancy allowance if the woman's employer cannot offer her alternative employment. The woman may receive pregnancy allowance for a maximum of 50 days during the last two months of her pregnancy.

Since 1 January 1998, the compensation level is 80 per cent of the pension-entitling income. In 1999, the maximum pregnancy allowance was just over SEK 18,000 per month.

### Regulations

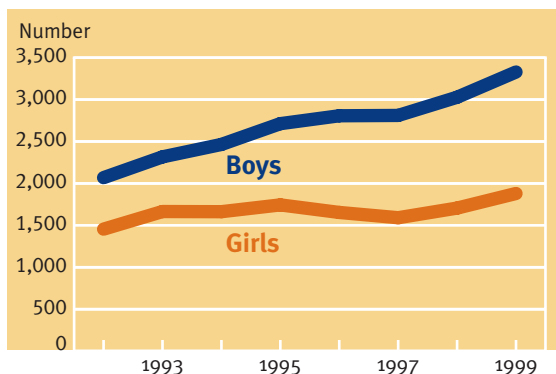
Age	Number of recipients	Average number of days	Average amount over the year, SEK
-19	18	34	10,129
20-24	2,522	38	13,537
25-29	8,033	38	14,588
30-34	6,890	38	15,081
35-39	2,755	38	15,176
40-44	492	38	15,107
45-49	16	35	15,097
<b>Total</b>	<b>20,726</b>	<b>38</b>	<b>14,711</b>

**Pregnancy allowance in 1999.** In 1999, SEK 305 million in pregnancy allowance was paid to almost 21,000 women.



## Care allowance

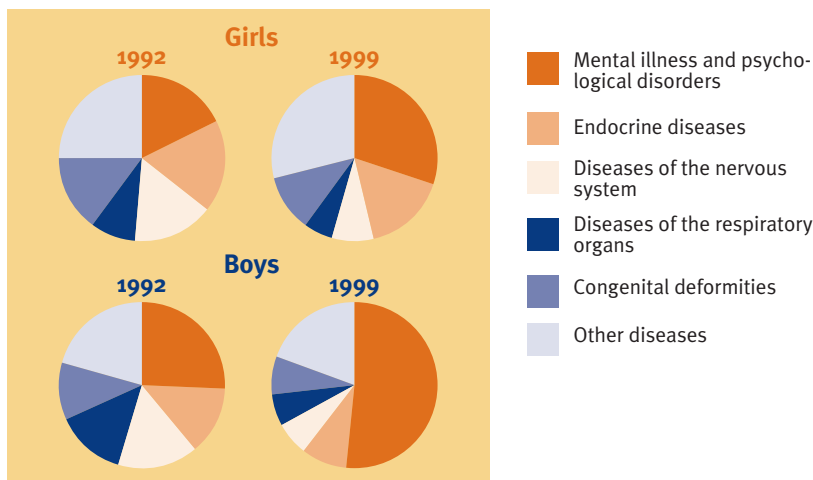
Care allowance helps parents to provide a sick or functionally disabled child with care and attention, and the support necessary for the child to develop in the best possible way.



### Children with new care allowances.

The number of new care allowances granted increased during the nineties. During this period, two new levels of compensation were introduced, 25 per cent and 75 per cent. The introduction of the lowest level allowed a larger number than before to receive care

allowance. Since 1994, this level is the most frequently granted. At the same time, a shift has taken place from younger to older children. In 1992, children aged 0 to 4 made up approximately half the total, but in 1999, this group comprised just over a quarter.



### Children with new care allowances.

It is primarily the psychological diagnoses that account for the changed picture in 1999 compared with 1992. Behavioural disorders such as DAMP

and ADHD are diagnosed ever more frequently. The number of cases diagnosed among boys has more than trebled, while among girls it has roughly doubled.

## Regulations

A parent may receive care allowance for his/her child if the child is younger than 16 and is in special need of attention and care for at least six months due to sickness, mental retardation or some other form of functional disability. The parent may also receive care allowance if the child's sickness or functional disability gives rise to 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 attention and care, as well as the extent of the increased expenses.

Care allowance is a basic pension benefit and is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Full care allowance is 2.5 times the base

amount per year, which in 1999 amounted to SEK 7,583 per month. Care allowance is taxable and qualifies for pension. Care allowance for increased expenses is, however, exempt from tax.

Under certain circumstances, compensation for additional costs can be paid on top of the normal amount for full benefit. Since 1 January 1998, a parent may be granted care allowance 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 base amount per year, depending on the size of the additional expenses.



Age	Number of recipients (parents)		Average amount per month, SEK	
	Women	Men	Woman	Man
-24	215	5	4,387	3,602
25-29	1,840	63	4,617	4,258
30-34	6,039	406	4,585	4,081
35-39	7,956	684	4,573	3,922
40-44	5,982	692	4,564	4,018
45-49	2,811	472	4,641	4,021
50-54	890	235	4,765	4,251
55-	140	104	5,023	3,976
<b>Total</b>	<b>25,873</b>	<b>2,661</b>	<b>4,592</b>	<b>4,027</b>

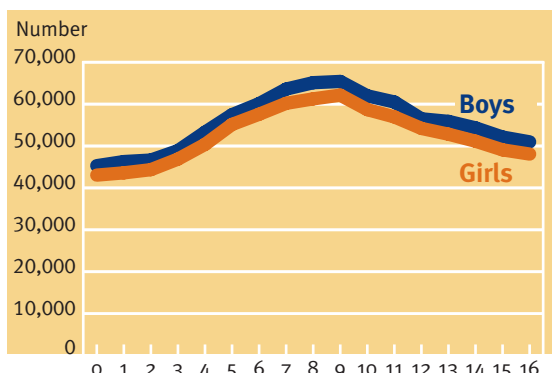
#### Care allowance in December 1999.

A total of just over SEK 1.8 billion in care allowance was paid in 1999, of which 92 per cent went to women and

8 per cent to men. More and more parents share care allowance between them. In 1999, shared care allowances amounted to approximately 1,000.

## Child allowance

Child allowance is designed to even out financial inequalities between families with and without children as well as over a lifetime.



Source: Statistics Sweden (scb)

**Number of children in 1999.** At the end of 1999, there were 896,000 girls and 944,000 boys aged between 0 and 16. The figure clearly illustrates the effect of the so-called baby boom. The very large groups of children born around 1990 have reached the age of eight or nine by 1999. Since the peak year of 1990, the number of children born has fallen gradually. The number of children born in 1999 (zero years in the figure) was over 30 per cent lower than the number born in 1990.

### Regulations

Child allowance includes basic child allowance, extended child allowance and additional child allowance.

All parents are entitled to basic child allowance for children domiciled in Sweden, up to the quarter when the child turns 16. After this, the parent may receive so-called extended child allowance for as long as the child attends compulsory school or the equivalent.

A parent receiving basic child allowance, extended child allowance or study grants for three or more

children also receives additional child allowance. During 1996 and 1997, the regulations were changed so that no new additional child allowances were granted but since 1 January 1998, they are once again being granted. Child allowance is exempt from tax.

On 1 January 1998, child allowance was raised to SEK 750 per child and month. Additional child allowance is SEK 200 per month for the third child, SEK 600 for the fourth child and SEK 750 for the fifth child and for every additional child thereafter.

	Monthly sum, SEK		Total	Yearly sum, SEK
	Child allowance	Additional child allowance		
1 child	750	–	750	9,000
2 children	1,500	–	1,500	18,000
3 children	2,250	200	2,450	29,400
4 children	3,000	800	3,800	45,600
5 children	3,750	1,550	5,300	63,600
For each additional child:	750	750	1,500	18,000

In 1999, approximately SEK 16.8 billion was paid in child allowance.

## Child pension

A child is entitled to a child pension if one or both of its parents are deceased.

The child may receive the pension up to the age of 17. A child who is studying may in certain cases continue to receive the pension up to the end of June in the year the child turns 20.

The child pension from the basic pension scheme is at least 25 per cent of the base amount for each deceased parent, corresponding to SEK 758 per month in 1999.

From the supplementary pension scheme, the child receives 30 per

cent of each deceased parent's supplementary pension (ATP). If the child has siblings, a further 20 per cent of the ATP sum is added for each sibling. The total sum is shared equally between the children.

The total child pension (basic pension and supplementary pension) for one child should always be at least 40 per cent of the base amount per year for each deceased parent, which was equivalent to just over SEK 1,200 per month in 1999.

### Regulations

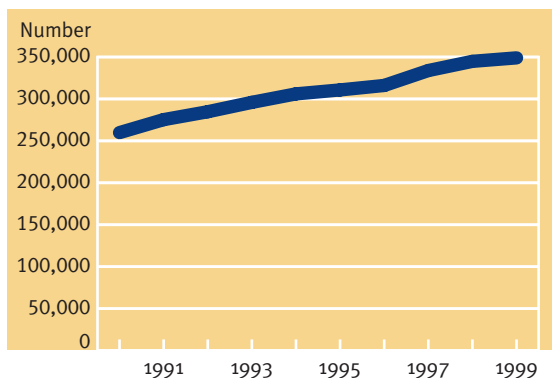
Age	Number of recipients	
	Girls	Boys
0-4	457	461
5-9	2,400	2,572
10-14	4,925	5,360
15-19	6,692	7,051
<b>Total</b>	<b>14,474</b>	<b>15,444</b>
Average amount per month, SEK	2,520	2,514

**Child pensions in December 1999.** Out of a total of around SEK 940 million paid in child pensions in 1999, roughly 48 per cent went to girls and 52 per cent to boys.



## Maintenance support

Maintenance support is designed to ensure that parents take financial responsibility for the children they do not live with, while at the same time guaranteeing these children a reasonable economic standard.



### Children with maintenance advance or maintenance support.

In December 1999, maintenance support was paid by the social insurance office for around 349,000 children aged between 0 and 20. The increase in the number of children receiving maintenance support/maintenance advance during the nineties was due both to an increase in the total number of children and to an increase in the proportion of children receiving the benefit. Since 1997, there are also the extended maintenance supports.

### Regulations

On 1 February 1997, a new support system - maintenance support - was introduced, directed at parents who have separated. Maintenance support replaced the previous system of maintenance advances and special allowances for certain adopted children.

The background is that parents have a maintenance obligation towards their children. A parent who does not live together with his/her child is legally obliged to fulfil his/her maintenance obligation by paying maintenance to the parent with whom the child lives. When the level of maintenance is determined by agreement or by a court of law, account is taken of the child's needs and the parents' overall financial means.

The parent with whom the child lives can receive maintenance support from the social insurance office if

- the parent obliged to pay maintenance does not do so
- the maintenance agreed is lower

- than SEK 1,173 per month is paid
- paternity has not been established
- one parent is deceased and the child does not receive a child pension
- the child has been adopted by only one parent.

Maximum maintenance support is SEK 1,173 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.

In principle, the parent liable to pay maintenance must repay the costs borne by society for the maintenance support paid to the other parent.

A parent with financial problems may be temporarily or permanently relieved of the obligation to pay. In the case of a temporary interruption of payments, a debt arises which must be repaid. A debt may also arise if the parent liable to pay maintenance refuses to pay.

Age	Girls	Boys	Proportion of each age group, per cent	
			Girls	Boys
0-4	18,244	19,192	8.0	8.0
5-9	50,072	52,445	16.9	16.8
10-14	59,340	61,905	21.7	21.4
15-17	31,897	34,102	21.9	22.1
18-20	10,220	11,557	11.1	10.2
<b>Total</b>	<b>169,782</b>	<b>179,201</b>	<b>16.3</b>	<b>16.3</b>

### Children with maintenance support in December 1999.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24*	16,309	10,867	1,209	1,094
25-29	20,431	993	1,585	1,349
30-34	41,181	3,738	1,812	1,419
35-39	49,549	6,955	1,872	1,469
40-44	37,673	7,927	1,704	1,419
45-49	19,545	5,260	1,523	1,371
50-54	7,551	2,415	1,358	1,321
55-59	1,459	789	1,257	1,378
60-	135	331	1,241	1,310
<b>Total</b>	<b>193,833</b>	<b>39,275</b>	<b>1,680</b>	<b>1,322</b>

\* Including recipients of extended maintenance support.

**Maintenance support in December 1999.** In 1999, SEK 4.6 billion was paid in maintenance support, of which 86 per cent went to women and 14 per cent to men.

Age	Number liable to pay		Number with debts		Average debt* in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	446	3,163	71	687	3,999	6,767
25-29	2,340	11,972	919	5,802	8,068	14,269
30-34	6,084	30,459	2,439	15,402	10,655	20,576
35-39	9,614	43,992	3,864	22,127	11,716	24,637
40-44	8,817	45,764	3,971	23,893	12,050	25,688
45-49	4,589	35,337	2,357	19,816	11,821	24,018
50-54	1,634	20,763	937	12,388	11,716	22,319
55-59	332	8,074	270	4,918	9,372	20,877
60-	22	3,624	11	2,087	8,364	18,828
<b>Total</b>	<b>33,878</b>	<b>203,148</b>	<b>14,839</b>	<b>107,120</b>	<b>11,340</b>	<b>22,943</b>

\* The average debt is calculated on the basis of the parents with maintenance debts.

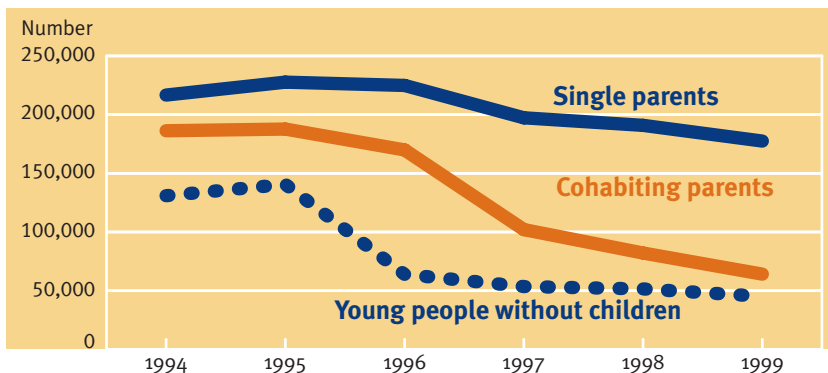
**Parents liable to pay maintenance in December 1999.** Out of the total of 237,000 parents liable to pay maintenance in December 1999, 14 per cent were women and 86 per cent men.

Out of the total debt of around SEK 2.6 billion at the end of 1999, women owed just over 6 per cent, whereas men owed 94 per cent.



## Housing allowance

The housing allowance is designed to enable financially weak households to live in adequate and sufficiently spacious accommodation.



### Households with housing allowances.

The number of households with a housing allowance has decreased over the past few years. This is due to changes that have been made in the

regulations. It is mainly households consisting of two parents and children that have become fewer as recipients of housing allowances.

### Regulations

Families with children and young households without children (28 and younger) may receive a housing allowance.

Families with children may receive both a special allowance for children living at home and a contribution towards their housing costs. The

special allowance for children living at home depends on the number of children and the household's income.

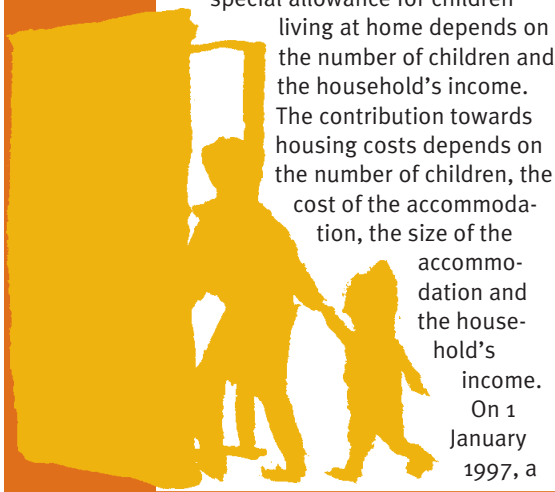
The contribution towards housing costs depends on the number of children, the cost of the accommodation, the size of the

accommodation and the household's income.

On 1 January 1997, a

new system was introduced for estimating and verifying the income of those applying for a housing allowance. Applicants are asked to estimate what they will earn over the coming twelve months, and a preliminary housing allowance is calculated on the basis of this information. Afterwards, the income information is checked against taxed income and a final housing allowance is calculated. The balancing of the benefits for 1999 was carried out in January 2000. Households that have received too large a preliminary benefit are obliged to pay back the difference plus a fee. If on the other hand a household has received too small a preliminary benefit, the difference is made up with interest.

For married or cohabiting couples with children, the housing allowance is means-tested on an individual basis. The benefit is reduced if the annual income of either partner





exceeds SEK 58,500, corresponding to a monthly income of just under SEK 5,000.

For a single person, the housing allowance is reduced if the annual income exceeds SEK 117,000, corresponding to a monthly income of just under SEK 10,000.

	Max. housing allowance per month, SEK	Max. living area, sq metres	Income limit above which housing allowance is reduced, SEK per year	
			Single persons	Married/cohabiting couples
<i>Families with children</i>				
Number of children				
1	2,500	80	117,000	58,500/applicant
2	3,175	100	117,000	58,500/applicant
3	3,900	120	117,000	58,500/applicant
4	4,200	140	117,000	58,500/applicant
5 or more	4,500	160	117,000	58,500/applicant
<i>Households without children</i>				
18–28 years	1,100	60	41,000	58,000

## Regulations



Age	Number of households by type			Average amount per month and household, SEK		
	Single persons		Cohabitees	Single persons		Cohabitees
	Women	Men		Women	Men	
–24	22,730	14,390	8,059	924	604	1,263
25–29	20,685	7,133	10,692	1,607	767	1,566
30–34	28,543	4,672	13,598	1,895	1,080	1,679
35–39	33,738	6,693	13,446	1,880	1,139	1,708
40–44	28,804	6,877	8,761	1,676	1,136	1,701
45–49	17,350	4,972	4,155	1,488	1,144	1,655
50–54	7,395	2,812	1,625	1,393	1,138	1,567
55–59	1,846	1,180	436	1,395	1,181	1,564
60–	297	637	130	1,630	1,142	1,692
<b>Total</b>	<b>161,388</b>	<b>49,366</b>	<b>60,902</b>	<b>1,606</b>	<b>925</b>	<b>1,608</b>

**Housing allowances in December 1999.** Housing allowances are mainly paid to single parents, generally women. In December 1999, a total of around 270,000 households received a preliminary housing allowance.

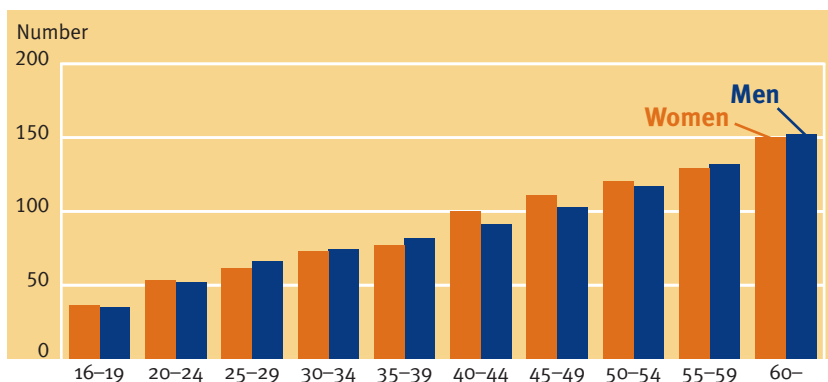
In 1999, a total of SEK 5 billion in housing allowances was paid to

roughly 400,000 households. Around SEK 3 billion went to the approximately 60 per cent of households where a woman was the sole breadwinner. Households where a man was the sole breadwinner made up just less than 20 per cent and received just over SEK 0.5 billion.

# Financial security in case of sickness and handicap

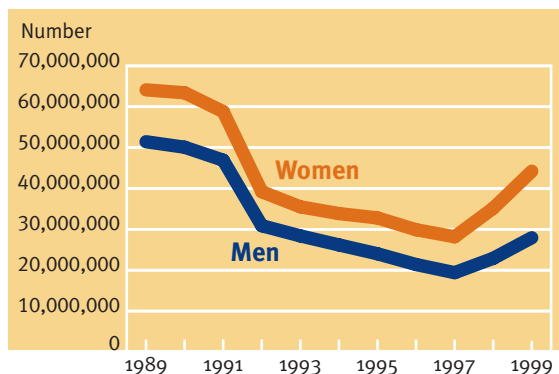
## Sickness benefit

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



**Sickness benefit days per recipient in 1998.** The number of sickness benefit days increases with advancing age for both women and men. This might be interpreted to mean that medical risks increase with age. It may also mean

that the pressures of working life are increasing, or that persons who have been professionally active for a long period have also been subjected to greater overall strain.



**Paid sickness benefit days.** At the beginning of the nineties, the number of sick days paid by social insurance declined sharply. This decline was primarily the result of changes in the regulations. One example is the sick pay period from 1992, another is the qualifying day introduced in 1993. A further reason for the decline could be

greater restrictivity in applying the sickness insurance regulations, in conjunction with increased unemployment. Over the past few years, paid sickness benefit days have again increased sharply, especially for women. It is mainly long-term sickness which has increased.

## Regulations

A person may receive 100 per cent, 75 per cent, 50 per cent or 25 per cent of the sickness benefit when income is lost for medical reasons. The deciding factor is the extent to which a person's working capacity is reduced by the sickness.

It is also possible to receive sickness benefit for medical treatment or medical rehabilitation aimed at preventing sickness or reducing the sickness period.

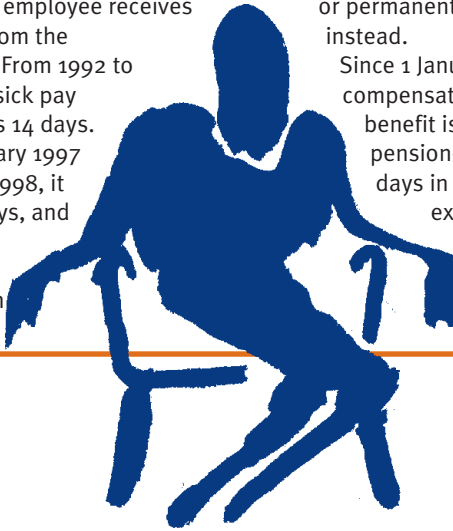
During the first days of a sickness period, an employee receives sick pay from the employer. From 1992 to 1996, the sick pay period was 14 days. From January 1997 to March 1998, it was 28 days, and since April 1998, it is once again 14 days. If

reduced working capacity due to sickness persists after the end of the sick pay period, an employee may receive sickness benefit from the social insurance office. Self-employed persons may have a qualifying period of 3 or 30 days.

There is no official limit to how long a person may receive sickness benefit, but if the social insurance office judges that the situation is likely to last for at least a year, the person is considered for a temporary or permanent disability pension instead.

Since 1 January 1998, the compensation for full sickness benefit is 80 per cent of the pension-entitling income for all days in the sickness period except the qualifying day.

The maximum sickness benefit for one day was SEK 598 in 1998 and 1999.

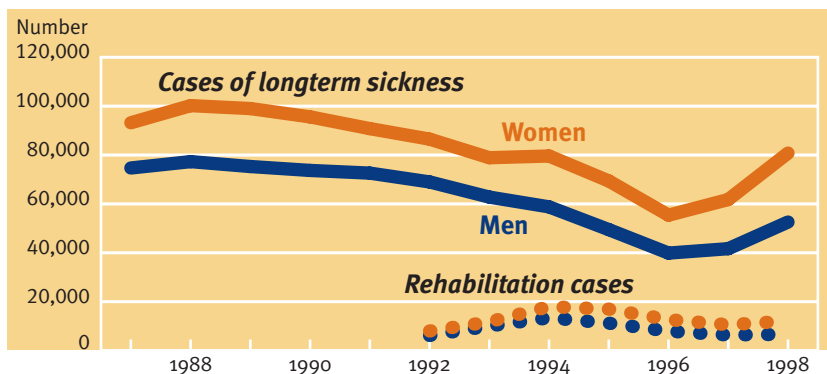


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	602	617	36	35	12,626	12,444
20-24	13,509	8,796	53	52	17,961	18,328
25-29	33,657	16,568	61	66	20,403	22,976
30-34	47,473	24,419	73	74	23,824	25,207
35-39	48,556	26,354	77	82	24,894	27,522
40-44	41,106	27,921	100	91	31,596	30,102
45-49	44,707	30,260	111	103	34,581	33,459
50-54	54,508	36,568	120	117	36,891	37,726
55-59	45,868	32,987	129	132	39,528	42,358
60-	22,782	18,951	150	152	47,400	49,560
<b>Total</b>	<b>352,768</b>	<b>223,441</b>	<b>99</b>	<b>102</b>	<b>31,254</b>	<b>33,384</b>

**Sickness benefit in 1998.** Out of a total of around SEK 18.6 billion in sickness benefit in 1998, 60 per cent went to women and 40 per cent to men. In 1999, SEK 24.2 billion was paid out.

## Occupational rehabilitation

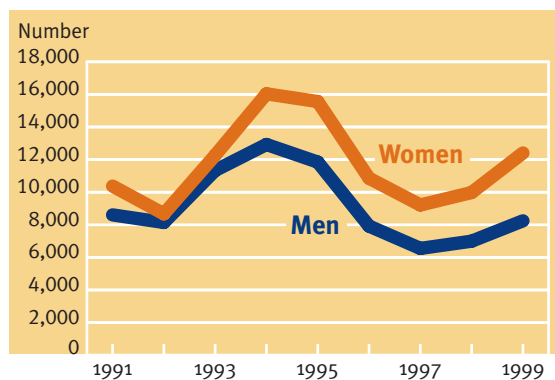
A variety of rehabilitation programmes help the long-term sick to return to work.



### Long-term sickness and rehabilitation.

Long-term sickness refers here to cases of sickness lasting at least 30 days. The number of persons on long-term sick leave decreased substantially at the beginning of the nineties, but then rose again sharply. At the end of the eighties, there were around 170,000 persons on long-term sick leave (for at least 30 days), but the number then sank to less than 90,000. It is the very long-term cases lasting over a year which account for the dramatic rise and fall in numbers since the end of the eighties. The main reason for the decline during the nineties was that many long-term sick were granted permanent or temporary disability pensions in 1992 and 1993. A

similar reaction with an increasing number of grants of disability pensions was already noticeable during 1999, but became even more pronounced in 2000. Around 20 per cent of the cases of long-term sickness have received active rehabilitation. The number of cases of long-term sickness receiving a partial rehabilitation allowance reached a peak in 1995 (24 per cent).



### Purchase of rehabilitation services.

In 1994, the number of purchases of rehabilitation services reached a peak. The number of purchases for women has lain consistently at a significantly higher level, which is explained by the fact that the majority of cases of long-term sickness are found among women.

## Regulations

Work testing, work training, assessments by the Labour Market Institute (AMI) and training courses are examples of some of the programmes offered by occupational rehabilitation.

When participating in occupational rehabilitation, an individual may receive a rehabilitation allowance as compensation for lost income and a special allowance which covers certain so-called additional costs arising in connection with the rehabilitation (e.g. travelling expenses). In addition, the social insurance office may provide occupational rehabilitation services, grant allowances for work aids, pay

special compensation for rehabilitation and treatment, and compensate travel to and from work, in place of sickness benefit.

The rehabilitation allowance is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Since 1 January 1998, the full rehabilitation allowance is 80 per cent of the pension-entitling income. In 1998 and 1999, the maximum rehabilitation benefit was just over SEK 18,000 per month.

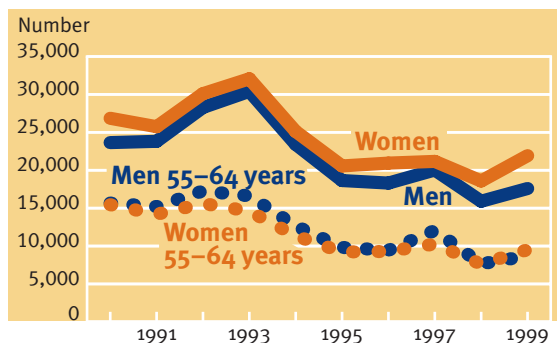


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	4	8	38	70	14,114	21,594
20-24	471	382	85	86	31,411	31,573
25-29	1,403	1,044	91	94	33,124	34,125
30-34	2,552	1,688	81	93	29,004	33,813
35-39	2,978	1,903	82	95	29,348	34,610
40-44	3,265	1,955	79	85	28,152	30,628
45-49	3,546	2,043	73	83	25,945	29,867
50-54	3,861	2,255	68	74	24,141	26,089
55-59	2,483	1,461	59	65	20,593	22,914
60-	615	361	46	49	15,968	17,116
<b>Total</b>	<b>21,178</b>	<b>13,100</b>	<b>74</b>	<b>83</b>	<b>26,481</b>	<b>29,785</b>

**Rehabilitation allowance in 1998.** Out of a total of SEK 951 million for rehabilitation allowances in 1998, 59 per cent went to women and 41 per cent to men. In 1999, just under SEK 1.2 billion was paid out.

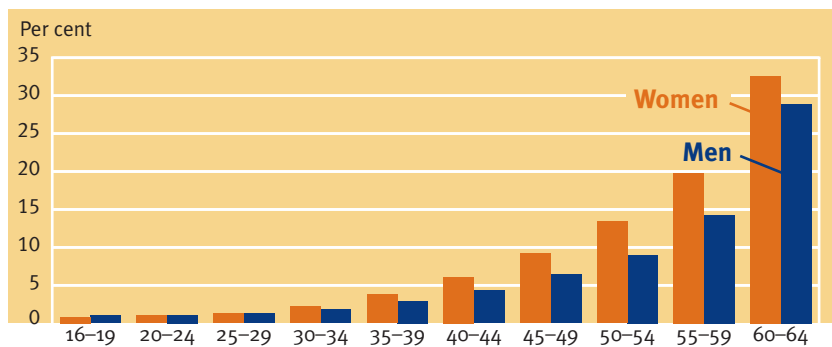
## Permanent and temporary disability pension

Permanent or temporary disability pensions provide financial security for persons suffering from a long-term reduction in their capacity to work.



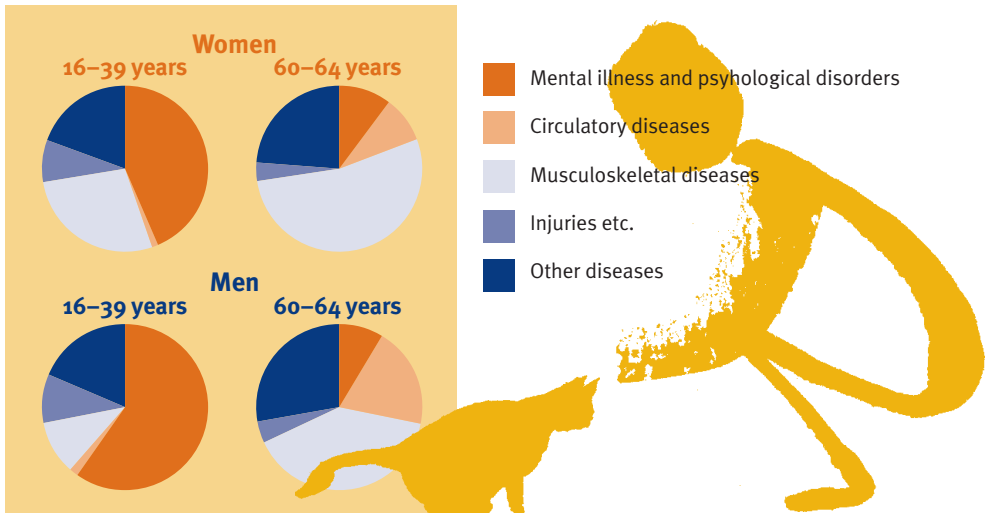
**Newly granted permanent and temporary disability pensions.** Early in the nineties, the granting of new disability pensions rose to record heights. The main reason was the greatly increased involvement of the social insurance offices in the field of rehabilitation. A large number of persons on long-term sick leave were granted permanent

disability pensions because they were deemed unable to return to work even after rehabilitation. After reaching a peak in 1993, the granting of new disability pensions decreased, and in 1995, 1996 and especially 1998, sank to the lowest level since the beginning of the seventies. The decline was due to fewer cases of long-term sick leave in combination with tightened regulations and their more restrictive application. However, numbers only decreased for the higher age groups, which were virtually halved. For other age groups, numbers even increased slightly. Thus, the average age of new persons receiving permanent disability pensions sank from just under 55 at the close of the eighties to just over 50 by the end of the nineties.



**Proportion of the population with permanent or temporary disability pensions in 1999.** In December 1999, there were almost 425,000 persons with permanent or temporary disability pensions, comprising just over 238,000 women and 186,000 men. It is more common for women to have partial pensions. When these are summed up in terms of full pensions, it turns out that there is little difference between

the sexes. This means that 7-8 per cent of the population of working age have for health reasons wholly or partially left working life with a disability pension, and this proportion increases with advancing age. In all age groups over 25, more women than men have disability pensions. In the age groups 60-64, the proportion with disability pensions is as high as 30 per cent.



### Newly granted permanent and temporary disability pensions in 1999.

There are differences based on sex and age in the pattern of sickness among those granted disability pension. The most common reason for both men

and women is disease of the musculoskeletal organs, apart from the youngest, where psychological disorders dominate. Cardiovascular diseases are common among men but not among women.

Permanent or temporary disability pensions may be granted to persons aged between 16 and 64 whose working capacity is reduced for medical reasons, either permanently or for a long period, by at least one quarter.

Permanent disability pension is payable when a person's working capacity is permanently reduced. Temporary disability pension is payable when a person's capacity to work is reduced for a long period but not permanently (normally 1–3 years). In both cases, compensation is paid in the form of a basic pension and a supplementary pension (ATP). Compensation is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate.

Full permanent or temporary disability pensions in the form of the

basic pension correspond to 90 per cent of the price base amount for unmarried and 72.5 per cent for married pensioners.

In 1999, the maximum basic pension and supplementary pension (ATP) was just over SEK 14,500 per month for an unmarried person with a disability pension.

Persons with a low supplementary pension (ATP) or none may receive a pension supplement and a housing supplement. Persons with no ATP receive a full pension supplement. For others, the pension supplement is reduced according to the amount of ATP. In 1999, full pension supplement to disability pensioners was 112.9 per cent of the price base amount, i.e. SEK 3,425 per month.

### Regulations

The vast majority of all disability pensions go to people who have been forced to leave the labour market for reasons of ill health after a long

working life. This group receives a supplementary pension (ATP) proportional to earlier earned income.

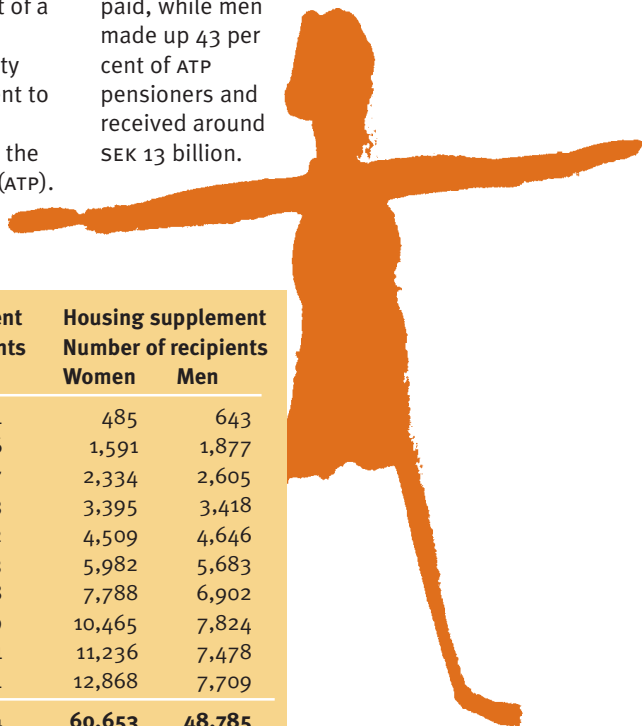
Age	Number of recipients		Average amount <sup>1</sup> per month, SEK		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
16-19	1,478	2,089	6,114	6,121	0,8	1,0
20-24	2,582	2,999	5,964	6,058	1,0	1,1
25-29	3,783	3,754	5,691	6,058	1,3	1,3
30-34	6,811	5,762	5,782	6,507	2,2	1,8
35-39	11,178	8,917	5,905	6,808	3,8	2,9
40-44	17,589	12,865	6,072	7,060	6,1	4,3
45-49	26,561	18,815	6,263	7,420	9,2	6,4
50-54	43,236	29,637	6,496	7,893	13,4	9,1
55-59	54,205	40,140	6,711	8,488	19,8	14,3
60-64	71,066	61,483	6,894	9,116	32,6	28,9
	<b>238,489</b>	<b>186,461</b>	<b>6,537</b>	<b>8,138</b>	<b>8,7</b>	<b>6,6</b>

<sup>1</sup> The average amount includes basic pension, pension supplement and personal ATP.

**Permanent or temporary disability pensions in December 1999.** Out of a total of around SEK 41 billion in permanent or temporary disability pensions in 1999, 51 per cent went to women and 49 per cent to men.

SEK 24 billion was paid out in the form of supplementary pension (ATP). Women made up 57 per cent of ATP pensioners and received

around SEK 11 billion of the amount paid, while men made up 43 per cent of ATP pensioners and received around SEK 13 billion.



Age	Pension supplement		Housing supplement	
	Number of recipients Women	Number of recipients Men	Number of recipients Women	Number of recipients Men
16-19	1,469	2,081	485	643
20-24	2,557	2,976	1,591	1,877
25-29	2,938	3,097	2,334	2,605
30-34	3,208	3,153	3,395	3,418
35-39	3,722	3,762	4,509	4,646
40-44	4,827	4,243	5,982	5,683
45-49	6,733	5,078	7,788	6,902
50-54	10,256	5,889	10,465	7,824
55-59	12,266	5,701	11,236	7,478
60-64	17,913	6,774	12,868	7,709
<b>Total</b>	<b>65,889</b>	<b>42,754</b>	<b>60,653</b>	<b>48,785</b>

**Pension supplement and housing supplement for persons with permanent or temporary disability pensions in December 1999.** Out of the total amount paid for disability pensions, pension supplements made up just under SEK 2.9 billion, of which 57 per

cent went to women and 43 per cent to men.

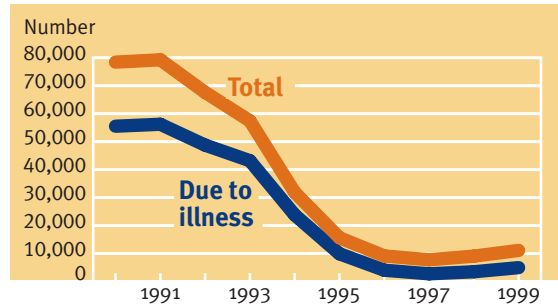
The housing supplement was around SEK 2.5 billion. 56 per cent of this was paid to women and 44 per cent to men.



## Work injury benefit

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

**Approved work injuries.** The number of tested and approved work injuries caused by illness has fallen from just over 70 per cent to around 40 per cent. Today, for the most part, only cases that may result in the payment of an annuity are heard, since the special work injury sickness benefit has been discontinued. The decline is also due to the stricter rules introduced in 1993 for approving a work injury. The difference between the total number of approved work injuries and those work



injuries resulting from illness reveals the number of approved work injuries due to accidents.

All persons engaged in gainful employment in Sweden are insured against work injuries. The term work injury refers to accidents or illnesses resulting from harmful influences at work. Compensation is normally only payable if an approved work injury has led to a lasting reduction in a person's earning ability. Until the immediate effects of the injury have passed, the employee receives regular sick pay or sickness benefit.

If a person's earning capacity is still reduced at the end of the sick leave period, he or she has the right

to a so-called work injury annuity. The annuity is designed to compensate the recipient for all lasting loss of income. When calculating the size of the annuity, the income that the person is assumed to have earned if the accident had not occurred is compared with the income the person is estimated 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 almost SEK 23,000 per month in 1998 and 1999.

### Regulations

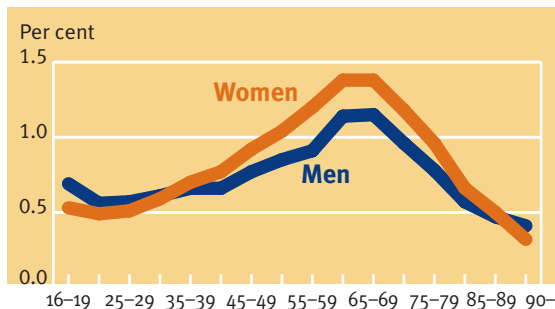
Age	Number of recipients		Average amount, per month, SEK	
	Women	Men	Women	Men
20-24	8	32	7,102	9,518
25-29	125	285	4,206	5,849
30-34	610	1,253	3,725	4,709
35-39	1,044	2,050	3,371	4,638
40-44	2,073	3,029	3,240	4,429
45-49	3,874	4,579	3,289	4,490
50-54	7,085	7,191	3,283	4,566
55-59	9,667	9,220	3,389	4,673
60-64	12,835	13,228	3,781	4,929
65-	9,607	7,937	1,001	950
<b>Total</b>	<b>46,928</b>	<b>48,804</b>	<b>2,983</b>	<b>4,098</b>

### Work injury annuities in

**December 1998.** Out of a total of SEK 4.7 billion in work injury annuities in 1998, women received just over 40 per cent and men 60 per cent. In 1999, SEK 4.6 billion was paid out.

## Handicap allowance

The handicap allowance provides financial security for people with functional handicaps who need the assistance of another person and/or have additional costs due to their handicap.



**Proportion of persons in the population with handicap allowances in 1999.** Generally speaking, handicap allowances are more common among women than men. The main group of recipients comprises those aged between 60 and 69.

### Regulations

Persons who have become functionally disabled between the ages of 16 and 65 may receive a handicap allowance as a supplement to the basic pension or as a separate benefit. In order to qualify for this benefit, these persons must, due to their disability, need time-consuming help from another person in order to cope with life at home or at work. It is also possible for them to receive a handicap allowance if they have

significant additional costs as a result of their functional disability.

There are three compensation levels: 36 per cent, 53 per cent and 69 per cent of the base amount per year, depending on the assistance required and the size of the additional costs. In 1999, these three levels corresponded to around SEK 1,100, SEK 1,600 and SEK 2,100 per month. The blind and the deaf always receive allowances if their disability arose before the age of 65.



Age	Number of recipients		Average amount per month, SEK	
	W	Men	W	Men
16-19	845	1,149	1,437	1,454
20-29	1,838	2,210	1,440	1,464
30-39	2,511	2,312	1,471	1,493
40-49	3,586	2,660	1,452	1,495
50-59	5,525	3,785	1,439	1,458
60-69	5,422	4,069	1,378	1,407
70-79	4,266	2,750	1,336	1,331
80-89	1,411	735	1,251	1,225
90-	148	65	1,194	1,178
<b>Total</b>	<b>25,552</b>	<b>19,735</b>	<b>1,402</b>	<b>1,430</b>

**Handicap allowance as a supplementary benefit in December 1999.**

Age	Number of recipients		Average amount per month, SEK	
	W	Men	W	Men
16-19	201	272	1,471	1,392
20-29	918	1,009	1,362	1,400
30-39	1,408	1,745	1,339	1,407
40-49	1,304	1,620	1,380	1,489
50-59	1,134	1,595	1,387	1,504
60-	353	448	1,410	1,475
<b>Total</b>	<b>5,318</b>	<b>6,689</b>	<b>1,373</b>	<b>1,453</b>

**Handicap allowance as a separate benefit in December 1999.**

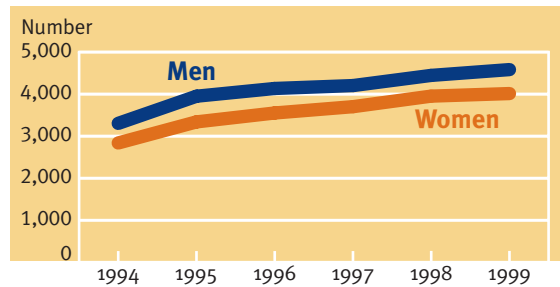
Out of a total of SEK 1 billion in handicap allowance in 1999, 53 per cent went to women and 47 per cent to men.

## Assistance allowance

By being able to employ personal assistants, functionally disabled people are given the opportunity to live normal lives.

### Persons with assistance allowance.

Assistance allowance was introduced in 1994, which meant that not many people received it that year. Since then, the numbers of recipients have steadily increased. There have always been more men recipients than women.



Assistance allowance is available to persons younger than 65 who suffer from autism, mental handicaps, significant functional disabilities after brain damage or other major and lasting functional disabilities not due to normal ageing. However, persons living in sheltered group accommodation are not entitled to assistance allowance. If there are reasonable grounds, the allowance can be paid for a short time while the person is in hospital.

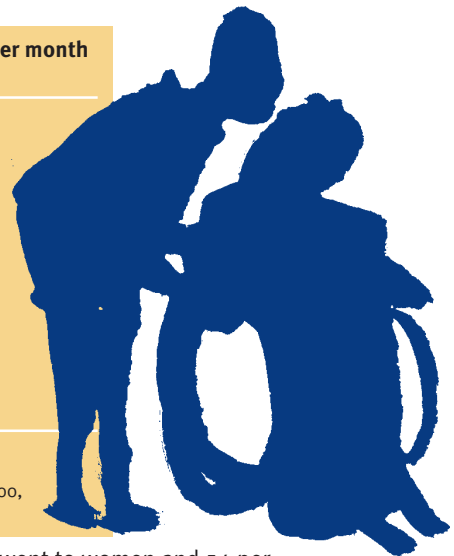
The allowance from the social insurance office to the functionally disabled is designed to be used for the employment of personal assistants who can help them in their daily lives. The functionally disabled person may employ one or several assistants themselves, or use those available from the municipality or other organizations.

Assistance allowance is paid at a standard amount per hour. It was SEK 173 in 1999.

### Regulations

Age	Number of recipients		Average hours per month	
	Women	Men	Women	Men
0-14	541	668	287	295
15-19	257	358	324	353
20-24	320	420	407	388
25-29	307	401	409	421
30-34	277	368	382	419
35-39	265	344	400	412
40-44	296	323	386	421
45-49	364	368	393	402
50-54	452	444	358	360
55-59	509	460	349	358
60-	425	429	333	323
<b>Total</b>	<b>4,013</b>	<b>4,583</b>	<b>366</b>	<b>378</b>

The figures refer to December 1999 but were compiled in March 2000, and may diverge from other statistics.

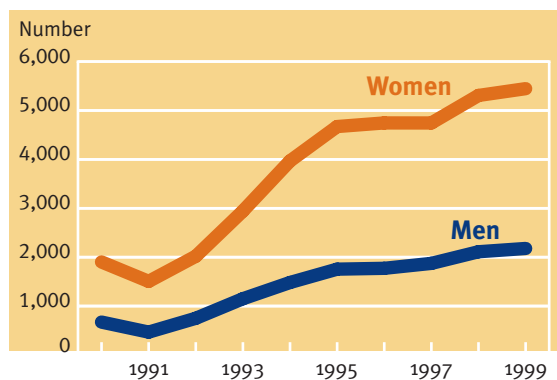


**Assistance allowance in December 1999.** Out of a total of SEK 6 billion in assistance allowance in 1999, around

46 per cent went to women and 54 per cent to men. The municipalities provided SEK 1.5 billion.

## 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 relative.



**Persons with allowance for care of close relatives.** The allowance for care of close relatives was introduced at the beginning of the second half of 1989.

In 1991, the level of compensation was lowered, which may explain the decrease in the number of people receiving the allowance that year. The following year, the rules were changed so that even 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 the general public becoming more aware of the possibility of receiving allowance for care of close relatives. Women look after relatives to a far greater extent than men. Among those receiving this care, however, the sexes are more evenly represented.

### Regulations

Persons staying home from work to look after a seriously ill person in the home or in a care institution are entitled to receive allowance for care of close relatives. In general, the allowance is payable for a maximum of 60 days for each of the persons cared for. The allowance is payable at 100

per cent, 50 per cent or 25 per cent of the full rate. In 1997, the compensation level was 75 per cent of the pension-entitling income. Since 1 January 1998, the compensation level is 80 per cent. In 1999, the maximum allowance for care of close relatives was just over SEK 18,000 per month.

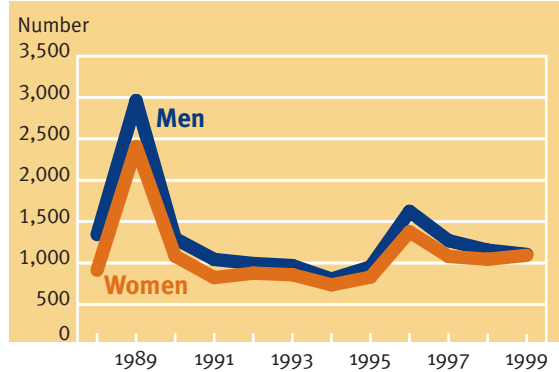
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	79	22	10	9	4,650	5,082
25-29	205	112	11	11	5,232	6,497
30-34	408	213	10	9	5,297	5,912
35-39	611	311	10	8	5,553	5,472
40-44	823	349	9	8	5,134	5,470
45-49	967	403	9	10	5,442	6,991
50-54	1,141	362	10	10	5,938	6,688
55-59	854	273	12	14	6,911	9,175
60-	359	133	14	18	7,573	11,581
<b>Total</b>	<b>5,447</b>	<b>2,178</b>	<b>10</b>	<b>10</b>	<b>5,852</b>	<b>6,884</b>

**Allowance for care of close relatives 1999.** Out of a total of around SEK 47 million in allowances for care of close relatives in 1999, 68 per cent went to women and 32 per cent to men.

## Car allowance

The car allowance is provided to help people with permanent functional disabilities who are not easily able to get around without the aid of a motor vehicle of their own.

**Granted car allowances.** Car allowances were introduced in October 1988, and the majority were granted when the benefit was new. Since it is possible to get a new car allowance every seventh year, there was a new peak in 1996. Somewhat fewer women than men have received this benefit. The means-tested acquisition allowance for the purchase of a car is mainly paid to women. On the other hand, costs for adapting cars have been higher for men.



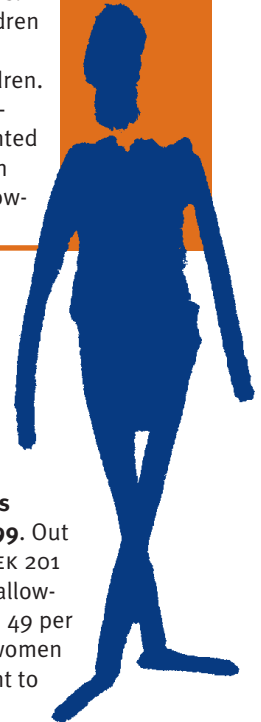
Car allowances may be granted every seventh year for purchasing or adapting a car, motorcycle or moped. Five groups are entitled to car allowances:

- Handicapped people under 65 who are dependent on a motor vehicle in their work or for occupational rehabilitation/training.
- Handicapped people under 65 who have been granted car allowances according to the above regulations, but who have later received a

permanent or temporary disability pension.

- Other handicapped people between the ages of 18 and 49 who can drive the vehicle themselves.
  - Handicapped parents with children under 18.
  - Parents with handicapped children.
- Since 1 July 1995, functionally disabled people who have been granted car allowances may, under certain circumstances, be granted an allowance for driving lessons.

### Regulations

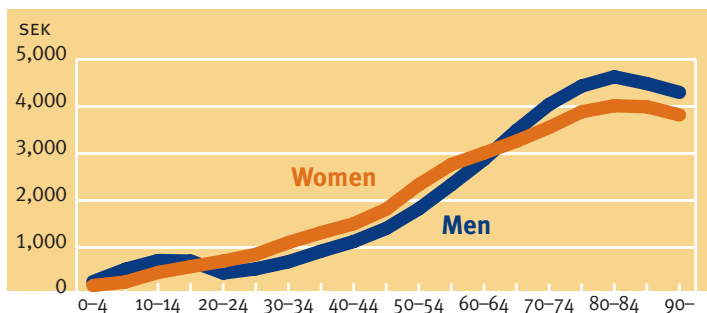


Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
0-15	222	247	52,840	61,043
16-19	39	44	91,223	108,417
20-24	39	36	113,219	126,044
25-29	52	63	126,509	169,605
30-34	81	84	115,975	117,599
35-39	85	90	122,389	106,002
40-44	106	107	116,139	96,257
45-49	158	128	102,990	99,924
50-54	115	103	94,583	112,311
55-59	90	95	91,893	90,746
60-	53	60	97,051	114,946
<b>Total</b>	<b>1,040</b>	<b>1,057</b>	<b>95,148</b>	<b>99,020</b>

**Car allowances granted in 1999.** Out of a total of SEK 201 million in car allowances in 1999, 49 per cent went to women and 51 per cent to men.

## Medicine

Subsidizing the cost of prescription drugs for all patients helps promote a high standard of public health regardless of individual incomes, and guarantees that medicine is readily available.



Source: Apoteket AB, Swedish Pharmaceutical Statistics 1999

**Sales of prescription drugs – value per inhabitant in 1999.** Women have higher medicinal costs than men during their working lives, while men have higher medicinal costs than

women after retirement. This may partly be due to the fact that costlier medicine is more often prescribed to men than women among higher age groups.

### Regulations

The system protecting against high costs for the purchase of drugs stipulates an upper limit of SEK 1,300 for a twelve-month period. Up to this limit, the patient pays.

- the entire cost of the drugs up to SEK 900

- 50 per cent of the cost between SEK 900 and SEK 1,700
  - 25 per cent of the cost between SEK 1,700 and 3,300
  - 10 per cent of the cost between SEK 3,300 and 4,300.
- No drugs are completely free of charge.

Age	Number of prescription drugs sold, thousands		Average amount per inhabitant, SEK	
	Women	Men	Women	Men
0-10	938	1,117	230	419
11-19	1,041	729	523	714
20-29	2,175	926	783	500
30-39	2,967	1,695	1,204	802
40-49	3,866	2,396	1,656	1,262
50-59	6,291	3,874	2,530	2,055
60-69	5,664	4,238	3,127	3,153
70-79	8,605	5,866	3,718	4,227
80-89	10,090	4,537	4,005	4,580
90+	3,503	940	3,818	4,297
<b>Total</b>	<b>45,140</b>	<b>26,318</b>	<b>1,774</b>	<b>1,530</b>

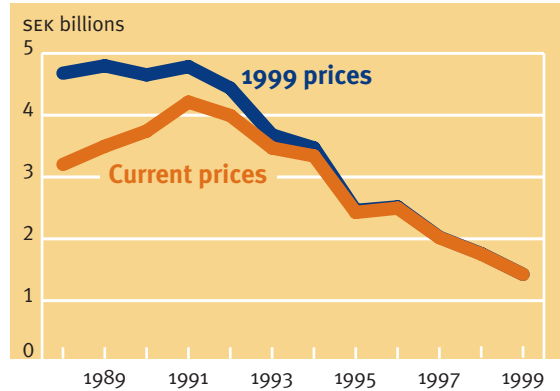
Source: Apoteket AB, Swedish Pharmaceutical Statistics 1999

**Sales of prescription drugs in 1999.** In 1999, the insurance scheme's expenditure for drugs was SEK 14.6 billion, of which 54 per cent was for drugs prescribed to women and 46 per cent was for drugs prescribed to men.

## Dental care

Dental care insurance is designed to promote a high level of dental health regardless of individual incomes.

**Amount paid for dental care.** The total costs of the dental care insurance scheme have decreased since 1992. Compensation regulations have been progressively changed, so that patients have had to pay an ever larger share.



On 1 January 1999, the dental insurance scheme was given a new orientation. It was divided up into basic dental care and additional dental care. As before, dental care for children under 20 is free of charge.

All adults receive financial support for everyday health-promoting dental care, i.e. basic

dental care. This includes preventive measures, fillings, root treatment and suchlike. A fixed price is paid for basic dental care for a period of two years, regardless of the number of treatments.

For additional dental care, there are special compensation regulations. For crowns, braces, and suchlike, as well as for orthodontic treatment, there is a system protecting patients incurring high treatment costs.

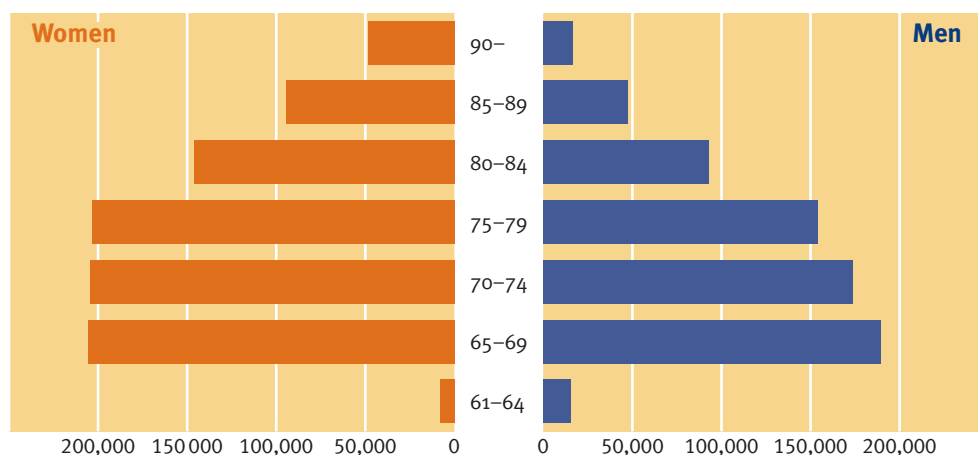
### Regulations



# Financial security in old age

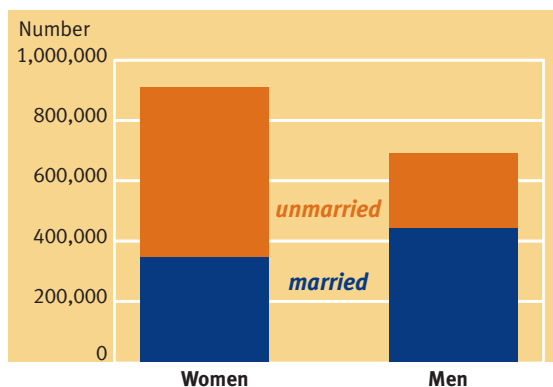
## Old-age pension

The aim of the old-age pension reform is to create a system in harmony with national economic and demographic developments. This will mean changes to the old-age pension scheme, but at present payments are still made according to the old scheme.



**Old-age pensioners in 1999.** There are far more women among old-age pensioners than men. The fact that women as a group live longer than men is clearly illustrated in the

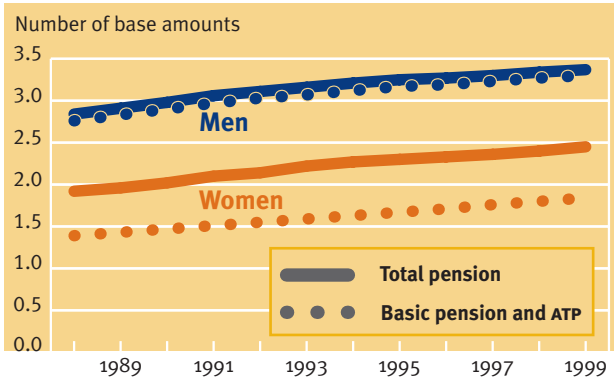
diagram. Only among those pensioners who have retired early are there more men than women, i.e. in the age group 61–64.



Persons who are married or are permanently cohabiting, or who have/have had children together, are reported as married. Others are reported as unmarried.

**Old-age pensioners in 1999.** Many older women live alone. The main reason for this is that women on average live roughly five years longer than men, as well as the fact that today's generation of women pensioners tended to marry men who were a few years older than themselves. Taken together, these factors mean that the wife generally outlives her husband.

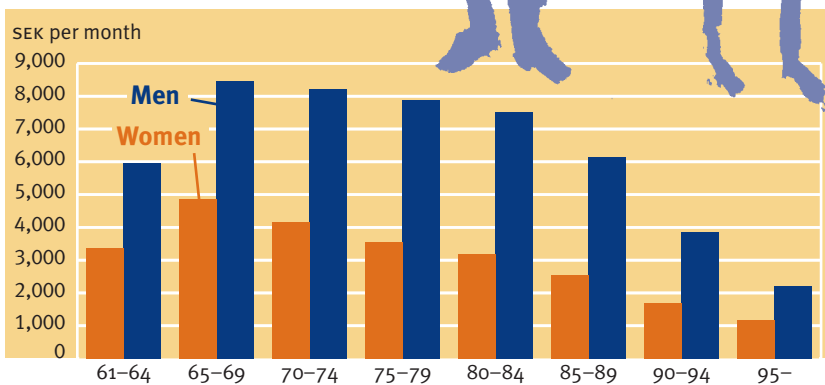




Full pension includes, besides basic pension and supplementary pension (ATP), pension supplement, handicap allowance, housing supplement and survivor's pension.

**Average old-age pension in December 1999.**

Among old-age pensioners, men's pension entitlements (basic pension and ATP) are on average almost double those of women. More men receive ATP and men's ATP is on average higher, reflecting among other things the difference in earlier working patterns between the sexes. The generally lower ATP for women is partly compensated by the fact that they more often receive a share of the overall basic level, mainly pension supplements and housing supplements.



**Average ATP amount per old-age pensioner with ATP.** Many of the older women among old-age pensioners have never been professionally active but have done unpaid work in the home instead. Among women who

have recently retired, however, a greater number have their own ATP pensions, but they have generally had shorter working careers and lower incomes than their male counterparts in the corresponding age group.

## Regulations

Old-age pension is normally paid as of the month in which the person turns 65. It is however possible to opt for early retirement from the age of 61 at the earliest, or to postpone retirement up to the age of 70 at the latest.

Old-age pension is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Basic pension is paid to all pensioners, regardless of earlier working income. Full old-age pension from the basic pension scheme is 96 per cent of the price base amount per year for single persons and 78.5 per cent for married persons. In 1999, this amounted to SEK 2,912 per month for single pensioners and SEK 2,381 for married pensioners per person per month.

The size of the pension from the

ATP scheme is based on previous working income (earned ATP points) and on the number of years worked. The higher the income and the greater the number of working years, the higher the pension. ATP is calculated as 60 per cent of an average of the 15 best annual incomes. To receive full pension, it is necessary to have worked at least 30 years. For persons who have worked fewer years, ATP is reduced by a thirtieth for each missing year.

For persons receiving a low ATP or none at all, there are pension supplements and housing supplements. As of June 1999, full pension supplements to old-age pensioners comprised 56.9 per cent of the price base amount, i.e. SEK 1,726 per month.

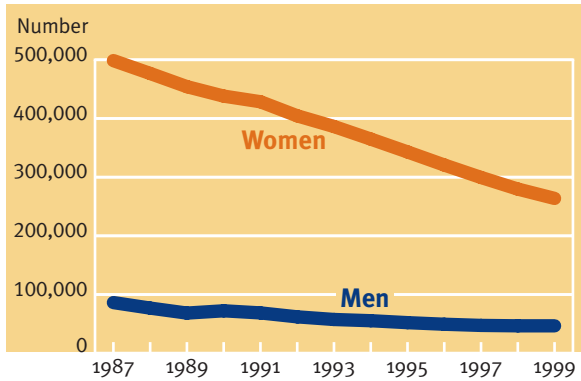
Age	Number of recipients		Average amount <sup>1</sup> per month, SEK		Average amount <sup>2</sup> ATP per month, SEK	
	Women	Men	Women	Men	Women	Men
61-64	7,932	15,169	4,614	7,181	3,385	5,976
65-69	205,662	189,609	7,093	10,629	4,869	8,476
70-74	204,410	173,561	6,390	10,469	4,159	8,228
75-79	203,313	153,871	5,728	10,192	3,544	7,885
80-	289,038	157,209	4,901	9,108	2,821	6,702
<b>Total</b>	<b>910,355</b>	<b>689,419</b>	<b>5,913</b>	<b>10,069</b>	<b>3,877</b>	<b>7,826</b>

<sup>1</sup> The average amount includes basic pension, pension supplement and personal ATP.  
<sup>2</sup> Per ATP pensioner.

**Old-age pension in December 1999.** In 1999, approximately SEK 155 billion was paid to old-age pensioners, around 46 per cent to women and 54 per cent to men.

SEK 93 billion of the total amount consisted of ATP. Women comprised 51

per cent of ATP pensioners with old-age pensions, but only 34 per cent of the amount was paid to women. Men comprised 49 per cent of the pensioners and received 66 per cent of the amount.



**Old-age pensioners with pension supplement.** It is becoming more common for women pensioners to have earned their own ATP pension. Consequently, the number requiring

pension supplements is decreasing. However, many more women than men still have low ATP or none at all, and therefore receive pension supplements.



Age	Pension supplement Number of recipients		Housing supplement Number of recipients	
	Women	Men	Women	Men
60-64	2,178	1,460	.	.
65-69	36,990	11,524	29,584	11,144
70-74	48,220	10,199	41,952	12,337
75-79	57,010	9,036	62,714	14,219
80-	119,399	14,518	159,366	29,925
<b>Total</b>	<b>263,797</b>	<b>46,737</b>	<b>293,616</b>	<b>67,625</b>

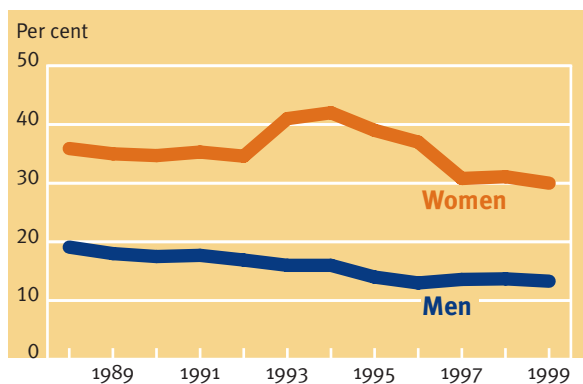
**Pension supplements and housing supplements for old-age pensioners in December 1999.** In 1999, pension supplements amounted to approximately SEK 4.1 billion, of which 88 per cent went to women and 12 per cent

went to men.

Around SEK 7 billion in housing supplements was paid to old-age pensioners, of which 86 per cent went to women and 14 per cent to men.

## Housing supplement for pensioners

The housing supplement ensures that pensioners with a low ATP or none at all can live in high-quality accommodation without sacrificing their standard of living in other ways.



**Proportion of pensioners with housing supplement.** Women have lower pensions than men on average, and

generally have lower financial means. The proportion of women with housing supplements is double that of men.

### Regulations

The housing supplement consists of

- the housing supplement for pensioners (BTP)
- the special housing supplement for pensioners (SBTP)
- the municipal additional amount (KKB).

**BTP** may be granted to persons with old-age pensions, permanent or temporary disability pensions, adjustment pensions, extended adjustment pensions, special survivor's pensions, widows' pensions, wives' supplements or EU pensions. BTP is not granted to those retiring before the age of 65 (early withdrawal).

The size of the housing supplement depends on the cost of the accommodation and the income and assets of the individual. In 1999, the maximum BTP was 90 per cent of accommodation costs in the range of SEK 100–4,000 per month, giving a

maximum of SEK 3,600. BTP is a tax-free form of support which the individual must apply for.

**The special housing supplement for pensioners (SBTP)** is a form of support designed to guarantee individual pensioners a reasonable standard of living, corresponding in principle to a standardized economic minimum level and costs for adequate accommodation. To qualify for SBTP, a person must already have been granted BTP. Moreover, the person's income after deductions for reasonable housing costs must fall below a certain fixed minimum level. The supplement is paid in the form of a supplementary amount bringing the income level up to the minimum income level.

The municipalities are empowered, for a limited period of years, to pay a **municipal additional amount (KKB)** in addition to BTP.

Age	Number of recipients		Average amount <sup>1</sup> per month, SEK	
	Women	Men	Women	Men
16-19	485	643	1,625	1,559
20-29	3,955	4,485	2,241	2,195
30-39	8,042	8,073	2,040	2,112
40-49	14,143	12,613	1,855	1,923
50-59	22,802	15,331	1,869	1,765
60-69	43,873	18,881	1,584	1,466
70-79	104,736	26,580	1,569	1,159
80-89	124,188	22,040	1,832	1,154
90-	35,253	7,904	2,086	1,514
<b>Total</b>	<b>357,477</b>	<b>116,550</b>	<b>1,762</b>	<b>1,502</b>

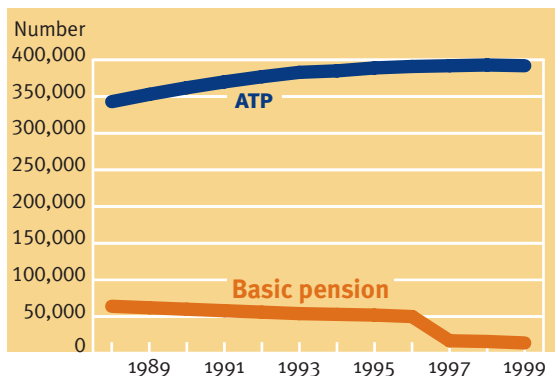
<sup>1</sup> The average amount includes BTP, SBTP and KKB.

**Housing supplements in 1999.** In 1999, almost SEK 10 billion in housing supplement was paid to pensioners. Around 78 per cent of this was paid to women and 22 per cent to men.



## Survivor's pension for adults

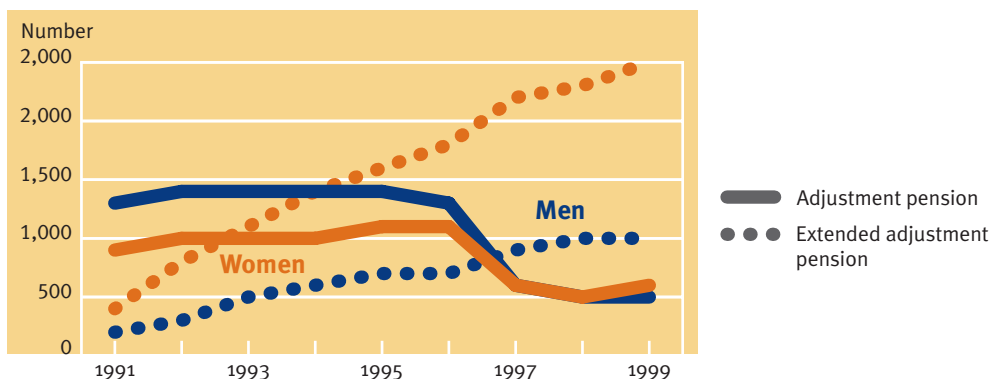
The survivor's pension provides financial security for persons whose closest relatives have died.



**Women with widows' pensions.** The widows' pension was abolished in 1990 but transitional regulations have meant that the number of women receiving widows' pensions from the ATP scheme has nevertheless increased. On the other hand, the number of women with basic pensions who receive widows' pensions is decreasing. This is because the basic pension part of the widows' pension is lost when



the widow herself becomes a pensioner, and the right to widows' pension in the form of basic pension has been means-tested since 1 April 1997.



**Adjustment pensions and extended adjustment pensions.** The period for which an adjustment pension can be received was reduced from one year to six months in 1997, which led to the number of persons receiving the bene-

fit at any one time being halved. At the same time, there was an increase in the number of persons receiving extended adjustment pensions. More than twice as many women as men receive extended adjustment pensions.

## Regulations

The survivor's pension for adults includes

- the adjustment pension
- the extended adjustment pension
- the special survivor's pension
- the widows' pension

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

- was permanently cohabiting at the time of the death with children under 12, 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 six months and its size is based on the deceased person's right to basic and supplementary pension. The adjustment pension can be received concurrently with a person's own pension.

If the survivor has custody of children under twelve, he/she receives an **extended adjustment pension** until the child has turned twelve. The right to extended

adjustment pension ceases to apply if the survivor remarries.

If the survivor has a reduced capacity to earn a living, he/she may receive a **special survivor's pension**. Special survivor's pensions are coordinated with several other benefits.

Women whose husbands died before 1990 receive a **widows' pension** instead of an adjustment pension. The right to a widows' pension ceases if the woman remarries. Widows of men who died in 1990 or later may receive a widows' pension in accordance with the transitional regulations.

A widow may receive a widows' pension after the death of her husband in the form of a basic pension and/or ATP. The widows' pension from ATP is normally 40 per cent of what the deceased husband would have received in the form of old-age pension from ATP if he had been alive.

For those with a low ATP or none at all, there is a pension supplement, which for survivors, as of June 1999, is maximum 62.9 per cent of the price base amount, i.e. SEK 1,908 per month.

Age	Number of recipients		Average amount <sup>1</sup> per month, SEK	
	Women	Men	Women	Men
20–34	47	13	4,557	4,536
35–39	51	14	4,696	4,834
40–44	76	30	4,743	4,567
45–49	118	62	5,447	5,012
50–54	284	89	5,969	5,078
55–59	31	155	3,966	5,327
60–64	33	186	4,850	4,961
<b>Total</b>	<b>640</b>	<b>549</b>	<b>5,367</b>	<b>5,054</b>

<sup>1</sup> The average amount includes basic pension, ATP and pension supplement.

**Adjustment pensions in December 1999.** Out of a total of SEK 94 million in adjustment pensions in 1999, around 55 per cent went to women and 45 per cent to men.





Age	Number of recipients		Average amount <sup>1</sup> per month, SEK	
	Women	Men	Women	Men
-29	126	15	4,360	4,448
30-34	431	109	4,472	4,587
35-39	651	229	4,501	4,494
40-44	688	264	4,442	4,521
45-49	460	222	4,496	4,510
50-54	119	141	4,386	4,510
55-59		40		4,357
60-64		11		3,979
<b>Total</b>	<b>2,475</b>	<b>1,031</b>	<b>4,466</b>	<b>4,505</b>

<sup>1</sup> The average amount includes basic pension, ATP and pension supplement.

**Extended adjustment pensions in December 1999.** Out of a total of SEK 182 million in extended adjustment pensions in 1999, 71 per cent went to

women and 29 per cent to men.

In December 1999, special survivor's pensions were paid to 66 women and 16 men.

Age	Number of Recipients	Average amount <sup>1</sup> per month, SEK
	Women	Women
-29	6	2,027
30-39	516	2,208
40-49	5,225	2,364
50-59	23,686	3,404
60-64	22,807	3,700
65-69	34,466	2,903
70-74	57,138	3,096
75-79	83,739	2,879
80-89	138,638	2,210
90-	28,040	1,212
<b>Total</b>	<b>394,261</b>	<b>2 630</b>

<sup>1</sup> The average amount includes basic pension, ATP and pension supplement.

**Widows' pensions in December 1999.** The majority of women receiving widows' pensions are themselves old-age pensioners, but roughly 13 per cent are still of working age. In 1999, roughly four out of ten old-age women

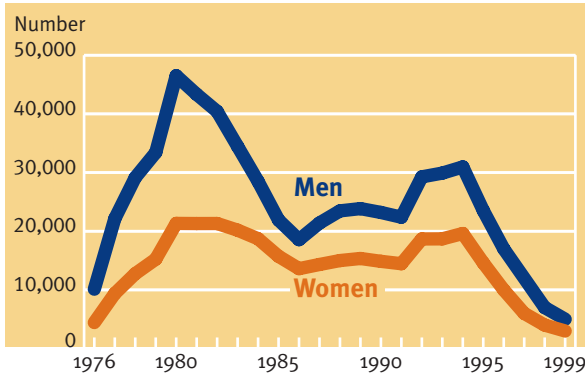
pensioners also received widows' pension.

Out of a total of SEK 12,4 billion in widows' pensions in 1999, around 83 per cent went to widows who were 65 or older.



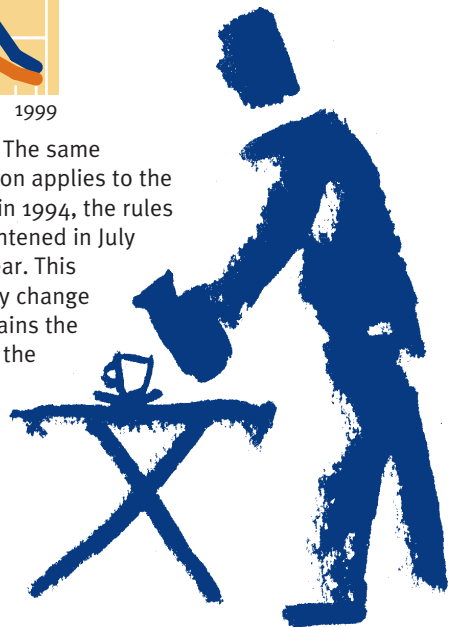
## Partial pension

Gainfully employed persons who wish to reduce their working hours a few years before retirement may receive a partial pension. However, applications must have been received before the end of 2000.



**The development of the partial pension.** A maximum total of between 60,000 and 70,000 persons have chosen to take out partial pensions, i.e. roughly a quarter of those qualifying. At the beginning and end of the period during which it was possible to receive a partial pension, the proportion lay significantly below ten per cent. Women have always been in a minority. The increase in 1992 can be explained by the fact that many people applied for partial pensions on the eve of an imminent tightening of the rules (which, however, was never imple-

mented). The same explanation applies to the increase in 1994, the rules being tightened in July of that year. This regulatory change also explains the decrease the following year.



Gainfully employed in the age group 61–64 who wish to reduce their working hours may receive partial pensions. The partial pension is 55 per cent of the difference between before and after the reduction in working hours. After the reduction in working hours, persons with partial pensions are obliged to work

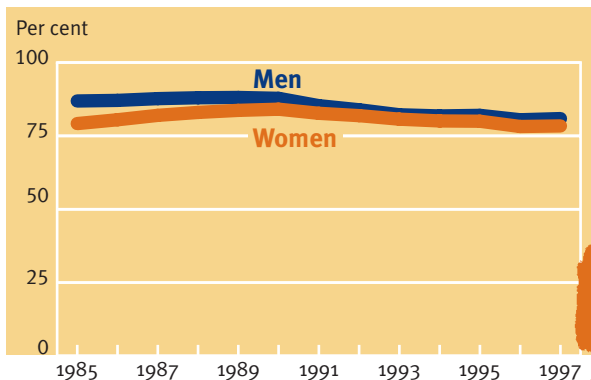
between 17 and 35 hours a week on average. It is possible to receive compensation for a reduction in working hours up to a maximum of 10 hours per week.

**After 2000 it is no longer possible to apply for a partial pension.** The partial pension will thus have been discontinued by 2005.

### Regulations

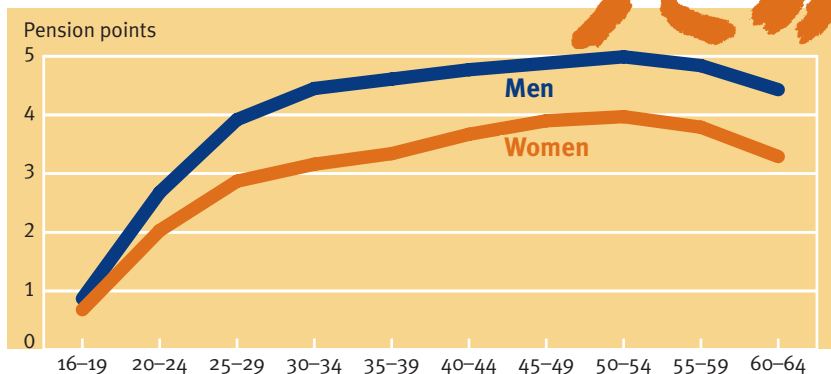
Out of a total of around SEK 300 billion in partial pensions in 1999, around one third went to women and two thirds to men.

## ATP points earned



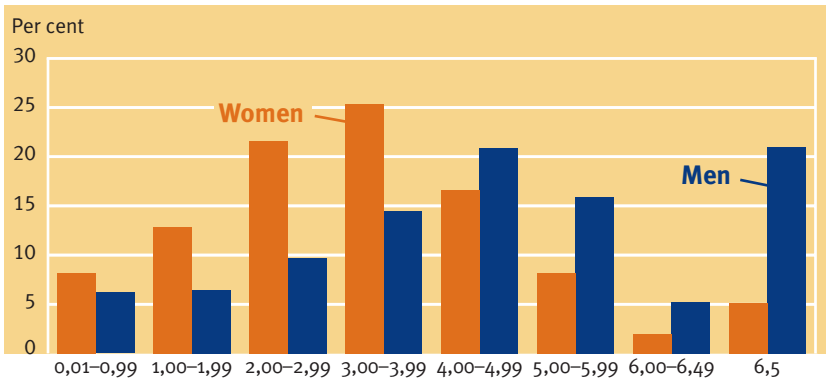
**Proportion of people of active age who have earned pension points.** Since the beginning of the nineties, approximately as many women as men – eight out of ten – earn pension points. The total proportion has fallen during the nineties, due partly to more people being unemployed without compensation than before, while many have

been studying. Young people represent the largest group among those not earning ATP points.



**Average number of pension points earned by people of active age in 1997.** Among both women and men, the average number of pension points earned increases with advancing age and is highest among the 45-54 age group. In more advanced age groups, the average number of points falls, because many start to cut down their working hours for a variety of reasons. Salary development also often stagnates as retirement approaches. Long-term sick leave, part-time early

retirement and partial retirement further reduce income levels among older groups. At all ages, women's incomes are less than those of men. The most important reasons for this are that women earn less than men in most jobs, that professions in which women dominate often have lower salary levels, and that many women take part-time work. The income difference between the sexes is greatest in the child-bearing and care-providing ages of 25-39.



**People of active age who earned pension points 1997.** This figure clearly reveals the income difference between the sexes. 68 per cent of

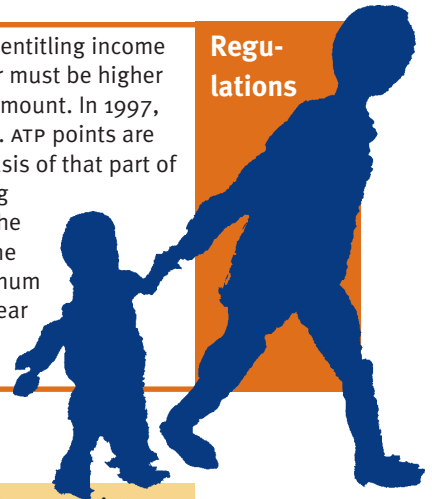
women earned pension points below 4.0 while 63 per cent of men earned pension points above 4.0.

Up to 1998, persons of active age earning incomes from gainful employment or receiving compensation for lost income (sickness benefit, unemployment benefit, parental allowance, etc) earned pension rights in the form of pension points. This also applied to persons with permanent disability pensions or those taking out early retirement.

In order for a person to earn ATP

points, the pension-entitling income (PGI) during the year must be higher than a raised base amount. In 1997, this was SEK 37,000. ATP points are calculated on the basis of that part of the pension-entitling income which is in the interval 1.0-7.5 of the base amount. Maximum ATP points for one year are thus 6.5 (7.5 minus 1.0).

**Regulations**

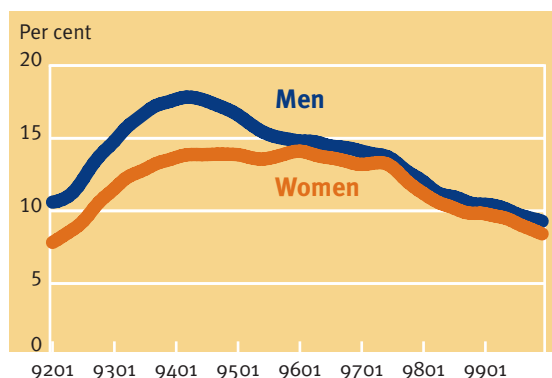


Age	Number with points		Proportion of all people, per cent		Average points	
	Women	Men	Women	Men	Women	Men
16-19	12,900	15,900	6.6	7.9	0.68	0.87
20-24	156,100	173,900	60.0	61.9	2.03	2.68
25-29	244,700	261,900	81.8	85.3	2.87	3.92
30-34	277,300	302,900	87.4	89.4	3.16	4.45
35-39	243,500	267,700	88.3	90.1	3.34	4.61
40-44	251,700	266,800	91.3	91.8	3.67	4.77
45-49	255,900	271,800	93.4	92.9	3.90	4.88
50-54	260,300	285,300	93.4	93.7	3.97	4.99
55-59	174,000	195,600	90.4	92.2	3.79	4.84
60-64	96,200	101,800	72.3	82.0	3.29	4.43
<b>Active</b>	<b>1,972,600</b>	<b>2,143,700</b>	<b>78.4</b>	<b>80.9</b>	<b>3.37</b>	<b>4.43</b>
<b>Total</b>	<b>2,071,700</b>	<b>2,215,300</b>	<b>75.0</b>	<b>77.4</b>	<b>3.31</b>	<b>4.39</b>

**ATP points earned by people of active age in 1997.**

## Unemployment insurance

Unemployment insurance is an active and integrated part of labour market policy, in which the employment strategy is the main alternative and cash allowances are a last-resort measure for people between jobs.

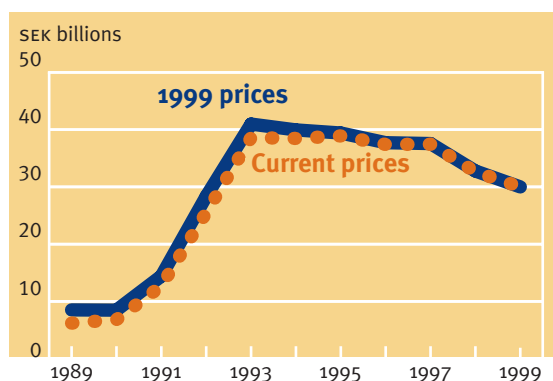


Proportion of officially unemployed persons and participants in labour market programs.

Source: AMS (The Swedish National Labour Market Board), Statistics Sweden

**Proportion of officially unemployed persons and participants in labour market programs.** 1999 was a year of marked improvement for the Swedish economy and labour market. The most important event was a significant increase in private consumption, generating in turn a greatly increased

demand for labour within the private sector and among smaller industrial companies focused on the domestic market. In the public sector, too, new job opportunities were created, mainly within the care and educational sectors, as a result of the improved economic situation of the municipalities. With the effects of the Asian crisis wearing off as the year progressed, prospects for the export industry also improved, with the result that industrial employment ceased to fall. As an added bonus, the lingering depression in the construction industry came to an end and the industry entered a distinct recovery phase. The overall result of these developments was a substantial increase in employment. Unemployment figures and the numbers of those participating in employment programs fell to their lowest level since the beginning of the nineties.



Source: AMS (The Swedish National Labour Market Board)

**Unemployment benefit payments from the unemployment benefit fund (A-kassa) and cash unemployment allowance (KAS).** Unemployment benefit payments rose sharply at the beginning of the nineties in step with rising unemployment, and peaked in 1993 at around SEK 40 billion.

The regulations for unemployment benefit and cash unemployment allowance have changed over time.

## Regulations

The unemployment insurance scheme provides partial compensation for the loss of income caused by unemployment. Since 1 January 1998, unemployment insurance consists of two parts, basic insurance and voluntary income-related insurance.

Basic insurance replaces the earlier cash unemployment allowance (KAS), which was discontinued after 1997. The basic amount is SEK 240 per day for those who have had full-time employment. The basic amount is paid to those fulfilling the work condition or the study condition (one year's

completed studies) and who are not members of an unemployment benefit fund, or if they are, have not been members for a sufficient length of time.

Compensation from the voluntary income-related insurance may be paid to persons who are members of an unemployment benefit fund and who are able to meet the work condition. The size of the daily cash allowance depends on the income the person had before becoming unemployed. The daily cash allowance is 80 per cent of the previous income up to a maximum of SEK 580 per day.



Age	Number of recipients		Average number of days		Average amount, SEK	
	Women	Men	Women	Men	Women	Men
-19	70	120	40	50	14,544	22,132
20-24	44,431	42,217	52	59	18,574	22,819
25-29	79,034	55,303	62	74	28,351	36,331
30-34	72,197	49,741	70	84	34,263	43,808
35-39	56,671	43,038	73	89	35,653	46,658
40-44	42,614	35,201	75	94	36,416	48,975
45-49	35,488	30,500	79	99	38,332	51,980
50-54	33,777	29,996	85	103	41,576	55,129
55-59	26,777	25,311	102	120	49,280	64,333
60-64	19,323	20,389	138	147	57,392	78,592
<b>Total</b>	<b>410,382</b>	<b>331,816</b>	<b>78</b>	<b>92</b>	<b>35,438</b>	<b>47,076</b>

Source: AMS (The Swedish National Labour Market Board)

**Compensation from the unemployment insurance scheme in 1999.** Out of a total of SEK 30 billion in unemployment benefits in 1999, 48 per cent went to women and 52 per cent to men.



### More statistics

Additional statistical details are available on the Swedish National Social Insurance Board's home page (address: [www.rfv.se/statistik](http://www.rfv.se/statistik)) and in the publication Social Insurance, which is part of the series known as Sweden's Official Statistics.

You may also address questions about statistics directly to the Swedish National Social Insurance Board by contacting the following people:

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## **Social insurance in Sweden 2000**

The Swedish social insurance administration is a natural part of virtually every citizen's life. It is of considerable importance, not only in terms of people's security and welfare, but also in terms of the national economy, with a current total expenditure per annum of approximately SEK 340 billion.

The National Social Insurance Board continues with this book the recurring publication *Social Insurance in Sweden*, designed both to discuss and to provide an overall account of important and topical issues relating to social insurance in Sweden.

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