

# Social Insurance in Figures 2015



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## Foreword

Each year, Försäkringskassan publishes *Social Insurance in Figures*, which uses statistics and comments to present a number of allowances and benefits administered by Försäkringskassan.

Social insurance is an integral part of the lives of most people. It is of great importance, not just for peoples' security and well-being, but also for the economy of the country. The total expenditure on the allowances and benefits administered by Försäkringskassan amounted to around SEK 218 billion in 2014, or just under 6 per cent of Sweden's gross domestic product (GDP).

This year, sickness insurance celebrates its 60th anniversary. We want to commemorate this with a special thematic chapter that illustrates the development of sickness benefit during these 60 years.

Many employees at Försäkringskassan have participated in the work with *Social Insurance in Figures 2015*. Maria Corin and Camilla Åkerfeldt have written the chapter about the financial scope of social insurance, Vedrana Milosevic the chapters about financial security for families and children and financial security in the event of disability, Ulrik Lidwall the chapters about registered insured persons, financial security in the event of sickness and other payments and the thematic chapter on the 60th anniversary of sickness insurance. Andrea Kolk is the overall editor of the publication.

Stockholm, May 2015

Ann Persson Grivas  
Acting Director-General



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## Introduction

Swedish social insurance aims to provide financial security during all stages of life and covers all persons who live or work in Sweden. The parts of social insurance administered by Försäkringskassan include mainly allowances and benefits paid to families with children, persons who are sick and persons with disabilities. As from January 2010, the Swedish Pensions Agency administers allowances and benefits paid to old age pensioners. These allowances and benefits are not included in this publication.

The total expenditures on social insurance in 2014 amounted to around SEK 218 billion, or just under 6 per cent of Sweden's gross domestic product (GDP). Just over half of the expenditures were to persons who were sick and persons with disabilities, almost one third to children and families, and the remaining part to other payments, mainly within the labour market area and for administration.

*Social Insurance in Figures 2015* provides an overall description of the allowances and benefits administered by Försäkringskassan. Social insurance is described in tables, maps and diagrams for the following areas; scope and financing of social insurance, registered insured persons, financial security for families and children, financial security in the event of disability, financial security in the event of illness, and other payments. Among the indicators presented for many benefits and allowances are the number of recipients, the amount paid and average compensation. In order to put the statistics in context, each benefit and allowance is accompanied by a box that succinctly describes the applicable rules. *Social Insurance in Figures 2015* also includes a thematic chapter about sickness insurance, which celebrates its 60th anniversary this year.

Insured persons have varying needs of social insurance, and utilise it in different ways. For this reason, the statistics are reported divided up by sex and by age, and in some cases by region and county of birth.

A PDF version of *Social Insurance in Figures 2015* and a diagram document with links to the underlying statistics may be downloaded from Försäkringskassan's website, [www.forsakringskassan.se](http://www.forsakringskassan.se). Further statistical information is also available on Försäkringskassan's website for statistics and analysis, <http://forsakringskassan.se/statistik>. Questions about statistics may also be asked by email to [statistikenheten@forsakringskassan.se](mailto:statistikenheten@forsakringskassan.se)

## How to Read the Report

Each benefit and allowance included in *Social Insurance in Figures 2015* is accompanied by a box that describes the applicable rules. The box is intended to help readers to put the statistics into context and describes the applicable rules for the year to which the statistics related, that is for year 2014. In those cases where the rules have changed during the year, the rules that applied most recently during the year in question are shown. Further information about the rules is available on Försäkringskassan’s website, [www.forsakringskassan.se](http://www.forsakringskassan.se).

The term “days” consistently refers to net days – for example, two days of 50 per cent compensation are regarded as one net day.

Income-related daily compensation for sickness benefit, pregnancy benefit, parental benefit, etc., is calculated by multiplying the compensation level (75 or 80 per cent) by a conversion factor (0.97 in 2014). The Riksdag sets the conversion factor. Thus, income-related daily compensation is just under 75 or 80 per cent of the sickness benefit qualifying income.

The way that daily compensation is calculated depends on whether it is based on the hour/day (such as temporary parental benefit) or calendar day (such as parental benefit). As a result, even though the maximum compensation is based on 7.5 times the basic amount for temporary parental benefit and 10 times the basic amount for parental benefit, the average daily amount for temporary parental benefit may exceed the average daily amount for parental benefit.

Data can change during the course of a particular matter for benefits and allowances that cover a longer period of time. For example, the diagnosis can change over time for ongoing cases of sickness benefit. Under such circumstances, the information is obtained when the compensation is first granted and any changes are not captured by the statistics.

Due to retroactive decisions, reassessments, withdrawals, etc., statistics downloaded at different times from Försäkringskassan’s data warehouse may differ slightly. Thus, information about the number of recipients reported may, for example, differ slightly from what is reported in other contexts.

The diagram entitled “Proportion of the population receiving sickness or activity compensation by region of birth in December 2014” has been age-standardised. Given that the occurrence of illness changes with age, the age structures of the various regions of birth are important to consider. Age standardisation involves adjusting the age structure such that it is independent of region of birth.

# Sickness insurance Celebrates Its 60th Anniversary

## Sickness benefit

The National Sickness Insurance Act with income-based sickness benefit was introduced on 1 January 1955. The insurance was national and mandatory, which meant that in principle it covered the entire population of the country. Prior to that, there were recognised sickness benefit societies, which received government grants and were controlled by the government. The recognised sickness benefit societies were based on voluntary membership and generally paid a low level of compensation for sickness and incapacity for work. In 1955, the recognised sickness benefit societies changed their names to national sickness benefit societies and later to national insurance offices, when the National Insurance Act was introduced in 1963. This chapter describes the development of sickness benefit, which was paid on temporary reduction in the capacity for work due to sickness.



### Changes in regulations governing sickness benefit

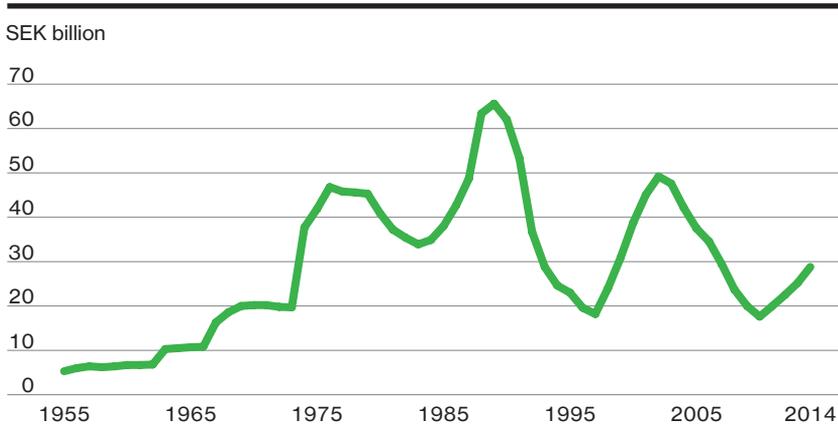
In 1955, sickness benefit was paid after three waiting days. The compensation was a daily basic sickness benefit of SEK 3 and a supplementary sickness benefit of between SEK 1 and SEK 17, depending on the amount of income from work. After sickness lasting three months, the supplementary sickness benefit was reduced. In total, sickness benefit could be paid for a maximum of 730 days. Sickness benefit could be paid as a half amount or a full amount, depending on whether the capacity for work was full or partial. A selection of important regulatory changes since 1955 is presented in brief below.

- 1963 The 2-year limit for receiving sickness benefit was scrapped and the level of compensation increased.
- 1967 The waiting period for sickness benefit was reduced from 3 days to 1 day.
- 1974 Sickness benefit becomes taxable and pensionable, and the level of compensation is increased.
- 1987 The waiting day for sickness benefit is removed.
- 1990 The possibility of one quarter or three quarter sickness benefit is introduced.
- 1991 The level of compensation is reduced.
- 1992 Sick pay from employers instead of sickness benefit is introduced for employees for the first 14 days of the sickness period. Rehabilitation benefit is introduced and is paid during occupational rehabilitation.
- 1993 A waiting day for sickness benefit is reintroduced and the level of compensation is reduced.
- 2008 Sickness benefit becomes time-limited to one year in normal cases and is paid for a maximum of 914 days in exceptional cases.

See the regulations box for sickness benefit for a detailed description of the current regulations. A detailed description of regulatory

changes is available in the publication "Förändringar inom socialförsäkrings- och bidragsområdena 1968-01-01-2014-03-01".

## Sickness benefit insurance expenditures

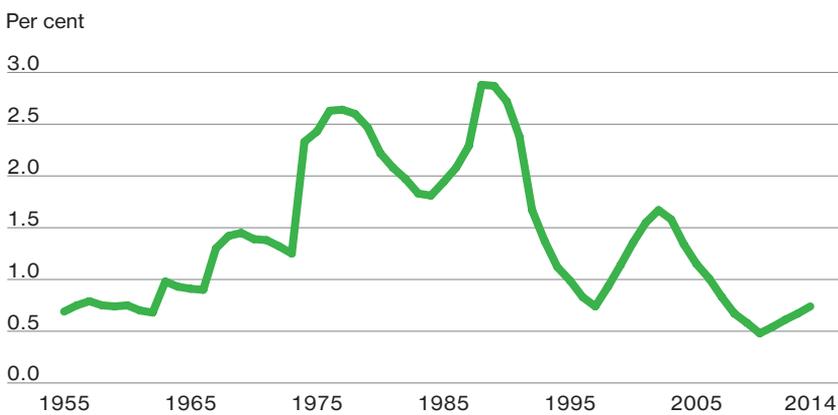


### ■ Sickness insurance expenses for sickness benefit<sup>1</sup> 1955–2014 (excluding old age pension contributions) in 2014 prices

In 2014, expenses amounted to SEK 28.8 billion. Clearly increased expenditures can be noted for the years when sickness insurance became more beneficial, in 1963, 1967, 1974 and 1987. Costs also decreased during the recession in the early 1980s, and then increased during the boom years at the end of the 1980s. Expenditures then

decreased in the early 1990s, as a result of reduced levels of compensation, the introduction of the sick pay period and waiting day, as well as the deep recession. Expenditures increased again at the end of the 1990s, decreased between the years 2003–2010, and then increased yet again.

<sup>1</sup> This includes closely related forms of compensation, such as occupational injury benefit, etc. As from 1992, expenses for rehabilitation benefit are also included.

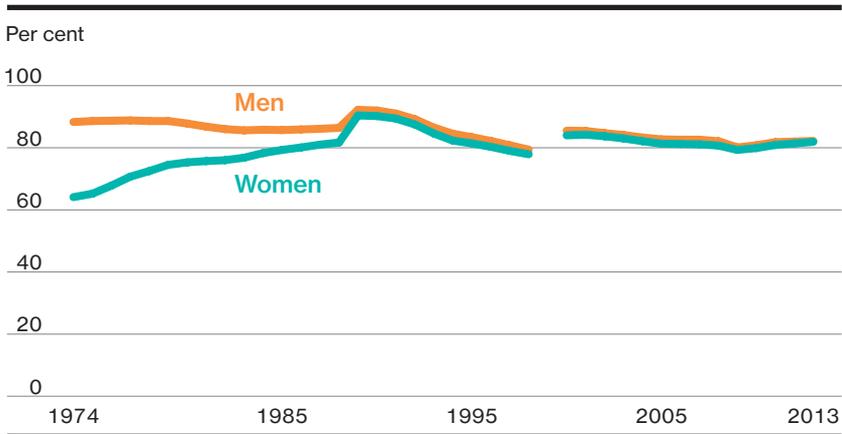


### ■ Sickness insurance expenditures for sickness benefit as a proportion of GDP 1955–2014

In 2014, these payments corresponded to 0.74 per cent of GDP. In 2010, the proportion was 0.48 per cent, which was the lowest value since 1955, when

the proportion was 0.69 of GDP. The expenditures on sickness benefit represented the highest proportion of GDP in 1988, when it was 2.88 per cent.

# People insured for sickness benefit and insured income



Data for 1999 is lacking

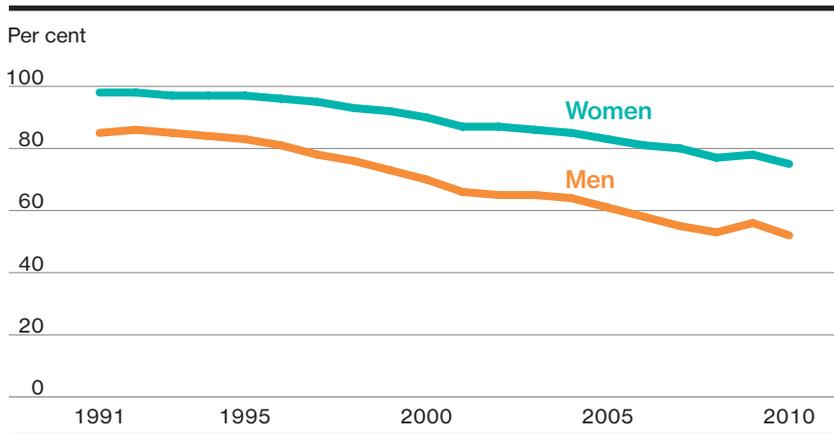
## ■ People insured for sickness benefit aged 16–64 as a proportion of the number of registered insured people 1974–2013

Estimated proportion of people insured for sickness benefit in 2000–2013 based on pensionable income.

Since 1998, people are insured for sickness benefit when they have an annual income from work in excess of 0.24 per cent of the base amount, which in 2014 was just under SEK 10,700. In 1974–1979, the minimum insured annual income from work was SEK 4,000 and in 1980–1997, the minimum amount was SEK 6,000. Registered insured persons correspond to most of the population aged 16–64, but also include individuals who have income from work in Sweden without being resident within the country’s borders. Individuals who receive full sickness compensation or activity compensation (known as disability pension or temporary disability pension before 2003) have been excluded from the registered insured people.

The number of women in paid work increased steadily during the 1970s and 80s, which meant that the proportion of women insured for sickness benefit got closer to the proportion of men insured. Until the end of the 1980s, the proportion of

men insured was around 90 per cent. The proportion of women insured increased from 64 per cent in 1974 to more than 80 per cent at the end of the 1980s. In 1990, 92 per cent of men and 90 per cent of women of the age 16–64 were insured for sickness benefit. The decrease during the 1990s had several causes. One factor was the strong recession in the early 1990s, with markedly increased unemployment and increased difficulty for many groups to establish themselves on the labour market, among them young adults. In 1994, the former obligation to report current income from employment to Försäkringskassan was also removed. Because of this, the data held by the sickness insurance scheme about the number of people insured was eroded, and in 1998 it was deemed that this data was unusable for the production of statistics. From 2000, the proportion of people insured for sickness benefit is therefore estimated based on historical income from work. In 2013, the estimated proportion of people insured for sickness benefit aged 16–64 was 82 per cent for both men and women.

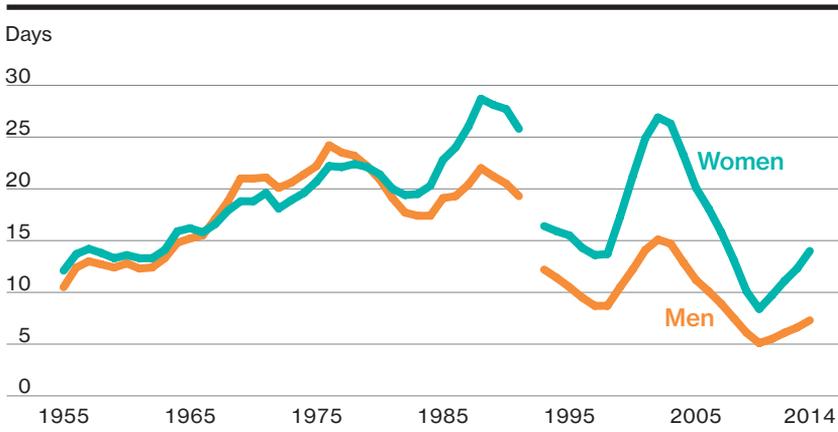


■ **People insured for sickness benefit aged 20–64 whose entire income from work was insured for sickness benefit 1991–2010 (income ceiling at 7.5 base amounts)**

People with incomes from work in excess of 7.5 base amounts do not have their entire incomes insured for sickness benefit. The major change that has occurred over time is that an increasing number of people have incomes from paid work that exceed the ceiling of 7.5 base amounts (National Insurance Report 2012:6). The proportion of women whose entire income from work is insured fell from 98 per cent in 1991 to 75 per cent in 2010, and for men the correspond-

ing figures were from 85 per cent to 52 per cent. In practice, not having the entire income insured entails a lower level of compensation from national sickness insurance than stated for sickness benefit (just under 80 per cent in 2014). The actual level of compensation in 2010 was on average 76 per cent for women and 70 per cent for men. Since 1991, this represents a reduction from 80 per cent for women and 77 per cent for men.

# Sickness benefit days compensated for per insured person



### ■ Sick rate by sex 1955–2014

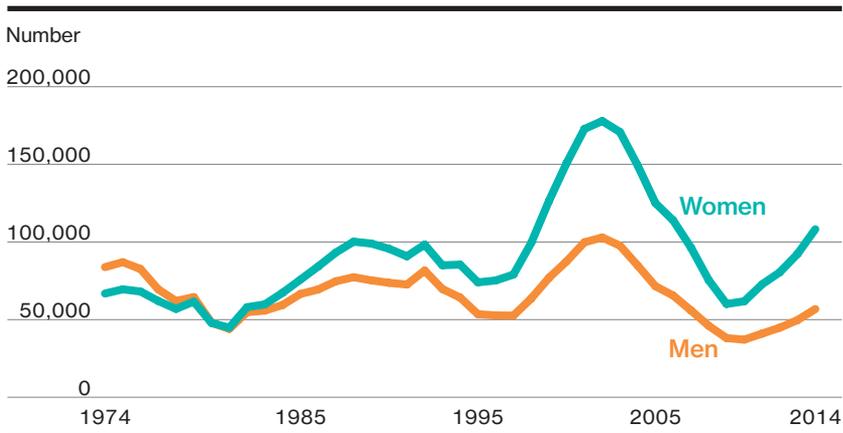
The sick rate shows the number of gross days compensated for which sickness benefit per registered insured person aged 16–64 (before 1998, people insured for sickness benefit excluding insured people with full sickness compensation or activity compensation). There is a clear break in the time series due to the introduction of the 14-day sick pay period in 1992. Sickness absence within the sick pay period for employees is thus lacking since 1992 in the sick rate. The sick rate for women has been higher than that for men for a number of years since the early 1980s. The difference between the sick rate of women and men has increased since the 1980s, and in 2014 it was twice as high for women as for men.

The sick rate increased markedly when sickness insurance became more beneficial in 1963, 1967, 1974 and 1987, and fell in conjunction with reduced levels of compensation and more restrictive changes to the waiting period, such as at the start of the 1990s. The sick rate also decreased during the recession in the early 1980s, and then

increased during the boom years at the end of the 1980s. Correspondingly, they also decreased during the recession in the early 1990s, and then increased again when the economy improved at the end of the 1990s. During the recession and economic improvement in the 2000s, there is not the same strong co-variation with the economy.

The number of newly granted cases of sickness compensation and activity compensation (disability pension and temporary disability pension) has also impacted on the sick rate. The reductions in sick rate in the early 1990s and after 2003 can be partly explained by temporary increases in the number of newly granted cases of sickness and activity compensation. In conjunction with the increases in sick rate at the end of the 1990s and in 2010, the regulations for sickness compensation became more restrictive, which meant that more people remained sick-listed for longer, instead of being moved onto sickness compensation or activity compensation.

## Long periods with sickness benefit

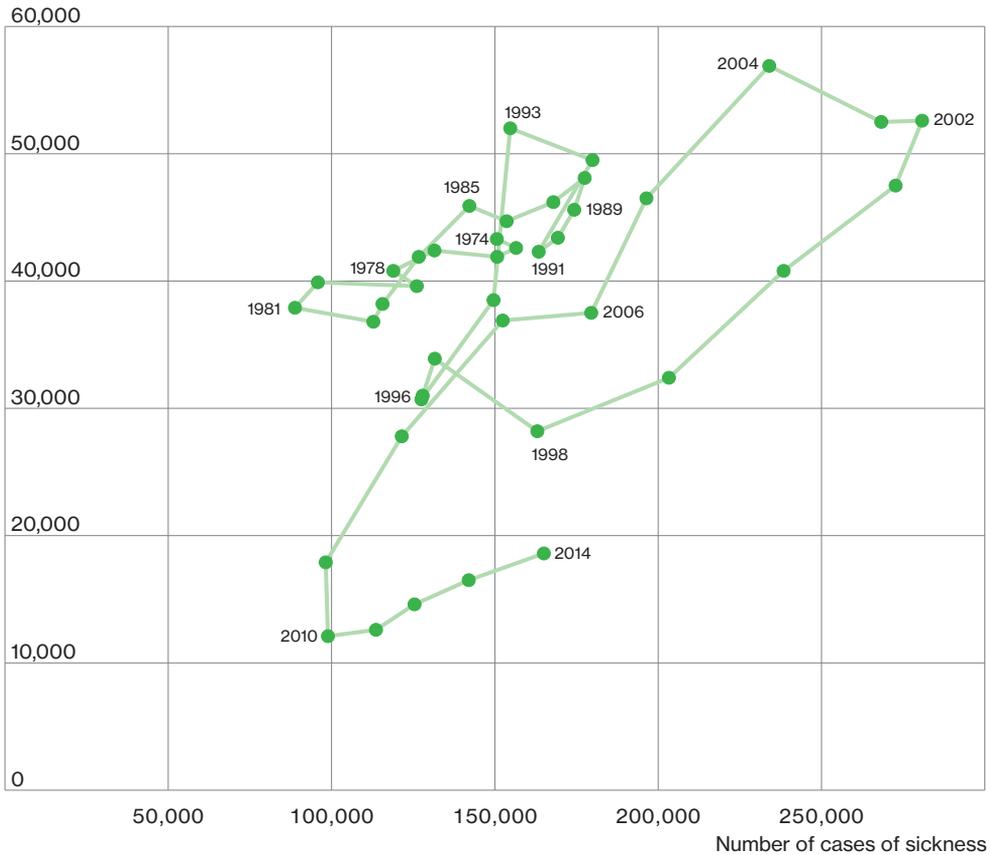


### Number of cases of sickness 29 days or longer in December (30 days before 2000), 1974–2014

The marked increases in sick rate at the end of the 1980s and the 1990s are partly due to the number of new cases of sickness increasing, but in particular to an increase in the number of cases of long-term sickness. Cases of long-term sickness increase the need for occupational rehabilitation and increase the risk of a transfer to sickness or activity compensation (disability pension or temporary disability pension before 2003). The number of people with sickness lasting longer than 30 days decreased at the end of the 1970s and then increased in the 1980s. During the 1990s, these cases of sickness

decreased again, and then increased markedly around year 2000. Since then, cases of sickness lasting more than 29 days have decreased again, and reached their lowest level in 2009, with 98,200 cases, of which 60,100 were women and 37,100 men. Since 2010, the number of cases of sickness lasting longer than 29 days have increased and in December 2014 there were 108,200 ongoing cases for women and 56,800 for men. In 2014, women accounted for approximately 66 per cent of cases of sickness lasting longer than 29 days and men for 34 per cent.

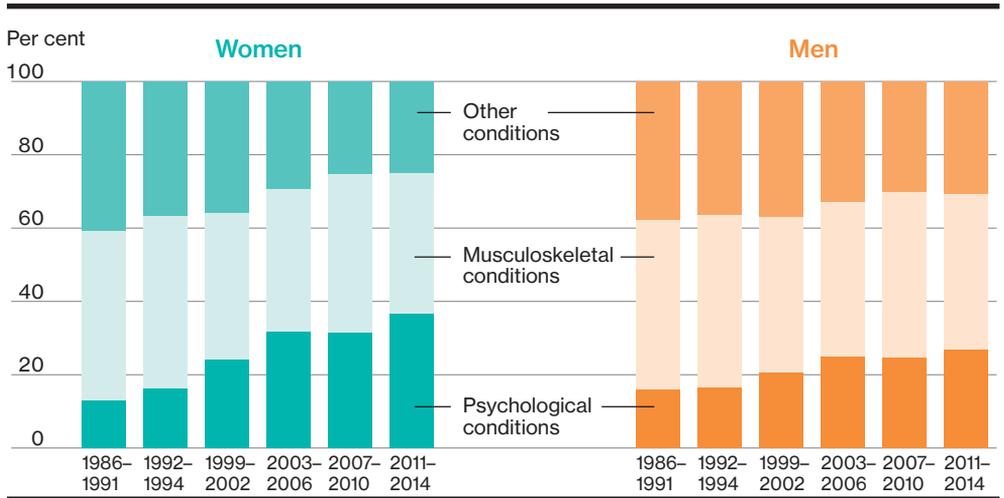
Number of newly granted early retirement pensions



■ Number of cases of sickness 29 days or longer in December (30 days before 2000) and number of newly granted cases of sickness compensation and activity compensation (disability pension and temporary disability pension before 2003) calculated as full-time sickness absence 1974–2014

The number of cases of long-term sickness with temporary incapacity for work co-varies with the number of granted sickness insurance for permanent incapacity for work. The correlation, which is a measure of co-variation, is 0.55 for the period 1974–2014. Until the middle of the 1990s, cases of longer-term sickness increasingly entailed more cases of disability pension and temporary disability pension. In the early 1980s, there were 100,000 cases of sickness

longer than 30 days, and almost 40,000 disability pensions and temporary disability pensions were newly granted. In 2010, there were as many cases of sickness longer than 29 days, but only 12,000 newly granted cases of sickness and activity compensation. An important reason for this is the regulatory change in 2008, when time-limited sickness compensation was abolished and the criteria for newly granted sickness compensation were made more restrictive.

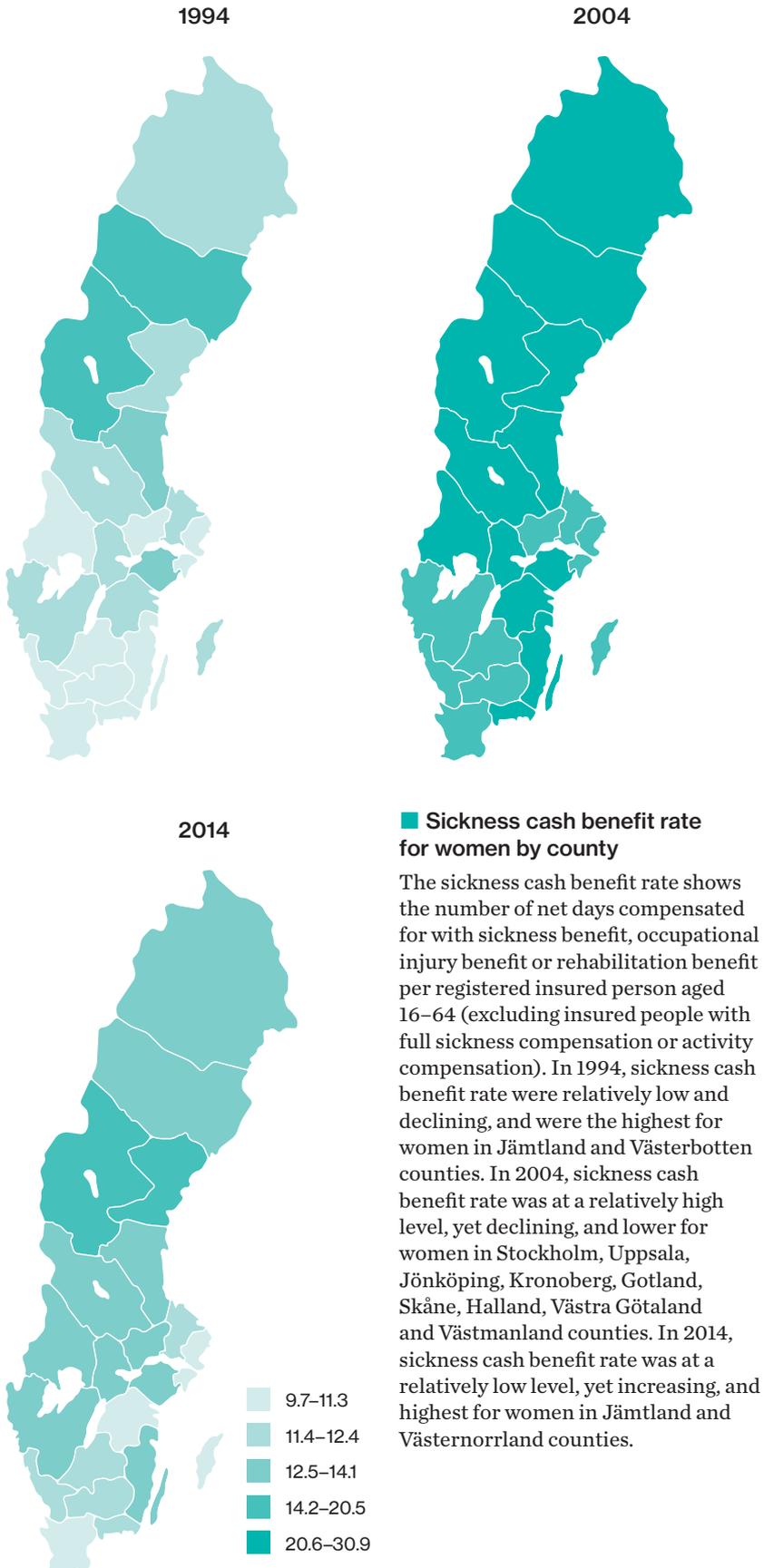


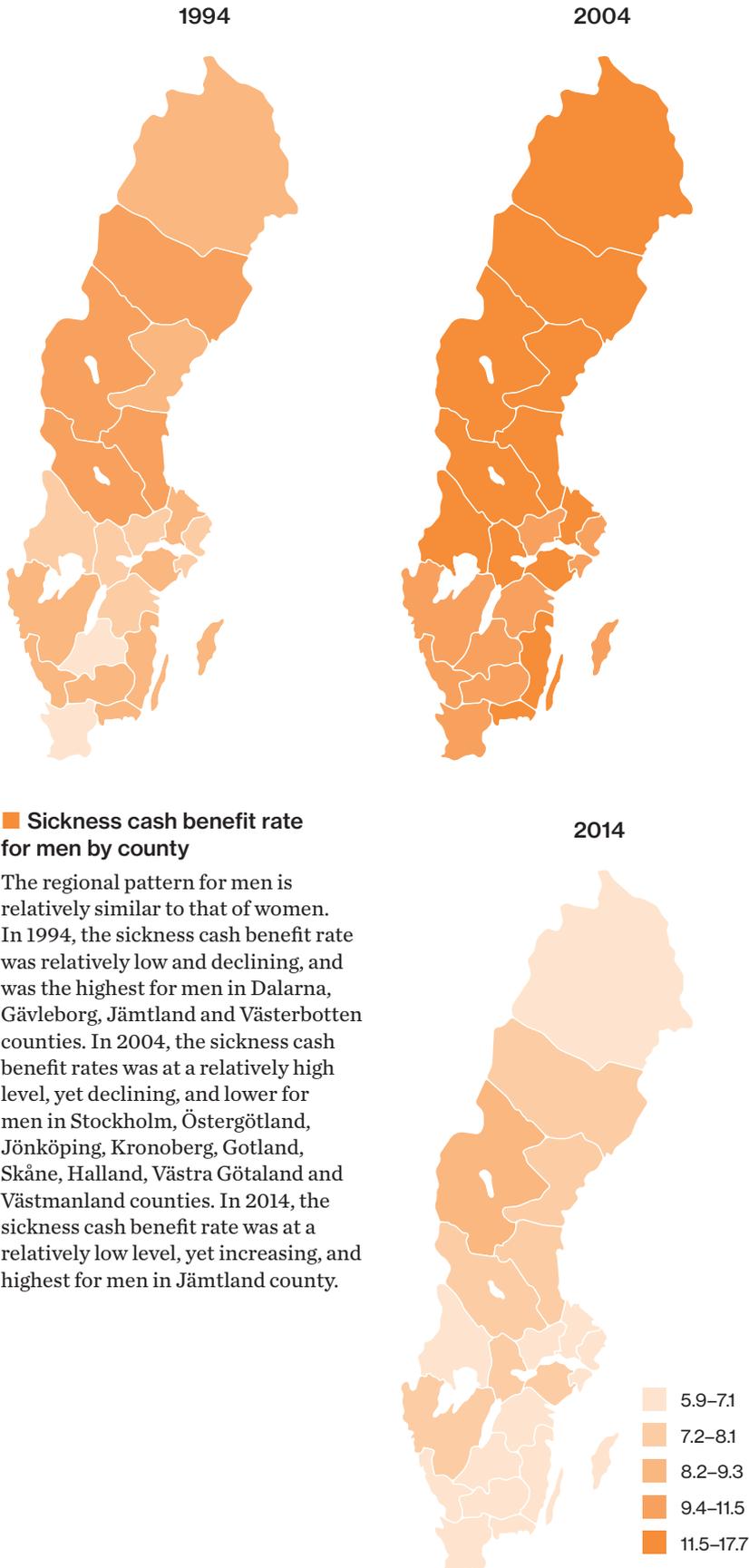
**■ Ongoing cases of sickness lasting 60 days or longer started in January by time period and diagnosis type**

In the late 1980s, conditions of the musculoskeletal system, etc. were the largest diagnosis type for long-term sick-listing for both women and men. In the 1990s, psychological conditions began to represent an ever increasing percentage of cases of sickness lasting 60 days or longer. This is partly due to an increase in the number of cases, and

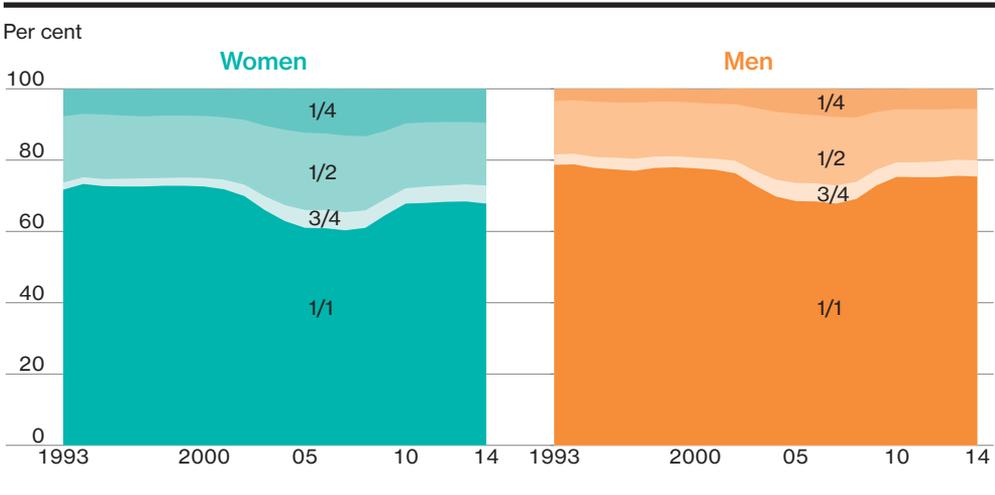
partly because return to work is less common for psychological conditions. In 2011-2014, psychological conditions accounted for 37 per cent of more long-term cases among women and 27 per cent among men. The corresponding figure for musculoskeletal conditions was 21 per cent for women and 31 per cent for men.

## Regional variations in sickness benefit days compensated for per insured person





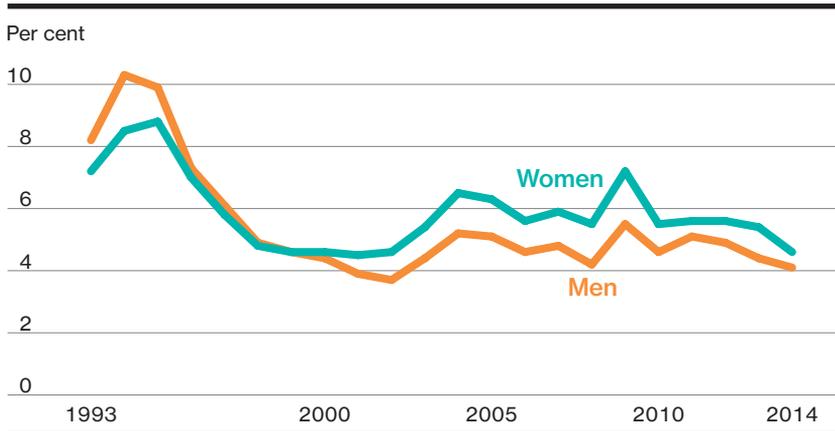
## In the beginning of the 1990s, greater opportunities for part-time sickness benefit and rehabilitation benefit for occupational rehabilitation were introduced



### ■ Proportion of sickness benefit days compensated for with various types of partial scope by sex 1993–2014

The proportion receiving partial compensation (one-half) increased between 1972 and 1988 from 6 per cent to 11 per cent, with a slightly higher proportion among women (not shown in the figure). In 1990, the opportunity for partial compensation of one-quarter and three-quarters compensation was introduced, and the proportion receiving partial sickness benefit increased. In 1993, the proportions receiving partial sickness benefit was 28 per cent for women and 21 per cent

for men. The proportion receiving three-quarters sickness benefit has increased between 1993 and 2014, from 2 per cent to 5 per cent for women and from 3 per cent to 5 per cent for men. The proportion receiving one-quarters sickness benefit has increased between 1993 and 2014, from 8 per cent to 10 per cent for women and from 3 per cent to 6 per cent for men. Partial sickness benefit increased during the years 2004 and 2008 for both women and men, and then decreased.



#### ■ Rehabilitation benefit as a proportion of net days compensated for sickness benefit or rehabilitation benefit by sex 1993–2014

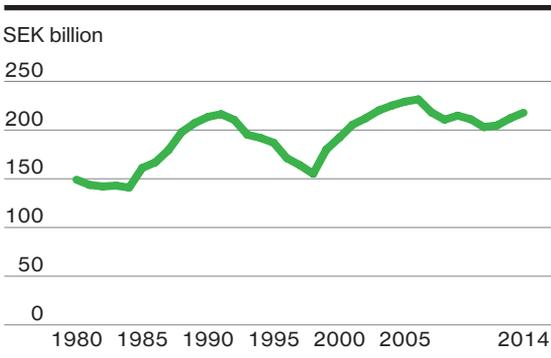
In conjunction with occupational rehabilitation, a person who is sick-listed can get rehabilitation benefit instead of sickness benefit. The proportion of days compensated for with rehabilitation benefit was highest in the years immediately after rehabilitation benefit was introduced in 1992. The proportion was highest in 1995, with 9 per cent for women and 10 per cent for men. Between 1992 and 1995, rehabilitation benefit was higher than sickness benefit, but since 1996 the compensation levels have been the same. Up until 2002, the proportion receiving rehabilitation benefit declined, but has since increased slightly and been around 6 per cent for women and 5 per cent for men. The development after 2007 is partly linked to the major regulatory changes within

sickness benefit insurance introduced in 2008. For the years 2008 and 2009, there are also known problems with the statistics linked to the registration of rehabilitation benefit. Because the maximum period for sickness benefit insurance, many more long-term cases that received rehabilitation benefit to a greater extent were ended in 2010, and these then returned during 2011, which increased the proportion receiving rehabilitation benefit. In recent years, the proportion has declined again, and in 2014 was slightly under 5 per cent for women and 4 per cent for men. The fact that the proportion receiving rehabilitation benefit falls when the number of new sick-listings increases may also be due to it being less common to have occupational rehabilitation at an early stage of a sick-listing.

# Financial Scope of Social Insurance

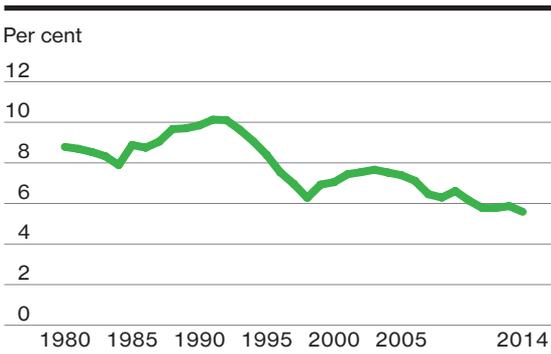
## Social insurance expenditures

Social insurance expenditures are defined here as expenditures on allowances and benefits administered by Försäkringskassan in 2014; that is mainly allowances and benefits paid to families with children, people who are sick and people with disabilities.



### ■ Social insurance expenditures (excluding administration) adjusted to the CPI for 2014

Social insurance expenditures for the benefits administered by Försäkringskassan in 2014 amounted to SEK 218 billion, while administration costs for the benefits were SEK 8.3 billion, giving total expenditures of just over SEK 226 billion. Since 1980, expenditures (at fixed prices) have increased by 46 per cent. Expenditures declined between 1992 and 1998, primarily due to amended rules, such as reduced compensation levels and the adoption of a sick pay period and waiting period. The increase in expenditures starting in 1999 was partially due to rapid increases in sickness benefit and sickness compensation. A national old age pension contribution – according to which the government pays pension entitlements for people with sickness benefit, parental benefit, etc. – was introduced in 1999. The decrease in expenditures after 2006 was due primarily to reductions in sickness benefit and sickness compensation. Expenditures on sickness benefit rose again during the period 2011–2014 while expenditures on sickness compensation continued to decline.



### ■ Social insurance expenditures (excluding administration) as a proportion of GDP

Social insurance payments represent a considerable proportion of GDP. In 2014, these payments corresponded to 5.6 per cent of GDP. Since 2011, no great changes have occurred and the level is the lowest in 30 years.

Expenditures per expense area/benefit, SEK million	2012	2013	2014
<b>Financial security for families and children</b>			
Parental benefit	28,264	29,552	30,091
Temporary parental benefit	5,545	6,321	6,655
Pregnancy benefit	546	568	601
Equality bonus	202	280	307
Child allowance	24,281	24,723	25,220
Housing allowance to families with children and young people	4,432	4,533	4,958
Childcare allowance	3,000	3,147	3,295
Maintenance support	3,329	3,283	3,258
Adoption allowance	19	15	14
<b>Total</b>	<b>69,618</b>	<b>72,422</b>	<b>74,399</b>
<b>Financial security in the event of illness or disability</b>			
Sickness benefit	23,416	26,351	30,636
Rehabilitation allowance	1,330	1,367	1,426
Benefit for care of closely related people	151	169	178
High-cost protection for employers	59	55	60
Dental care	4,941	5,191	5,217
Healthcare abroad	698	781	489
Sickness and activity allowance	50,026	47,722	46,139
Housing supplement	4,439	4,517	4,689
Disability allowance	1,277	1,317	1,331
Occupational injury compensation <sup>1</sup>	3,953	3,831	3,610
Car allowance	343	368	315
Attendance allowance	25,915	27,107	28,589
Grants to county councils	747	1,000	978
Grants for the sick-listing process	1,722	2,297	2,077
Other forms of compensation <sup>2</sup>	49	47	45
<b>Total</b>	<b>119,066</b>	<b>122,120</b>	<b>125,778</b>
<b>Other payments</b>			
Activity grant	15,340	15,905	14,519
Introduction benefit	855	1,666	2,685
Family benefit for conscripts	18	21	20
Other	6	6	4
<b>Total</b>	<b>16,219</b>	<b>17,598</b>	<b>17,228</b>
<b>Administration</b>	<b>8,161</b>	<b>8,171</b>	<b>8,285</b>
<b>Total</b>	<b>213,064</b>	<b>220,311</b>	<b>225,690</b>

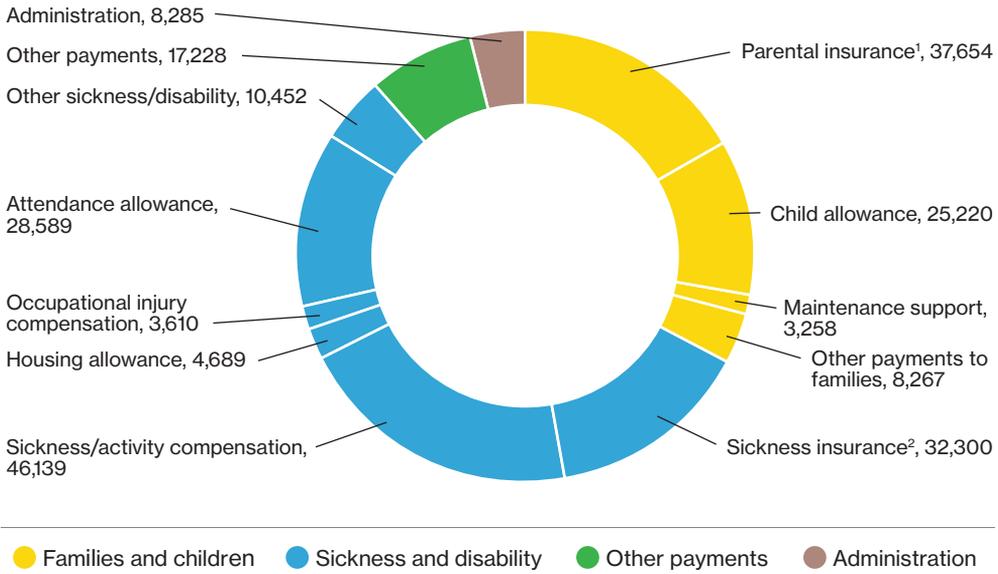
<sup>1</sup> Includes expenditures on claim SWEDINT.

<sup>2</sup> Includes expenditures on compensation within the state personal injury protection (formerly bodily injury) and expenditures on disease carrier benefit.

### ■ Social insurance expenditures 2012–2014 in SEK million (current prices)

Despite a decrease in expenditures on sickness allowance, expenditures on financial security in the event of illness and financial security in the event of disability increased gradually between 2012 and 2014. The reason was a relatively large increase in sickness benefit paid. Expenditures on financial

security for families and children have increased throughout the period, due in part to a higher birth rate. Within the category other payments, expenditures on activity grants dominated. This benefit is paid to people who participate in labour market programmes.



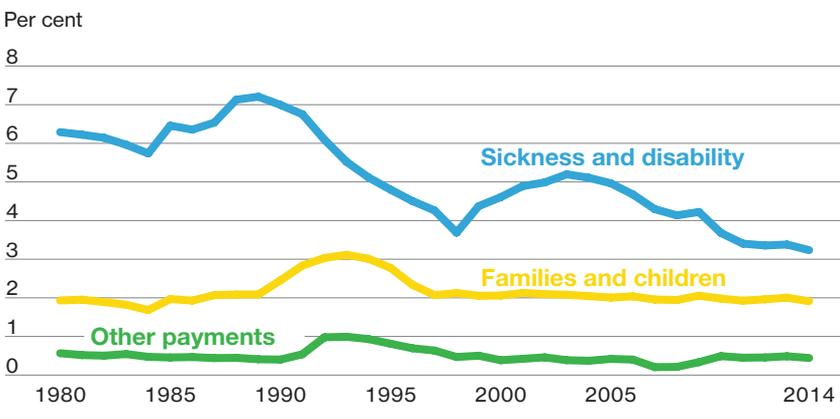
<sup>1</sup> Including parental insurance, equality bonus, temporary parental insurance and pregnancy allowance.

<sup>2</sup> Including sickness benefit, rehabilitation benefit, benefit for care of closely related persons and high-cost protection for employers.

**■ Breakdown of expenditures 2014 (SEK million)**

Just over half of social insurance expenditures (56 per cent or around SEK 136 billion) were paid to people who were sick and people with disabilities. Families with children received 33 per cent of the expenditures

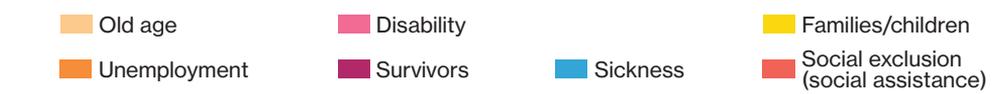
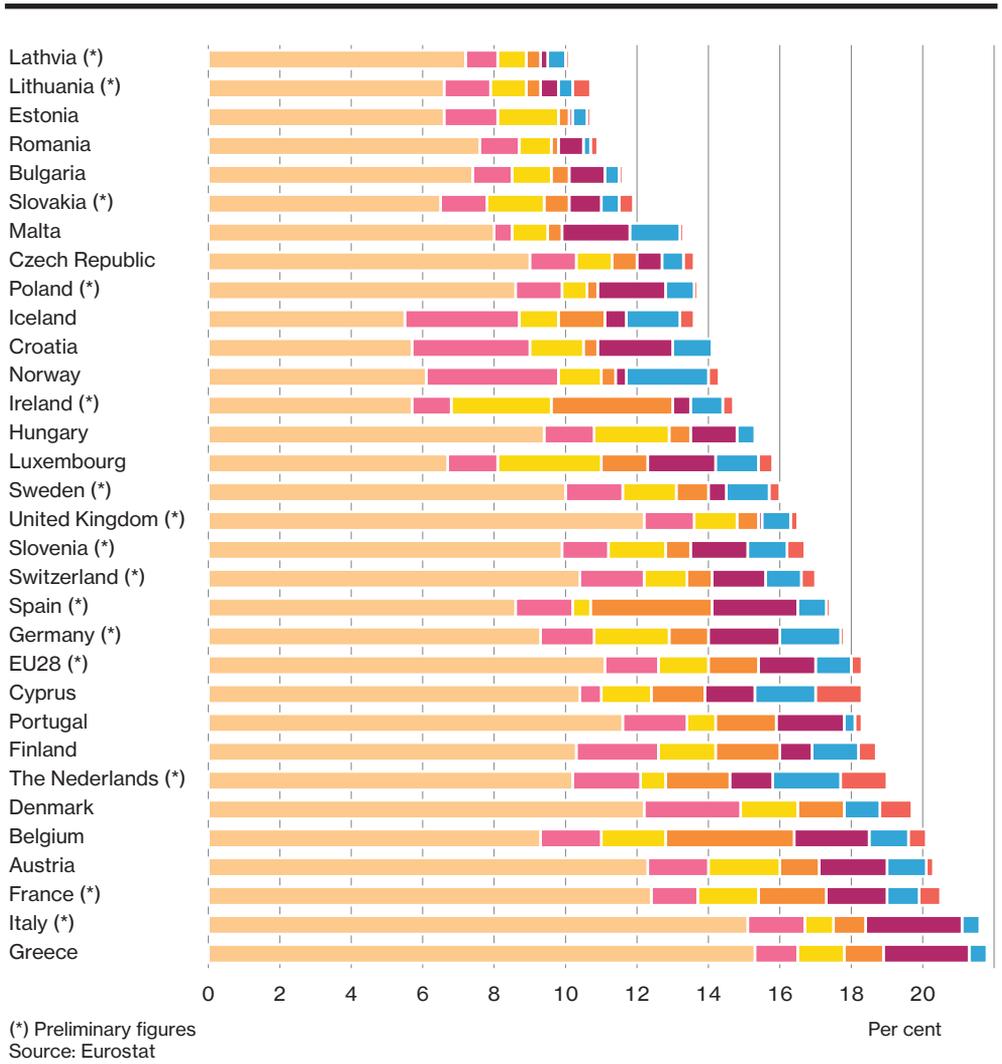
(around SEK 74 billion). In addition, there are some other benefits, primarily within the labour market area (SEK 17 billion). The remainder were expenditures on administration (SEK 8 billion).



**■ Expenditure areas as a proportion of GDP**

Expenditures on sickness and disabilities increased during the latter part of the 1980s, but then declined from just over 7 per cent of GDP in 1989 to just under 4 per cent of GDP in 1998. The decline was partly due to less sickness absence, the introduction of the sickness pay period, the reduction in compensation levels and the fact that the county council took over responsibility for the cost of medications. Expenditures in relation to GDP rose

between 1998 and 2003 due to increased sickness absence. Thereafter, expenditures have declined again. Compensation to families and children increased as a proportion of GDP at the beginning of the 1990s due to increases in the birth rate. During the second half of the 1990s, expenditures declined again as a proportion of GDP and have thereafter remained stable at around 2 per cent.



**Public transfers as a proportion of GDP in 2012 in Sweden and other European countries**

Apart from social insurance, public transfers also include unemployment compensation and financial assistance. Sweden’s proportion of public transfers to households in relation to GDP is somewhat lower than the EU average. There are big differences in

how different countries use public transfers and direct services in order to meet the needs within the social insurance system. Examples of direct services which are not included in this summary are tax credits and subsidised pre-school places.

## Financing social insurance

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

SEK million	Income				Expenditures			Surplus/ deficit
	Contributions	Statutory taxes	Other	Total	Payments	Administration	Total	
Parental insurance <sup>1</sup>	36,975	-	-	36,975	37,053	1,176	38,229	-1,254
Child allowance	-	25,551	-	25,551	25,220	331	25,551	-
Housing allowance to families with children, etc.	-	5,218	-	5,218	4,958	259	5,218	-
Childcare allowance	-	3,546	-	3,546	3,295	251	3,546	-
Maintenance support	-	2,380	1,198	3,578	3,258	320	3,578	-
Sickness insurance <sup>2</sup>	60,916	11,375	-	72,290	79,040	4,130	83,170	-10,879 <sup>3</sup>
Grants to county councils	-	978	-	978	978	-	978	-
Grants for the sick listing process	-	2,077	-	2,077	2,077	-	2,077	-
Dental care	-	5,376	-	5,376	5,217	159	5,376	-
Healthcare abroad	-	554	-	554	489	65	554	-
Disability allowance	-	1,442	-	1,442	1,331	112	1,442	-
Activity grant	14,519	697	-	15,216	14,519	697	15,216	-
Introduction benefit	-	2,716	-	2,716	2,685	31	2,716	-
Occupational injury compensation, etc.	4,259	-	1	4,260	3,610	225	3,835	424
Car allowance	-	351	-	351	315	35	351	-
Attendance allowance	-	24,141	4,795	28,936	28,589	347	28,936	-
Housing supplement	-	4,829	-	4,829	4,689	141	4,829	-
Other forms of compensation	-	85	3	88	83	5	88	-
<b>Total</b>	<b>116,668</b>	<b>91,316</b>	<b>5,997</b>	<b>213,980</b>	<b>217,405</b>	<b>8,285</b>	<b>225,690</b>	<b>-11,710</b>

<sup>1</sup> Includes parental benefit and temporary parental benefit, but pregnancy benefit, which is usually included in parental insurance, is in this table included in the sickness insurance as it is financed by the sickness insurance contribution.

<sup>2</sup> Includes sickness benefit, rehabilitation benefit and other rehabilitation compensation, sickness and activity compensation, pregnancy benefit, benefit for care of closely related people and high-cost protection for employers.

<sup>3</sup> The difference between sickness insurance contributions and the expenses that they are to finance by law.

### ■ Social insurance income and expenditures in 2014 (SEK million)

In 2014, the income from social insurance contributions was SEK 117 billion. In addition, government funds (taxes) covered SEK 91 billion of the expenditures. Compensation from municipalities, child support debtors and similar financed just under 3 per cent of the expenditures. The amounts presented under payments in the table also include government

old age pension contributions. Among the types of insurance financed by contributions, occupational injury insurance, sickness benefit and sickness compensation generated a surplus of SEK 424 million in 2014. Meanwhile, parental insurance and sickness insurance generated a deficit of just over SEK 12 billion.

Expenditure rate (%)	2006	2007	2008	2009	2010	2011	2012	2013	2014
Old age pension contribution <sup>1</sup>	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor pension contribution <sup>1</sup>	1.70	1.70	1.70	1.70	1.70	1.17	1.17	1.17	1.17
Sickness insurance contribution									
– Employer's contribution	8.64	8.78	7.71	6.71	5.95	5.02	5.02	4.35	4.35
– Self-employed person's social security contribution	9.61	9.61	7.93	6.93	6.04	5.11	5.11	4.44	4.44
Parental insurance contribution <sup>1</sup>	2.20	2.20	2.20	2.20	2.20	2.20	2.60	2.60	2.60
Occupational injury contribution <sup>1</sup>	0.68	0.68	0.68	0.68	0.68	0.68	0.30	0.30	0.30
Labour market contribution									
– Employer's contribution	4.45	4.45	2.43	2.43	4.65	2.91	2.91	2.91	2.91
– Self-employed person's social security contribution	1.91	1.91	0.50	0.50	2.11	0.37	0.37	0.37	0.37
General payroll tax <sup>1</sup>	4.40	4.40	7.49	7.49	6.03	9.23	9.21	9.88	9.88
–Total employer's contribution	32.28	32.42	32.42	31.42	31.42	31.42	31.42	31.42	31.42
Total self-employed person's social security contribution	30.71	30.71	30.71	29.71	28.97	28.97	28.97	28.97	28.97

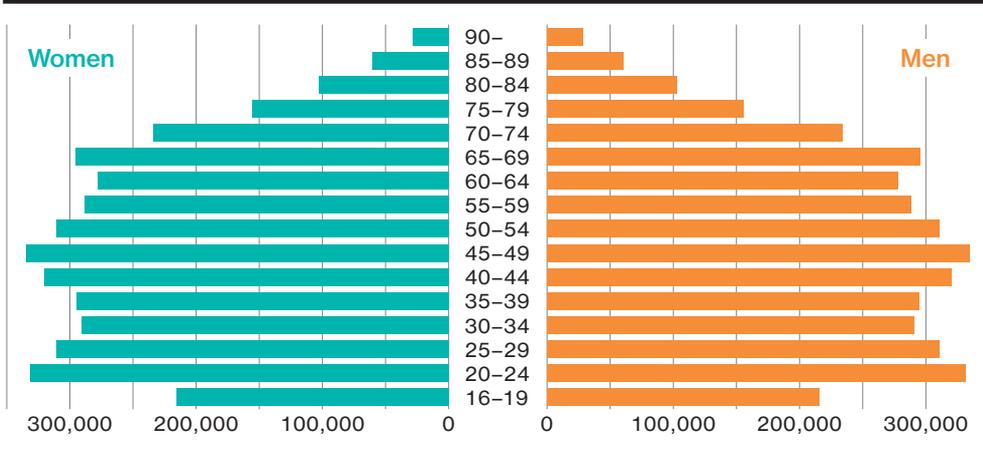
<sup>1</sup> Employer's and self-employed person's social security contribution have the same expenditure rate.

### ■ Statutory contributions to social insurance in per cent of each expenditure basis

The expenditure basis for social insurance contributions consist of the payroll expense for employees and self-employed people. Employers and self-employed people pay the contributions. Certain changes in the contributions have been offset by corresponding changes to the general payroll tax (a contribution that is not linked to any special social insurance

benefit or allowance). Total payroll taxes were thus stable at just over 32 per cent until 2009. The sickness insurance contribution was lowered by one percentage point at that juncture, while other contributions remained unchanged. As a result, the total contribution declined by one percentage point. The contribution rates were unchanged in 2014 compared to 2013.

# Registered insured persons



Registered insured persons in December 2014 by age group

Region of birth	Number of registered insured persons 16 years and older		
	Women	Men	Total
Sweden	3,255,463	3,233,081	6,488,544
Other Nordic countries	130,006	92,824	222,830
Non-Nordic EU 28 <sup>1</sup>	122,183	114,402	236,585
Rest of Europe	96,747	85,908	182,655
Sub-Saharan Africa	50,851	50,175	101,026
Asia except the Middle East	94,555	59,435	153,990
Middle East, North Africa and Turkey	144,312	169,552	313,864
North America	13,352	14,010	27,362
South America	31,675	29,036	60,711
Oceania	1,274	2,285	3,559
<b>Total<sup>2</sup></b>	<b>3,940,418</b>	<b>3,850,708</b>	<b>7,791,126</b>

<sup>1</sup> EU 28 includes all the 28 member states of the European Union.

<sup>2</sup> Registered insured persons for whom information of the region of birth is missing are not included in the table.

## Registered insured persons broken down by region of birth in December 2014

Of the just under 7.8 million registered insured persons with Försäkringskassan in 2014, 83 per cent were born in the Sweden, while 17 per cent were born in a country other than Sweden.

### Regulations 2014

Everyone who lives or works in Sweden is covered by the national social insurance system. In other words, they are eligible for various types of benefits and allowances.

Residence-based benefits and allowances generally cover people who live in the country for more than one year. Such benefits and allowances ordinarily cease once a person is regarded as no longer living in Sweden.

Generally speaking, employment-based benefits and allowances cover all employees and self-employed persons in Sweden. The purpose of such benefits and allowances is to compensate for some form of income loss.

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

Region of birth	Number of registered insured persons 19–64 years			Estimated percentage with sickness benefit qualifying income		
	Women	Men	Total	Women	Men	Total
Sweden	2,226,365	2,327,373	4,553,738	90	89	90
Other Nordic countries	70,411	54,940	125,351	82	81	82
Non-Nordic EU 28	85,971	80,808	166,779	79	84	81
Rest of Europe	79,999	71,190	151,189	76	83	79
Sub-Saharan Africa	42,874	42,170	85,044	59	69	64
Asia except the Middle East	83,436	48,189	131,625	72	78	74
Middle East, North Africa and Turkey	122,428	144,141	266,569	62	74	69
North America	10,846	11,620	22,466	75	80	78
South America	27,405	25,280	52,685	80	84	82
Oceania	1,120	2,111	3,231	76	82	80
<b>Total</b>	<b>2,750,855</b>	<b>2,807,822</b>	<b>5,558,677</b>	<b>86</b>	<b>88</b>	<b>87</b>

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

#### ■ Estimated proportion of insured people age 19–64 with sickness benefit qualifying income at the beginning of 2014

A larger proportion of those born in Sweden are expected to have sickness benefit qualifying income than those born abroad. Of those born in Sweden, around 90 per cent were eligible for sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation. A total of 59 per cent of women and 69 per cent of men born in Sub-Saharan Africa were entitled to sickness benefit qualifying income. The main reason that the proportion was lower for people born in certain

regions of the world outside Sweden is that they tend to have less of a foothold in the labour market.

Figures for the proportion of insured people who were entitled to sickness benefit qualifying income are inexact; the reason being that the assessment was performed when a person applied for income-related daily compensation. Thus, the data is based on an estimate that proceeds from information about pensionable income.

#### Regulations 2014

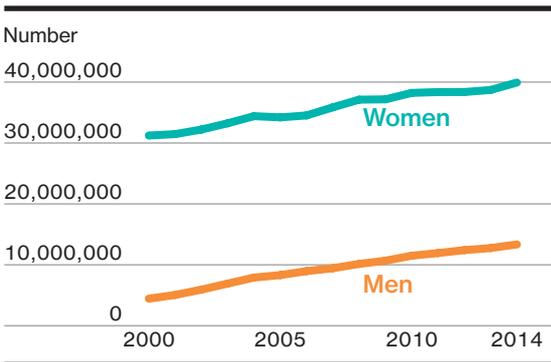
Insured people entitled to sickness benefit qualifying income are those expected to earn at least 24 per cent of the basic amount every year from gainful employment. That corresponded to sickness benefit qualifying income of just under SEK 10,700 in

2014. Having the right to sickness benefit qualifying income is a basic prerequisite for entitlement to sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation.

# Financial security for families and children

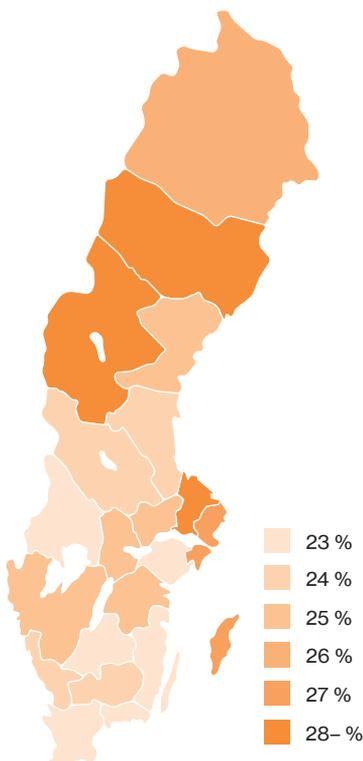
## Parental benefit

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



### Parental benefit days

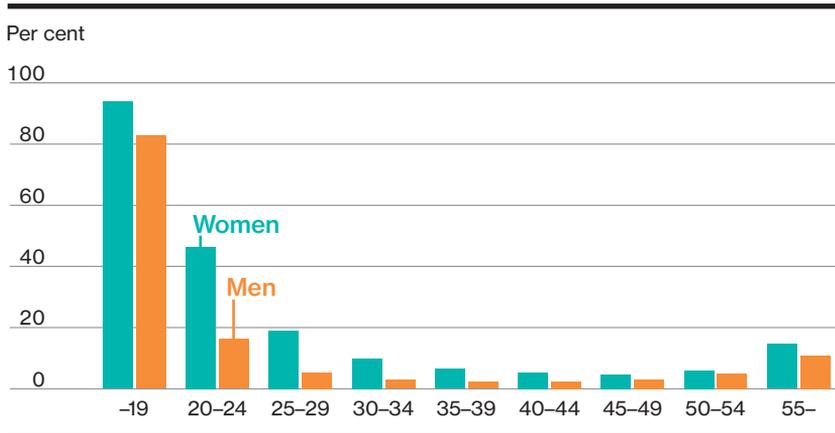
The birth rate increased in the early 2000s, as did the number of parental benefit days. Quite a few changes occurred during the period with respect to the number of days and the amount of compensation. In 2014, parental benefit was paid for more than 53 million days, of which 75 per cent to women. Men accounted for an increased proportion of days during the period. From having received parental benefit for almost 12 per cent of the total days in 2000, by 2014 this amounted to just over 25 per cent.



### Proportion of days of parental benefit taken by men per county in 2014

Men took 25 per cent of all parental benefit days in 2014. Men accounted for the most days (just short of 30 per cent) in Västerbotten County and fewest days (just short of 23 per cent) in Skåne County. The differences between the various municipalities were quite large in many counties. For example, men accounted for a greater proportion of days in Umeå, Uppsala, Lund and other municipalities with large university towns than in sparsely populated municipalities.

Men's proportion of days of parental benefit is partially a function of the number of days taken by women. Thus, the men of two counties may differ in terms of their proportion of total days but not with respect to the average number of days per child, and the difference in proportions is then dependent the number of days taken by women varying between counties.



Because of the change in the production of the statistics, the diagram is not comparable to the corresponding diagram from previous years.

### ■ Proportion of recipients of parental benefit at the basic level only in 2014

A total of 97 per cent of women and 87 per cent of men age 19 and younger received parental benefit at the basic level only in 2014 because they did not meet the requirements for income-related parental benefit. However, few recipients of parental benefit were in this age group.

The proportion of recipients who received parental benefit at the basic level only declined until the age of 50, and then began to rise again. A total of 13 per cent of women and 4 per cent of men received parental benefit at the basic level only.

Region of birth	Proportion of recipients at the basic level only per cent		Average amount (regardless of compensation level) SEK per day	
	Women	Men	Women	Men
Sweden	5.1	1.3	537	674
Other Nordic countries	9.5	3.8	522	650
Non-Nordic EU 28	21.3	5.7	442	611
Rest of Europe	27.5	6.4	389	552
Sub-Saharan Africa	65.7	27.2	273	406
Asia except the Middle East	40.7	13.0	346	534
MENA + Turkey (20 countries)	53.9	21.1	315	479
North America	22.3	11.1	468	560
South America	20.0	6.2	429	562
Oceania	22.9	7.2	497	615
<b>Total</b>	<b>12.6</b>	<b>3.6</b>	<b>483</b>	<b>639</b>

### ■ Proportion of recipients of parental benefit at the basic level only and average compensation for all recipients irrespective of level in 2014

Just under 13 per cent of women and just under 4 per cent of men received parental benefit at the basic level only in 2014. The proportion was lowest among parents born in Sweden. Throughout, it was more common for women than for men to receive parental benefit at basic level only, irrespective of region of birth.

Parents born in Sweden received the highest average compensation per day compared to parents born in a country other than Sweden. Irrespective of region of birth, women received lower average compensation per day compared to men.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	1,323	55	174	90	224	222
20-24	22,825	4,530	154	46	317	474
25-29	75,900	32,439	131	44	425	577
30-34	122,622	79,134	105	45	510	642
35-39	118,423	101,922	77	39	534	663
40-44	66,463	79,281	54	33	508	645
45-49	15,683	33,786	37	31	454	614
50-54	1,721	10,168	36	33	417	589
55-	107	3,622	48	40	452	546
<b>Total</b>	<b>425,067</b>	<b>344,937</b>	<b>94</b>	<b>39</b>	<b>474</b>	<b>634</b>

### ■ Parental benefit 2014

Of the SEK 27.4 billion paid in parental benefit in 2014, 69 per cent went to women and 31 per cent to men. A total of 55 per cent of the recipients were women and 45 per cent were men. Due to gender differences with respect to income from employment and use of parental benefit, the average daily amount was 32 per cent higher for men than women. One reason was that

women were more likely than men to receive parental benefit at the basic level.

The older the parents, the lower the average number of days. This is due in part to the fact that young parents are more likely to have young children and usually take most parental benefit days during a child's early years.

### Regulations 2014

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. Compensation for 390 of the days is income-related. Parents who do not meet the requirements for income-related compensation, or whose income is too low, receive basic parental benefit of SEK 225 per day. For the remaining 90 days, they receive the minimum benefit, which is SEK 180.

Each parent who has joint custody of a child is entitled to half of all parental benefit days. A parent is free to waive their right to parental benefit in favour of the other parent, except for 60 days which are reserved for each parent.

The main rule is that parental benefit may not be paid to both

parents for the same child and period. However, parents can receive parental benefit simultaneously for up to 30 days until a child's first birthday. Försäkringskassan refers to that option as double days.

The benefit can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. Parental benefit can generally be paid until a child turns 8 or completes his or her first year of school. Compensation is just under 80 per cent of sickness benefit qualifying income and may not exceed 10 times the basic amount per day. In 2014, this corresponded to a maximum compensation of SEK 946.

## Equality bonus

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

Age	Number of recipients		Number of days on average	
	Women	Men	Women	Men
-24	3,167	1,055	17.2	18.1
25-29	17,364	9,803	14.8	15.2
30-34	39,061	31,048	14.3	14.6
35-39	37,239	38,658	12.5	13.1
40-44	16,209	23,696	10.3	11.4
45-49	2,658	7,865	8.4	10.7
50-	194	2,784	9.4	11.9
<b>Total</b>	<b>115,892</b>	<b>114,909</b>	<b>13.2</b>	<b>13.2</b>

### ■ Equality bonus 2014

Just over SEK 307 million was paid in equality bonus for just over 127,000 children. Most recipients were 30-39, the same age at which the highest number of parents received parental benefit. Younger recipients averaged more days than older ones, partly

because the highest number of days of parental benefit, and thus also days with equality bonus, are paid before a child's third birthday, and partly because older parents have older children. Approximately 231,000 parents received the equality bonus in 2014.

### Regulations 2014

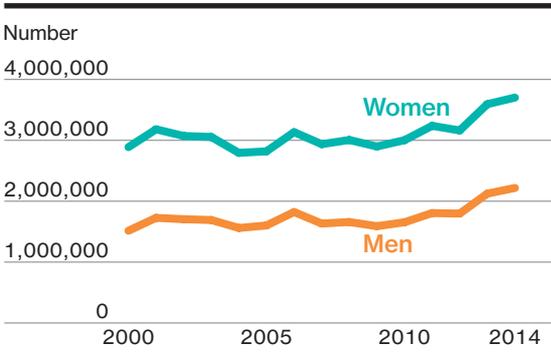
To be eligible for the bonus, parents must have joint custody when they receive parental benefit. The bonus is paid after the 60 days reserved for each parent have been taken. The bonus cannot be paid until the parent who has taken the fewer number of days receives parental benefit. The daily bonus is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

Parents receive the maximum bonus when they each take 135

parental benefit days at the sickness benefit or basic level, which corresponds to a maximum bonus of SEK 13,500 per set of parents. The bonus is tax-exempt. The 60 days reserved for each parent – double parental benefit days and minimum level days – are not bonus-qualifying. The bonus is available for children born after 30 June 2008.

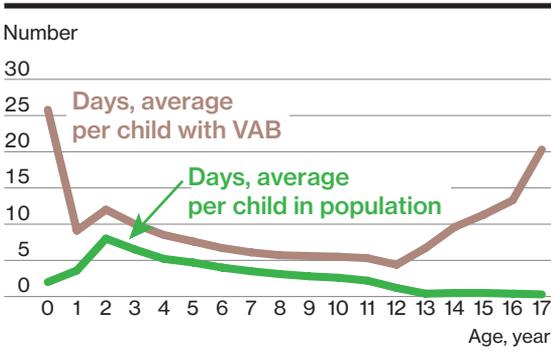
# Temporary parental benefit for care of children

Temporary parental benefit for care of children compensates parents for staying home from work with a sick child.



## Temporary parental benefit days for care of children

The number of temporary parental benefit days for care of children was rather uniform throughout the period, with the exception of 2013 and 2014, when the number of days increased. The relative number of days taken by women and men remained stable. Women took 63 per cent of the almost 6 million temporary parental benefit days for care of children in 2014, while men took 37 per cent.



VAB stands for temporary parental benefit for care of children.

## Average number of temporary parental benefit days for care of children 2014

The number of temporary parental benefit days for care of children per child in the total population (regardless of whether or not the parents used the benefit) was highest at the age of 2 and subsequently began to decline.

The average number of temporary parental benefit days for care of children born in 2014 (year 0 in the diagram) and for children age 12 and older was low with respect to the total population of those children. The average number of days was high, however, for children for whom the benefit was used. The main reason was that these children tend to be seriously ill.

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0	3,877	4,931	7	8
1	21,627	23,795	39	40
2	37,318	40,146	66	67
3	36,197	38,318	64	65
4	36,165	38,519	62	62
5	34,625	37,496	61	62
6	33,005	35,797	59	60
7	31,439	33,482	57	57
8	30,018	31,684	54	54
9	27,365	28,847	51	51
10	24,908	26,777	47	47
11	21,805	23,374	41	42
<b>Total</b>	<b>338,349</b>	<b>363,166</b>	<b>51</b>	<b>52</b>

## Children aged 11 and younger for whom temporary parental benefit for care of children was paid in 2014

Parents of just under 702,000 children aged 11 and younger received temporary parental benefit for care of children in 2014. Most commonly, parents of two-year-olds received temporary parental benefit for care of children – 66 per cent of girls and 67 per cent of boys had a parent or other close relative who used the benefit. The corresponding figures for all children in the age group 0–11 years were 51 per cent of girls and 52 per cent of boys.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–24	5,003	2,348	10.6	7.9	669	866
25–29	38,490	22,240	10.4	7.8	766	918
30–34	92,476	62,890	9.8	7.5	827	941
35–39	125,657	91,698	8.8	6.9	862	951
40–44	106,198	83,425	7.6	6.3	874	951
45–49	44,586	42,820	7.1	6.0	877	942
50–54	11,348	14,982	7.1	6.3	872	923
55–59	3,758	4,429	4.8	6.2	865	921
60–64	2,758	1,519	2.7	4.7	890	900
65–	442	213	2.8	6.1	850	903
<b>Total</b>	<b>430,716</b>	<b>326,564</b>	<b>8.6</b>	<b>6.8</b>	<b>844</b>	<b>943</b>

### ■ Temporary parental benefit for care of children 2014

More than 757,000 parents, 57 per cent women and 43 per cent men, received temporary parental benefit for care of children in 2014. Approximately SEK 5.2 billion was paid, of which

60 per cent to women and 40 per cent to men. Women averaged just under 8 days and men averaged just under 7 days over the year.

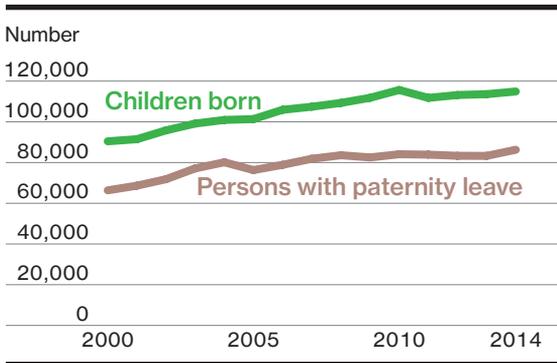
### Regulations 2014

A parent who has to forgo gainful employment due to the illness or infection of their child or their child's ordinary minder, a preventive health-care visit to a child health centre, etc. may be eligible for temporary parental benefit for care of children. This applies to children younger than 12, as well as older ones under certain circumstances. Compensation can normally be paid for 60 days per child each year. Once those days have been used, an additional 60 days can be taken if the child is ill or needs preventive health care. Under certain circumstances, a parent can transfer their right to temporary parental benefit for

care of children to another adult, who stays home from work in place of the parent in order to care for the child. Parents can receive an unlimited number of temporary parental benefit days for care of seriously ill children under the age of 18. In such situations, both parents can receive the benefit for the same child and period. The benefit, which amounts to just under 80 per cent of sickness benefit qualifying income, can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the basic amount.

# Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with birth or adoption pays compensation to a father, second parent or other adult for their participation in childbirth and care of a child in conjunction with the birth or adoption of a child.



## Temporary parental benefit in connection with birth or adoption

Both the birth rate and the number of parents taking advantage of the benefit rose in the 2000s. For approximately 75 per cent of children born or adopted in 2014, the father, second parent or other adult received temporary parental benefit in conjunction with the birth or adoption of a child.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	40	3,113	8.8	9.6	786	875
25-29	133	16,920	9.2	9.6	842	926
30-34	247	29,056	9.1	9.6	895	946
35-39	220	21,924	8.4	9.5	948	951
40-44	211	9,875	8.1	9.4	949	946
45-49	122	2,868	7.9	9.4	922	939
50-54	117	889	7.1	9.4	858	925
55-59	121	231	7.3	9.0	937	906
60-	100	97	7.6	8.7	947	909
<b>Total</b>	<b>1,311</b>	<b>84,973</b>	<b>8.2</b>	<b>9.6</b>	<b>909</b>	<b>940</b>

## Temporary parental benefit in connection with birth or adoption 2014

Approximately SEK 810 million in temporary parental benefit in connection with birth or adoption was paid in 2014. Just under 2 per cent was paid to

women. In total, the benefit was paid to more than 86,000 people, just over 1.5 per cent of whom were women and just under 98.5 per cent men.

### Regulations 2014

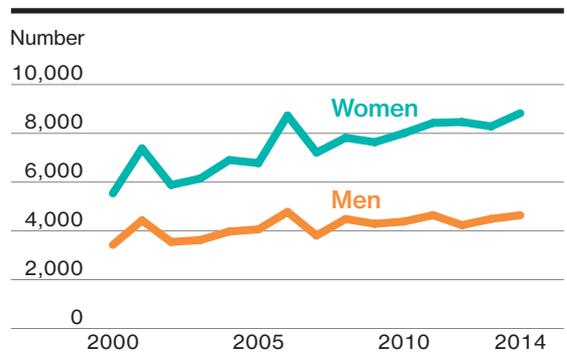
While forgoing gainful employment, the father or second parent is entitled to temporary parental benefit for 10 days in connection with the birth of a child. Under certain circumstances, somebody other than the father or second parent can use these days. Each parent is entitled to five days when adopting a child. The days may be taken during a 60-day period after the child leaves hospital or is placed with its adoptive parents. The benefit amounts to just under 80 per cent of the sickness benefit qualifying income. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the basic amount.

## Temporary parental benefit for contact days

Temporary parental benefit for contact days compensates parents of children covered by the Act on Support and Services to Certain Disabled People (LSS) while participating in parental training and the like.

### Temporary parental benefit for contact days

The number of contact days paid rose from just under 9,000 in 2000 to just under 13,500 in 2014. Women accounted for 66 per cent and men for 34 per cent of the total days in 2014. In 2000, the corresponding figures were 62 per cent for women and 38 per cent for men. The peaks in 2001 and 2006 were largely due to inaccurate records.



Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0–29	87	32	2.5	2.2	811	774
30–34	326	169	2.5	2.4	826	942
35–39	868	456	2.5	2.2	880	969
40–44	1,111	621	2.5	2.3	882	954
45–49	757	432	2.6	2.3	892	967
50–54	300	261	2.6	2.0	838	946
55–	62	94	2.4	2.3	957	928
<b>Total</b>	<b>3,511</b>	<b>2,065</b>	<b>2.5</b>	<b>2.2</b>	<b>874</b>	<b>954</b>

### Temporary parental benefit for contact days 2014

Almost 5,600 parents used parental benefit for children covered by LSS in 2014. A total of 63 per cent of the recipients were women and 37 per cent were men. In total, approximately SEK

12 billion was paid in temporary parental benefit for contact days, of which 63 per cent to women and 37 per cent to men.

### Regulations 2014

Parents of a child up to the age of 16 who is covered by LSS is entitled to 10 contact days a year. The days may be taken for parental training, orientation or a visit to the preschool or schoolchildren's programme in which the child is participating. The benefit can be paid for one-eighth,

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

# Temporary parental benefit in connection with the death of a child

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

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
0-24	24	16	9.6	9.6	596	857
25-29	78	59	9.4	9.0	617	909
30-34	106	99	9.7	9.1	758	937
35-39	105	114	9.3	9.3	751	964
40-44	49	58	9.4	9.3	744	930
45-49	14	34	7.9	9.2	817	949
50-	6	21	10.0	8.7	835	826
<b>Total</b>	<b>382</b>	<b>401</b>	<b>9.4</b>	<b>9.2</b>	<b>718</b>	<b>932</b>

## ■ Temporary parental benefit in connection with the death of a child 2014

Just under 800 parents received temporary parental benefit in connection with the death of a child in 2014. A total of 49 per cent of the recipients were women and 51 per cent were men. In total, approximately SEK 5.7 million was paid in temporary parental benefit in connection with the death of a child, of which 25 per cent

to women and 75 per cent to men. Women used 9.4 days on average, while men used 9.2 days on average. During 2014, women have started to use the 10 possible days in conjunction with the death of a child to a greater extent than previously. During 2013, women used 5.1 days on average, compared to 9.4 days in 2014.

**Regulations 2014**

Parents of a child who has died can receive the benefit for 10 days while forgoing gainful employment. They may take the time until 90 days after the child's death.

The benefit, which amounts to almost 80 per cent of sickness benefit

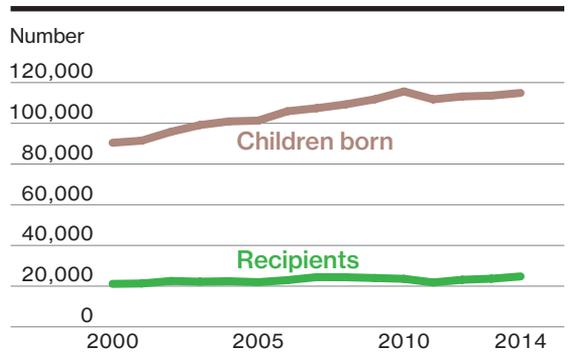
qualifying income, can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the basic amount.

## Pregnancy benefit

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

### ■ Pregnancy benefit

Many women receive pregnancy, sickness or parental benefit to one degree or another during the third trimester. The birth rate has increased since the early 2000s, but the number of pregnancy benefit recipients has not risen commensurately. One reason may be that the rules have not kept up with changing working conditions and other developments in the labour market. Approximately 22 per cent of expectant mothers received pregnancy benefit in 2014.



Age	Number of recipients	Number of days on average	Average amount, SEK per day
-19	8	40	258
20-24	2,894	41	492
25-29	9,705	41	555
30-34	8,032	42	585
35-39	3,318	41	591
40-44	778	41	585
45-	42	44	584
<b>Total</b>	<b>24,777</b>	<b>41</b>	<b>563</b>

### ■ Pregnancy benefit 2014

Approximately SEK 550 million in pregnancy benefit was paid to almost 24,800 women in 2014. Most recipi-

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

### Regulations 2014

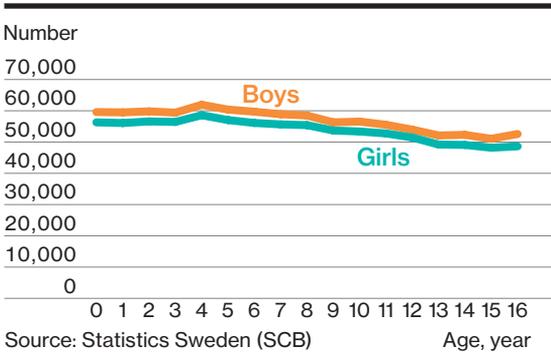
An expectant mother who has a physically demanding job can receive pregnancy benefit towards the end of the pregnancy if her employer is unable to assign her more suitable tasks. Pregnancy benefit can be paid for up to 50 days during the last two months of pregnancy. If the Work Environment Act prohibits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

fit for every day covered by the prohibition (which might mean throughout the pregnancy) except for the ten days before the baby is due.

The benefit, which amounts to almost 80 per cent of sickness benefit qualifying income (up to 7.5 basic amounts), can be paid for one-quarter, one-half, three-quarters or all of a day. The maximum daily pregnancy benefit in 2014 was SEK 708.

# Child allowance

The purpose of child allowance is to level the financial playing field between families that do and do not have children.



## Number of children by age in 2014

Sweden had approximately 914,000 girls and 968,000 boys aged 16 and younger at the end of 2014. Compared to 2013, the number of children aged 0–16 increased by 2 per cent, from 1,846,000 to 1,882,000 children. Since the start of the 2000s, the birth rate has increased, which is why there are more children in the younger age groups. In 2011, the number of children born declined again.

Age	Number of recipients		Proportion of recipients with large family supplement <sup>1</sup> , per cent	
	Women	Men	Women	Men
-19	2,600	1,967	4.1	0.1
20–24	27,933	3,674	23.5	3.6
25–29	100,052	14,181	43.9	11.0
30–34	177,189	27,399	61.3	20.1
35–39	222,557	30,906	72.9	33.7
40–44	230,799	27,004	63.8	40.9
45–49	148,808	17,747	40.1	37.6
50–54	53,211	8,510	21.8	31.2
55–	10,497	5,092	10.1	23.9
<b>Total</b>	<b>973,646</b>	<b>136,480</b>	<b>55.6</b>	<b>28.7</b>

<sup>1</sup> Includes only parents who received large family supplement for children with general child allowance or extended child allowance. Large family supplement for children receiving study allowance is not included. Thus, the number of recipients of large family supplement represents an underestimate.

## Child allowance 2014

More than 1,1 million parents – 88 per cent of whom were women and 12 per cent men – received general child allowance, large family supplement and/or extended child allowance

in 2014. A total of 56 per cent of the women and 29 per cent of the men received large family supplement. In 2014, SEK 25.2 billion was paid in child allowances.

## Regulations 2014

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

Parents are entitled to general child allowance for children who lives in Sweden until the quarter they turn 16. The parent can subsequently receive extended child allowance as long as the child is in compulsory school or the equivalent. Parents of children born on or after 1 March 2014 who have joint custody share the child allowance. This means that they get SEK 525 each per month. If parents wish to change so that the whole child allowance is paid to one or the other of the parents, they must make a joint request. If the parents take turns having

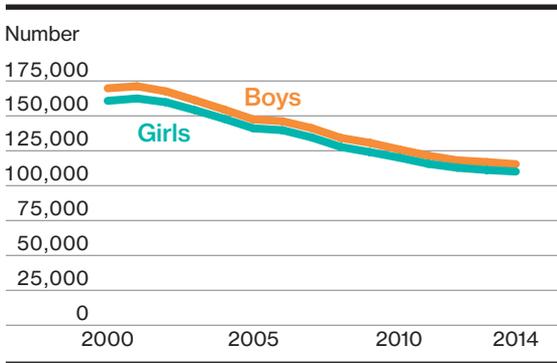
the child live with them, half of the child allowance is paid to each parent following a request from either parent, provided the parent can show it is probable that the child has alternate residence.

A parent who receives general child allowance, extended child allowance or study allowance for two or more children also receives large family supplement. Child allowance is tax-exempt. In 2014, the child allowance was SEK 1,050 per child and month. In 2014, large family supplement was SEK 150 per month for the second child, SEK 454 for the third child, SEK 1,010 for the fourth child and SEK 1,250 for each additional child.

	Monthly amount 2014, SEK		Total	Annual amount 2014, SEK
	Child allowance	Large family supplement		
1 child	1,050	–	1,050	12,600
2 children	2,100	150	2,250	27,000
3 children	3,150	604	3,754	45,048
4 children	4,200	1,614	5,814	69,768
5 children	5,250	2,864	8,114	97,368
For each additional child	1,050	1,250	2,300	27,600

# Maintenance support

Maintenance support provides for children whose parents are living apart even when the child support debtor is not meeting his/her obligation.



## Children with maintenance support

The number of children for whom maintenance support was paid declined in the 2000s. Not only did Sweden have a low birth rate in the late 1990s and early 2000s, but alternate residence grew more common, so that child support was more likely to be paid directly. Furthermore, Försäkringskassan pursued an active policy of encouraging parents who had separated to settle child support between themselves.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0-2	7,129	7,444	4.2	4.2
3-5	12,891	13,733	7.5	7.6
6-8	16,631	17,300	9.9	9.8
9-11	18,783	20,056	11.8	11.9
12-14	21,917	22,738	14.6	14.4
15-17	24,554	25,397	16.8	16.2
18-19	8,170	8,709	7.6	7.5
<b>Total</b>	<b>110,075</b>	<b>115,377</b>	<b>10.3</b>	<b>10.1</b>

## Children for whom maintenance support was paid in December 2014

Parents of more than 10 per cent of girls and boys aged 19 or younger received maintenance support. Almost 17 per cent of 15-17 year-olds (the largest group) had a parent who received maintenance support from Försäkringskassan.

Age	Number of recipients	
	Women	Men
-24	13,381	8,146
25-29	13,581	865
30-34	20,497	1,884
35-39	25,839	3,209
40-44	26,176	4,080
45-49	19,061	3,688
50-54	9,075	2,307
55-59	2,304	1,037
60-	379	633
<b>Total</b>	<b>130,293</b>	<b>25,849</b>

## Maintenance support in December 2014

In 2014, just over SEK 2.1 billion was paid in maintenance support. A large percentage of the amount paid by Försäkringskassan was paid back by the child support debtors. A total of 83 per cent of the recipients were women and 17 per cent were men. Because extended maintenance support is often paid directly to children, they accounted for a large proportion of recipients age 24 or younger. Apart from that group, 87 per cent of the recipients were women and 13 per cent were men.

Age	Number of child support debtors		Number with debt		Average debt <sup>1</sup> , SEK in December	
	Women	Men	Women	Men	Women	Men
-24	276	2,563	19	285	6,782	4,870
25-29	1,155	7,249	190	1,827	5,726	7,278
30-34	2,293	12,465	502	3,743	6,688	10,267
35-39	3,547	18,271	940	5,799	7,833	12,803
40-44	4,184	22,644	1,346	7,512	7,590	13,855
45-49	3,164	22,217	1,146	7,854	8,645	15,233
50-54	1,554	15,682	546	5,865	7,163	14,025
55-59	420	7,823	171	3,013	10,346	14,022
60-	77	5,241	29	1,999	14,814	12,822
<b>Total</b>	<b>16,670</b>	<b>114,155</b>	<b>4,889</b>	<b>37,897</b>	<b>7,807</b>	<b>13,226</b>

<sup>1</sup> The average debt is based on the proportion of child support debtors who owed money to Försäkringskassan. Thus, the table does not include any debt that had been passed on to the Enforcement Authority for collection.

### ■ Child support debtors in December 2014

A total of 13 per cent of the almost 131,000 child support debtors in December 2014 were women and 87 per cent men. A total of

29 per cent of the women and 33 per cent of the men owed money to Försäkringskassan.

### Regulations 2014

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

Försäkringskassan can pay maintenance support if:

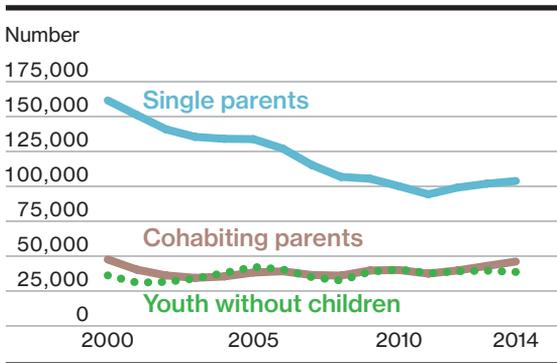
- the child support debtor is not paying or paying less than SEK 1,273 per month
- paternity has not been established
- a single parent has adopted a child from abroad.

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

Maintenance support can be paid in the maximum amount, as a supplementary allowance or for alternate residence. If maximum maintenance support is paid, the child support debtor shall reimburse all or part of it to Försäkringskassan. The reimbursement amount, which is based on the child support debtor's income according to the latest final tax decision, is pro-rated based on the number of children the debtor must provide for.

# Housing allowance

Housing allowance provides low income families with children and young people with the opportunity to live in adequate and sufficiently large enough homes.



## Number of households receiving housing allowance in December

The number of households receiving housing allowance has decreased since the start of the 2000s. The decrease is due in part to the rule amendments made during the period, and in part on incomes rising while the upper limits for receiving an allowance remained unchanged. The number started rising again after 2011. Over 189,000 households received housing allowance in December 2014. More than one-fifth of the recipients were young people without children.

Age	Number of households by type			Average amount per household, SEK in December		
	Single Women	Single Men	Cohabitees or spouses	Single Women	Single Men	Cohabitees or spouses
-24	18,202	15,077	4,277	1,415	927	1,881
25-29	14,841	6,612	7,290	2,342	1,045	2,215
30-34	14,446	1,672	8,650	2,817	1,998	2,474
35-39	16,677	2,391	8,356	2,726	2,017	2,603
40-44	17,526	2,824	7,433	2,494	2,036	2,722
45-49	13,456	2,881	5,486	2,365	2,047	2,702
50-54	7,140	2,343	3,431	2,319	1,991	2,629
55-59	2,185	1,282	1,659	2,394	1,980	2,600
60-	417	975	1,067	2,674	2,116	2,669
<b>Total</b>	<b>104,890</b>	<b>36,057</b>	<b>47,647</b>	<b>2,337</b>	<b>1,385</b>	<b>2,489</b>

## Housing allowance in December 2014

Housing allowance is paid primarily to single parents, usually women. A total of SEK 5.0 billion in housing allowance was paid in 2014. Just over 59 per cent of the total was for households with a

woman as the sole breadwinner, just over 12 per cent to households with a man as the sole breadwinner and just over 29 per cent to co-habitees.

## Regulations 2014

Families with children can receive housing allowance. Childless young people aged 18–28 can also receive housing allowance.

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

Applicants must estimate how much they will earn during the calendar year applied for. Preliminary housing allowance is calculated on the basis of this information. Once tax has been assessed for the year, the final allowance is established. Decisions

concerning final housing allowance for 2014 will be announced in 2016.

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

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

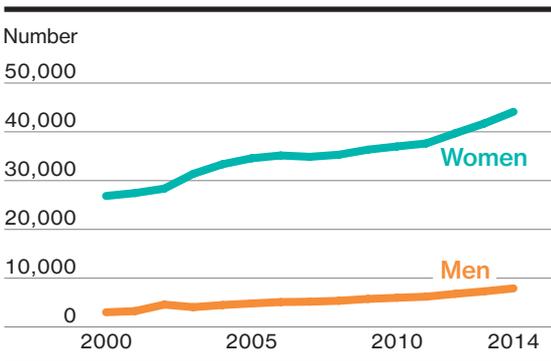
The allowance is reduced for a young childless person who lives alone and has an annual income of more than SEK 41,000 and for young childless couples whose combined income is more than SEK 58,000.

	Max. housing allowance, SEK per month	Max. living space sq.m	Income limit above which the allowance is reduced SEK per year	
			Single	Married/co-habiting
<i>Families with children</i>				
Number of children living at home				
1	3,400	80	117,000	58,500/applicant
2	4,200	100	117,000	58,500/applicant
3	5,200	120	117,000	58,500/applicant
4	5,200	140	117,000	58,500/applicant
5 or more	5,200	160	117,000	58,500/applicant
<i>Households without children</i>				
18–28 years	1,300	60	41,000	58,000

# Financial security in the event of disability

## Childcare allowance

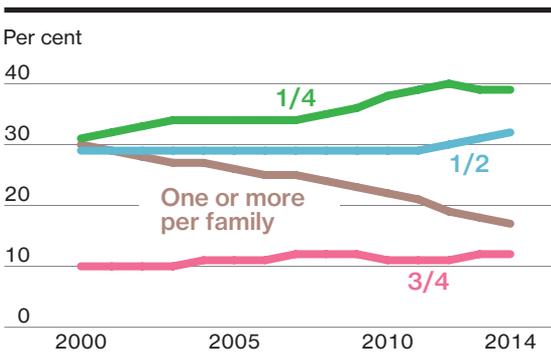
Childcare allowance provides financial assistance to parents of children who have an illness or disability by ensuring that they receive the supervision, care and support they need in order to develop optimally.



### Childcare allowance recipients in December

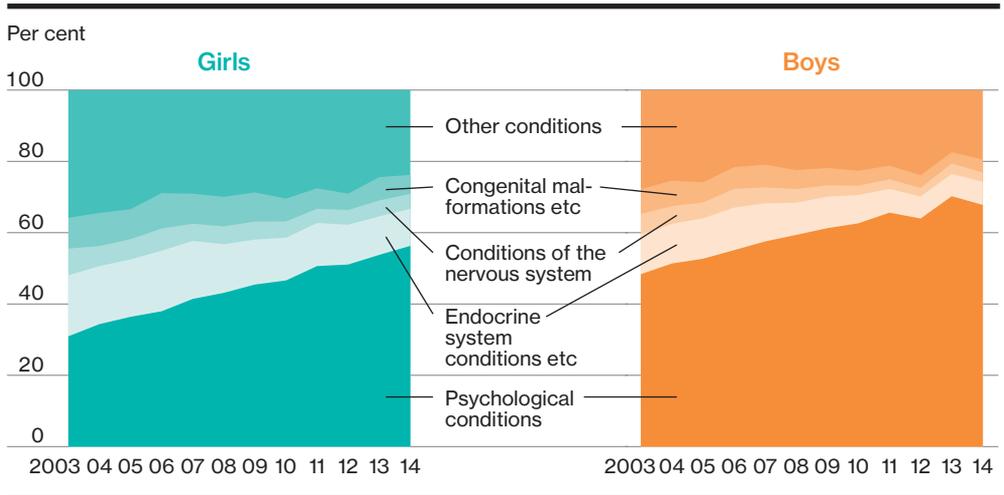
The number of parents receiving childcare allowance rose by more than 70 per cent since 2000. Children with psychological conditions accounted for the greatest increase. In 2003, the age limit for childcare allowance was raised from 16 to 19 years, causing an increase in the number of childcare allowance recipients as from that year. The proportion of men recipients rose from just over 10 per cent in 2000 to just over 15 per cent in 2014. Correspondingly, the proportion of women declined from almost 90 per cent in 2000 to just under 85 per cent in 2014.

Almost 9,800 recipients (20 per cent) in December 2014 received compensation for additional expenses. Just under 820 recipients (2 per cent) received compensation for additional expenses only.



### Proportion of childcare allowance by scope in December

The lowest level (one-quarter) was the most common level, and included a total of 39 per cent of all childcare allowances in 2014. The proportion of full or more childcare allowance declined during the period, from 30 per cent of the total in 2000 to 17 per cent of all childcare allowances in 2014.



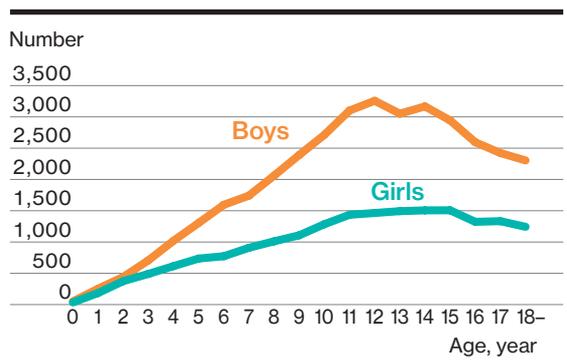
**■ Newly granted childcare allowances by type of diagnoses**

The number of psychological conditions for which new childcare allowances were granted increased in the 2000s. In 2003, such diagnoses accounted for 31 per cent of all new

allowances in the case of girls and 48 per cent in the case of boys. The figures rose to 56 per cent for girls and 68 per cent for boys in 2014.

**■ Children whose parents were receiving childcare allowance in December 2014 by age of the child**

34 per cent of children whose parents were receiving childcare allowance in December 2014 were girls and 66 per cent were boys. Boys predominated at all ages.



Age	Number of children		Proportion of children whose parents received childcare allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0–2	595	747	15	14
3–5	1,841	3,032	19	20
6–8	2,692	5,397	24	20
9–11	3,828	8,206	25	21
12–15	5,970	12,419	24	21
16–19	3,899	7,320	20	20
<b>Total</b>	<b>18,825</b>	<b>37,122</b>	<b>23</b>	<b>21</b>

### ■ Children whose parents were receiving childcare allowance in December 2014

The parents of approximately one-fifth of the children were receiving childcare allowance for more than one child. A total of 20 per cent of the children were aged 16–19, the group

made eligible by the amended rules in 2003. Of all the children whose parents were receiving childcare allowance, 34 per cent were girls and 66 per cent were boys.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
–24	178	8	5,349	4,625
25–29	1,535	109	4,820	4,677
30–34	5,000	515	4,868	4,271
35–39	10,043	1,379	4,729	4,121
40–44	12,809	2,228	4,617	3,940
45–49	9,350	1,920	4,613	3,988
50–54	4,099	1,091	4,643	4,063
55–	1,096	653	4,739	4,370
<b>Total</b>	<b>44,110</b>	<b>7,903</b>	<b>4,685</b>	<b>4,068</b>

### ■ Childcare allowance in December 2014

SEK 3.3 billion was paid as childcare allowance in 2014, of which 87 per cent to women and 13 per cent to men. A total of 85 per cent of the recipients were women and 15 per cent were men.

Most of the recipients were in the age group 40–44 years. Just over 2,800 of the recipients in December 2014 received shared childcare allowance.

## Regulations 2014

Parents can receive childcare allowance if their child needs special care or supervision for at least six months. The eligibility lasts until June of the year that the child turns 19. Special care or supervision must be occasioned by the child's illness or disability. A parent can also receive childcare allowance if the illness or disability generates additional expenses.

If a parent is caring for more than one child with a disability in the age concerned, the right to childcare allowance is based on their total need for care and supervision and the amount of additional expenses.

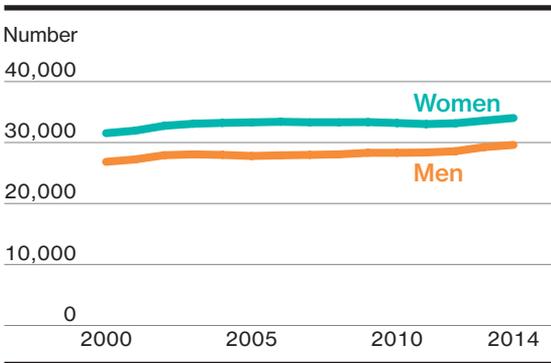
Childcare allowance can be one-quarter, one-half, three-quarters

or the full maximum amount. Full childcare allowance is 2.5 times the annual basic amount, which in 2014 corresponded to SEK 9,250 per month. Childcare allowance is taxable and pensionable. However, childcare allowance for additional expenses is tax-exempt and non-pensionable.

Under certain circumstances, compensation for additional expenses can be paid above and beyond the normal maximum childcare allowance. Childcare allowance may also be paid for additional expenses only. Depending on the amount of additional expenses, childcare allowance is either 36 per cent or 62.5 per cent of the annual basic amount in such cases

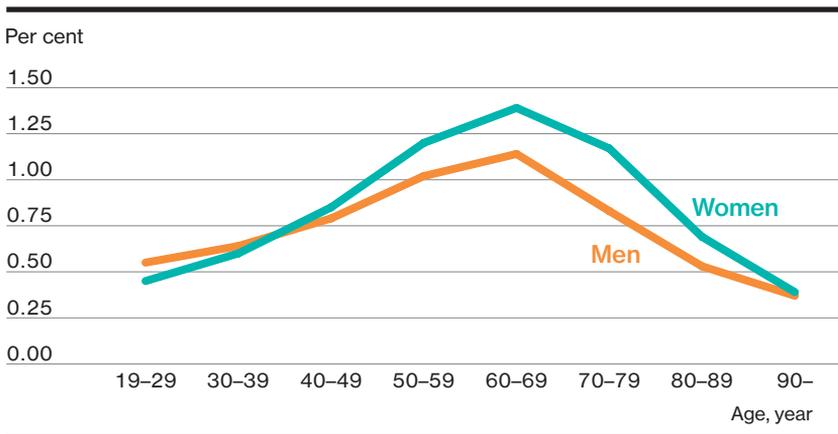
## Disability allowance

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



### People receiving disability allowance in December

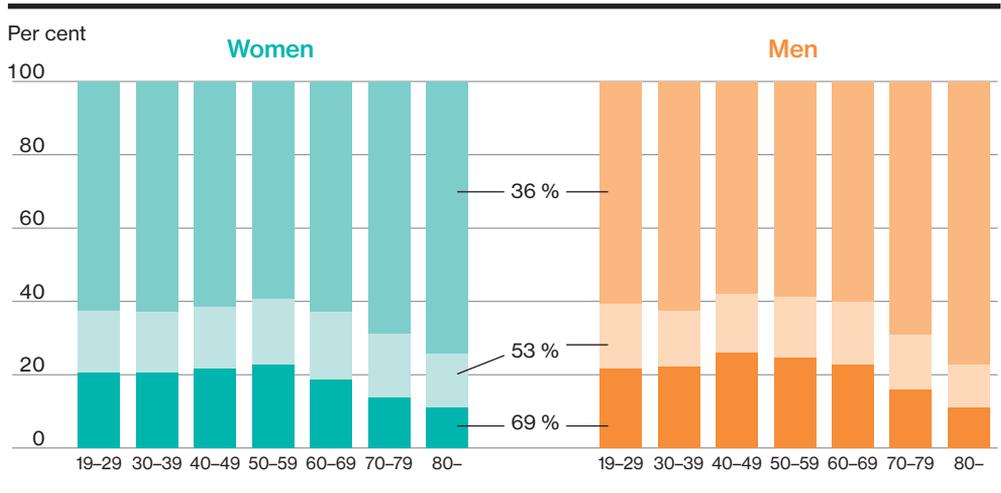
The number of people receiving disability allowance rose slightly in the early 2000s and then levelled off. The minimum age for receiving disability allowance was raised from 16 to 19 in 2003. More women than men received disability allowance throughout the period (53 per cent women and 47 per cent men in 2014).



### Proportion of population receiving disability allowance in December 2014

Of the entire population aged 19 or older, just under 1 per cent received disability allowance in December 2014. Disability allowance is generally more common among women than men, except in the younger age groups. The exception among younger men is due

to the fact that they are more likely to be granted an allowance for a psychological diagnosis associated with a congenital disability. The proportion of people receiving disability allowance is largest in the 60-69 age group.



### Disability allowance by compensation level and age in December 2014

A total of 63 per cent of women and 61 per cent of men receiving disability allowance had the minimum level of

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

Age	Number of recipients		Average amount, SEK in December	
	Woman	Man	Women	Men
19-29	3,021	3,865	1,688	1,706
30-39	3,466	3,730	1,687	1,699
40-49	5,425	5,146	1,702	1,750
50-59	7,080	6,123	1,721	1,736
60-69	8,123	6,538	1,674	1,716
70-79	4,953	3,233	1,609	1,618
80-89	1,689	865	1,568	1,542
90-	264	105	1,461	1,507
<b>Total</b>	<b>34,021</b>	<b>29,605</b>	<b>1,675</b>	<b>1,706</b>

### Disability allowance in December 2014

53 per cent of the recipients of disability allowance were women and 47 per cent were men. In total, approximately SEK 1.3 billion was paid in

disability allowance in 2014, of which 53 per cent to women and 47 per cent to men.

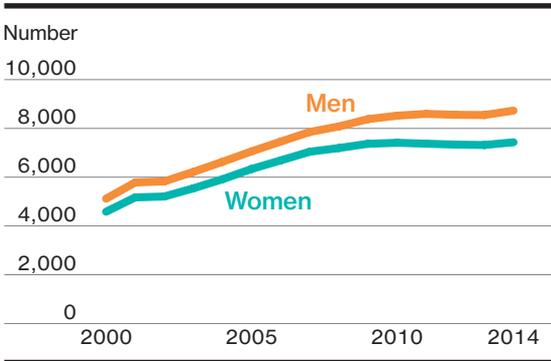
### Regulations 2014

A person who has been disabled for a considerable time and need the time-consuming assistance of somebody else in order to manage at home or work can receive disability allowance. Disability allowance is also granted if a person has other significant additional expenses due to a disability. The allowance can be granted as of July of the year that a person turns 19, assuming they had a disability before they turned 65.

Depending on the kind of assistance needed and the additional expenses incurred, the compensation can be 36 per cent, 53 per cent or 69 per cent of the basic amount per year. Those levels corresponded to SEK 1,335, SEK 1,965 and SEK 2,559 per month in 2014. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

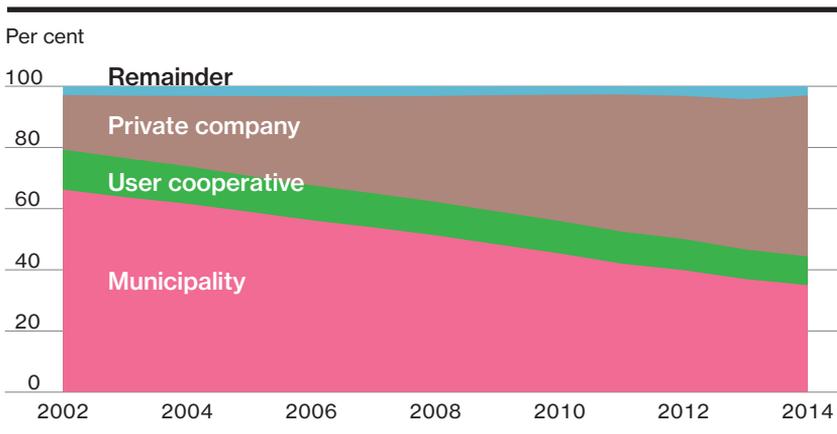
# Attendance allowance

Attendance allowance allows people with extensive disabilities to obtain assistance in managing everyday life.



## People receiving attendance allowance in December

The number of people receiving attendance allowance rose steadily until 2009 and then began to level off. The increase after 2001 may be partly due to amended rules, whereby 65-year-olds can retain the personal assistance that had been granted to them earlier. More men than women received attendance allowance throughout the period (54 per cent men and 46 per cent women in 2014).



The group labelled “remainder” includes people who choose to be the employer of their assistants or who receive assistance through more than one arranger.

## People receiving attendance allowance by type of arranger in December

The proportion of people arranging assistance through the municipality steadily declined during the period, primarily in favour of private compa-

nies. In December 2014, 35 per cent arranged assistance using the municipality and 53 per cent arranged assistance with the help of private companies.

### ■ Attendance allowance in December 2014

Of the 102 million hours granted for attendance allowance in 2014, 45 per cent went to women and 55 per cent to men. On average, men received more hours granted than women in most age groups. The expenditures on attendance allowance in 2014 were SEK 28.6 billion (including municipal expenditures).

Age	Number of recipients		Number of hours per week on average, December	
	Women	Men	Women	Men
0–14	964	1,312	104	102
15–19	482	759	113	115
20–24	600	860	133	138
25–29	467	716	138	148
30–34	408	532	137	141
35–39	411	506	139	138
40–44	449	505	131	137
45–49	460	511	131	134
50–54	498	553	128	133
55–59	607	515	127	132
60–64	684	678	124	128
65–	1,400	1,281	106	109
<b>Total</b>	<b>7,430</b>	<b>8,728</b>	<b>122</b>	<b>126</b>

### ■ Attendance allowance by category in December 2014

The number of people with attendance allowance is largest in category 3, which corresponds to 54 per cent of all women and 46 per cent of all men receiving attendance allowance. The greatest number of hours per week is granted to people in category 2, due to this group having disabilities that on average require more comprehensive need for support and service than people in the other categories.

Category	Number of people		Number of hours per week on average	
	Women	Men	Women	Men
1	2,878	3,927	126	127
2	335	504	144	151
3	4,017	4,020	118	122

Note that information about category is lacking for some people, and the data does thus not sum up to all. For an explanation of the various categories, please see the regulations box.

## Regulations 2014

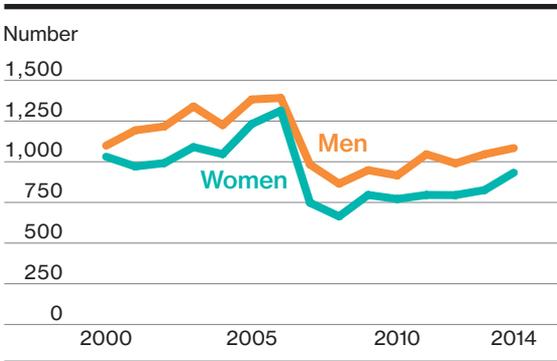
Attendance allowance can be granted to people with development disorders, autism or autism-like conditions (category 1), people with considerable and permanent intellectual disabilities following adult brain injury caused by external impact or a medical condition (category 2), or people with other permanent physical or psychological disabilities that are manifestly not due to normal ageing (category 3). To obtain compensation from Försäkringskassan, they must require assistance for more than 20 hours a week in order to meet their basic needs. If the need is for less time, the municipality shall ensure that they obtain the assistance required. People who live at assisted living facilities or are being cared for at an institution are not entitled to attendance allowance.

The attendance allowance may be used only to purchase personal assistance or to pay the costs of personal assistants. Purchase of personal assistance may be made from a municipality, a user cooperative or a private company. User cooperatives and private companies shall have a permit from the Health and Social Care Inspectorate (IVO) to carry on an operation with personal assistance; a municipality that carries on an operation with personal assistance shall have reported this to the IVO.

Attendance allowance is paid per hour, SEK 280 in 2014. People with special needs may apply for a higher rate. The maximum in 2014 was SEK 314.

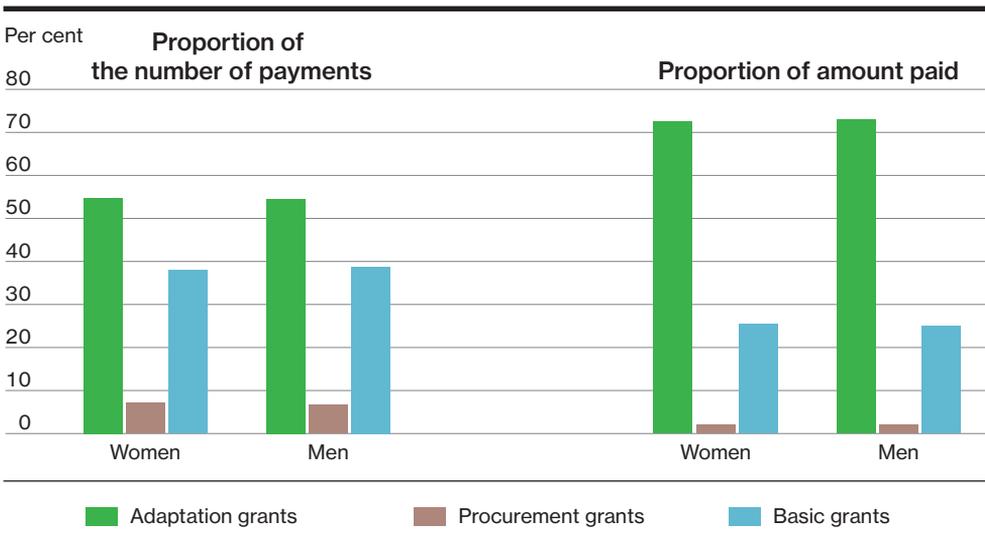
# Car allowance

Car allowance is intended for people with a disability who have permanent and major great difficulty getting around.



## Number of people receiving car allowance

Car allowance was introduced in 1988. Given that new car allowance could be granted only once every seven years until 2006, there were regular peaks during this period. After 2007, new car allowance could be granted once every nine years. Slightly fewer women than men receive car allowance.



## Car allowance by type of grant in 2014

The most common type of car allowance in 2014 was car adaptation grant, which accounted for 55 per cent of all car allowances paid for women and

men. A total of 73 per cent of the total amount of car allowance paid in 2014 was for car adaptation grants.

Age	Number of recipients		Average annual amount, SEK	
	Women	Men	Women	Men
0–15	250	310	105,304	110,122
16–19	83	96	96,798	124,422
20–24	66	73	108,845	81,589
25–29	44	68	134,784	91,565
30–34	56	50	208,436	136,489
35–39	73	100	129,632	103,465
40–44	111	136	148,770	142,113
45–49	150	164	95,278	137,638
50–54	129	160	113,151	134,040
55–59	95	139	134,323	100,824
60–64	90	122	85,620	153,777
65–	59	51	51,308	70,487
<b>Total</b>	<b>1,206</b>	<b>1,469</b>	<b>114,018</b>	<b>119,232</b>

### ■ Car allowance in 2014

45 per cent of the recipients of car allowance were women and 55 per cent were men. Approximately SEK 315

million was paid in car allowance in 2014, of which 44 per cent to women and 56 per cent to men.

### Regulations 2014

People with disabilities that make it very difficult to get around on their own or use public transport can obtain car allowance. The disability must last for at least nine years. Parents of children with disabilities can receive car allowance if they need a vehicle to get around with the child.

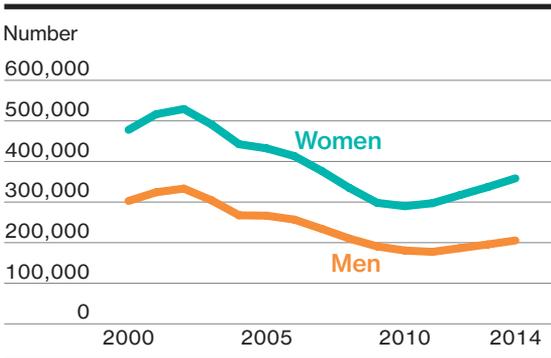
Car allowance consists of several grants. There are two grants for purchasing a car – a basic grant and

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

# Financial security in the event of illness

## Sickness benefit

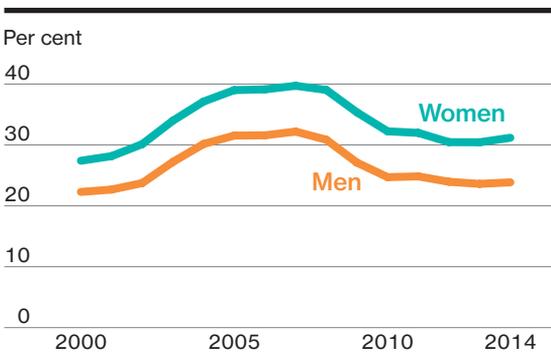
Sickness benefit is intended to provide financial security in the event of reduced working capacity due to illness.



### Number of sickness benefit recipients

The number of sickness benefit recipients rose rapidly from 2000 to 2002, including increasing long-term sickness absence. Thereafter, the number of recipients declined up until 2010, and then started to rise again.

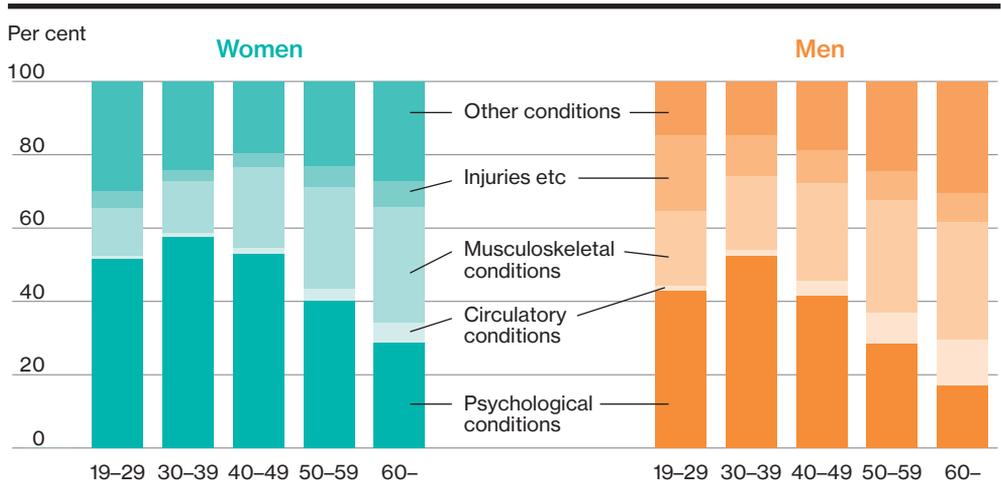
In total, more than 560,000 people received sickness benefit at some stage during 2014, of which 64 per cent were women and 36 per cent men. This corresponds to 10 per cent of all registered insured persons aged between 16 and 64.



### Proportion of partial sickness benefit days

The proportion of partial sickness benefit days increased in the early 2000s. One reason may be that the Government made it clear at that point that Försäkringskassan was to use partial sick-listing to a greater extent. The proportion declined again after 2007.

Approximately 31 per cent of sickness benefit days for women and 24 per cent for men were partial in 2014. The phenomenon is most common among people with a psychological diagnosis.



### ■ Ongoing cases of sickness benefit by age and type of diagnosis in December 2014

Psychological and musculoskeletal conditions were among the most common diagnoses for both women and men who received sickness benefit in December 2014. Psychological conditions accounted for 47 per cent of

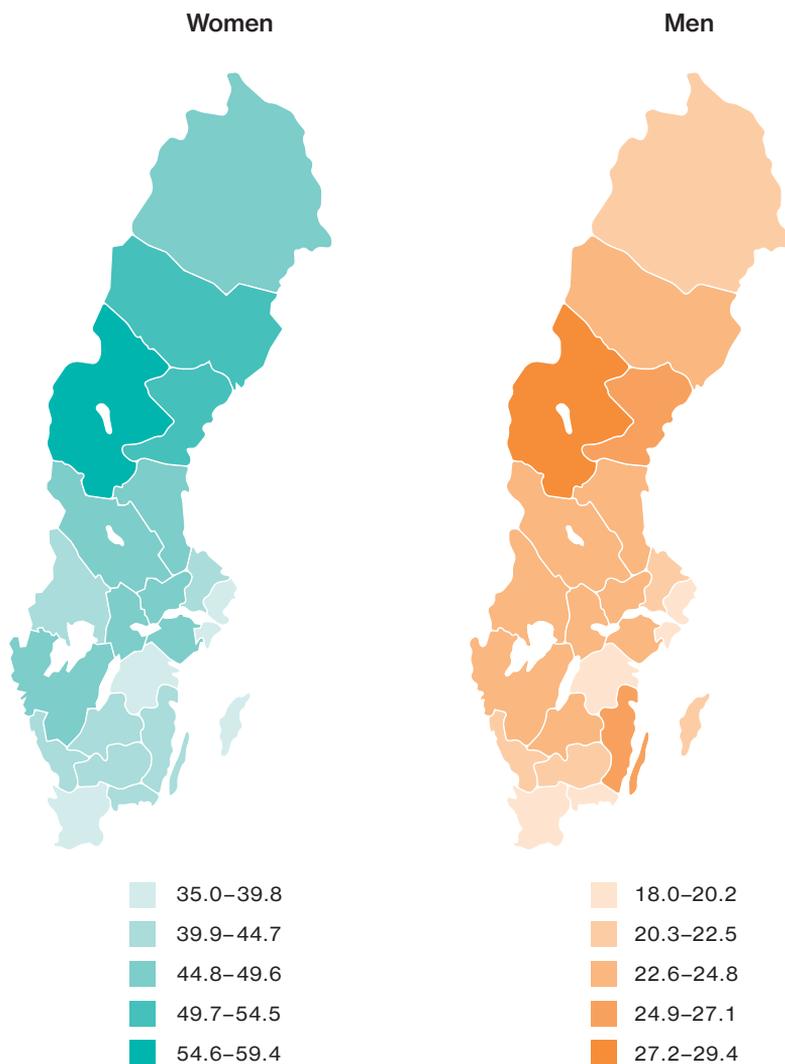
all cases among women and 35 per cent of all cases among men in December 2014. The corresponding figure for musculoskeletal conditions caused 22 per cent of cases among women and 27 per cent of cases among men.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16-24	15,103	10,826	54	54	430	508
25-29	31,865	14,865	56	61	508	556
30-34	39,832	17,125	63	67	531	551
35-39	40,898	18,776	70	67	547	578
40-44	44,064	21,802	77	70	548	586
45-49	47,582	26,137	77	72	545	585
50-54	47,190	28,456	76	74	540	581
55-59	45,501	30,586	74	76	540	578
60-	46,074	36,528	75	78	530	572
<b>Total</b>	<b>358,109</b>	<b>205,101</b>	<b>71</b>	<b>71</b>	<b>535</b>	<b>573</b>

### ■ Sickness benefit in 2014

Excluding coordination funds, 62 per cent of the SEK 27.7 billion in sickness benefit paid in 2014 was for women and 38 per cent was for men. Partly due to gender differences in respect of income from employment, the average daily amount was 7 per cent higher for men than women.

The average number of sickness benefit days generally increases with age among both women and men. One reason is the greater risk of illness and longer recovery periods. In addition, people who have worked for an extended period of time have been subject to more total stress.



**■ Ongoing cases of sickness benefit by county in December 2014**

Nationwide, there were 42 ongoing cases among 16–64 year-old women, and 22 ongoing cases among 16–64 year-old men, per 1,000 registered insured persons. A case of sickness benefit is defined as a consecutive period during which sickness and/or rehabilitation benefit is paid.

Jämtland County had the most ongoing cases of sickness benefit per

1,000 registered insured women and men. Among women, that represented 58 ongoing cases and among men 29 ongoing cases per 1,000 registered insured persons. Some of the regional variation may be due to differences in age distribution or differences in health, living conditions and working conditions.

## Regulations 2014

A person can receive one-quarter, one-half, three-quarters or full sickness benefit based on reduced working capacity due to illness. Sickness benefit can also be paid if a person is undergoing medical treatment or rehabilitation intended to prevent or shorten illness.

An employee receives sick pay from their employer for the first 14 days of an illness, however the first day constituting a waiting period. An employee whose working capacity is still reduced after the period of sick pay expires can receive sickness benefit from Försäkringskassan. Försäkringskassan pays sickness benefit to unemployed people after a one-day waiting period. Self-employed people have a default waiting period of 7 days, but may also choose 1, 14, 30, 60 or 90 days.

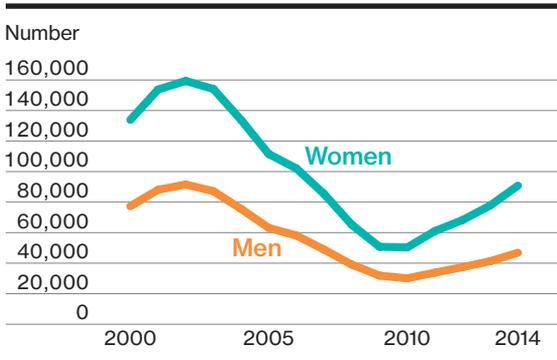
Just under 80 per cent (the normal level) of sickness benefit qualifying income can be paid for 364 days within a period of 450 days. Sickness benefit qualifying income may not exceed 7.5 times the basic amount. In 2014, this corresponded to a maximum compensation of SEK 708 for full sickness benefit at the normal level. If working capacity is still reduced after 364 days, sickness benefit may be paid for another 550 days at the continuation level. The benefit in such cases is just under 75 per cent of sickness benefit qualifying income. In 2014, this corresponded to a maximum compensation of SEK 664 per day for full sickness benefit at continuation level. Seriously ill people can receive 80 per cent of their sickness benefit qualifying income at the normal level for an unlimited period of time. Unemployed people cannot receive more sickness benefit than the maximum daily allow-

ance from unemployment insurance. In 2014, this corresponded to SEK 486 for full sickness benefit for the unemployed.

Reduction of working capacity is assessed in accordance with the rehabilitation chain. In the case of employees, the reduction for the first 90 days is assessed in relationship to their regular job. After 90 days, the assessment is also based on whether the person is able to do any kind of job for their employer. They are entitled to sickness benefit after 180 days only if they are unable to do any work that the labour market normally has to offer. That rule does not apply, however, if Försäkringskassan concludes that they will most likely be able to work for their employer again within 365 days. In that case, the reduction of their working capacity is assessed in relation to a job with their employer after 180 days as well. If the person is able to do work normally offered by the labour market after 365 days but Försäkringskassan concludes that it is unreasonable to perform an assessment on that basis, it can continue to use their regular job as a yardstick. In the case of self-employed people, an assessment is made in relation to their regular job until 180 days. The subsequent assessment is performed in relation to work normally offered by the labour market unless they are highly likely to be able to return to their regular job within 365 days or such an assessment is regarded as unreasonable. The reduction of working capacity among unemployed people is always assessed in relation to work that is normally offered by the labour market.

# Employability rehabilitation program

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



**Number of cases of sickness or rehabilitation benefit 60 days or longer in December**

People who participate in an employability rehabilitation program usually have a long-term illness. Cases of long-term illness are here referred to people who have been receiving sicknesses or rehabilitation benefit for 60 days or longer. The number of such cases declined by more than 170,000 between 2002 and 2010. Since 2010, the number of cases of sickness lasting longer than 60 days has increased. In 2011, many people who had previously used the maximum number of days began receiving sickness or rehabilitation benefit again. Women accounted for approximately 66 per cent of cases of long-term illness (60 days or longer) and men for 34 per cent in 2014.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16-24	298	203	111	102	400	452
25-29	940	465	109	112	434	465
30-34	1,661	721	106	118	431	446
35-39	2,147	834	103	121	472	483
40-44	2,646	960	97	112	479	501
45-49	2,779	1,139	96	110	472	504
50-54	2,485	1,123	91	101	471	506
55-59	1,957	1,024	83	100	478	510
60-	1,292	714	75	93	484	526
<b>Total</b>	<b>16,205</b>	<b>7,183</b>	<b>95</b>	<b>108</b>	<b>467</b>	<b>495</b>

**Rehabilitation benefit in 2014**

A total of 69 per cent of rehabilitation benefit recipients in 2014 were women and 31 per cent were men. Of the SEK

1.1 billion paid in rehabilitation benefit in 2014, 65 per cent went to women and 35 per cent to men.

## Regulations 2014

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

A person who participates in such a program can receive rehabilitation benefit if their working capacity has been reduced to the extent that they are unable to work because of the measure. A special benefit covering certain additional expenses, such as travel, that arise in connection with rehabilitation can also be paid. Moreover, Försäkringskassan can subsidise the purchase of assistive devices and reimburse travel expenses to and from the job instead of paying sickness benefit.

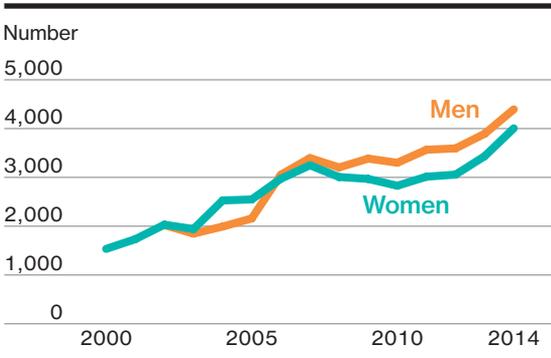
Rehabilitation benefit can be paid for one-quarter, one-half,

three-quarters or all of the day.

Rehabilitation benefit, which is just under 80 per cent of the sickness benefit qualifying income, is included in the 364 days that the person can possibly receive sickness benefit at the normal level. In 2014, the maximum daily rehabilitation benefit at normal level was SEK 708. The rehabilitation benefit that the person can subsequently receive at the continuation level, just under 75 per cent of their sickness benefit qualifying income, is included in the 550 days that they can possibly receive sickness benefit at the continuation level. In 2014, the maximum daily benefit at continuation level was SEK 664.

# Sickness compensation and activity compensation

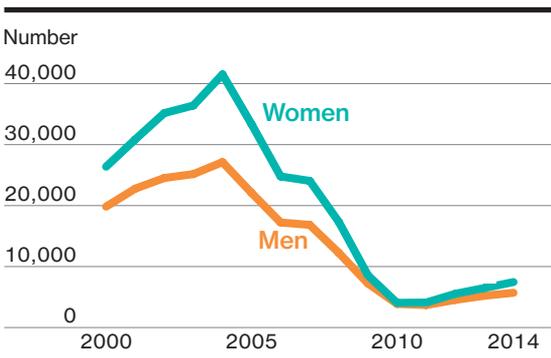
Sickness compensation and activity compensation provide financial security when a person's working capacity is chronically reduced.



**■ Newly granted activity compensation (early retirement pension and temporary disability pension before 2003) for people younger than 30**

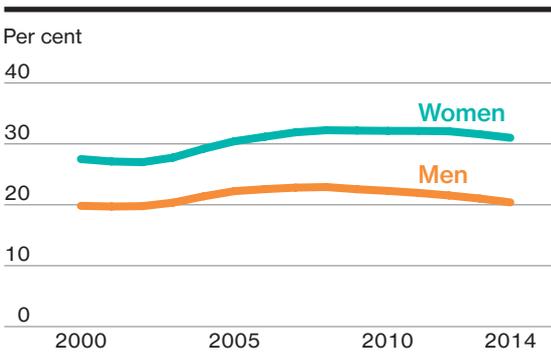
Before 2003, people younger than 30 could be granted both new early retirement pension and new temporary disability pension, whereas after that point they could be granted new activity compensation only.

New activity compensation was granted to approximately 8,400 people in 2014, which is almost four times as many as in 2000. One reason for the increase since 2003 was the greater number of people who received activity compensation for extended schooling.



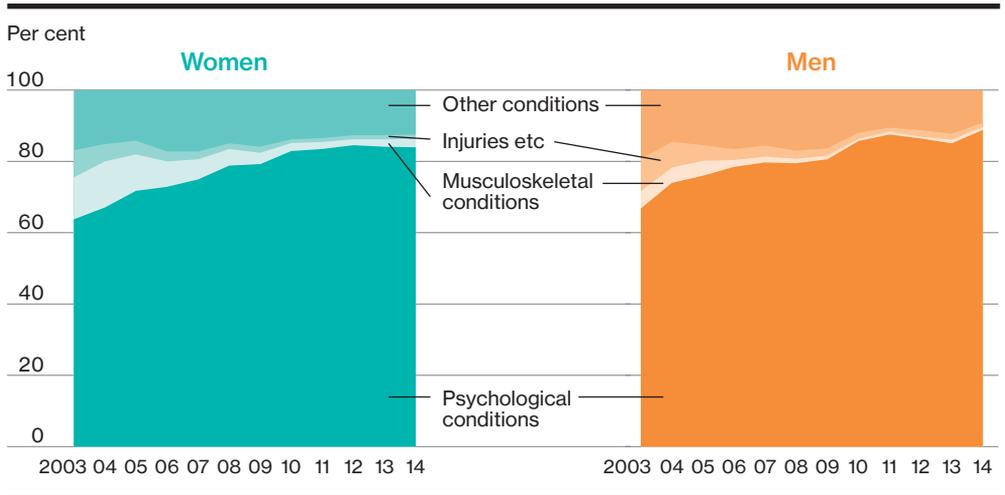
**■ Newly granted sickness compensation (early retirement pension and temporary disability pension before 2003) for people 30 years or older**

Before 2003, people who were 30 years or older could be granted both new early retirement pension and new temporary disability pension, but as from 2003 people of this age group can be granted sickness compensation only. The opportunity to receive temporary sickness compensation was eliminated in 2008 and the criteria for granting new sickness compensation became stricter. The number of people who were granted new sickness compensation has declined steadily since 2004, but began rising again in 2012. In 2014, just over 13,000 people were granted new sickness compensation.



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

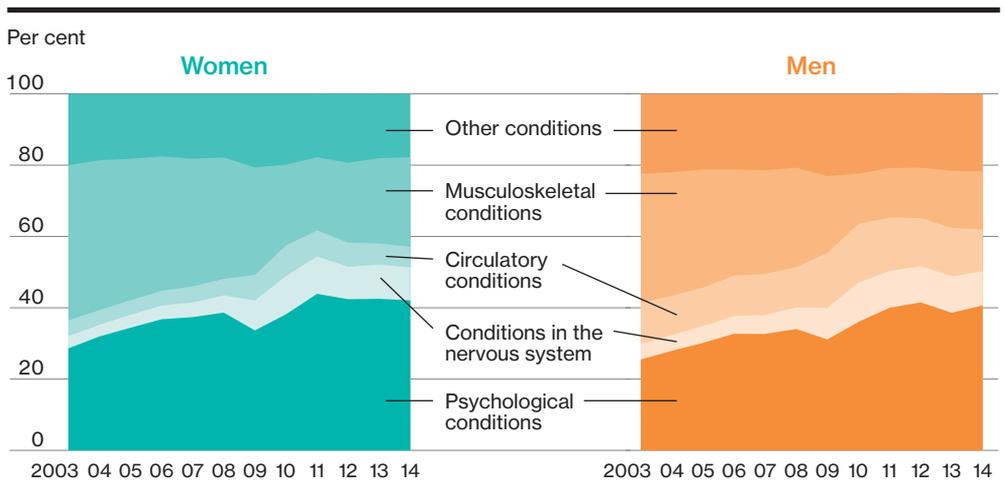
The proportion of partial sickness compensation and activity compensation has varied over time, but has consistently been more common among women than men. A total of 31 per cent of women and 20 per cent of men were receiving partial compensation in December 2014.



**■ Newly granted activity compensation by type of diagnosis**

The predominance of psychological conditions among people receiving activity compensation has increased since 2003. Psychological conditions

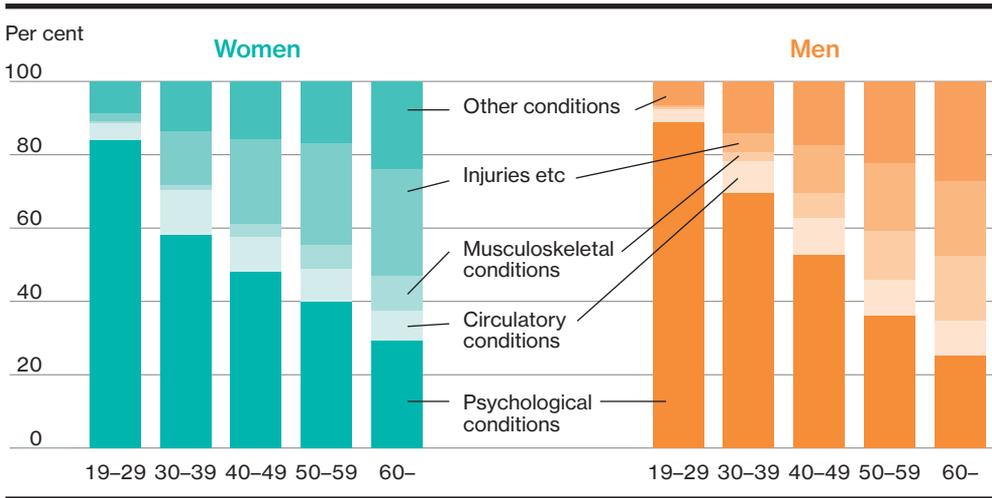
accounted for 84 per cent of new activity compensation among women and 89 per cent among men in 2014.



**■ Newly granted sickness compensation by type of diagnosis**

Conditions of the musculoskeletal system, etc. represented the most common types of diagnoses for people who were granted new sickness compensation until 2005. Since 2006, however, psychological conditions have

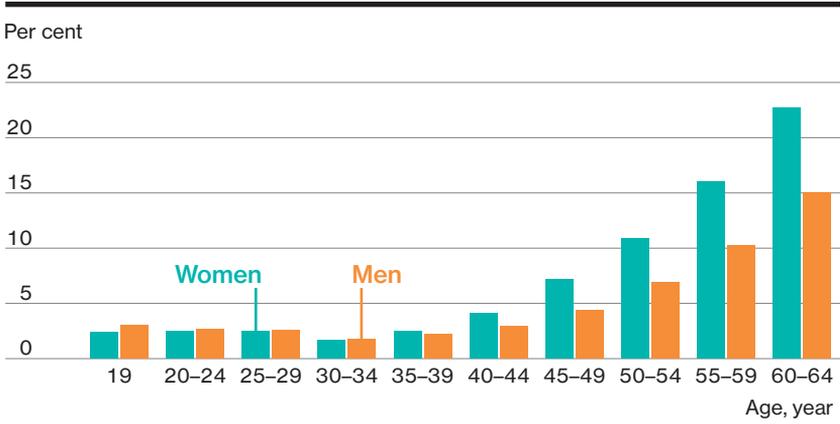
represented the most common types of diagnoses. Psychological conditions accounted for 42 per cent of new sickness compensation among women and 41 per cent among men in 2014.



**Newly granted sickness compensation and activity compensation by age and type of diagnosis in 2014**

For almost all age groups, psychological conditions represented the most common type of diagnosis among both women and men in 2014. Sickness

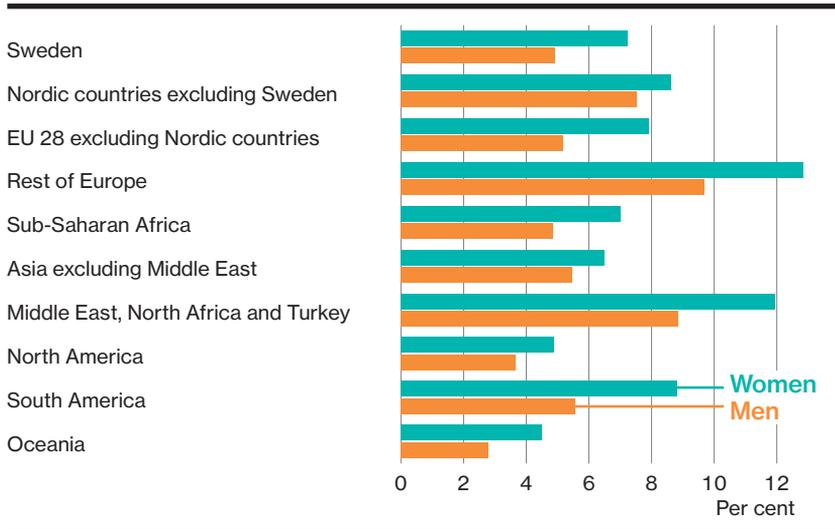
compensation and activity compensation based on psychological conditions have been granted most often for people in younger age groups.



**Proportion of the population that was receiving sickness compensation or activity compensation in December 2014**

In total, approximately 355,000 people received sickness or activity compensation, of which 58 per cent were women and 42 per cent men. Approximately 6 per cent of 19-64 year-olds had left the labour market wholly or in part for health reasons to receive sickness or activity compen-

sation, a figure that rose with age. The corresponding figure for the age group 60-64 is 23 per cent for women and 15 per cent for men. Young men were more likely to receive compensation than young women, but starting at age 35-39, it was more common for women to receive compensation.



The proportions are standardised – see How to Read the Report for an explanation.

#### ■ Proportion of the population that was receiving sickness compensation or activity compensation by region of birth in December 2014, age-standardised

Partly as a reflection of health, living and working conditions, the proportion of the population receiving

sickness compensation or activity compensation varied by region of birth.

Age	Number of recipients		Average amount, SEK per month		Percentage of population	
	Women	Men	Women	Men	Women	Men
19	1,301	1,778	7,745	7,756	2.4	3.0
20–24	7,750	9,056	7,717	7,814	2.5	2.7
25–29	7,128	7,521	7,979	8,121	2.4	2.4
<b>Total</b>	<b>16,179</b>	<b>18,355</b>	<b>7,835</b>	<b>7,934</b>	<b>2.4</b>	<b>2.6</b>

#### ■ Activity compensation in December 2014

Of the SEK 3.4 billion paid in activity compensation in 2014, 48 per cent went to women and 52 per cent to men. A total of 47 per cent of the recipients were women and 53 per cent were men.

Most of those receiving activity compensation have accumulated

additional insurance coverage through gainful employment and are thus receiving guarantee benefit only. A total of 90 per cent of women and 94 per cent of men with activity compensation were receiving guarantee benefit only in December 2014.

Age	Number of recipients		Average amount, SEK per month		Percentage of population	
	Women	Men	Women	Men	Women	Men
25–29 <sup>1</sup>	302	409	8,864	8,835	0.1	0.1
30–34	4,823	5,298	8,186	8,492	1.7	1.8
35–39	7,291	6,613	8,101	8,810	2.5	2.2
40–44	13,068	9,293	8,190	9,124	4.1	2.9
45–49	23,336	14,792	8,408	9,594	7.2	4.4
50–54	33,221	21,507	8,573	9,826	10.9	6.9
55–59	45,638	29,533	8,726	10,048	16.0	10.2
60–64	63,545	41,625	9,004	10,432	22.7	15.0
<b>Total</b>	<b>191,224</b>	<b>129,070</b>	<b>8,679</b>	<b>9,885</b>	<b>8.0</b>	<b>5.3</b>

<sup>1</sup> Recipients of early retirement or temporary disability pension before 2003 were converted to sickness compensation, regardless of age. New sickness compensation has not been granted to people younger than 30 since 2003.

### ■ Sickness compensation in December 2014

Of the SEK 36 billion paid in sickness compensation in 2014, 56 per cent went to women and 44 per cent to men. A total of 60 per cent of the recipients of sickness compensation were women and 40 per cent were men.

Young people were more likely to receive full compensation, while older people were more likely to receive partial compensation. Thus, monthly sickness compensation was higher

among young people. Most older people receiving sickness compensation had, however, accumulated additional insurance coverage through gainful employment and were thus receiving higher income-related compensation. A total of 86 per cent of women and 78 per cent of men were receiving income-related compensation in December 2014.

### Regulations 2014

Activity compensation is granted to 19–29 year-olds whose working capacity has been reduced by at least one-quarter for one year or longer, due to medical reasons. Activity compensation is always time-limited. Activity compensation can be combined with participation in various activities for the purpose of exploiting the young person's potential for personal and skills development. Young people who have not yet completed their compulsory or upper secondary school studies due to disability are entitled to full activity compensation for extended schooling.

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

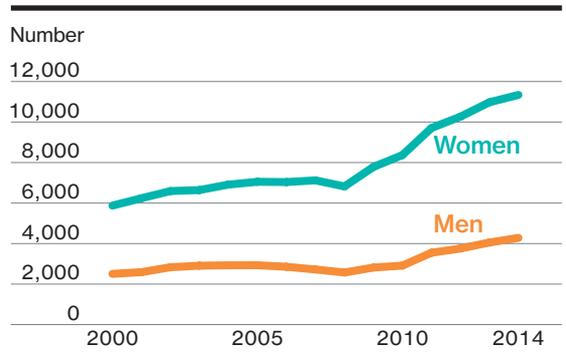
Sickness compensation or activity compensation can be one-quarter, one-half, three-quarters or all of the maximum amount. There is income-related compensation and guarantee benefit. Income-related compensation is linked to income from employment. People with little or no income from employment receive guarantee benefit. Guarantee benefit for activity compensation varies according to age and other factors. The maximum monthly guarantee benefit for activity compensation in 2014 was SEK 8,695, or 2.35 times the basic amount. The maximum monthly guarantee benefit for sickness compensation in 2014 was SEK 8,880, or 2.4 times the basic amount.

## Benefit for care of closely related persons

This benefit enables someone to stay home from work in order to take care of a closely related person who is severely ill.

### Number of recipients of benefit for care of closely related persons

The number of recipients of benefit for the care of closely related persons has increased over the period, in particular since 2008. Since 2008, the number of recipients has increased by 60 per cent. In 2014, the number of recipients of the benefit was just under 16,000.



Age	Number of recipients		Number of days on average		Average amount, SEK per year	
	Women	Men	Women	Men	Women	Men
-24	129	66	11	14	7,860	9,853
25-29	317	184	12	14	9,369	11,637
30-34	521	296	13	12	10,701	10,901
35-39	847	420	11	12	8,707	9,903
40-44	1,433	622	11	13	8,877	10,721
45-49	1,984	717	11	13	9,428	10,624
50-54	2,245	758	12	13	10,251	10,810
55-59	2,132	658	13	15	10,473	12,139
60-	1,730	561	15	18	12,188	13,663
<b>Total</b>	<b>11,338</b>	<b>4,282</b>	<b>12</b>	<b>14</b>	<b>10,124</b>	<b>11,282</b>

### Benefit for care of closely related persons 2014

Of the SEK 163 million paid as benefit for care of closely related persons in 2014, 70 per cent went to women and 30 per cent to men. A total of

73 per cent of the recipients of the benefit were women and 27 per cent were men.

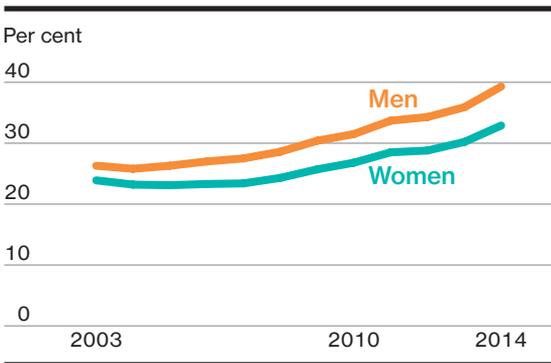
### Regulations 2014

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

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

# Housing supplement for people receiving sickness compensation or activity compensation

People who are receiving sickness compensation or activity compensation and have a low income can obtain a housing supplement to ensure that they have an adequate place to live without lowering their standard of living in other respects.



■ Proportion of population receiving sickness compensation or activity compensation with housing supplement in December

The proportion of people receiving housing supplement increased over the period 2003 to 2014. A total of 33 per cent of women receiving sickness or activity compensation, and 39 per cent of men, were receiving housing supplement in December 2014.

Age	Number of recipients		Percentage of recipients of sickness compensation or activity compensation who had a housing supplement		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	218	308	17	17	2,515	2,745
20–24	3,982	4,528	51	50	3,250	3,264
25–29	4,967	5,568	67	70	3,369	3,467
30–34	3,136	3,807	65	72	3,411	3,482
35–39	3,799	4,184	52	63	3,215	3,331
40–44	5,364	5,073	41	55	2,998	3,172
45–49	8,169	6,537	35	44	2,849	2,935
50–54	10,853	8,463	33	39	2,844	2,840
55–59	12,923	9,455	28	32	2,810	2,766
60–64	14,912	10,086	23	24	2,726	2,674
<b>Total</b>	<b>68,323</b>	<b>58,009</b>	<b>33</b>	<b>39</b>	<b>2,932</b>	<b>3,009</b>

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

## ■ Housing supplement for people receiving sickness compensation or activity compensation in December 2014

A total of 54 per cent of housing supplement recipients in 2014 were women and 46 per cent were men.

In 2014, SEK 4.7 billion was paid in housing supplement.

## Regulations 2014

Housing supplement includes

- housing supplement
- special housing supplement.

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

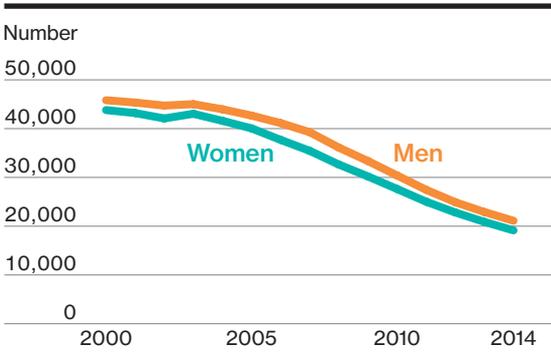
The amount of housing supplement depends on the person's housing expenses, income and savings. In 2014, the maximum monthly housing supplement was 93 per cent of housing expenses up to SEK 5,000 for unmarried people and SEK 2,500 for

married people. Housing supplement is tax-exempt and must be applied for.

Special housing supplement guarantees a reasonable standard of living after reasonable housing expenses have been paid. A person must have been granted housing supplement before receiving special housing supplement. Monthly housing expenses up to SEK 6,200 for unmarried people and SEK 3,100 for married people were regarded as reasonable in 2014. The amounts for providing a reasonable standard of living were SEK 5,012 per month for unmarried people and SEK 4,235 for married people. Special housing supplement is paid to cover the deficit up to the reasonable standard of living.

# Occupational injury compensation

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



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

Due partly to the stricter requirements for approval of an occupational injury that were adopted in 1993, the number of individual life annuities declined during the period. The adoption of more lenient evidence requirements in 2002 may explain the increase for that year. The assessment of the right to an occupational injury annuity is often carried out in conjunction with an assessment of the right to sickness compensation. One reason for the reduction in the number of individual annuities is therefore that the inflow to sickness compensation also declined between 2005 and 2010. Subsequently, the number of individual annuities has continued its decline. The reduction between 2004 and 2014 was 47 per cent.

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–24	6	11	5,429	14,410
25–29	22	52	12,228	13,843
30–34	41	105	11,887	11,991
35–39	119	254	9,316	8,770
40–44	395	625	8,002	8,975
45–49	1,136	1,702	7,237	7,787
50–54	1,886	2,912	6,525	7,687
55–59	3,065	4,251	6,296	7,320
60–64	5,234	6,425	6,034	7,562
<b>Total</b>	<b>11,904</b>	<b>16,337</b>	<b>6,424</b>	<b>7,671</b>

## Occupational injury annuities in December 2014

42 per cent of the recipients of occupational injury annuities were women and 58 per cent were men. A total of SEK 3.3 billion in occupational injury annuities was paid in 2014. Of the amount paid, 38 per cent went to women and 62 per cent to men. Compensation paid to women was on average 16 per cent less than that to men, which corresponds to SEK 1,247 per month.

## Regulations 2014

Everyone who is gainfully employed in Sweden is insured against occupational injury. Occupational injury is the consequence of accident or harmful impact in the workplace. Försäkringskassan can pay compensation for loss of income, dental care, health care abroad, sickness benefit in special cases and costs of special aids. The Swedish Pensions Agency has administered compensation for survivors and funeral expenses since 1 January 2010.

Individual life annuities represent the largest compensation paid by occupational injury insurance. A person is eligible for an individual life annuity only if they have an approved occupational injury that permanently reduces their ability to earn income from employment.

Sick-listing due to an occupational injury largely works the same way as

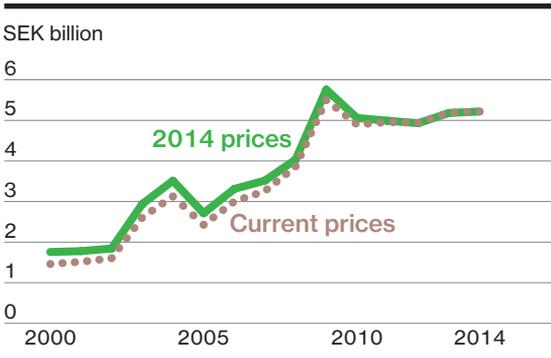
ordinary sick-listing. One difference is that sickness benefit is not time-limited. A person who has been sick-listed for more than 914 days can apply for additional sickness benefit days at the continuation level due to occupational injury. People who have an occupational injury that manifested itself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

The annuity provides compensation for the entire permanent loss of income. The calculation of the amount of the annuity is based on the difference between the person's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference, up to a maximum of 7.5 times the basic amount per year, or SEK 27,750 per month in 2014.

# Other payments

## Dental care

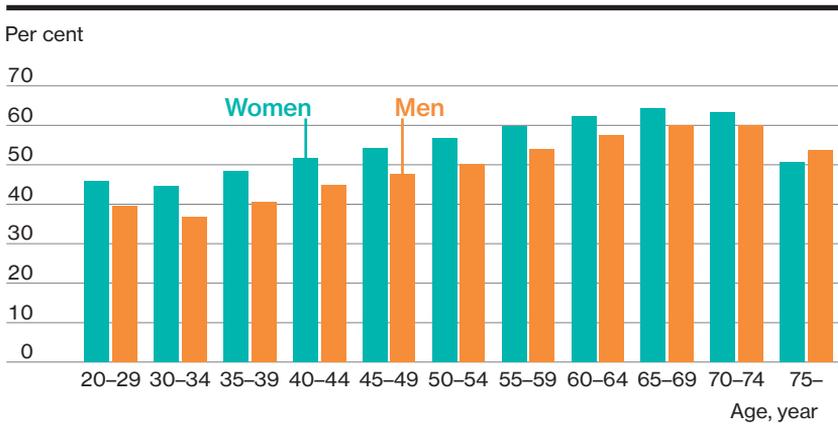
National dental care support encourages people to make regular dental appointments and enables them to obtain major dental work as needed.



### Amount paid for dental care

Expenditures for dental insurance declined throughout most of the 1990s, but rose rapidly after the rules were amended in 2002. The new rules adopted on 1 July 2008 raised subsidies for patients, thereby increasing the expenditures on dental insurance.

Since 2010, the expenditures on dental care have been fairly stable, and totalled SEK 5.2 billion in 2014.

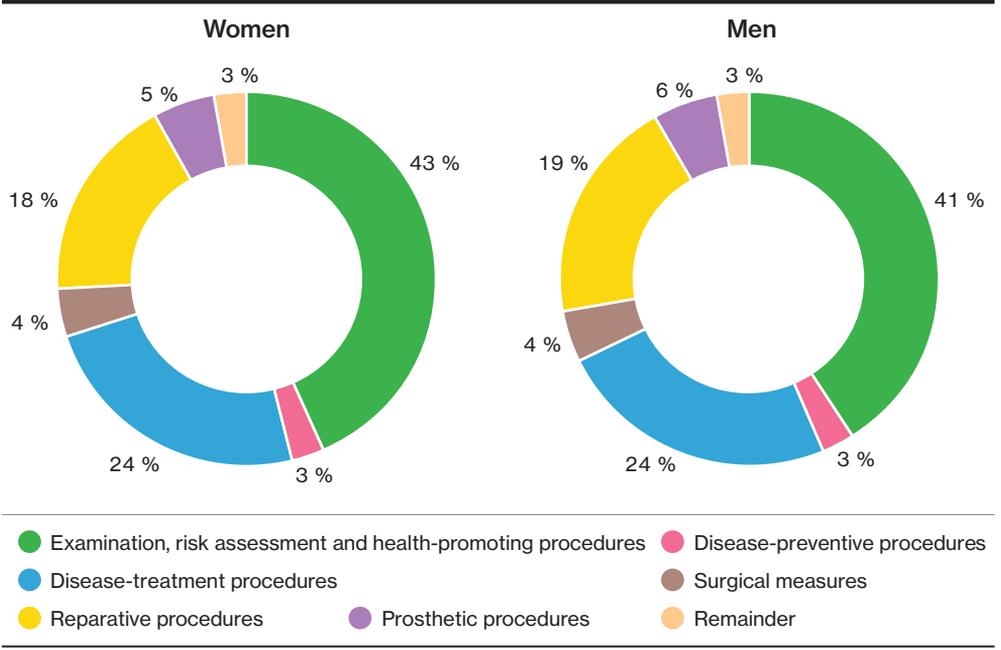


Note that the amount of the general dental care allowance is higher in the youngest and oldest age groups; for further information, please see the Regulations box.

### Proportion of the population that used the general dental care allowance in 2014

A total of 51 per cent of people aged 20 or older used the general dental care allowance in 2014. Women

predominated in all age groups up to the age of 74.



**■ Proportion of procedures broken down by category in 2014**

The most common category of procedures consisted of examinations, risk assessments and wellness measures (43 per cent for women and 41 per cent for men). The purpose of such procedures is to assess the patient’s oral health and need for dental care procedures. The second most common

category consists of procedures to treat oral disease, followed by repair work. The remaining procedures are to prevent disease (such as fluoride treatment), insert prostheses (crowns, bridges, etc.), perform surgery (tooth extraction, etc.) and the like.

Age	Number of completed compensation periods		Average amount in SEK, paid by Försäkringskassan per completed compensation period	
	Women	Men	Women	Men
20–29	21,677	19,266	2,553	2,742
30–34	19,677	17,843	3,087	3,268
35–39	25,424	22,656	3,223	3,466
40–44	31,900	29,953	3,410	3,405
45–49	40,091	37,748	3,714	3,651
50–54	47,567	45,353	3,899	4,029
55–59	56,222	55,767	4,067	4,250
60–64	66,930	67,205	4,187	4,357
65–69	78,928	79,970	4,450	4,599
70–74	61,897	63,038	4,448	4,646
75–	88,185	74,436	4,288	4,602
<b>Total</b>	<b>538,498</b>	<b>513,235</b>	<b>4,001</b>	<b>4,180</b>

Only completed compensation periods under high-cost protection that led to payment are included (i.e. the compensation qualifying amount exceeded SEK 3,000).

#### ■ Completed compensation periods under high-cost protection in 2014

More than 1 million compensation periods under high-cost protection during which the compensation qualifying amount exceeded SEK 3,000 were completed in 2014. Försäkringskassan paid an average of SEK

4,000 for women and SEK 4,200 for men per completed compensation period. The amount paid varied considerably, however, and a large proportion of the total went to a small number of recipients.

## Regulations 2014

Dental care is free for children up to and including the age of 19. The new dental care support that was adopted on 1 July 2008 for people aged 20 and older consists of three components: general dental care allowance, special dental care allowance and high-cost protection.

General dental care allowance, which is intended to encourage regular dental appointments, is to be used primarily for examinations and prevention. The annual allowance is SEK 150 for 30–74 year-olds, as well as SEK 300 for 20–29 year-olds and those aged 75 and older.

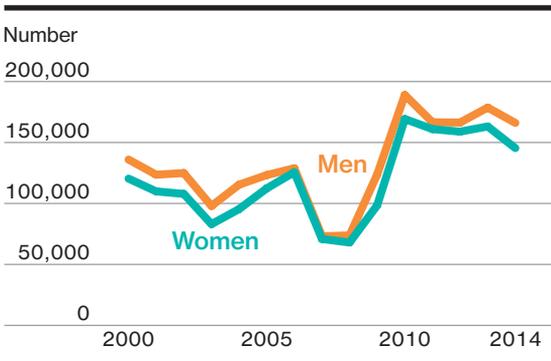
Special dental care allowance can be used in connection with certain illnesses or disabilities that can lead to

poorer oral health. The special dental care allowance, which amounts to SEK 600 every six months, may be applied to preventive procedures only, including check-ups and cleaning.

High-cost protection ensures that patients do not have to pay the entire cost of major dental work. High-cost protection is subject to a compensation period of up to 12 months. If a patient's cost during a compensation period does not exceed SEK 3,000, no compensation is payable from the high-cost protection. Försäkringskassan pays 50 per cent of the cost between SEK 3,000 and SEK 15,000. If the cost exceeds SEK 15,000, Försäkringskassan pays 85 per cent of the excess amount.

# Activity grants and development allowance

Activity grants and development allowance are paid to unemployed people who participate in labour market programmes.



## Number of recipients of activity grants or development allowance

Activity grants and development allowance are decided on and paid by Försäkringskassan, but the liability for the cost lies with the Employment Service. Just over 311,000 people received development allowance or an activity grant in 2014, of which slightly more men than women.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24 <sup>1</sup>	37,425	54,874	103	105	209	222
<i>including</i>						
<i>development allowance</i>	28,431	40,977	99	101	133	135
<i>activity grants</i>	11,098	16,928	94	98	415	439
25–29	15,001	20,079	107	113	326	360
30–34	11,744	13,509	107	114	351	384
35–39	12,229	11,816	113	122	388	423
40–44	14,325	11,597	122	129	422	454
45–49	15,511	12,931	130	134	447	487
50–54	14,443	13,586	136	140	464	513
55–59	12,288	13,393	146	148	490	538
60–	11,294	13,013	146	146	522	566
<b>Total</b>	<b>144,260</b>	<b>164,798</b>	<b>120</b>	<b>122</b>	<b>382</b>	<b>396</b>

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

## Number of recipients of activity grants or development allowance in 2014

47 per cent of the recipients of an activity grant or development allowance were women and 53 per cent were men. SEK 14.5 billion was paid in activ-

ity grants and development allowance in 2014, of which 46 per cent to women and 54 per cent to men.

## Regulations 2014

Development allowance and activity grants may be paid to unemployed people who participate in labour market programmes through the Employment Service. Among the programmes are the job and development programme, work experience and support to start a business. Participants who met the requirements for unemployment compensation received a daily activity grant of between SEK 320 and SEK 680 in 2014 for full-time programmes. Participants age 25 and older who did not meet the requirements for unemployment compensation received a daily activity grant at the guarantee

level of SEK 223 in 2014 for full-time programmes.

Participants age 18–24 generally received development allowance instead of an activity grant at the guarantee level if they did not meet the requirements for unemployment compensation. Daily development allowance was either SEK 48 or SEK 141 in 2014. The lower amount, which is for people without an upper secondary school certificate, is paid until 30 June the year that the participant turns 20. As opposed to an activity grant, development allowance is tax-exempt.

# Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefit and supplementary introduction benefit are paid to newly arrived immigrants who have an introduction plan with the Public Employment Service.

Age	Number of recipients		Percentage receiving supplementary introduction benefit		Percentage receiving introduction benefit for housing	
	Women	Men	Women	Men	Women	Men
-19	129	278	7	0	13	30
20-24	2,759	4,001	15	2	20	37
25-29	3,991	5,723	33	10	15	38
30-34	3,821	5,088	45	24	11	35
35-39	2,953	3,764	52	37	8	28
40-44	2,392	3,133	55	45	9	23
45-49	1,589	2,249	50	45	10	19
50-54	1,154	1,476	42	43	11	18
55-59	800	785	27	33	15	15
60-	549	533	12	26	20	16
<b>Total</b>	<b>20,137</b>	<b>27,030</b>	<b>39</b>	<b>25</b>	<b>13</b>	<b>30</b>

## ■ Number of recipients of introduction benefit in 2014

43 per cent of the recipients of introduction benefit were women and 57 per cent were men. A total of just under SEK 2.7 billion was paid as introduction benefit in 2014, of which 42 per cent to women and 58 per cent to men.

The proportion of recipients who also had supplementary intro-

duction benefit was greatest among 30-54 year-olds, perhaps because they were the most likely to have children living at home. Maybe because more of them live alone, men aged 20-49 were more likely than women to receive introduction benefit for housing.

Region of birth	Women	Men	Total
Rest of Europe <sup>1</sup>	382	288	670
Sub-Saharan Africa	6,579	6,381	12,960
Asia except the Middle East	2,573	2,073	4,646
Middle East, North Africa and Turkey	10,333	17,994	28,327
Other or unknown	270	294	544
<b>Total</b>	<b>20,137</b>	<b>27,030</b>	<b>47,167</b>

<sup>1</sup> Europe excluding the Nordic countries and the 28 EU Member States

## ■ Number of recipients of introduction benefit in 2014 by region of birth

Most introduction benefit recipients came from Sub-Saharan Africa, the Middle East, North Africa or Turkey.

A total of 88 per cent of recipients came from these regions.

## Regulations 2014

Newly arrived immigrants aged 20–64 who have been granted residence permits as refugees or quota refugees, as well as members of their families, can receive introduction benefit.

Newly arrived immigrants aged 18–20 can also receive introduction benefit provided that their parents are not in Sweden. Introduction benefit is granted by the Employment Service and paid by Försäkringskassan. The benefit amounts to SEK 308 per working day provided the person has an introduction plan and participates full-time. The benefit can be paid for up to two years.

A person who is receiving introduction benefit can also apply for supplementary introduction benefit or introduction benefit for hous-

ing. Försäkringskassan processes and approves these applications.

Supplementary introduction benefit can be paid to people with children up to age 20 who are living at home. The monthly benefit is SEK 800 per child younger than 11 and SEK 1,500 per child aged 11–20, provided the person participates in activities full-time. The maximum monthly supplementary introduction benefit is SEK 4,500. The supplementary introduction benefit is paid per household. A recipient of introduction benefit who lives alone can receive introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900 provided the person participates in activities full-time.

## **Social Insurance in Figures 2015**

Each year, Försäkringskassan publishes Social Insurance in Figures, which uses statistics and comments to present a number of allowances and benefits within the framework for the social insurance administered and paid by Försäkringskassan. These allowances and benefits are presented here in tables, charts and diagrams based on the areas scope and financing of social insurance, registered insured persons, financial security for families and children, financial security in the event of disability, financial security in the event of sickness and other payments. Social Insurance in Figures 2015 also includes a thematic chapter about sickness insurance, which celebrates its 60th anniversary in 2015.