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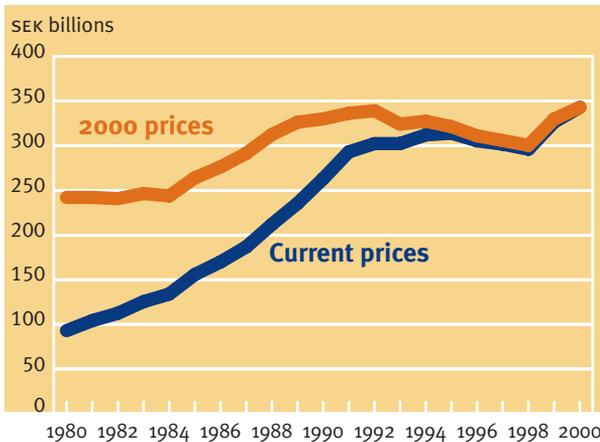
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Social insurance in figures

The financial scope of the social insurance system

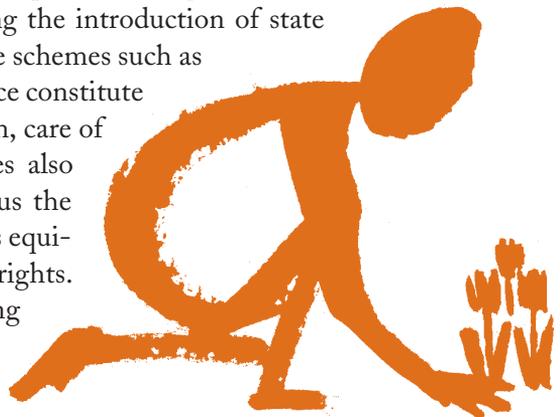
In 2000, social insurance costs totalled SEK 343.1 billion. In terms of year 2000 prices, these costs have risen by 42 per cent since 1980.



Social insurance costs. From 1980 to 2000, old-age pensions accounted for the largest increase in expenditure. Support to families with children also showed an overall increase during this period, despite a fall in expenditure

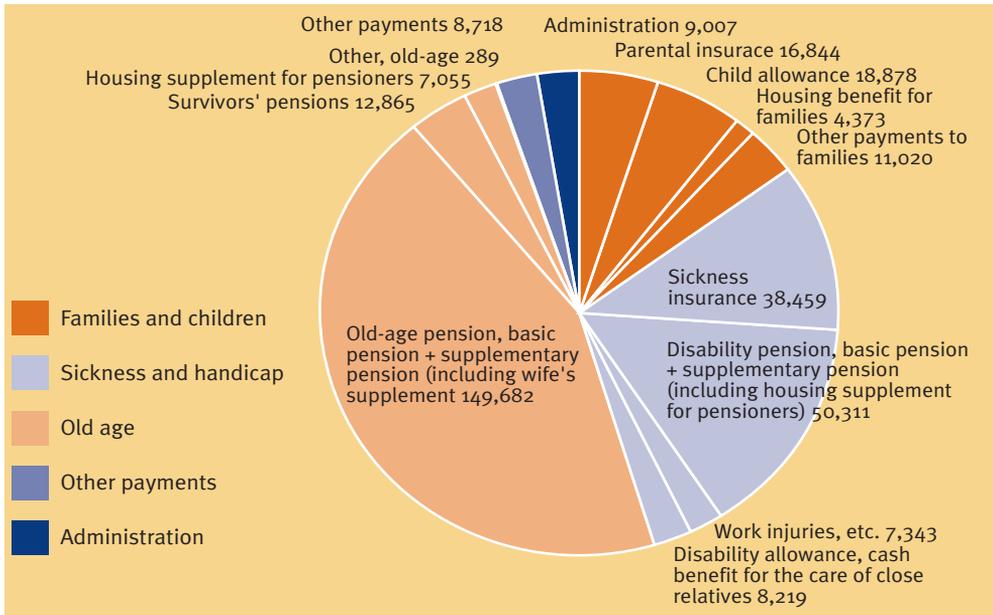
The increase was particularly pronounced during the second half of the 1980s. Total costs expressed in terms of fixed prices continued to rise steadily up to 1992, after which they declined annually until 1999, when they again rose sharply.

This rise in expenditure was due partly to rapidly mounting costs for health insurance and an increase in supplementary pension (ATP) payments. During 1999, a number of important changes were made to the social insurance system, including the introduction of state old-age pension fees. Many insurance schemes such as sickness benefit and parental allowance constitute pension-entitling income. In addition, care of children, military service and studies also qualify for the right to pension. Thus the state contributes old-age pension fees equivalent in principle to these pension rights. Expenditure continued to rise during 2000 as a result of increased costs within these three areas.



Type of insurance/benefit	1998	1999	2000
Financial security for families and children			
Parental insurance	14,129	15,595	16,844
Child allowance	16,830	16,766	18,878
Housing allowance for families with children and for young people	5,749	5,067	4,373
Care allowance for disabled children	1,656	1,851	1,986
Maintenance support	4,584	4,591	4,831
Child pension			
Basic pension (Fp)	286	289	288
Supplementary pension (ATP)	634	649	653
Pension right for child-care years	.	3,108	3,240
Adoption allowance	20	22	22
Total	43,888	47,938	51,115
Financial security in case of sickness and handicap			
Sickness insurance			
Sickness benefit and rehab. allowance	20,761	27,855	36,458
Medical benefits, etc	1,880	1,899	2,001
Disability/ temporary disability pension, etc.			
Basic pension (Fp)	13,554	13,869	14,236
Supplementary pension (ATP)	23,610	24,037	24,770
National old-age pension fees	.	8,865	8,739
Occupational guarantee for disability pensioners	.	0	2
Housing supplement for disability pensioners	2,346	2,498	2,564
Handicap allowance	996	1,012	1,036
Work injury benefit	6,010	7,236	7,343
Car allowance	212	201	209
Assistance allowance	5,192	6,039	6,960
Other benefits	134	11	14
Total	74,695	93,522	104,332
Financial security in old age, etc			
Old-age pension			
Basic pension (Fp)	52,674	53,279	53,201
Supplementary pension (ATP)	88,900	93,234	96,481
Survivor's pension			
Basic pension (Fp)	476	465	432
Supplementary pension (ATP)	11,718	12,194	12,433
Housing allowance for pensioners	7,245	7,437	7,055
Partial pension	585	300	211
Other pensions	98	87	78
Total	161,696	166,996	169,891
Other payments			
Training allowance	8,737	10,192	8,511
Daily allowance for conscripts, etc	10	16	12
Family allowance for conscripts	260	103	87
Other	469	420	108
Total	9,476	10,731	8,718
Administration	6,519	7,417	9,007
Total	296,274	326,604	343,063

Social insurance expenditure from 1998 to 2000 in SEK million. As of 1999, national old-age pension fees are included, totalling SEK 15,546 million in 1999 and SEK 18,046 million in 2000.

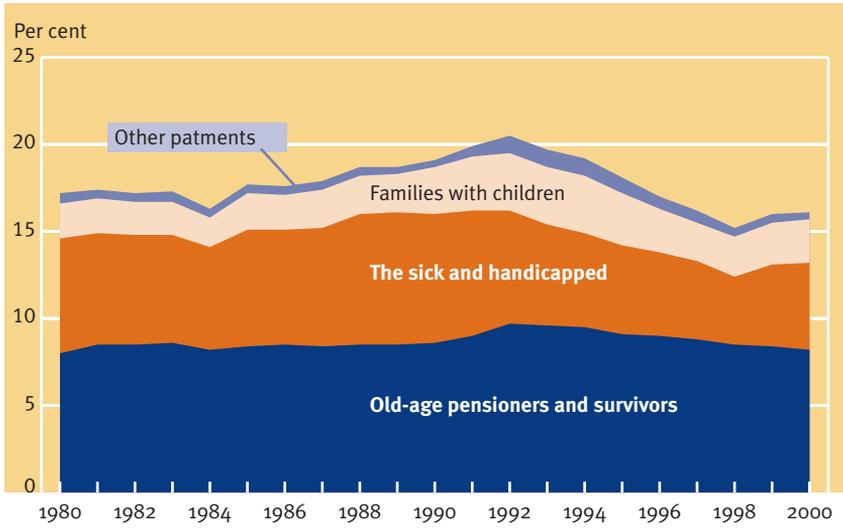


Distribution of expenditure in 2000.

Almost half of social insurance spending (49 per cent or SEK 169.9 billion) went to old-age pensioners and survivors. Three-tenths (SEK 104.3 billion) went to the sick and functionally disabled. Support for families with children made up approximately one seventh (15 per

cent or SEK 51.1 billion) of the total. Apart from these, there are a number of other forms of compensation (3 per cent or SEK 8.7 billion in 2000). The administration of the national insurance offices and the Swedish National Social Insurance Board accounted for the remaining part of the costs (3 per cent or SEK 9.0 billion).





Social insurance payments as a share of GNP. As of 1999, national old-age pension fees are included, raising the share of social insurance in GNP by just less than one percentage unit.

Social insurance payments constitute a significant part of the national economy. In 2000, they amounted to 16 per cent of the gross national product (GNP). After rising in a virtually unbroken curve, total payments from social insurance peaked at 21 per cent of GNP in 1992. A number of cost-cutting regulatory measures have subsequently brought about a reduction in the share of social insurance in an expanding GNP. These changes include reduced compensation levels, sick pay periods, and qualifying days for sickness insurance. In 2000, the share of GNP deriving from social insurance was down to the same level as at the end of the 1970s.



Type of insurance	Income, SEK million				Expenditure, SEK million			Surplus ¹
	Charges	Statutory gov't. funding	Other ²	Total	Payments	Administration	Total	
Sickness insurance	74,574	12,574	–	87,148	84,559 ³	2,589	87,148	0
Medical benefits	–	2,117	–	2,117	2,001	116	2,117	–
Handicap allowance	–	1,116	–	1,116	1,036	80	1,116	–
Work injury	12,290	190	–	12,480	7,343	312	7,655	4,825
Car allowance	–	241	–	241	209	32	241	–
Assistance allowance	–	5,392	1,654	7,046	6,960	86	7,046	–
Old-age pension via National Pension Fund (AP fund)	144,274 ⁴		28,704	172,978	138,840	1,655	140,495	32,483
via national budget	7,745 ⁵	3,297 ⁶	–	11,042	10,842	200	11,042	0
Premium pension scheme	21,556 ⁴	–	–	21,556	0	635	635	..
Survivor's pensions	14,790	0	–	14,790	13,806	49	13,855	935
Housing supplement (BTP)	–	9,844	21	9,865	9,641	224	9,865	–
Partial pension	41	188	–	229	211	18	229	0
Parental insurance	19,141	0	–	19,141	16,488	603	17,091	2,050
Child allowance	–	18,957	–	18,957	18,878	79	18,957	–
Housing allowance for families with children, etc	–	4,764	–	4,764	4,373	391	4,764	–
Care allowance for disabled children	–	2,114	–	2,114	1,986	128	2,114	–
Maintenance support	–	3,343	1,850	5,193	4,831	362	5,193	–
Pension right for child-care years	–	3,240	–	3,240	3,240	..	3,240	–
Other benefits ⁷	30	81	122	233	222	11	233	0
Miscellaneous administration ⁸	–	1,148	–	1,148	–	1,148	1,148	–
Total	294,441	68,606	32,351	395,398	325,466	8,718	334,184⁴	..

¹ Total not given since income from the premium pension scheme consists of reserve funds.
² Those liable to pay maintenance, municipalities, interest, etc.
³ Including disability pension, pregnancy allowance, closely related person's allowance and national old-age pension fees.
⁴ Including national old-age pension fees.
⁵ Old-age pension fees above the "ceiling" of 8.07 of the base amount may be considered to have partially financed national basic pensions in 2000.
⁶ In 2000, SEK 1,403 million was received in national basic pension fees for 1998. These fees can also be seen as partially financing national basic pensions paid out during 2000.
⁷ Excluding payments in the labour market area and conscript allowances.
⁸ Mainly the national insurance offices' costs for changing the pension debt and some administrative costs for the National Social Insurance Board.

Social insurance income and expenditure in 2000. Social insurance is primarily financed through social security charges, general pension contributions, national old-age pension fees, tax revenue and interest earned on funds.

According to the statutory financing regulations, costs should in part be covered by social security charges and general pension contributions. The actual proportion for any one year is, however, only approximate, since the law does not specify for every insurance the degree to which it is to be financed by fees.

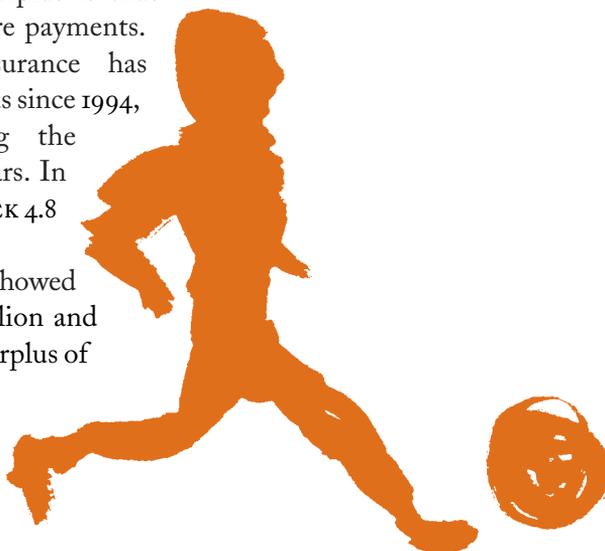
Due to the fact that income in the premium pension scheme (SEK 21.6 billion) is made up of reserve funds, it is impossible to state exactly how large a share of total expenditure was covered by income from contributions in 2000 (if we exclude the premium pension scheme, it amounted to roughly five sixths). The share of expenditure financed by other means can, however, be given. Interest from the National Swedish Pension Fund (the AP fund) covered almost 9 per cent of total social insurance expenditure. The part which according to the statutory regulations should be financed by taxes amounted to just over one fifth of total expenditure. Payments from the municipalities, parents liable to pay maintenance, and some others, covered just over one percent of total expenditure.

Income from social security charges, general pension contributions, and interest, etc, amounted to SEK 326.8 billion. The contribution from state funding totalled SEK 68.6 billion. Excluding payments in the labour market area, total expenditure was SEK 334,2 billion.

As shown in the above table, the portion of old-age pensions financed by the Swedish National Pension Fund (the AP fund) showed a large surplus (SEK 32.5 billion), largely due to the fact that SEK 28.7 billion in interest, etc, was added to the fund capital. It should be noted, however, that costs increase relatively sharply each year. This is due to the increasing number of old-age pensioners and to the average increase in the size of pensions. A certain surplus is thus required to cover future payments.

Work injury insurance has shown an annual surplus since 1994, successively balancing the deficits of previous years. In 2000, the surplus was SEK 4.8 billion.

Parental insurance showed a surplus of SEK 2.1 billion and survivors' pensions a surplus of SEK 0.9 billion.



Year	Social security Fees paid	General insured persons' contributions	Fees paid as a proportion of total social insurance expenditure, in per cent ¹
1985	103,936		67
1990	193,512		75
1991	204,455		71
1992	191,360		67
1993	175,185	6,244	63
1994	182,881	6,705	64
1995	166,672	28,385	65
1996	168,883	37,959	71
1997	165,956	47,261	74
1998	154,996	52,025	72
1999	152,564 ²	59,610	67 ²
2000	209,151 ²	63,734	82 ²

¹ Excluding labour market payments and payments to conscripts.
² Excluding the premium pension scheme, including national old-age pension contributions.

Fees received 1985 and 1990–2000 in SEK million. Note that the figures are not comparable over time. This is due to the many regulatory changes made primarily at the end of the nineties, as well as to the fact that the periodization of fees was implemented differently from year to year.

Type of insurance	1990	1996	1997	1998	1999	2000
Social security fees ¹						
Sickness insurance	10.10	5.28	4.04	7.90	7.50	8.50
Work injury insurance	0.90	1.38	1.38	1.38	1.38	1.38
Basic pension	7.45	5.86	5.86	6.83	–	–
Supplementary pension (ATP)	13.00	13.0	13.00	6.40	6.40	10.21
Survivor's pension	–	–	–	–	1.70	1.70
Partial pension	0.50	0.20	0.20	0.20	–	–
Parental insurance	–	–	–	–	2.20	2.20
Total	31.95	25.72	24.48	22.71	19.18	23.99
General insured persons' contributions						
Sickness insurance	.	3.95	4.95	.	.	.
Pension	.	1.00	1.00	6.95	6.95	7.00
Total	.	4.95	5.95	6.95	6.95	7.00

¹ Other percentage rates often apply to self-employed persons since 1993.

Statutory contributions to social insurance in 1990 and 1996–2000 as a percentage of chargeable income. Social security charges are based on the salaries of employees and self-employed persons and are paid by the employer and the self-employed respectively.

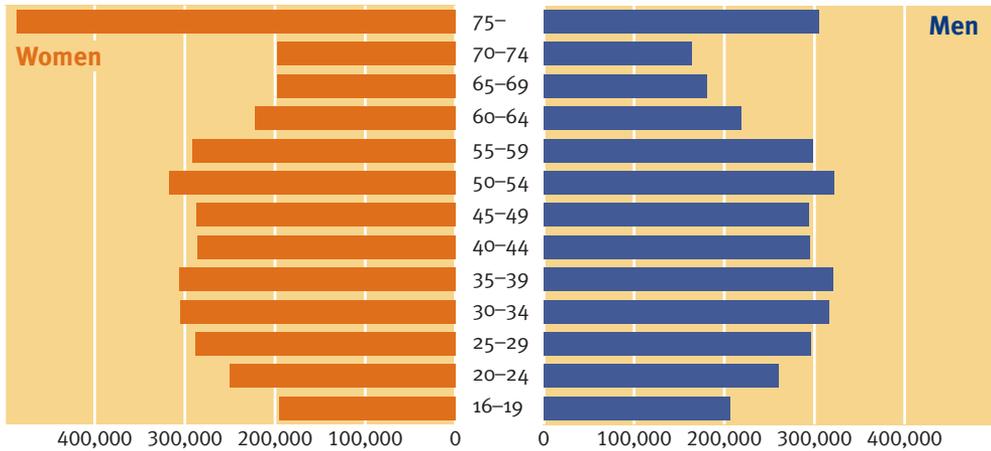
A general pension contribution is paid by those gainfully employed. It is based on earned income as well as on other income such as sickness benefit, unemployment insurance and other compensation for loss of income up to a total of 8.07 times the raised price base amount for one year. During the period 1993–1997, there was also a general sickness insurance charge. In 1998, the general sickness insurance charge was replaced by a corresponding increase in the general pension charge.

In 1999, several changes were made, partly to ensure that charges more nearly corresponded to expenditure in each area. Charges for basic and partial pension were abolished. Charges for survivor's pension and parental insurance were introduced. In addition, sickness insurance contributions were lowered by 0.4 percentage units. Overall, the result was a dramatic reduction (by 3.53 percentage units) in total direct charges for social security. This was compensated, however, by an increase of 3.56 percentage units in the general salary contribution.

In 2000, the sickness insurance fee was raised by 1.00 percentage units and the old-age pension fee by 3.81 percentage units. However, this was compensated by a reduction in the general salary contribution of 4.95 percentage units.



Registered insured persons



Registered insured persons in 2000.

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

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

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

Regulations

Age	Women	Men	Women and men
16-19	194,988	206,347	401,335
20-29	537,948	556,824	1,094,772
30-39	611,790	637,075	1,248,865
40-49	573,113	588,573	1,161,686
50-59	608,647	620,518	1,229,165
60-69	420,142	399,357	819,499
70-	683,365	469,125	1,152,490
Total	3,629,993	3,477,819	7,107,812

Registered insured persons in 2000.

Sickness benefit insurance is held by all registered insured persons whose annual earned income is estimated to be a minimum of 24 per cent of the base amount. In 2000, this was the equivalent of SEK 8,800. For 1997 and earlier, the figure was SEK 6,000 per annum. The income entitling earners to sickness benefit may be no higher than 7.5 times the base amount per annum (SEK 274,500 for 2000).

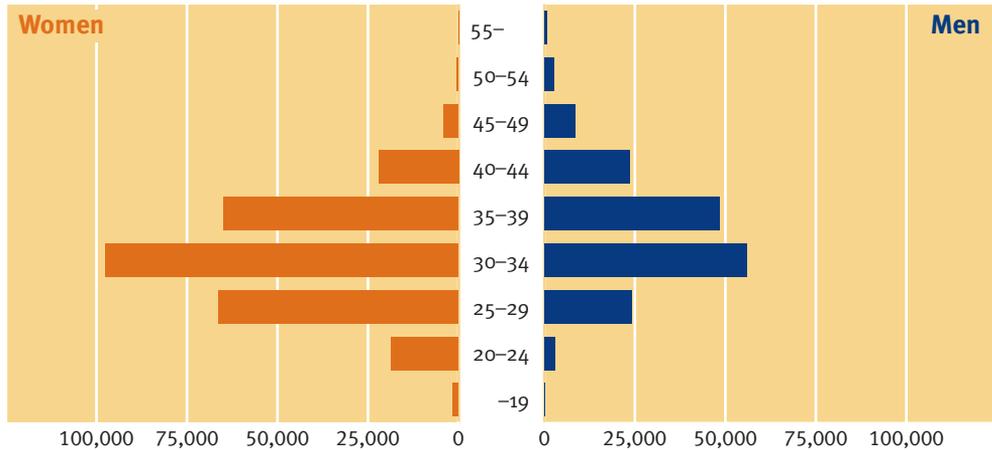
Since 1992, people are no longer obliged to report new or changed income to the social insurance office in advance. Today, any change in income level may be reported at the time of claiming a benefit from the social insurance office. This means that details are no longer available as to how many insured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

Regulations

Financial security for families and children

Parental allowance for the birth of a child

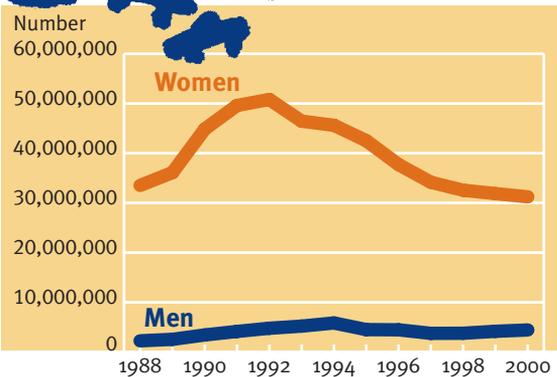
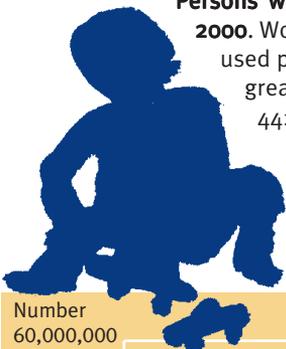
Parental insurance is designed to help both parents combine parenthood and working life.



Persons with parental allowance in 2000. Women have consistently used parental insurance to a greater extent than men.

442,000 persons received parental allowance in 2000. Women made up 62 per cent, and men 38

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



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

fewer days than women. Of the total days with parental allowance claimed in 2000, women accounted for 88 per cent. The figure clearly shows the impact of the large number of children born in the years around 1990. The number of days with parental allowance claimed since then has decreased progressively year by year in conjunction with the falling birth rate. The number of days with parental allowance was highest in 1992. Since then, the number of days has steadily decreased. For men, however, the numbers peaked in 1994, and a slight rise was noticeable in 1999 and 2000.

Regulations

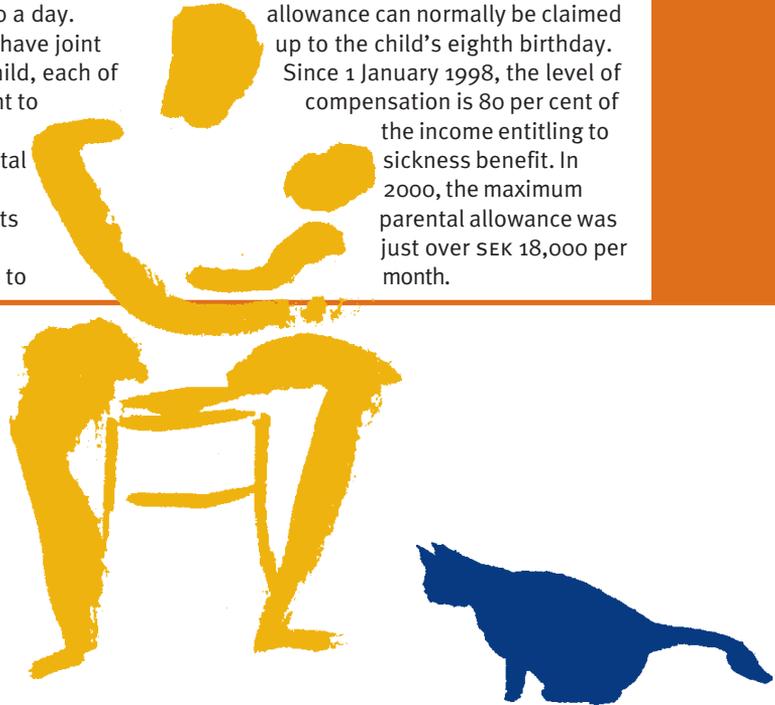
Parental allowance for the birth or adoption of a child is available for a total of 450 days per child. For the first 360 days, the benefit is related to the parents' loss of income, though the minimum amount is SEK 60 per day. For the remaining 90 days, everyone receives a guaranteed amount of SEK 60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

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

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

The benefit is payable for different portions of a day – at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Parental allowance can normally be claimed up to the child's eighth birthday.

Since 1 January 1998, the level of compensation is 80 per cent of the income entitling to sickness benefit. In 2000, the maximum parental allowance was just over SEK 18,000 per month.

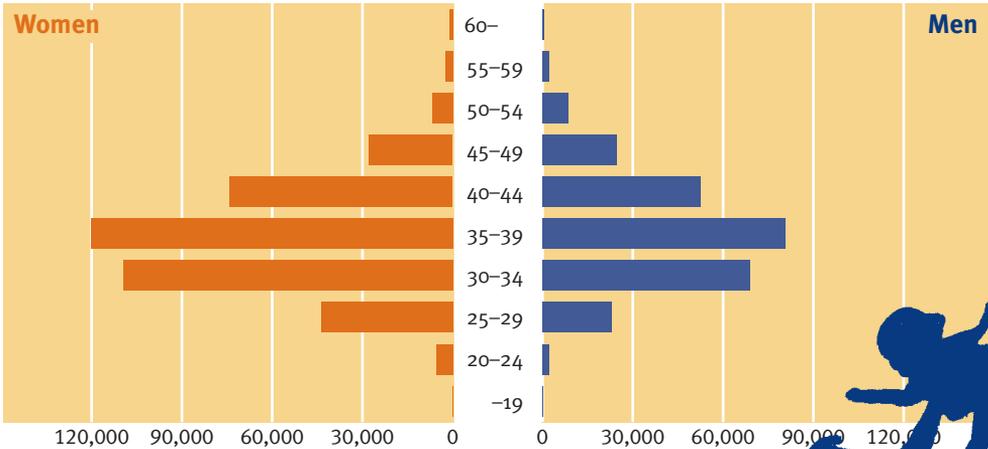


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
<19	1,579	44	174	62	12,383	7,646
20–24	18,603	2,864	162	34	33,745	12,363
25–29	66,334	24,010	136	28	42,722	11,369
30–34	97,404	56,042	114	27	39,649	11,262
35–39	64,801	48,326	94	26	32,552	11,130
40–44	22,046	23,509	70	26	22,611	10,647
45–49	4,094	8,455	44	25	13,152	10,179
50–54	345	2,593	44	28	12,106	11,037
55–	8	818	53	77	23,155	26,956
Total	275,214	166,661	113	27	36,369	11,127

Parental allowance for the birth of a child in 2000. Out of a total of SEK 11,9 billion paid in parental allowance for the birth of a child in 2000, 84 per cent went to women and 16 per cent to men.

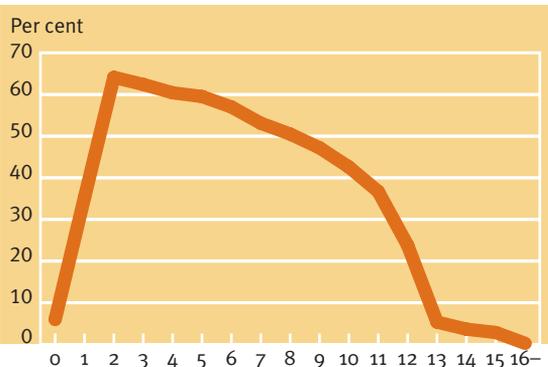
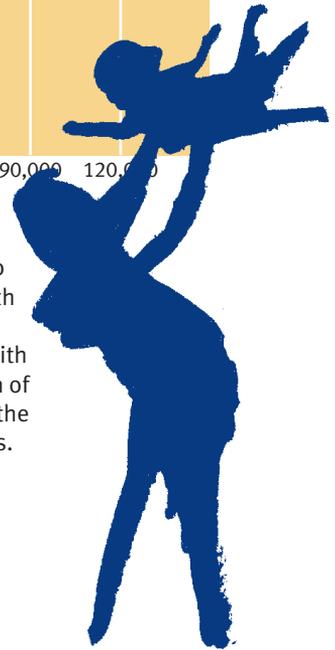
Temporary parental allowance

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



Persons with temporary parental allowance for the care of a child in 2000. Just over 655,000 persons used temporary parental allowance in 2000. Most of these were women, accounting for 60 per cent. Men made up 40 per cent, which is somewhat higher than the number of men who received parental allowance for the birth of a

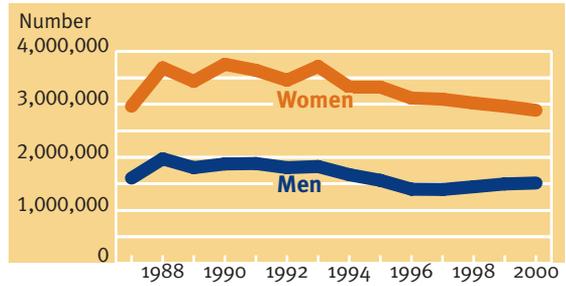
child, which was 38 per cent. Distribution according to age and sex for both types of benefit is strikingly similar, with a higher proportion of men found only in the higher age brackets.



Children cared for with temporary parental allowance in 2000. Temporary parental allowance was taken out for more than half of the children aged between two and eight. Over 60 per cent of two and three-year-olds were at one time or another during 2000 cared for by a parent or other person receiving temporary parental allowance.

Days with temporary parental allowance for the care of a child.

Despite an increase in the number of children during the 1990s, the number of days for which payment was made for the care of sick children decreased for the major part of this period. This may have been due to two decreases in the compensation level in combination with widespread unemployment. A contributory factor was the decrease in the number of younger children, who



are most often in need of care. The level of compensation was raised in 1998.

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

Parents of children covered by the Swedish Act on Support and Service for certain functionally disabled persons (LSS) may receive compensation for the care of a sick child aged between 16 and 21 (sometimes older).

In addition, the parent of a child

who is 15 or younger and who is covered by LSS is also entitled to ten so-called contact days per child and year. These days may be used for parental training courses, helping the child get used to new surroundings, or visits to pre-school or school-childcare activities that the child participates in.

The allowance is payable on a whole-day, three-quarter day, half-day or quarter-day basis. In 1997, the level of compensation was 75 per cent. Since 1 January 1998, it is 80 per cent of the income entitling to sickness benefit. In 2000, the maximum parental allowance was just over SEK 18,000 per month.

Regulations

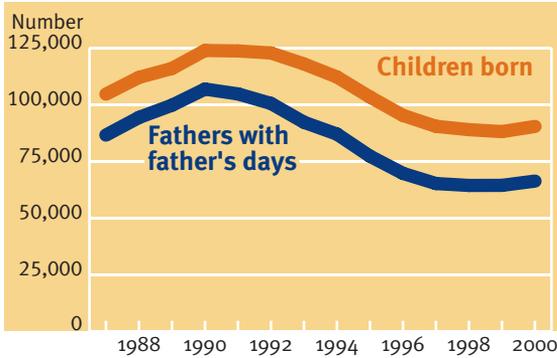


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	43	19	10	10	3,098	5,259
20-24	5,520	2,168	9	7	4,257	4,160
25-29	43,668	22,920	9	7	4,476	4,559
30-34	109,605	69,000	8	6	4,598	4,345
35-39	120,147	80,793	7	6	4,258	4,059
40-44	74,107	52,466	6	5	3,711	3,680
45-49	27,816	24,494	6	5	3,341	3,418
50-54	6,926	8,657	5	5	2,811	3,356
55-59	2,399	2,275	3	5	1,898	3,190
60-	1,023	509	3	4	1,514	2,694
Total	391,254	263,301	7	6	4,162	4,010

Temporary parental allowance for care of children 2000. Out of a total of around SEK 3.1 billion paid in 2000 in temporary parental allowance for the care of a child, 61 per cent went to women and 39 per cent to men.

Paternity leave

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



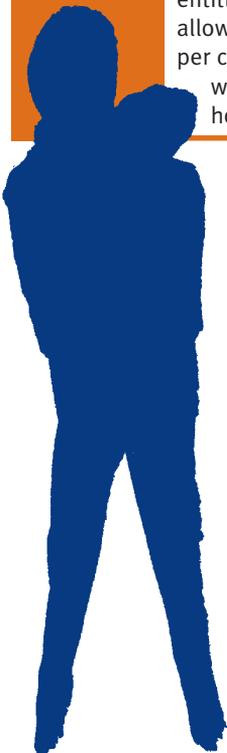
Paternity leave. The number of children born and the number of fathers taking paternity leave reached a peak in 1990, when approximately 86 per cent of fathers took paternity leave. During the greater part of the 1990s, the number of days of paternity leave progressively diminished, due to a decrease in the number of children born and in the number of new fathers taking advantage of their 10 allowed days. In 2000, only 73 per cent of fathers took paternity leave.

Regulations

In connection with the birth or adoption of a child, the father is entitled to temporary parental allowance for a maximum of 10 days per child. These must be taken out within sixty days after the homecoming of the child or after

the adoptive parent has assumed custody of the child.

Since 1 January 1998, the compensation level is 80 per cent of the income entitling to sickness benefit. In 2000, the maximum compensation was just over SEK 18,000 per month.



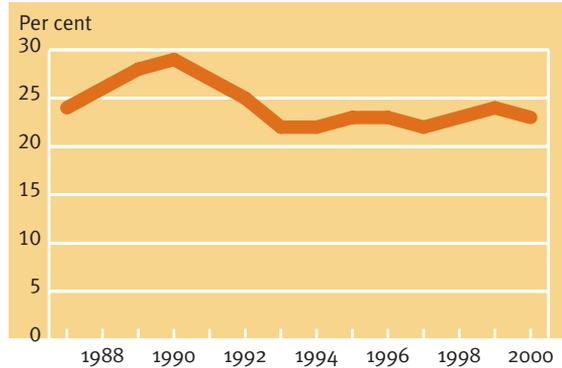
Age	Number of recipients	Average number of days	Average amount over the year, SEK
-19	36	9.2	4,717
20-24	2,628	9.4	5,742
25-29	15,288	9.5	6,502
30-34	25,034	9.5	6,857
35-39	15,520	9.5	6,912
40-44	5,498	9.5	6,781
45-49	1,740	9.6	6,703
50-54	483	9.5	6,847
55-59	106	9.6	6,629
60-	18	10.0	6,517
Total	66,351	9.5	6,732

Paternity leave in 2000. In 2000, SEK 447 million was paid out in paternity leave.

Pregnancy allowance

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

Number of women with pregnancy allowance. During the later stages of pregnancy, most women receive social insurance compensation in the form of pregnancy allowance, sickness benefit or parental allowance. The proportion of women receiving pregnancy allowance increased in general throughout the 1980s, reaching a peak of just under 30 per cent in 1990. After a marked drop in the early 1990s, a slight increase is once again noticeable.



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

Since 1 January 1998, the compensation level is 80 per cent of the income entitling to sickness benefit. In 2000, the maximum pregnancy allowance was just over SEK 18,000 per month.

Regulations

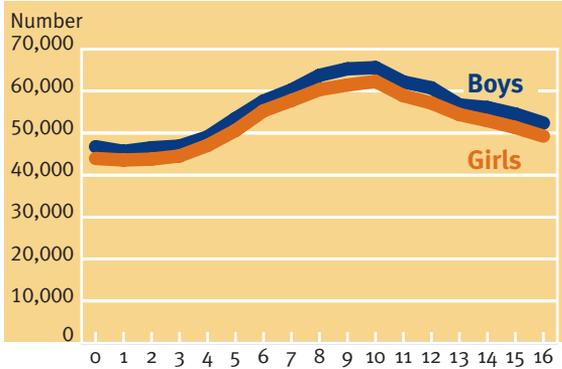


Age	Number of recipients	Average number of days	Average amount over the year, SEK
-19	36	40	12,137
20-24	2,569	39	13,845
25-29	8,313	38	15,153
30-34	6,843	38	15,900
35-39	2,853	38	15,601
40-44	494	38	16,045
45-49	20	43	17,744
Total	21,128	38	15,315

Pregnancy allowance in 2000. In 2000, SEK 323 million in pregnancy allowance was paid to just over 21,000 women.

Child allowance

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



Source: Statistics Sweden (scb)

Number of children in 2000. At the end of 2000, there were 895,000 girls and 944,000 boys aged between 0 and 16. The figure clearly illustrates the effect of the so-called baby boom. The very large groups of children born around 1990 have reached the age of nine or ten by 2000. Since the peak year of 1990, the number of children born has fallen gradually. The number of children born in 2000 (zero years old in the figure) was just under 30 per cent lower than the number born in 1990.

Regulations

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

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

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

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

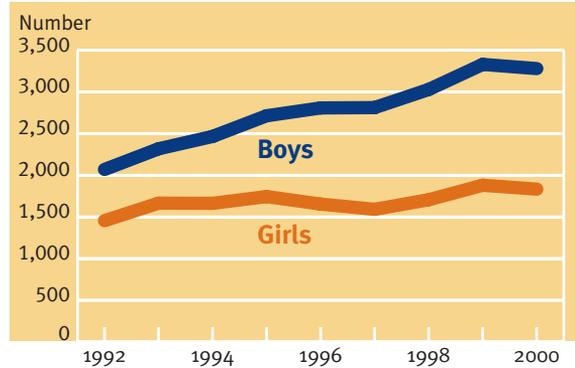
On 1 January 2000, child allowance was raised to SEK 850 per child and month. Additional child allowance was SEK 227 per month for the third child, SEK 680 for the fourth child and SEK 850 for the fifth child and for every additional child thereafter.

	Monthly sum, SEK		Total	Yearly sum, SEK
	Child allowance	Additional child allowance		
1 child	850	–	850	10,200
2 children	1,700	–	1,700	20,400
3 children	2,550	227	2,777	33,324
4 children	3,400	907	4,307	51,684
5 children	4,250	1,757	6,007	72,084
For each additional child:	850	850	1,700	20,400

Sums payable for child allowance in 2000. In 2000, approximately SEK 18.9 billion was paid in child allowance.

Care allowance

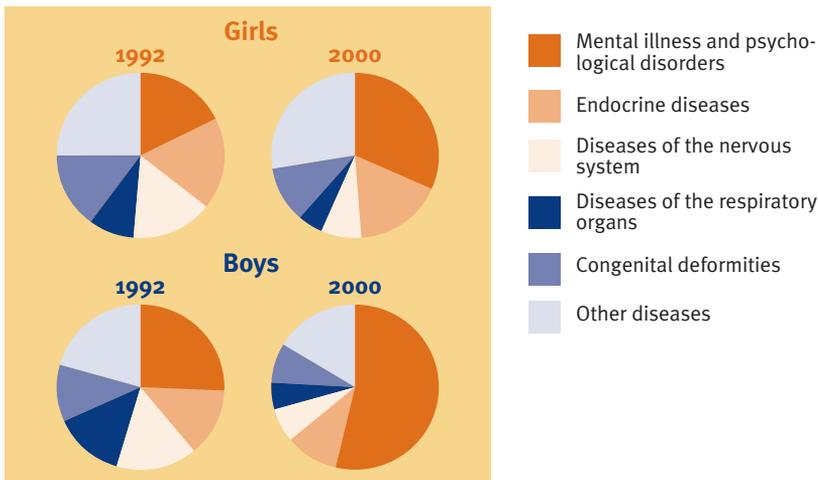
Care allowance helps parents to provide a sick or functionally disabled child with care and attention, and the support necessary for the child to develop in the best possible way.



Children with new care allowances.

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

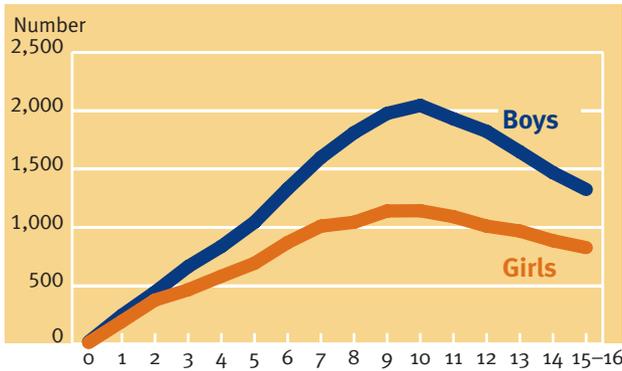
allowance. Since 1994, this level is the most frequently granted. At the same time, a shift has taken place from younger to older children. In 1992, children aged 0 to 4 made up approximately half the total, but in 2000, this group comprised just over a quarter.



Children with new care allowances.

It is primarily the psychological diagnoses that account for the changed picture in 2000 compared with 1992. Behavioural disorders such as DAMP

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



Children with care allowances in December 2000. Among children receiving care allowance in December 2000, approximately 38 per cent were girls and 62 per cent were boys. Boys

dominated in all age groups. The proportion of girls was highest in the lower age groups, being 40–45 per cent up to the age of five.

Regulations

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

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

Care allowance is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full benefit rate. Full care allowance is 2.5 times the basic amount per annum, which in 2000 amounted to SEK 7,625 per month. Care allowance is taxable and qualifies for pension. However, care allowance for increased expenses is exempt from tax.

Under certain circumstances, compensation for additional costs can be paid on top of the normal amount for full benefit. Since 1 January 1998, a parent may be granted care allowance even if there is only a need of compensation for additional expenses. In such cases, care allowance is 36 or 62.5 per cent of the basic amount per year, depending on the size of the additional expenses.



Age	All children		Children in families with care allowance for one child	
	Girls	Boys	Girls	Boys
0-2	587	713	499	577
3-5	1,741	2,547	1,330	1,971
6-8	2,926	4,741	2,158	3,644
9-11	3,376	5,952	2,557	4,671
12-14	2,866	4,940	2,330	4,049
15-	827	1,325	678	1,102
Total	12,323	20,218	9,552	16,014

Children with care allowance in December 2000. Just over one fifth of children were in families receiving care allowance for more than one child.

Age	Number of recipients (parents)		Average amount per month, SEK	
	Women	Men	Women	Men
-24	180	7	4,682	3,676
25-29	1,748	70	4,615	4,225
30-34	5,863	397	4,524	3,946
35-39	8,480	817	4,542	3,855
40-44	6,377	786	4,508	3,963
45-49	3,090	560	4,613	3,884
50-54	957	241	4,674	4,199
55-	159	129	4,840	3,835
Total	26,854	3,007	4,550	3,935

Care allowance in December 2000. A total of just over SEK 1.8 billion in care allowance was paid in 2000, of which 91 per cent went to women and 9 per cent to men.

Child pension

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

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

The child pension from the basic pension scheme is at least 25 per cent of the basic amount for each deceased parent, corresponding to SEK 763 per month in 2000.

From the supplementary pension scheme, the child receives 30 per

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

The total child pension (basic pension and supplementary pension) for one child should always be at least 40 per cent of the basic amount per annum for each deceased parent, which was equivalent to just over SEK 1,200 per month in 2000.

Regulations

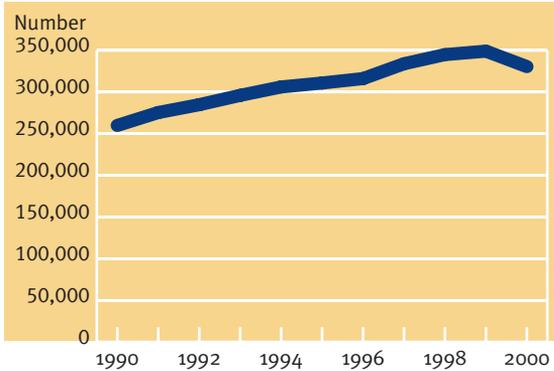
Age	Number of recipients	
	Girls	Boys
0-4	434	464
5-9	2,225	2,319
10-14	5,066	5,426
15-19	6,587	7,049
Total	14,312	15,258
Average amount per month, SEK	2,552	2,547

Child pensions in December 2000. Out of a total of around SEK 940 million paid in child pensions in 2000, roughly 48 per cent went to girls and 52 per cent to boys.



Maintenance support

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



Children with maintenance support. In December 2000, maintenance support was paid for around 330,000 children aged between 0 and 20. This represents 16 per cent of all children in that age group. The increase in the number of children receiving maintenance support during the 1990s was due both to an increase in the total number of children and to an increase in the proportion of children receiving the benefit. In 1997, moreover, extended maintenance support was introduced.

Regulations

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

The idea behind this is that parents have a maintenance obligation towards their children. A parent who does not live together with his/her child is legally obliged to fulfil his/her maintenance obligation by paying maintenance to the parent with whom the child lives.

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

- the parent obliged to pay maintenance does not do so
- the maintenance agreed is lower than SEK 1,173 per month, in which case maintenance support is paid in the form of a supplementary allowance
- paternity has not been established
- one parent is deceased and the child does not receive a child pension

- the child has been adopted by only one parent.

Maximum maintenance support is SEK 1,173 per month and child. Extended maintenance support can be paid for a child pursuing studies which qualify for extended child allowance or a study grant, but no longer than June in the year the child turns 20.

In principle, the parent liable to pay maintenance must repay, either in full or in part, the costs borne by society for the maintenance support paid to the other parent. The repayment liability is set at a percentage of the income he/she had in his/her latest tax return. The percentage is also based on the number of children he/she has.

If the parent liable to pay maintenance has financial problems, he/she may be temporarily or permanently relieved of the obligation to pay. In the case of a temporary interruption of payments, a debt arises which must subsequently be repaid to the social insurance office. A debt may also arise if the parent liable to pay maintenance refuses to pay.

Age	Girls	Boys	Proportion of each age group, per cent	
			Girls	Boys
0-2	7,071	7,605	5.4	5.5
3-5	15,275	16,135	10.7	10.8
6-8	26,364	27,615	15.2	15.2
9-11	35,508	36,961	19.4	19.1
12-14	35,168	36,428	21.4	21.0
15-17	31,726	33,896	21.3	21.4
18-20	9,621	11,078	6.4	7.1
Total	160,733	169,718	14.7	14.7

Children with maintenance support in December 2000.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24 *	15,205	10,389	1,197	1,121
25-29	18,075	954	1,574	1,364
30-34	36,715	3,399	1,822	1,533
35-39	48,354	7,051	1,908	1,596
40-44	36,656	7,692	1,758	1,563
45-49	19,700	5,165	1,538	1,475
50-54	7,748	2,425	1,364	1,429
55-59	1,607	849	1,234	1,413
60-	151	363	1,274	1,351
Total	184,211	38,287	1,700	1,416

* Including recipients of extended maintenance support.

Maintenance support in December 2000. In 2000, SEK 4.5 billion was paid in maintenance support, of which 85 per cent went to women and 15 per cent to men.

Age	Number liable to pay		Number with debts		Average debt* in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	386	3,024	36	469	5,415	7,471
25-29	2,194	10,767	732	4,744	9,173	14,912
30-34	5,780	26,474	2,236	13,254	12,197	22,831
35-39	9,647	42,424	3,951	21,704	13,388	27,219
40-44	8,854	43,435	4,078	23,116	14,171	28,354
45-49	4,676	34,692	2,443	19,819	13,531	26,252
50-54	1,715	20,815	998	12,407	13,258	23,960
55-59	372	8,961	244	5,389	13,732	22,340
60-	29	3,973	16	2,313	10,640	20,240
Total	33,653	194,565	14,734	103,215	13,213	25,266

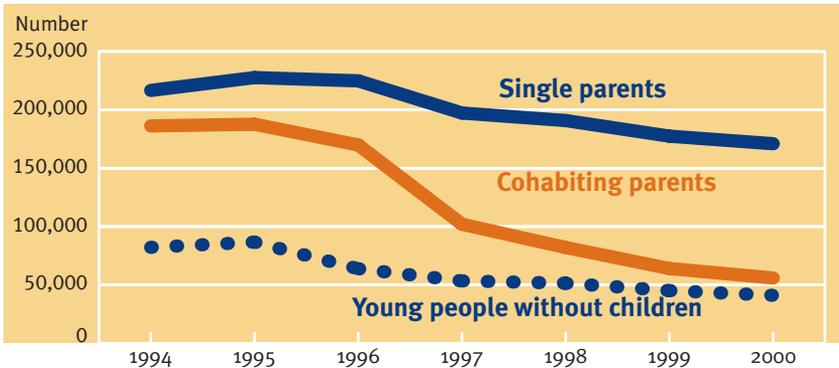
* The average debt is calculated on the basis of the parents with maintenance debts.

Parents liable to pay maintenance in December 2000. Out of the total of 228,000, 15 per cent were women and 85 per cent men. 44 per cent of the women had a debt to the social

insurance office as opposed to 53 per cent of the men. Out of the total debt of around SEK 2.8 billion at the end of 2000, women owed just over 7 per cent, whereas men owed 93 per cent.

Housing allowance

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



Households with housing allowances. The number of households with a housing allowance has decreased over the past few years. This is due to

changes in the regulations. The decrease is most noticeable among households consisting of two parents and children.

Regulations

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

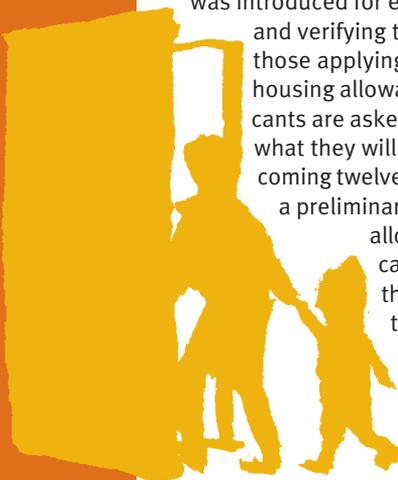
The amount of allowance is determined by the size of household, accommodation costs and income.

On 1 January 1997, a new system was introduced for estimating and verifying the income of those applying for a housing allowance. Applicants are asked to estimate what they will earn over the coming twelve months, and a preliminary housing allowance is calculated on the basis of this information. Afterwards, the income estimate is checked

against actual taxed income and a final housing allowance is calculated. The balancing of benefits for 2000 will be carried out in January 2002. Households that have received too large a preliminary benefit are obliged to pay back the difference plus an extra charge. If on the other hand a household has received too little preliminary benefit, the difference is made up with interest.

For married or cohabiting couples with children, the housing allowance is means-tested on an individual basis. The benefit is reduced if the annual income of either partner exceeds SEK 58,500, corresponding to a monthly income of just under SEK 5,000.

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



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



Age	Number of households by type			Average amount per month and household, SEK		
	Single persons		Cohabitees	Single persons		Cohabitees
	Women	Men		Women	Men	
–24	19,874	11,950	6,556	937	608	1,279
25–29	18,680	5,819	8,728	1,577	779	1,573
30–34	25,954	3,562	10,694	1,851	1,110	1,701
35–39	33,537	5,861	10,875	1,834	1,134	1,739
40–44	28,560	6,133	7,365	1,664	1,153	1,772
45–49	16,978	4,580	3,730	1,476	1,160	1,719
50–54	7,184	2,637	1,488	1,406	1,148	1,658
55–59	1,900	1,173	467	1,400	1,173	1,586
60–	310	676	113	1,657	1,188	1,750
Total	152,977	42,391	50,016	1,592	943	1,641

Housing allowances in December 2000. Housing allowances are mainly paid to single parents, generally women. In December 2000, a total of around 245,000 households received a preliminary housing allowance.

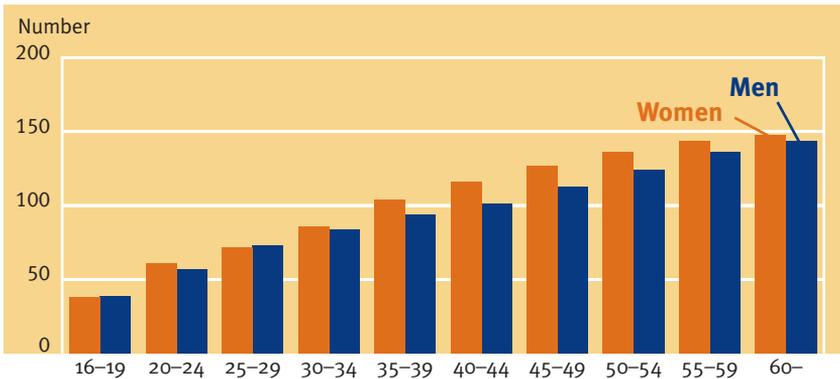
In 2000, a total of SEK 4.4 billion in housing allowances was paid to

roughly 350,000 households. Around SEK 3 billion went to the approximately 60 per cent of households where a woman was the sole breadwinner. Households where a man was the sole breadwinner made up approximately 20 per cent and received just over SEK 0.5 billion.

Financial security in case of sickness and handicap

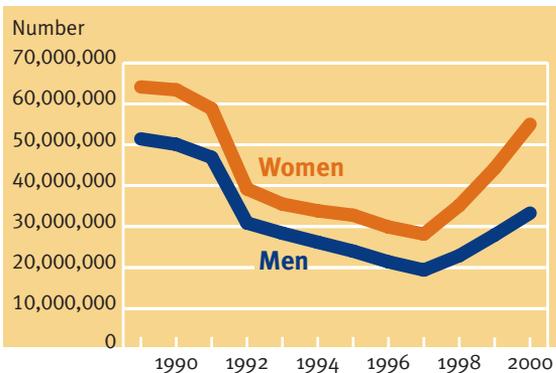
Sickness benefit

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



Sickness benefit days per recipient in 2000. The number of sickness benefit days increases with advancing age for both women and men. This might be interpreted to mean that medical risks increase with age. It may also mean

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



Paid sickness benefit days. At the beginning of the nineties, the number of sick days paid by social insurance declined sharply. This decline was primarily the result of changes in the regulations. One example is the sick

pay period introduced in 1992, another is the qualifying day introduced in 1993. A further reason for the decline could be greater restrictiveness in applying the sickness insurance regulations, in conjunction with increased unemployment. Over the past few years, paid sickness benefit days have again increased sharply, especially for women. It is mainly long-term sickness which has increased.

Investigations reveal that stress-related illnesses occur increasingly frequently. Absence due to sickness is strikingly high in county councils and municipalities, where 80 per cent of employees are women. Particularly high sickness figures are reported in municipal areas of employment such as nursing, education and health care.

Regulations

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

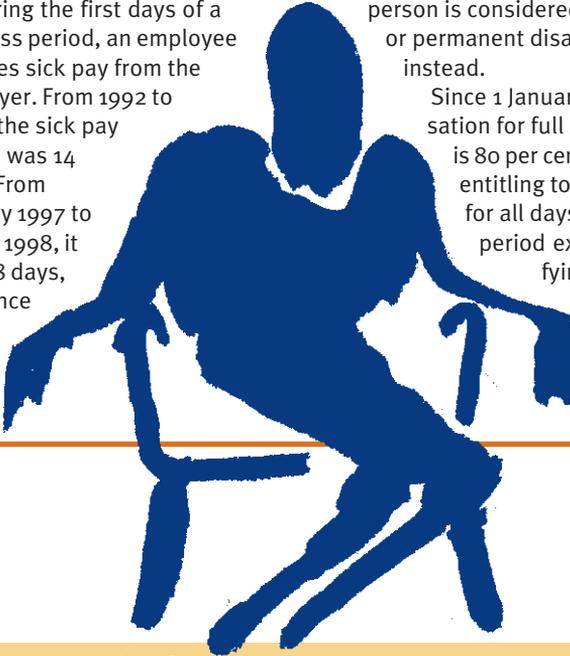
It is also possible to receive sickness benefit for medical treatment or medical rehabilitation aimed at preventing sickness or reducing the sickness period.

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

again 14 days. If reduced working capacity due to sickness persists after the end of the sick pay period, an employee may receive sickness benefit from the social insurance office. Self-employed persons may have a qualifying period of 3 or 30 days.

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

Since 1 January 1998, compensation for full sickness benefit is 80 per cent of the income entitling to sickness benefit for all days in the sickness period except the qualifying day. The maximum sickness benefit for one day was SEK 602 in 2000.

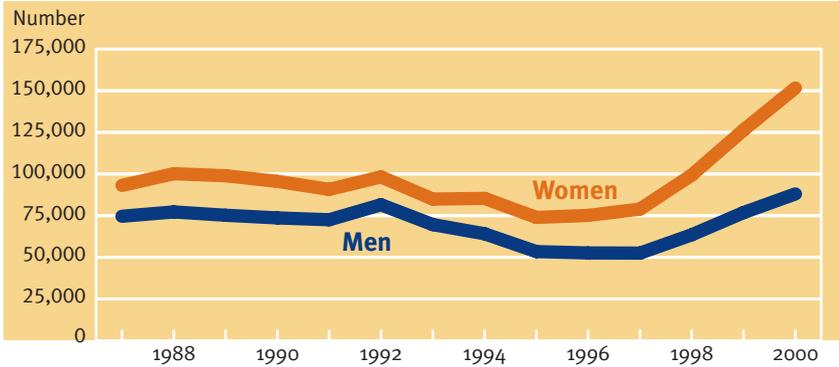


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	901	834	38	39	9,334	11,793
20-24	17,622	11,881	61	57	18,767	20,971
25-29	41,712	19,892	72	73	23,745	29,072
30-34	58,675	28,553	86	84	29,232	33,643
35-39	60,318	35,635	104	94	34,311	37,430
40-44	55,950	36,052	116	101	37,513	39,848
45-49	58,940	38,310	127	113	40,540	44,094
50-54	70,581	46,332	136	124	43,052	48,492
55-59	68,885	49,105	144	136	45,301	54,014
60-	42,189	35,361	148	144	44,831	55,576
Total	475,773	301,955	116	111	37,104	43,457

Sickness benefit in 2000. Out of a total of around SEK 30.8 billion in sickness benefit in 2000, 57 per cent went to women and 43 per cent to men.

Occupational rehabilitation

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

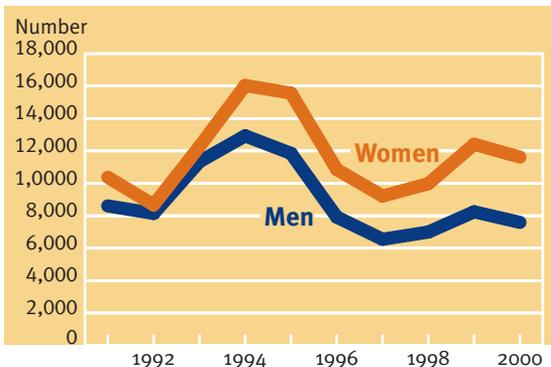


Long-term sickness. Long-term sickness refers here to cases of sickness lasting at least 30 days. The number of persons on long-term sick leave decreased substantially at the beginning of the 1990s, but then rose again sharply. At the end of the 1980s, there were around 170,000 persons on long-term sick leave (for at least 30 days), but the number then sank to less than 90,000. It is the very long-term cases lasting over a year which account for the dramatic rise and fall in numbers since the end of the 1980s. The main reason for the decline during the nineties was that many long-term sick were granted permanent or temporary disability pensions in 1992 and 1993. A similar reaction with an

increasing number of grants of permanent disability pensions was already noticeable during 1999, but became even more pronounced in 2000. Around 20 per cent of the cases of long-term sickness have received active rehabilitation.



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



Regulations

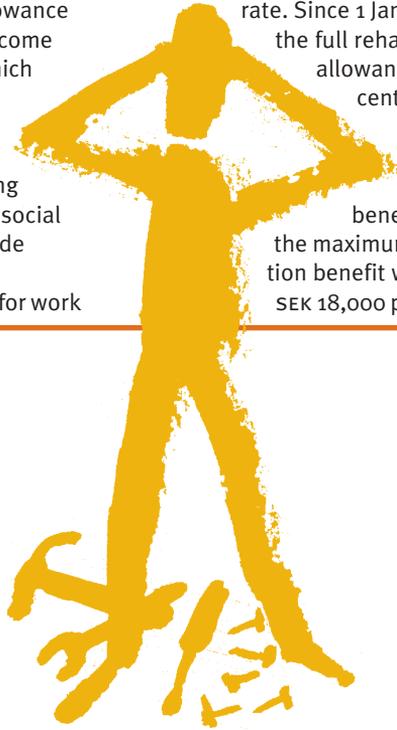
Work testing, work training, assessments by the Labour Market Institute (AMI) and training courses are examples of some of the programmes offered by occupational rehabilitation.

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

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

The rehabilitation allowance is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Since 1 January 1998,

the full rehabilitation allowance is 80 per cent of the income entitling to sickness benefit. In 2000, the maximum rehabilitation benefit was just over SEK 18,000 per month.

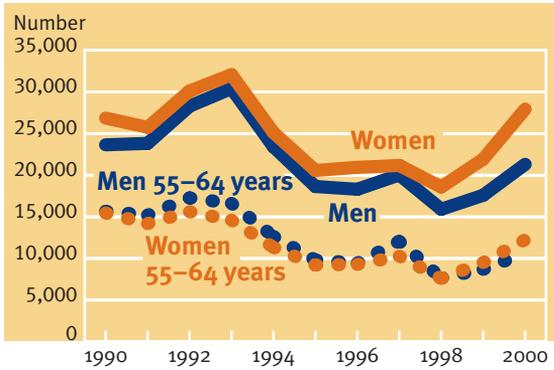


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	5	5	67	52	23,263	12,151
20-24	531	433	87	91	29,551	35,047
25-29	1,734	1,216	89	98	31,460	41,502
30-34	3,406	2,025	89	96	32,865	40,876
35-39	4,545	2,524	89	94	32,079	41,075
40-44	4,745	2,452	83	92	30,169	39,763
45-49	4,983	2,562	80	88	29,287	38,186
50-54	5,052	2,627	74	80	27,610	35,646
55-59	3,791	2,009	67	71	24,939	31,697
60-	1,044	537	57	57	20,648	25,328
Total	29,836	16,390	80	87	29,252	37,731

Rehabilitation allowance in 2000. Out of a total of SEK 1.5 billion for rehabilitation allowances in 2000, 59 per cent went to women and 41 per cent to men.

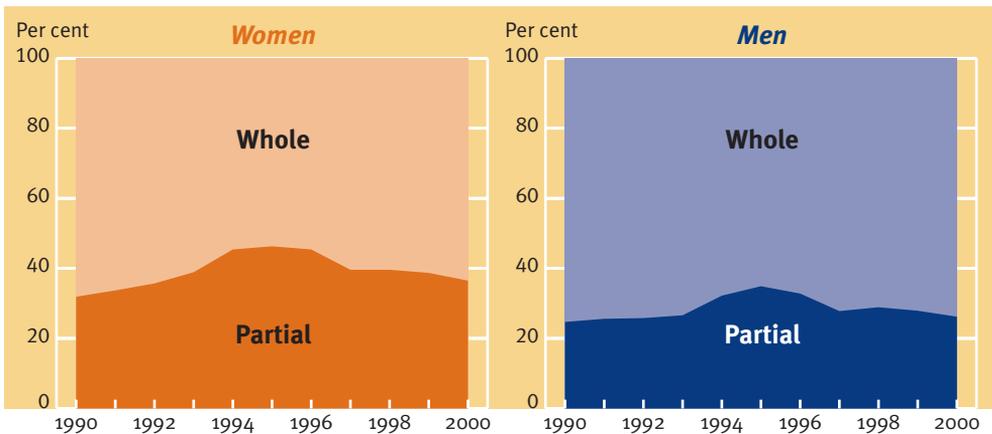
Permanent and temporary disability pension

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



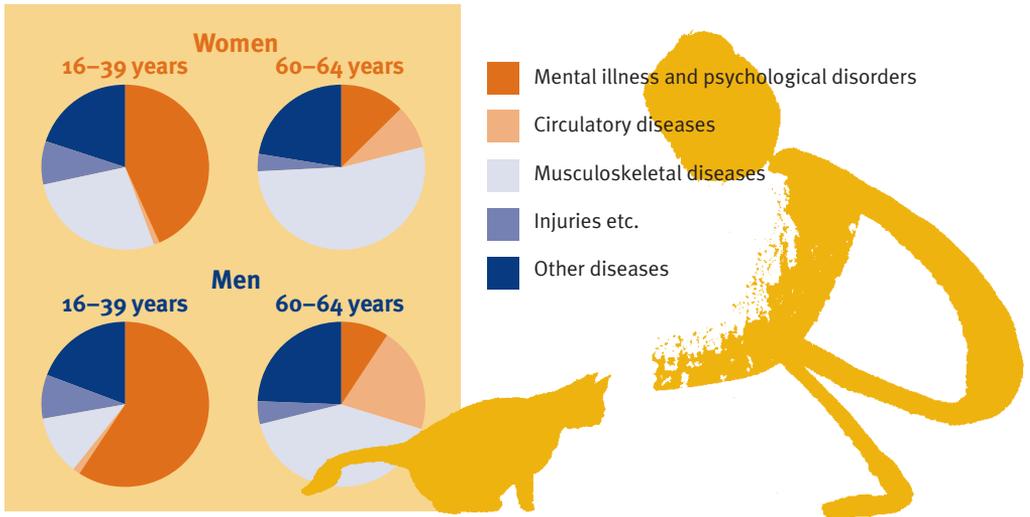
Newly-granted permanent and temporary disability pensions. Early in the 1990s, the granting of new disability pensions rose to record heights. The main reason was the greatly increased involvement of the social insurance offices in the field of

rehabilitation. A large number of persons on long-term sick leave were granted permanent disability pensions because they were deemed unable to return to work even after rehabilitation. After reaching a peak in 1993, the granting of new disability pensions decreased, and in 1998 sank to the lowest level since the beginning of the 1970s. The decline was due to fewer cases of long-term sick leave in combination with tightened regulations and their more restrictive application. In recent years, absence due to sickness has increased dramatically, bringing the number of newly-granted disability pensions once again up to the level found during a large part of the 1980s and 1990s. However, the age distribution has changed, with a strong shift from older to younger people.



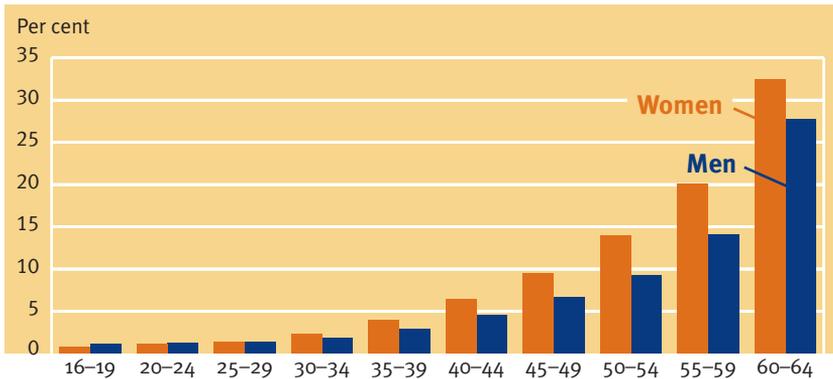
Distribution of newly-granted permanent and temporary disability pensions. Partial pensions are more common among women than men. The number of partial disability pensions rose progressively during the second

half of the 1980s and the first part of the 1990s. In 1995, it reached a peak, with 46 per cent of women and 35 per cent of men being granted partial pensions. Subsequently, full pensions have increased in numbers.



Newly-granted permanent and temporary disability pensions in 2000. There are sex-related variations in the pattern of sickness among those granted disability pension. However, the most common complaint of both men and women is disease of the

musculoskeletal organs, except in the case of younger people, among whom psychological disorders dominate. Cardiovascular diseases are common among men but are rarer among women.



Proportion of the population with permanent or temporary disability pensions in 2000. In December 2000, there were almost 438,000 persons with permanent or temporary disability pensions, comprising just over 248,000 women and 190,000 men. This means that 7-8 per cent of the population of working age have for health reasons

wholly or partially left working life with a disability pension, and this proportion increases with advancing age. In all age groups over 25, more women than men have permanent disability pensions. In the age groups 60-64, the proportion with permanent disability pensions is as high as 30 per cent.

Regulations

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

Compensation is paid in the form of a basic pension and a supplementary pension (ATP). Compensation is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate.

Full or temporary disability pensions in the form of the basic pension correspond to 90 per cent of the basic amount for unmarried and 72.5 per cent for married pensioners.

In 2000, the maximum basic pension and supplementary pension (ATP) was just over SEK 14,600 per month for an unmarried person with a permanent disability pension.

Persons with a low supplementary pension (ATP) or none may receive a pension supplement and a housing supplement. Persons with no ATP receive a full pension supplement. For others, the pension supplement is reduced according to the amount of ATP. In 2000, full pension supplement to permanent disability pensioners was 112.9 per cent of the base amount, i.e. SEK 3,443 per month.

The vast majority of all permanent disability pensions go to people who have been forced to leave the labour market for reasons of ill health after a long working life. This group receives a supplementary pension (ATP) proportional to earlier earned income.

The average compensation level for younger people with permanent disability pensions is lower than for middle-aged or older people. The

majority of those who receive pensions when very young have severe congenital functional disabilities, or functional disabilities dating from an early age. The majority of such people have not had the opportunity to build up their insurance protection via the ATP system through gainful employment and therefore receive compensation at the basic insurance level.

Age	Number of recipients		Average amount ¹ per month, SEK		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
16-19	1,607	2,303	6,133	6,139	0,8	1,1
20-24	2,699	3,213	5,976	6,083	1,1	1,2
25-29	4,130	3,882	5,744	6,120	1,4	1,3
30-34	7,149	5,837	5,881	6,533	2,3	1,8
35-39	12,121	9,356	6,010	6,869	4,0	2,9
40-44	18,227	13,201	6,164	7,148	6,4	4,5
45-49	27,426	19,280	6,328	7,491	9,5	6,6
50-54	44,072	29,844	6,600	7,947	13,9	9,3
55-59	58,575	42,195	6,847	8,582	20,1	14,1
60-65	72,210	60,616	7,000	9,154	32,4	27,7
Total	248,216	189,727	6,639	8,184	9,0	6,7

¹ The average amount includes basic pension, pension supplement and individual ATP.

Permanent or temporary disability pensions in December 2000. Out of a total of around SEK 42 billion, 52 per cent went to women and 48 per cent to men.

SEK 24.8 billion was paid out in the

form of supplementary pension (ATP). Women made up 57 per cent of ATP pensioners and received just under half of the amount paid, while men made up 43 per cent of ATP pensioners and received just over half.

Pension supplement and housing supplement for persons with permanent or temporary disability pensions in December 2000. Out of the total amount paid for permanent disability pensions, pension supplements made up just under SEK 2.9 billion, of which 56 per cent went to women and 44 per cent to men.

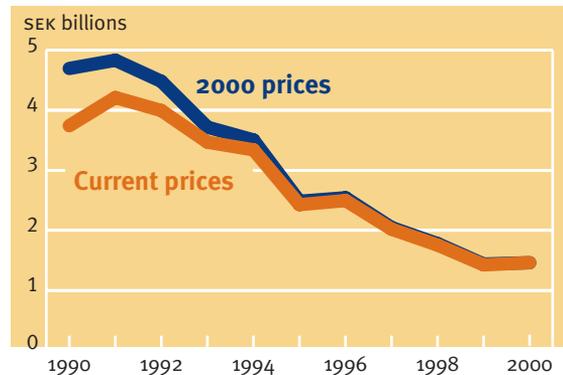
The housing supplement was around SEK 2.5 billion. 56 per cent of this was paid to women and 44 per cent to men.

Age	Pension supplement Number of recipients		Housing supplement Number of recipients	
	Women	Men	Women	Men
16-19	1,594	2,286	507	655
20-24	2,671	3,182	1,589	1,927
25-29	3,275	3,258	2,521	2,643
30-34	3,298	3,292	3,431	3,489
35-39	3,970	3,909	4,752	4,791
40-44	4,916	4,382	6,142	5,826
45-49	6,773	5,286	7,950	7,102
50-54	9,964	6,023	10,476	7,989
55-59	12,541	6,051	11,853	7,885
60-64	16,997	6,773	12,906	7,700
Total	65,999	44,442	62,127	50,007

Dental care

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

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



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

All adults receive financial support for everyday health-promoting dental care, that is, basic dental care. This includes preventive

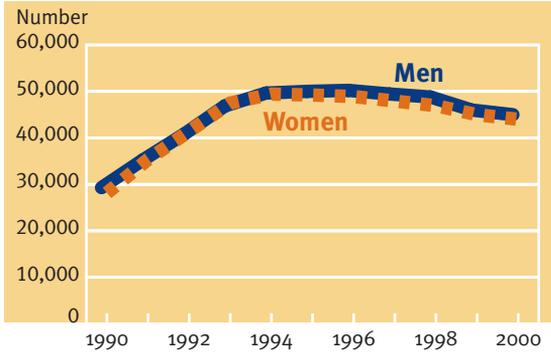
measures, fillings, root treatment and suchlike. A fixed price is paid for basic dental care for a period of two years, regardless of the number of treatments.

For additional dental care, there are special compensation regulations. For crowns, braces, and suchlike, as well as for orthodontic treatment, there is high-cost protection for patients with high treatment costs.

Regulations

Work injury benefit

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



Number of individual life annuities according to the occupational injuries insurance in December. At the end of the 1980s and beginning of the 1990s, the number of work injury claims assessed by the social insurance offices increased dramatically. At the same time, the number of cases where actual work injury was established also increased. The decline after 1993 was due to the introduction of much stricter criteria for judging work injury claims.

Regulations

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

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

to a so-called work injury annuity. The annuity is designed to compensate the recipient for all lasting loss of income. When calculating the size of the annuity, the income that the person is assumed to have earned if the accident had not occurred is compared with the income the person is estimated to receive after the accident. The annuity provides compensation for the entire difference, but may not exceed 7.5 times the price base amount per year, which was equivalent to roughly SEK 23,000 per month in 2000.

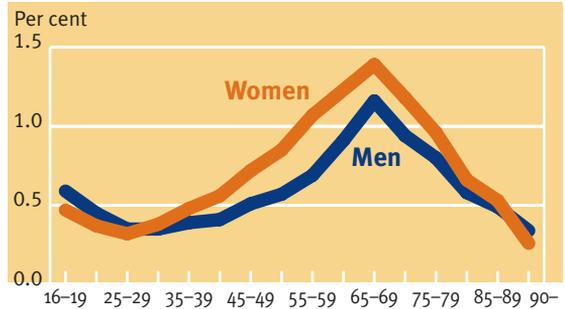
Work injury annuities in December 1998. Out of a total of SEK 4.7 billion in work injury annuities in 1998, women received just over 40 per cent and men 60 per cent. In 2000, SEK 4.6 billion was paid out.

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

Handicap allowance

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

Proportion of persons in the population with handicap allowances in 2000. Generally speaking, handicap allowances are more common among women than men. The main group of recipients comprises those aged between 60 and 69.



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

functional disability.

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

Regulations

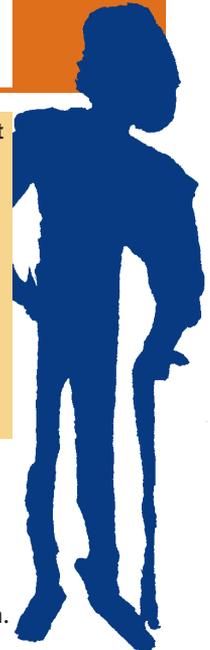
Age	Number of recipients		Average amount per month, SEK	
	W	Men	W	Men
16-19	917	1,231	1,462	1,463
20-29	1,857	2,255	1,434	1,465
30-39	2,655	2,401	1,468	1,497
40-49	3,663	2,730	1,462	1,484
50-59	5,831	3,907	1,445	1,465
60-69	5,482	4,095	1,385	1,413
70-79	4,172	2,706	1,346	1,345
80-89	1,484	789	1,255	1,232
90-	148	63	1,184	1,195
Total	26,209	20,177	1,409	1,435

Handicap allowance as a supplementary benefit in December 2000.

Age	Number of recipients		Average amount per month, SEK	
	W	Men	W	Men
16-19	205	300	1,457	1,405
20-29	881	947	1,370	1,403
30-39	1,454	1,773	1,356	1,422
40-49	1,277	1,580	1,389	1,498
50-59	1,160	1,624	1,401	1,506
60-	347	434	1,394	1,485
Total	5,324	6,658	1,383	1,461

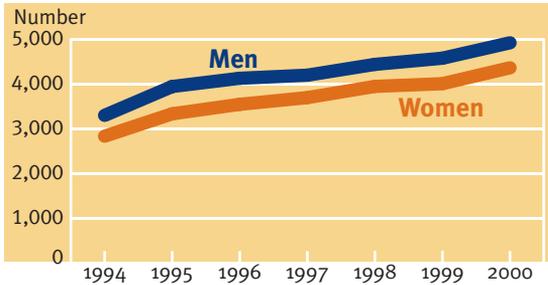
Handicap allowance as a separate benefit in December 2000.

Out of a total of SEK 1 billion in handicap allowance in 2000, 53 per cent went to women and 47 per cent to men.



Assistance allowance

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



Persons with assistance allowance.

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

Regulations

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

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

Assistance allowance is paid at a standard amount per hour. It was SEK 178 in 2000.



Age	Number of recipients		Average hours per month	
	Women	Men	Women	Men
0-14	568	722	306	302
15-19	272	388	323	349
20-24	338	441	421	422
25-29	323	404	420	440
30-34	299	397	414	429
35-39	303	375	412	425
40-44	298	340	385	424
45-49	388	393	407	426
50-54	465	491	372	379
55-59	605	508	365	372
60-64	510	469	343	332
Total	4,369	4,928	373	384

The figures refer to December 2000 but were compiled in May 2001, and may diverge from other statistics.

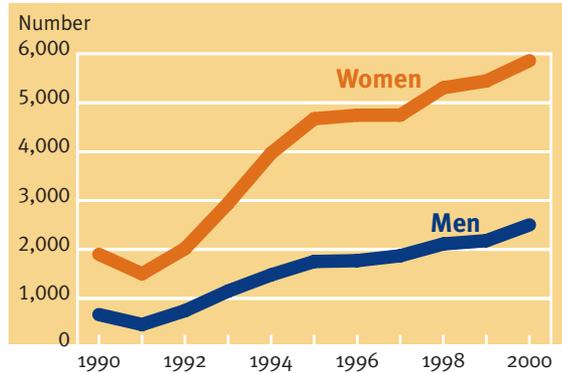
Assistance allowance in December 2000. Out of a total of SEK 7 billion in assistance allowance in 2000, around

46 per cent went to women and 54 per cent to men. The municipalities provided SEK 1.7 billion.

Allowance for care of close relatives

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

Persons with allowance for care of close relatives. The allowance for care of close relatives was introduced at the beginning of the second half of 1989. In 1991, the level of compensation was lowered, which may explain the decrease in the number of people receiving the allowance that year. The following year, the rules were changed so that even a person looking after a seriously ill relative in hospital or other institution (i.e. not only in the home) was entitled to receive the allowance. The steady increase since 1991 can be attributed partly to the general public becoming more aware of the possibility of receiving allowance for care of close



relatives. Women look after relatives to a far greater extent than men. Among those receiving this care, however, the sexes are more evenly represented.

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

The allowance is payable at 100

per cent, 50 per cent or 25 per cent of the full rate. In 1997, the compensation level was 75 per cent of the income entitling to sickness benefit. Since 1 January 1998, the compensation level is 80 per cent. In 2000, the maximum allowance for care of close relatives was just over SEK 18,000 per month.

Regulations

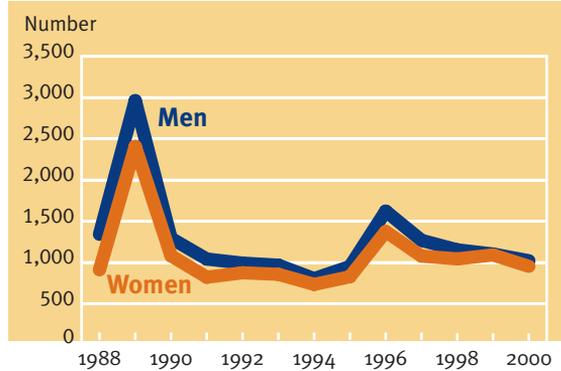
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	77	50	10	8	4,708	4,114
25-29	252	99	10	9	5,401	5,423
30-34	460	260	11	8	5,544	5,323
35-39	665	358	10	8	5,440	5,041
40-44	904	373	10	10	5,117	6,150
45-49	1,038	452	10	10	5,531	6,503
50-54	1,148	422	10	11	5,863	7,142
55-59	931	352	13	15	7,070	9,004
60-	383	137	18	20	8,744	11,521
Total	5,858	2,503	11	11	5,961	6,762

Allowance for care of close relatives in 2000. Out of a total of around SEK 52 million in allowances for care of close relatives in 2000, 67 per cent went to women and 33 per cent to men.

Car allowance

The car allowance is provided to help people with permanent functional disabilities who find it difficult to get around without the aid of a motor vehicle of their own.

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



Regulations

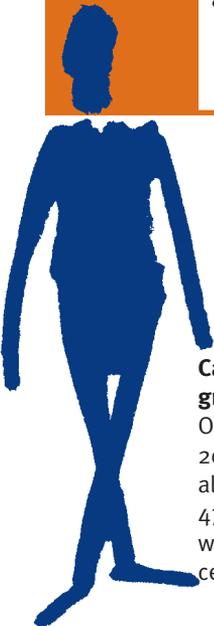
Car allowances may be granted every seventh year for purchasing or adapting a car, motorcycle or moped. Five groups are entitled to car allowances:

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

permanent or temporary disability pension.

- Other handicapped people between the ages of 18 and 49 who can drive the vehicle themselves.
- Handicapped parents with children under 18.
- Parents with handicapped children.

Since 1 July 1995, functionally disabled people who have been granted car allowances may, under certain circumstances, be granted an allowance for driving lessons.



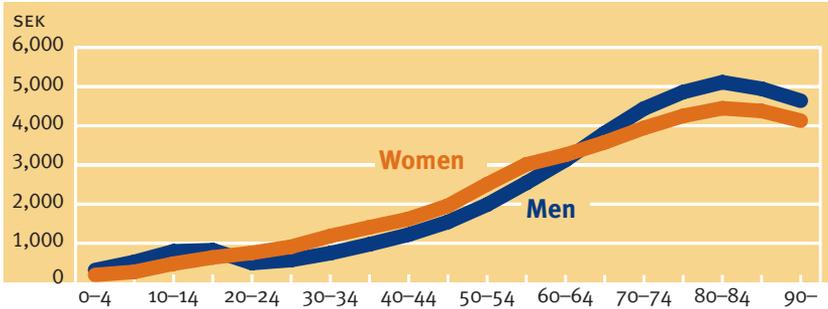
Car allowances granted in 2000.

Out of a total of SEK 209 million in car allowances in 2000, 47 per cent went to women and 53 per cent to men.

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
0-15	199	245	59,880	61,258
16-19	35	47	81,256	86,590
20-24	27	44	128,790	131,184
25-29	46	57	153,548	150,280
30-34	73	85	105,711	114,310
35-39	98	94	116,119	132,743
40-44	117	105	111,094	104,405
45-49	134	125	115,431	99,482
50-54	133	115	92,371	108,880
55-59	113	84	112,540	103,202
60-	58	74	111,317	92,051
Total	1033	1075	93,223	99,544

Medicine

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



Source: Apoteket AB, Swedish Pharmaceutical Statistics 2000

Sales of prescription drugs – value per inhabitant in 2000. Women have higher medicinal costs than men during their working lives, while men have higher medicinal costs than women

after retirement. This may partly be due to the fact that costlier medicines are more frequently prescribed to men than women especially in higher age groups.

The high-cost protection system for the purchase of drugs stipulates an upper limit of SEK 1,800 for a twelve-month period. Up to this limit, the patient pays.

- the entire cost of the drugs up to SEK 900

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

Regulations

Age	Number of prescription drugs sold, thousands		Average amount per inhabitant, SEK	
	Women	Men	Women	Men
0-10	880	1057	235	431
11-19	1062	746	374	659
20-29	2195	953	552	808
30-39	3061	1760	697	659
40-49	3947	2497	838	536
50-59	6570	4173	1051	662
60-69	5928	4513	1296	861
70-79	8877	6101	1511	1092
80-89	11139	5054	1791	1382
90-	3882	1067	2246	1776
Total	47 541	27 921	1935	1679

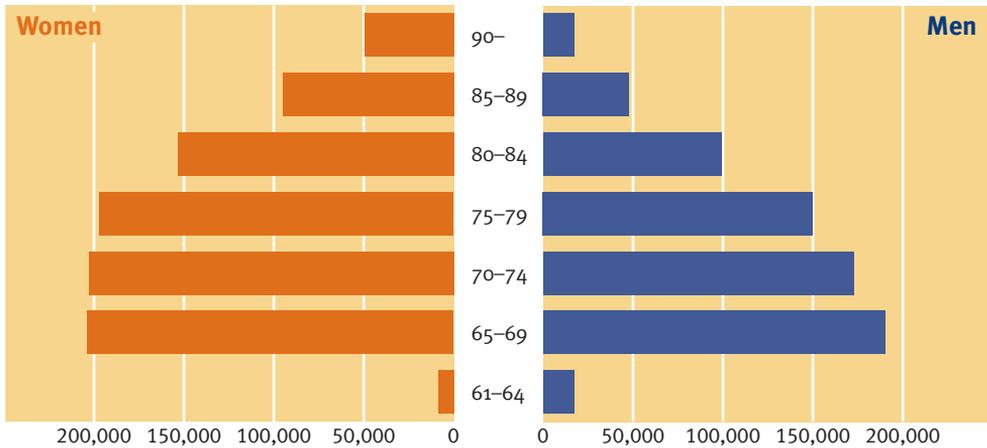
Source: Apoteket AB, Swedish Pharmaceutical Statistics 2000

Sales of prescription drugs in 2000. In 2000, the insurance scheme's expenditure for drugs was SEK 15.6 billion, of which 54 per cent was for drugs prescribed to women and 46 per cent was for drugs prescribed to men.

Financial security in old age

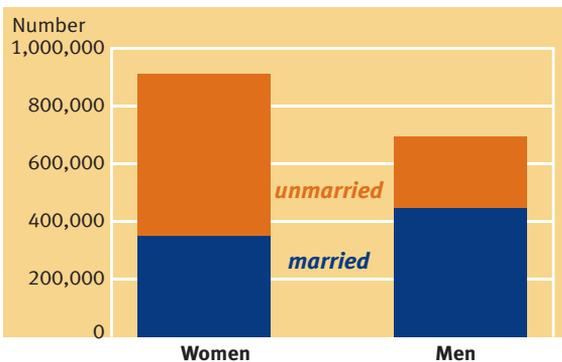
Old-age pension

The aim of the old-age pension reform is to create a system linked to national economic and demographic developments. This will transform the earlier old-age pension scheme. The first payments under the new scheme were made during 2001.



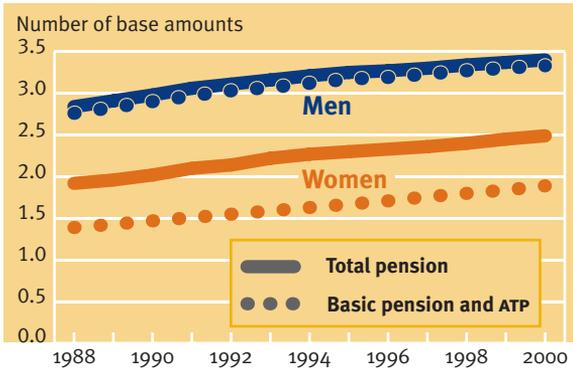
Old-age pensioners in 2000. There are far more women among old-age pensioners than men. The fact that women as a group live longer than men is clearly illustrated in the diagram. Only among those pensioners who have retired early are there more men than

women, that is, in the age group 61–64. Persons who are married or are permanently cohabiting, or who have/ have had children together, are reported as married. Others are reported as unmarried.



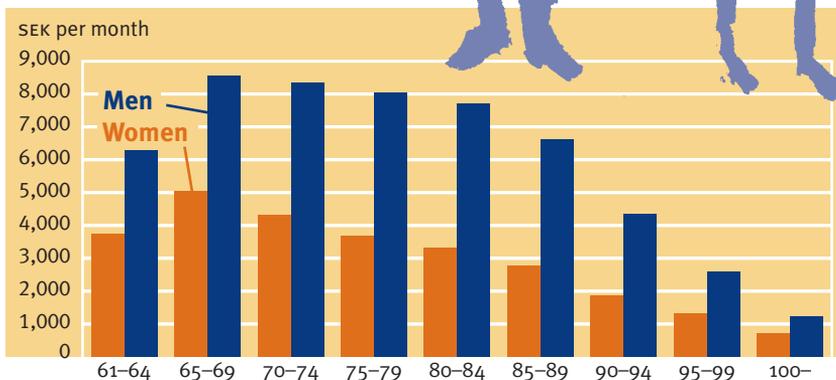
Old-age pensioners in 2000. Many older women live alone. The main reason for this is that women on average live roughly five years longer than men, as well as the fact that today's generation of women pensioners tend to have married men a few years older than themselves. Taken together, these factors mean that a wife generally outlives her husband.

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



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

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



Average ATP amount per old-age pensioner with ATP in 2000. Many of the older women among old-age pensioners have never been professionally active but have done unpaid work in the home instead. Among women who

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

Regulations

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

Old-age pension is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Basic pension is paid to all pensioners, regardless of earlier working income. Full old-age pension from the basic pension scheme is 96 per cent of the price base amount per annum for single persons and 78.5 per cent for married persons. In 2000, this amounted to SEK 2,952 per month for single pensioners and SEK 2,414 for married pensioners per person and month.

The size of the pension from the

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

For persons receiving a low ATP or none at all, there are pension supplements and housing supplements. Full pension supplement to old-age pensioners comprises 56.9 per cent of the basic amount, amounting to SEK 1,735 per month in 2000.

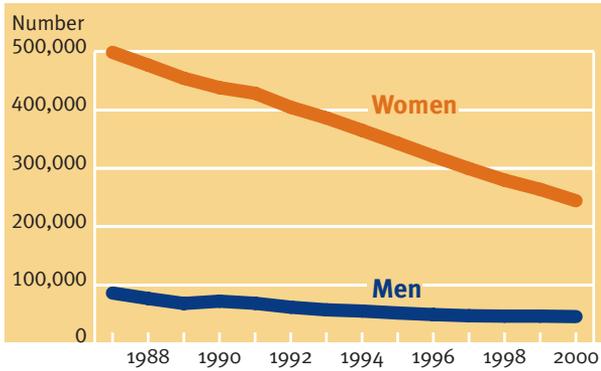
Age	Number of recipients		Average amount ¹ per month, SEK		Average amount ATP ² per month, SEK	
	Women	Men	Women	Men	Women	Men
61-64	8,747	17,019	5,533	8,424	3,730	6,272
65-69	203,611	190,228	7,279	10,696	5,055	8,560
70-74	202,694	172,574	6,561	10,559	4,317	8,336
75-79	196,882	149,956	5,880	10,336	3,667	8,025
80-	298,301	164,232	5,036	9,436	2,965	7,025
Total	910,235	694,009	6,085	10,532	4,012	7,971

¹ The average amount includes basic pension, pension supplement and personal ATP.
² Per ATP-pensioner.

Old-age pension in December in 2000. Approximately SEK 150 billion was paid to old-age pensioners in 2000, around 46 per cent to women and 54 per cent to men.

SEK 96 billion of the total amount consisted of atp. Women comprised 51

per cent of ATP pensioners with old-age pensions, but only 35 per cent of the amount was paid to women. Men comprised 49 per cent of the pensioners and received 65 per cent of the amount.



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

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



Age	Pension supplement Number of recipients		Housing supplement Number of recipients	
	Women	Men	Women	Men
60–64	1,580	1,079	.	.
65–69	34,054	12,116	27,721	10,724
70–74	44,875	10,513	39,333	11,573
75–79	51,865	8,765	57,253	13,091
80–	112,002	13,457	155,939	27,759
Total	244,376	45,930	280,250	63,148

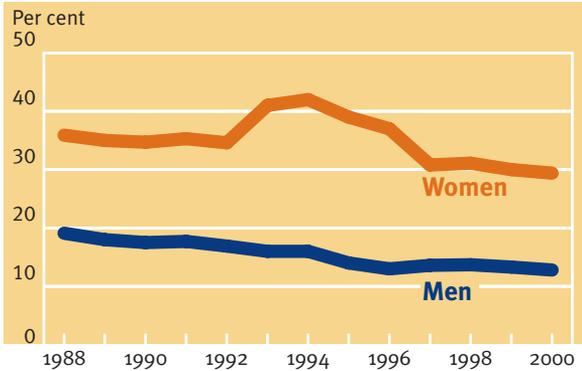
Pension and housing supplements for old-age pensioners in December 2000. Pension supplements amounted to approximately SEK 3.9 billion in 2000, of which 87 per cent went to

women and 13 per cent went to men.

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

Housing supplement for pensioners

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



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

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

Regulations

The housing supplement consists of

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

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

The size of the housing supplement depends on the cost of the accommodation and the income and assets of the individual. In 2000, the maximum BTP was 90 per cent of accommodation costs in the range of SEK 100–4,000 per month, giving a

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

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

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

Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
16-19	507	655	1,570	1,525
20-24	1,600	1,927	2,204	2,112
25-29	2,535	2,644	2,313	2,298
30-34	3,469	3,495	2,129	2,183
35-39	4,837	4,801	1,976	2,094
40-44	6,281	5,841	1,859	1,972
45-49	8,136	7,114	1,871	1,906
50-54	10,769	8,009	1,889	1,814
55-59	12,473	7,901	1,856	1,721
60-64	14,018	7,719	1,764	1,620
65-69	27,733	10,738	1,503	1,416
70-74	39,354	11,582	1,510	1,226
75-79	57,300	13,102	1,580	1,116
80-84	64,082	10,877	1,705	1,098
85-89	56,249	9,479	1,900	1,166
90-	35,686	7,423	2,089	1,477
Total	345,029	113,307	1,752	1,523

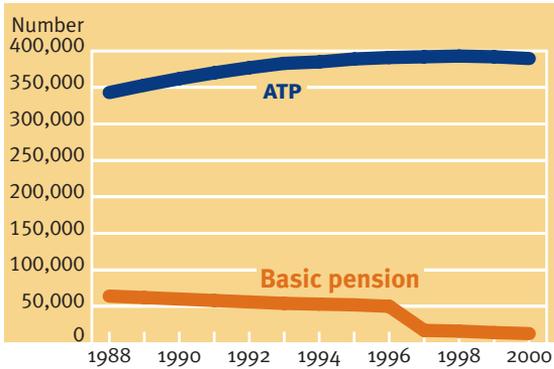
¹ The average amount includes BTP, SBTP and KKB.

Housing supplements in December 2000. In 2000, SEK 9.6 billion in housing supplement was paid to pensioners. Approximately 75 per cent of this was paid to women and 25 per cent to men.



Survivor's pension for adults

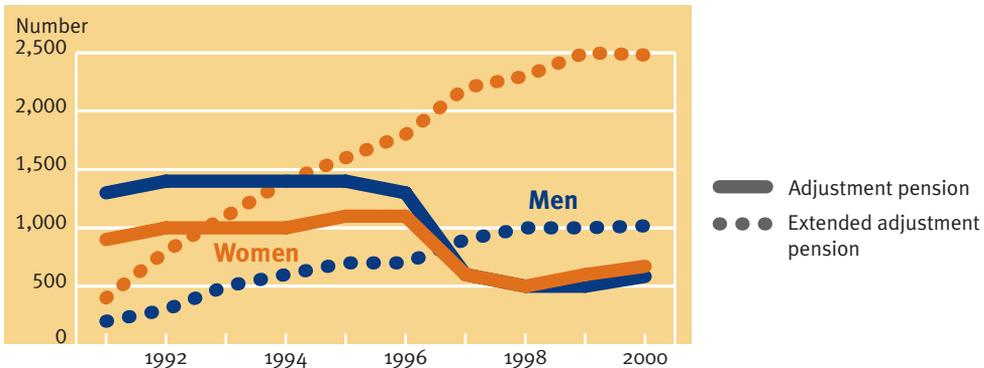
The survivor's pension provides financial security for persons whose closest relatives have died.



Women with widows' pensions. The widows' pension was abolished in 1990 but the transitional regulations have meant that the number of women receiving widows' pensions from the ATP scheme has nevertheless increased. On the other hand, those with basic pensions are decreasing. This is because the basic pension component of the widows' pension is lost when the widow herself becomes a pensioner



and because the right to widows' pension in the form of basic pension has been means-tested since 1 April 1997.



Adjustment pensions and extended adjustment pensions. The period for which an adjustment pension can be received was reduced from one year to six months in 1997, which led to the number of persons receiving the benefit at any one time being halved.

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

Regulations

The survivor's pension for adults includes

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

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

- was at the time of the death permanently cohabiting with children under 12, or
- had cohabited continuously with the deceased for a period of at least five years prior to the time of the death.

The adjustment pension is payable for six months and its size is based on the deceased person's right to basic and supplementary pension. The adjustment pension can be received concurrently with a person's own pension.

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

pension ceases to apply if the survivor remarries.

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

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

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

For those with a low ATP or none at all, there is a pension supplement and housing supplement. Full pension supplement for survivors is 62.9 per cent of the basic amount, that is, SEK 1,918 per month in 2000.

Age	Number of recipients Women	Average amount ¹ per per month, SEK Women
–39	399	1,968
40–49	4,755	2,221
50–59	22,986	3,348
60–64	22,339	3,679
65–69	32,645	2,836
70–74	55,120	3,123
75–79	79,891	2,965
80–89	143,576	2,365
90–	30,093	1,339
Total	391,804	2,685

¹ The average amount includes basic pension, ATP and pension supplement.

Widows' pensions in December 2000. The majority of women receiving widows' pensions are themselves old-age pensioners, but roughly 13 per cent

are still of active working age. In 2000, roughly four out of ten old-age women pensioners also received widows' pension.

Out of a total of SEK 12,6 billion in widows' pensions in 2000, around 84 per cent went to widows who were 65 or older.





Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
20-34	43	12	4,739	4,900
35-39	50	14	4,846	4,683
40-44	72	36	4,864	4,624
45-49	122	59	5,389	4,816
50-54	235	96	5,982	5,135
55-59	119	170	5,854	5,271
60-64	30	197	4,775	5,274
Total	671	584	5,513	5,142

¹ The average amount includes basic pension, ATP and pension supplement.

Adjustment pensions in December 2000. Out of a total of SEK 98 million in adjustment pensions in 2000,

around 56 per cent went to women and 44 per cent to men.

Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
-29	129	16	4,388	4,663
30-34	382	103	4,508	4,475
35-39	663	227	4,589	4,540
40-44	706	253	4,481	4,469
45-49	461	227	4,494	4,580
50-54	136	127	4,519	4,524
55-59	4	53	3,465	4,497
60-64		11		3,723
Total	2,481	1,017	4,512	4,514

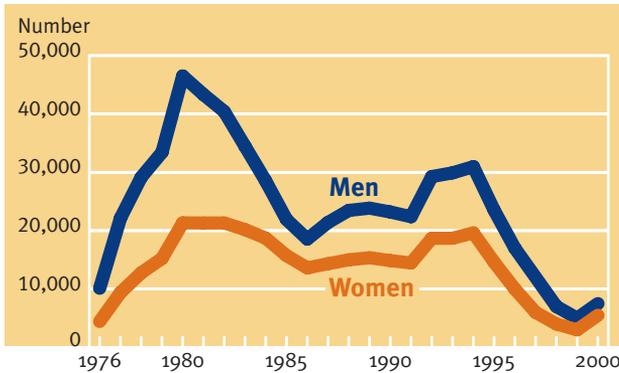
¹ The average amount includes basic pension, ATP and pension supplement.

Extended adjustment pensions in December 2000. Out of a total of SEK 188 million in extended adjustment pensions in 2000, 73 per cent went to

women and 27 per cent to men. In December 2000, special survivor's pensions were paid to 73 women and 16 men.

Partial pension

Gainfully employed persons wishing to reduce their working hours a few years before retirement could claim partial pension up to the year 2000.



The development of the partial pension. At most a total of between 60,000 and 70,000 persons have chosen to take out partial pensions, that is, roughly a quarter of those qualifying. At the beginning and end of the period, the proportion has been significantly below ten per cent. Women have always been in a minority. The increase in 1992 can be explained by the fact that many people applied for partial pensions on the eve of an imminent tightening of the rules (which, however, was never implemented). The same explanation applies to

the increase in 1994, the rules being tightened in July of that year. This regulatory change also explains the decrease the following year. Finally, there was also an increase at the end of 2000 due to the fact that it was no longer possible to apply for this form of pension after December of that year.



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

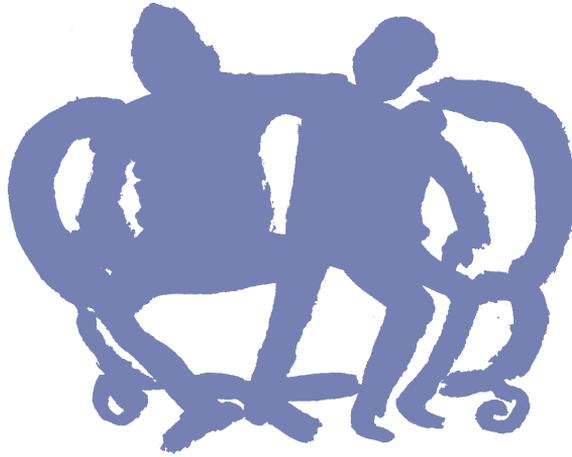
Gainfully employed in the age group 61–64 who wished to reduce their working hours could receive partial pensions. The partial pension is 55 per cent of the difference

between before and after the reduction in working hours. After reducing their working hours, persons with partial pensions are obliged to work between 17 and 35 hours a week on average. It is possible to receive compensation for a reduction in working hours of up to maximum 10 hours per week.

Regulations

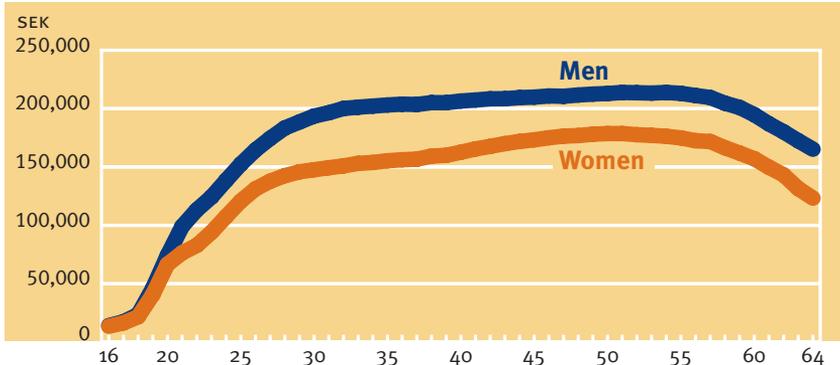
Out of a total of around SEK 200 million in partial pensions in 2000, around one third went to women and two thirds to men.

Earned pensionable income



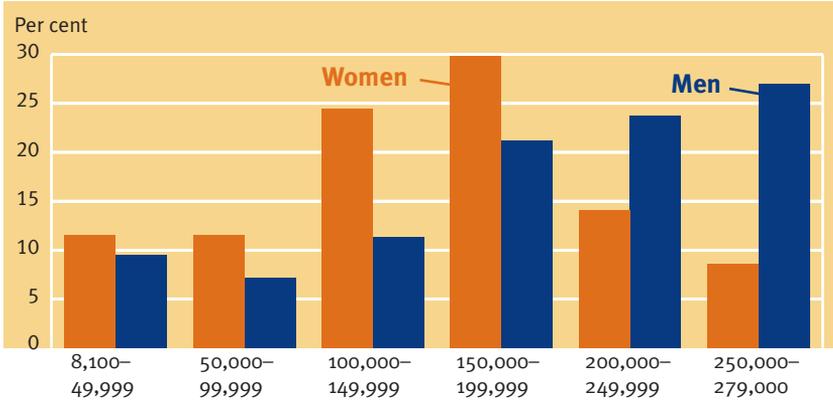
The pensionable income according to the reformed pension scheme is given here for people aged 16–64. It consists of employees’ and disability pen-

sioners’ income and social insurance payments, self-employed persons’ salaried income and social insurance payments to self-employed persons.



Average pensionable income in 1999. For both women and men, average earned pensionable income (PGI) increases with age, reaching a peak in the age group 45–54. Among the higher age groups, average PGI falls since many people for a number of reasons then begin to cut down on the number of working hours. Likewise, salary levels often stagnate as retirement approaches. Long-term sick leave, partial disability retirement and retirement with partial pension are

other reasons for average income levels dropping at more advanced ages. At all ages, women’s incomes are lower than those of men. The main reasons for this are that women earn less than men in most occupations, that women-dominated professions often have lower salary levels and women more often work part-time. Gender-based differences in earning power are most pronounced during the child-bearing and care-intensive years between the ages of 25 and 39.



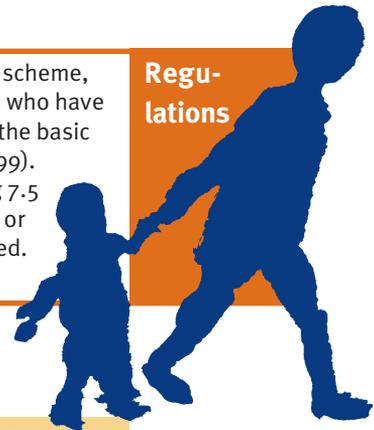
Persons according to earned pensionable income in 1999. This chart clearly reflects the income differences between the sexes. The

proportion of women with an earned PGI below SEK 200,000 is 77 per cent while the equivalent proportion for men is approximately 49 per cent.

As of 1999, persons born between 1938 and 1954 are allocated both pension points (qualifying for ATP) and pension rights in the reformed pension scheme. Persons born later than 1954 are only allocated pension rights and persons born before 1938 only receive pension points.

In the reformed pension scheme, PGI only applies to persons who have incomes of at least 0.24 of the basic amount or SEK 8,700 (in 1999). Parts of incomes exceeding 7.5 of the raised basic amount or SEK 279,000 are not included.

Regulations

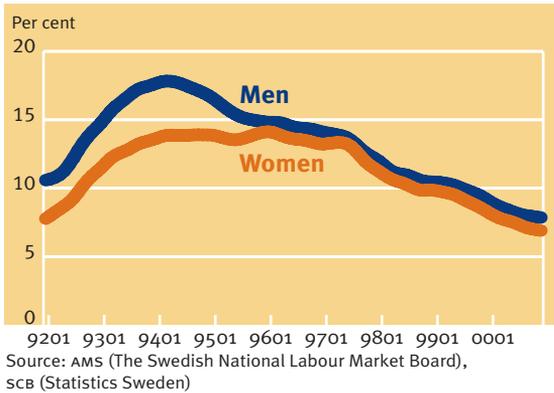


Age	Number with PGI		Proportion of total, per cent		Average income, SEK	
	Women	Men	Women	Men	Women	Men
16–19	81,758	83,744	41.3	40.3	28,994	31,287
20–24	215,540	222,269	83.0	82.7	86,469	111,670
25–29	267,902	279,479	89.8	90.6	135,864	172,980
30–34	292,081	308,663	91.8	92.1	151,085	198,885
35–39	277,689	291,754	91.7	91.5	157,414	204,077
40–44	266,521	277,355	91.7	91.5	167,542	208,022
45–49	266,525	275,881	91.2	91.3	175,956	211,072
50–54	291,934	304,313	89.6	91.1	177,642	213,505
55–59	234,365	250,130	85.0	88.0	170,176	208,522
60–64	142,142	151,182	65.9	72.5	143,518	182,004
Total	2,336,457	2,444,770	84.1	85.2	149,346	187,047

Earned pensionable income in 1999. The proportion of the population with pensionable income in 1999 was 84 per cent for women and 85 per cent for men.

Unemployment insurance

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



Proportion of officially unemployed persons and participants in labour market programs. The labour market continued to show strong growth during 2000. Employment figures increased by 91,000, meaning that the total increase for 1999 and 2000 is the highest for over 25 years. There was a marked fall in unemployment, which was down to 4 per cent in October 2000. The driving force behind employment was the private service sector. IT, media, advertising and parts

of the adventure industry increased most. The first two were largely concentrated to big-city areas in general and to Stockholm in particular. Therefore, the number of job opportunities grew in the cities while sparsely-populated areas received only a small share of the new jobs. Many new jobs were also created in the public service sector, primarily within education and eldercare, as a result of bigger municipal budgets. The building boom increased in strength while both the export industry and those industries focused on the domestic market flourished. During the autumn of 2000, there were increasing signs of a slackening of pace in industrial growth due to a downturn in the global economy. Subsequently, dampened activity has hit service sectors dependent on industry and begun to exercise a negative effect on household consumption. However, domestic demand is still strong, though growing unemployment is expected in the second half of 2001.



Unemployment benefit payments from the unemployment benefit fund (A-kassa) and cash unemployment allowance (KAS). Unemployment benefit payments rose sharply at the beginning of the 1990s in step with rising unemployment, and peaked in 1993 at around SEK 40 billion.

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

Regulations

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

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

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

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



Age	Number of recipients		Average number of days		Average amount, SEK	
	Women	Men	Women	Men	Women	Men
-19	77	126	46	52	19,352	23,395
20-24	37,104	33,988	50	56	18,487	22,451
25-29	67,633	46,065	59	70	27,439	34,491
30-34	63,859	41,842	67	78	33,502	40,993
35-39	54,612	39,111	69	83	34,670	43,873
40-44	39,435	31,353	71	86	35,246	45,439
45-49	32,071	27,396	74	90	36,712	47,834
50-54	30,384	27,206	79	95	39,269	50,973
55-59	26,890	25,144	95	111	47,435	60,526
60-64	21,314	23,386	135	149	59,497	81,311
Total	373,379	295,617	72	87	34,496	45,096

Source: AMS (The Swedish National Labour Market Board)

Compensation from the unemployment insurance scheme in 2000.

Out of a total of SEK 26.5 billion in unemployment benefits in 2000, SEK 13 billion (49 per cent) went to women and SEK 13.5 (51 per cent) to men.



More statistics

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

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

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Social Insurance in Sweden 2001

The Swedish social insurance administration is a natural part of virtually every citizen's life. It is of considerable importance, not only in terms of people's security and welfare, but also in terms of the national economy, with a current total expenditure per annum of approximately SEK 360 billion.

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

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