

Social Insurance in Figures 2018



” Men used 28 per cent of the total number of days with parental benefit that were paid out in 2017.

See page 20 for more information →

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Foreword

The Swedish Social Insurance Agency (Försäkringskassan) is one of 28 government agencies in Sweden that are responsible for producing statistics and the agency publishes both official statistics and other statistics pertaining to social insurance. This means that the Social Insurance Agency is tasked with developing, producing and distributing unbiased statistics for informing the public, for analytical purposes and for research. Each year, as part of this mandate, the Social Insurance Agency publishes *Social Insurance in Figures*, the aim of which is to use statistics and comments in order to provide an account of the benefits administered by the agency.

Social insurance is an integral part of the lives of most people. It is of great importance, not just to individuals' security and living standards, but also to the Swedish economy. In 2017, total expenditure on the benefits administered by the Social Insurance Agency amounted to around SEK 228 billion, equivalent to just under 5 per cent of Sweden's gross domestic product (GDP).

Many of the agency's employees have been involved in the production of *Social Insurance in Figures 2018*. Fanny Jatko is the publication's editor. Maria Corin and Jon Frank have written the chapter on the financial scope of social insurance, Alma Wennemo Lanninger the chapters on recipients of social insurance, on financial security for families and children and on financial security in the event of disability and, finally, Ulrik Lidwall the chapters on financial security in the event of sickness and on other payments.

Stockholm, June 2018

Maria Hemström-Hemmingsson
Acting Director-General

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Introduction

The purpose of the Swedish social insurance system is to provide financial security from cradle to grave and encompasses almost everyone who lives or works in Sweden. The insurance system is an important aspect of the social security system and is of major importance, not just to individuals, households and businesses, but also to the Swedish economy as a whole. The parts of the social insurance system administered by the Swedish Social Insurance Agency consist primarily of benefits paid to families with children, to the sick and to people with disabilities. The Swedish Pensions Agency has been administering social insurance benefits paid to pensioners since January 2010. These benefits are not included in this publication.

In 2017, the social insurance system's total expenditure on the benefits administered by the Social Insurance Agency amounted to around SEK 228 billion, equivalent to just under five per cent of Sweden's gross domestic product (GDP). Administration costs amounted to just under SEK 9 billion, which adds up to total expenditure of just over SEK 236 billion. Just over half of this expenditure went to the sick and people with disabilities, one third to children and families, while the remainder was spent on other benefits, mainly within the labour market area, and on administration.

Social Insurance in Figures 2018 provides an overall account of the benefits administered by the Social Insurance Agency. The social insurance system is described using tables, graphs and maps on the basis of the areas *recipients of social insurance*, *financial scope of social insurance*, *financial security for families and children*, *financial security in the event of disability*, *financial security in the event of illness and other payments*. The indicators that are presented for the various benefits include the number of recipients, the amount paid and the average benefit. In order to put the statistics in context, there is a regulations box for each benefit that provides an overview of the applicable regulations. Insured persons have varying social insurance requirements and use it in different ways. For this reason, the statistics are distributed by sex and age and in some cases by county and region of birth.

A PDF version of Social Insurance in Figures 2018 and links to the underlying statistics can be found on the Social Insurance Agency's statistics and analysis website, www.fk.se/statistik. These documents contain longer time series than those presented in the printed publication.

More statistics pertaining to the benefits included in Social Insurance in Figures can be found on the Social Insurance Agency's statistics and analysis website, www.fk.se/statistik. Questions about the statistics included in this publication or about official or other statistics published on the Social Insurance Agency's website can be emailed to statistikenheten@forsakringskassan.se.

How to read this report

Each of the benefits included in Social Insurance in Figures 2018 has a regulations box that briefly describes the regulations that apply to the year that is covered by the statistics. In those cases where the regulations have changed during the year, it is the rules applicable at the end of 2017 that are presented. The purpose of the regulations box is to help the reader put the statistics into context. Further information about the regulations is available on the Social Insurance Agency's website, www.fk.se.

The term "days" always refers to what are termed "net days" – i.e. two days with 50 per cent benefit count as one net day.

To calculate the size of the income-related daily cash benefit that applies to, for example, sickness cash benefit, pregnancy benefit and parental benefit, the compensation level (80 or 75 per cent) is multiplied by a conversion factor that was 0.97 for 2017. The Swedish Parliament (Riksdag) sets the level of the conversion factor. Consequently, the income-related daily cash benefit amounts to just under 80 or 75 per cent of the sickness benefit qualifying income.

The size of the daily cash benefit is calculated differently depending on whether it is based on an hourly/daily rate (e.g. temporary parental benefit) or a rate per calendar day (e.g. parental benefit). This means that, in spite of the maximum benefit being based on 7.5 times the price base amount for temporary parental benefit and 10 times the price base amount for parental benefit, the average daily amount of temporary parental benefit may exceed the average daily amount of parental benefit.

For benefits that are paid out over a longer time period, circumstances may change while the case is ongoing. This is applicable in, for example, ongoing sickness cash benefit cases, where the diagnosis may change over time. The statistics in these tables are based on the diagnostic code registered most recently in these cases.

Unless stated otherwise, the source of the statistics in this publication is the Social Insurance Agency's database, Store. Retroactive decisions, reassessments, rejections, etc. may result in slight differences between statistics downloaded at different times from Store. For example, data concerning the number of recipients reported may differ slightly from what has been reported in other contexts.

The chart entitled "Proportion of the population receiving activity or sickness compensation by region of birth in December 2017" has been age-standardised. This is because the age structure varies by region of birth, which is important to take into account given that the incidence of illness varies with age. Age standardisation means that the age structure has been adjusted to make it equal for different regions of birth.

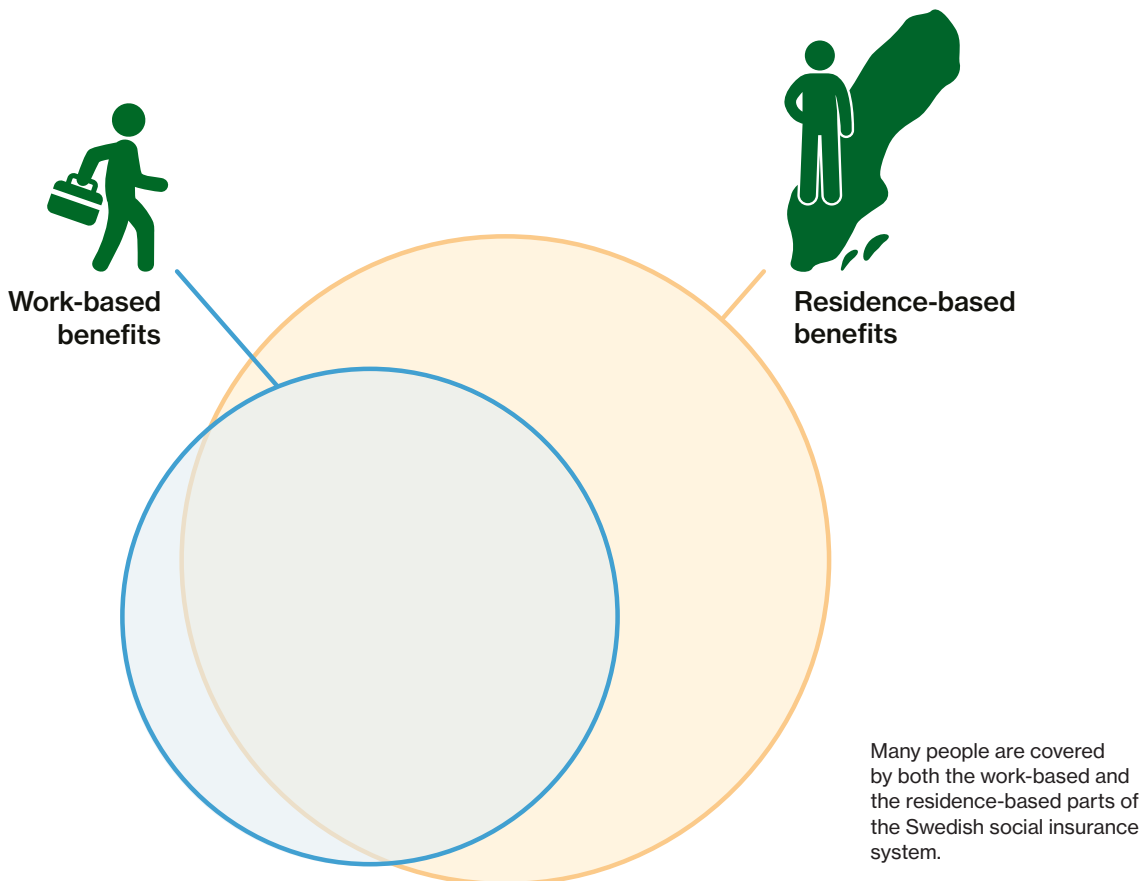
Recipients of Social Insurance

Almost everyone who lives or works in Sweden is covered by the Swedish social insurance system. It is an important aspect of the social security system and is of major significance, not just to individuals, households and businesses, but also to the Swedish economy as a whole.

Social insurance is work- and residence based

People who live or work in Sweden are covered by the Swedish social insurance system. Living or working in Sweden may give an individual entitlement to benefits

that are work or residence based. Almost everyone who lives or works in Sweden is covered by the Swedish social insurance system.



Residence-based benefits

Entitlement to the residence-based part of the Swedish social insurance system requires that an individual be considered permanently resident in Sweden.

A common feature of residence-based social insurance is that it provides basic cover for people who live in Sweden. Many of these benefits are designed as allowances rather than insurance policies. The cover

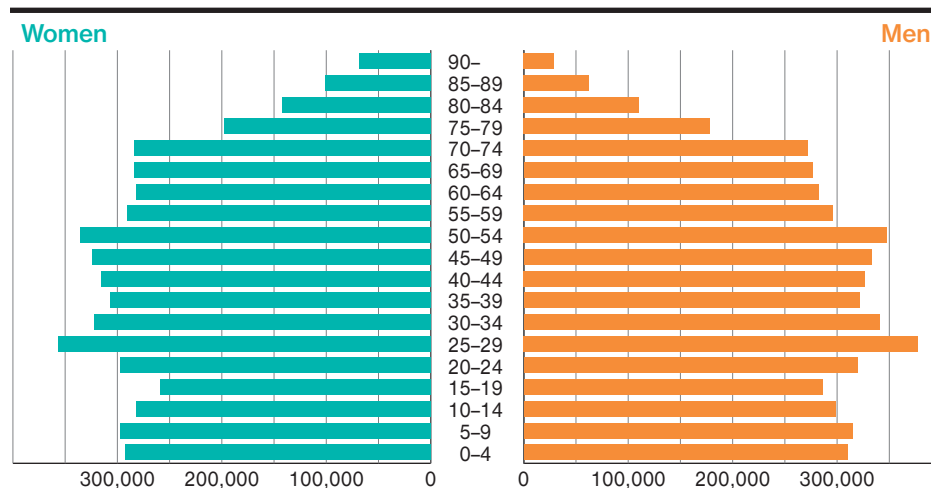
consists of various basic benefits such as child allowance, housing allowance and the national dental care subsidy. This also includes benefits that are paid at a guaranteed rate such as parental benefit at the minimum level and basic level, as well as activity and sickness compensation, which are paid in the form of a guarantee benefit.

Work-based benefits

An individual who works in Sweden is normally covered by the Swedish social insurance system and is thus entitled to work-based benefits. This is the case regardless of whether they are resident in Sweden or have come to Sweden in order to work without being resident in the country. An individual who leaves Sweden in order to work in another country is not normally covered by the Swedish social insurance system.

Work-based benefits are primarily designed as insurance policies in which the social insurance contributions provide

insurance cover in the event of loss of earnings. The work-based benefits include sickness cash benefit and income-related activity or sickness compensation, which may be provided in cases where an insured person has suffered a loss of earnings as a result of an illness that restricted their work capacity. Further examples of work-based benefits are those associated with a loss of earnings due to an individual expecting or having children, e.g. pregnancy benefit, parental benefit at the sickness benefit level and temporary parental benefit.



Source: Statistics Sweden (SCB)

Population of Sweden in 2017, distributed by age

At the end of 2017, Sweden had a population of just over 10 million. Just under 5.9 million were in the age group (20–64 years) that makes principal use of those parts of the social insurance system that are administered by the Social Insurance Agency. This applies to benefits that are intended for families with children, people who are sick and people with disabilities.

Some of the benefits that are paid to people who are between the ages of 20 and 64 also indirectly support those who are older and younger. Child allowance, child-care allowance and maintenance support are examples of benefits that are paid to parents for their children. One example of an insurance policy that supports older people

is benefit for care of closely related persons. The recipient of this benefit is normally under 65 years old, but the individual the recipient is caring for is often over the age of 64.

Some benefits are paid to recipients who are over the age of 64. For example, sickness cash benefit can be paid to individuals who are in gainful employment, even those who are 65 years of age or older. Other examples are the benefits that are intended for people with disabilities, where the recipient is entitled to retain, for example, disability allowance and attendance allowance after they have turned 65, provided that they were granted the benefit prior to the age of 65.

Country	Number of insured persons aged 19–64 years ¹			Proportion with a sickness benefit qualifying income ² (per cent)		
	Women	Men	Total	Women	Men	Total
Sweden	2,206,849	2,310,699	4,517,548	91	90	91
Nordic countries excl. Sweden	61,264	48,904	110,168	84	83	83
EU 28 excl. Nordic countries	96,833	95,003	191,836	84	87	85
Rest of Europe	80,796	71,124	151,920	83	86	84
Sub-Saharan Africa	53,470	51,537	105,007	79	79	79
Asia excl. Middle East	96,038	59,167	155,205	81	84	82
Middle East, North Africa and Turkey	150,359	178,479	328,838	73	77	75
North America	11,597	12,303	23,900	81	83	82
South America	27,981	25,795	53,776	85	87	86
Oceania	1,220	2,332	3,552	80	86	84
Total	2,786,407	2,855,343	5,641,750	89	89	89

¹ The estimated number of people covered by the Swedish social insurance system in the 19–64 age group is based on data concerning the number of people registered in the Swedish population register and an estimate of the number of people who have had entitlement to work-based benefits despite not being registered in Sweden during the year.

² The number of insured persons who are expected to have a sickness benefit qualifying income has been estimated here as those individuals who have a pensionable income of at least 24 per cent of the price base amount (excluding those who receive income-related activity compensation or sickness compensation, and excluding those who do not have a sickness benefit qualifying income and therefore receive parental benefit at the guarantee level).

■ Number of insured persons aged 19–64 and proportion of insured persons with a sickness benefit qualifying income at the beginning of 2017

There are no precise data on how many individuals are covered by the Swedish social insurance system. Nor are there any data on how many individuals have a sickness benefit qualifying income. This is because the assessment of whether an individual is covered by the Swedish social insurance system, and of whether they have a sickness benefit qualifying income, only takes place when they apply for a benefit. Consequently, the estimated number of insured persons is an indicator of the number of potential recipients of the work and residence-based parts of the social insurance system. Correspondingly, the proportion of insured persons with a sickness benefit qualifying income shows an estimate of the proportion of insured persons who are covered by the work-based parts of the social insurance system.

Of the total number of insured persons, 80 per cent were born in Sweden and

20 per cent were born abroad. The proportion who are expected to have a sickness benefit qualifying income is higher among those born in Sweden than among those born abroad. 91 per cent of those born in Sweden are expected to have the opportunity to receive work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. Among insured women and men born in the Middle East, North Africa and Turkey, 73 and 77 per cent, respectively, are expected to have a sickness benefit qualifying income. The principal explanation why a lower proportion of individuals who were born abroad is expected to have a sickness benefit qualifying income is that individuals who were born abroad generally have weaker ties to the labour market than those who were born in Sweden.

Regulations 2017

Insured persons who are entitled to a sickness benefit qualifying income are those who are expected to have an annual income from gainful employment of at least 24 per cent of the price base amount. For 2017, this equates to a sickness benefit qualifying income (SGI) of just over SEK 10,750. In some cases, it is possible to have a sickness benefit qualifying income that is based on income from previous years (known as a "dormant SGI").

Having an entitlement to a sickness benefit qualifying income is a basic prerequisite of entitlement to certain work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. The assessment of whether an individual has a right to a sickness benefit qualifying income only takes place when they apply for this type of work-based benefit.

Benefit	Women	Men	Total
Dental care	2,215,480	1,948,602	4,164,082
Child allowance	1,068,031	352,344	1,420,375
Temporary parental benefit	473,331	421,037	894,368
Parental benefit	466,052	387,286	853,338
Sickness cash benefit	387,460	218,237	605,697
Sickness compensation	178,402	122,383	300,785
Housing allowance	180,230	106,865	287,095
Activity grant	103,118	118,058	221,176
Maintenance support	139,726	32,084	171,810
Introduction benefit	40,217	53,973	94,190
Childcare allowance	58,372	11,735	70,107
Disability allowance	35,765	31,549	67,314
Activity compensation	21,238	24,469	45,707
Work injury annuity	16,554	18,586	35,140
Pregnancy benefit	26,501	0	26,501
Rehabilitation compensation	12,841	5,459	18,300
Benefit for care of closely related persons	12,418	4,825	17,243
Attendance allowance	7,303	8,667	15,970
Car allowance	688	791	1,479

■ Number of people who have received different types of benefit in 2017

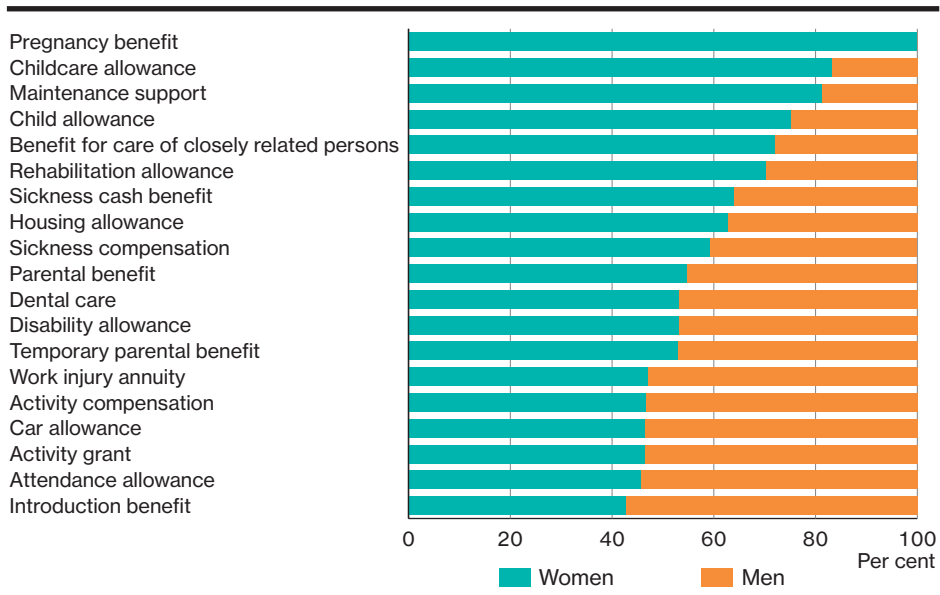
The national dental care subsidy is the benefit that was paid to the largest number of people. Just under 4.2 million people were able to take advantage of the national dental care subsidy in 2017, which is 41 per cent of the Swedish population.

Child allowance is another benefit that has a large number of recipients. Just over 1.4 million people received child allowance in 2017, which equates to 14 per cent of the Swedish population.

The national dental care subsidy and child allowance are both residence-based allowances that are not means-tested.

There is no need for the insured person to apply for these benefits in order to receive them. The Social Insurance Agency pays the national dental care subsidy directly to the care provider who deducts this from the dental bill. Child allowance is automatically paid to parents who live and have children in Sweden.

Data on expenditure distributed by benefit is reported on page 15 and further statistics about the various benefits are presented in subsequent chapters.



Sex distribution of benefits paid in 2017

There is an uneven sex distribution among the recipients of several benefits. The benefits paid to families with children have a particularly uneven sex distribution. In the case of childcare allowance, 83 per cent of recipients in 2017 were women and 17 per cent were men, and the corresponding figures for maintenance support were 81 per cent women and 19 per cent men.

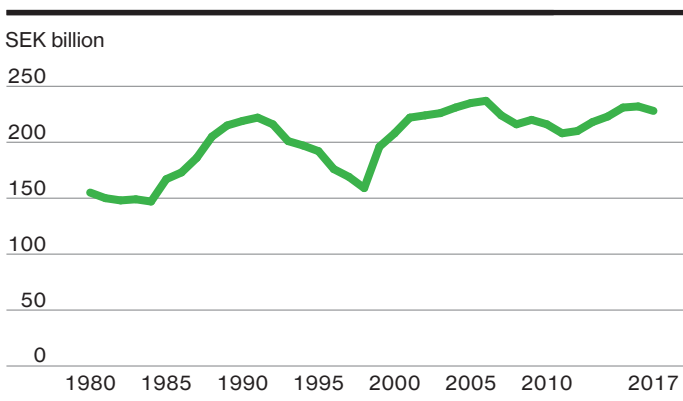
The recipients of benefits such as national dental care subsidy, temporary parental benefit and activity grant have a more even sex distribution. This is also the case for parental benefit, where 55 per cent of recipients in 2017 were women and

45 per cent men. However, the fact that the same number of women and men have received a payment does not mean that women and men have used the benefit equally. The number of days paid and the amount may be unequal, even though the number of recipients is equal. When it comes to parental benefit, for example, there is a large difference between the proportion who have received a payment and the proportion of days paid to women and men (see more information on page 20).

Financial Scope of Social Insurance

Expenditure on social insurance

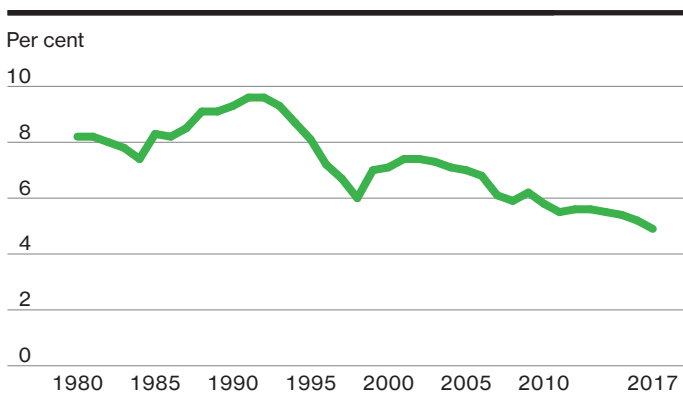
Expenditure on the benefits within the Swedish social insurance system that are administered by the Swedish Social Insurance Agency in 2017 is reported in this chapter. These are primarily benefits that are paid to families with children, the sick and people with disabilities.



■ Expenditure on social insurance (excluding administration) at 2017 prices

The social insurance system's expenditure on the benefits administered by the Social Insurance Agency amounted to just under SEK 228 billion in 2017. Administration costs amounted to just under SEK 9 billion, which adds up to total expenditure of just over SEK 236 billion. Expenditure (at constant prices) has increased by 47 per cent since 1980.

Expenditure decreased between 1992 and 1998, primarily due to rule changes that served to suppress expenditure, for example reduced compensation levels and the introduction of a period of sick pay and a waiting period into the sickness insurance system. The increase in expenditure that began in 1999 is due to factors such as the rapidly increasing expenditure within the sickness insurance system. A national retirement pension contribution was also introduced in 1999, which means that the central government pays towards the pension entitlement of people who are receiving, for example, sickness cash benefit and parental benefit. The reduction in expenditure that began in 2006 is primarily due to reduced costs for sickness cash benefit and sickness compensation. Expenditure on sickness cash benefit increased again between 2011 and 2016, before falling in 2017. Expenditure on sickness cash benefit has had a significant impact on total expenditure over the course of these years.



■ Expenditure on social insurance (excluding administration) as a proportion of gross domestic product (GDP)

Social insurance payments are a significant part of the Swedish economy. Expenditure on social insurance as a proportion of GDP has decreased over time. Expenditure on social insurance in 2017 equated to 4.9 per cent of GDP, which is the lowest level this has been in the past 35 years.

Expenditure, distributed by area/benefit (MSEK)	2015	2016	2017
<i>Financial security for families and children</i>			
Parental benefit	30,816	32,169	33,563
Temporary parental benefit	6,841	7,275	7,564
Pregnancy benefit	627	686	684
Equality bonus	343	403	27
Child allowance	25,764	26,349	27,287
Housing allowance for families with children and young people	4,940	4,662	4,664
Childcare allowance	3,548	3,760	3,939
Maintenance support	3,492	3,936	3,704
Adoption allowance	15	11	16
Total	76,386	79,251	81,448
<i>Financial security in the event of sickness and disability</i>			
Sickness cash benefit	34,718	37,785	36,078
Rehabilitation compensation	1,568	1,585	1,276
Benefit for care of closely related persons	182	182	193
Supplementary housing allowance	88	101	127
High-cost protection for employers	78	–	–
Compensation for high sick pay costs	–	799	890
National dental care subsidy	5,263	5,520	5,773
Cross-border healthcare	457	479	433
Activity and sickness compensation	45,717	44,566	42,740
Housing supplement for persons with activity or sickness compensation	4,832	4,858	4,949
Disability allowance	1,353	1,343	1,350
Work injury compensation ¹	3,397	3,119	3,007
Car allowance	280	288	162
Attendance allowance	29,784	26,344	27,930
Grants to county councils	681	914	1,321
Grants for the sick-listing process	2,063	1,999	1,338
Medical services	–	–	53
Other benefits ²	38	36	38
Total	130,498	129,917	127,657
<i>Other payments</i>			
Activity grant	14,175	13,841	13,124
Introduction benefit	3,667	4,246	5,355
Family benefit for conscripts	20	22	25
Other	4	4	4
Total	17,866	18,113	18,509
<i>Administration</i>³	8,293	8,702	8,806
Total	233,044	235,983	236,420

¹ Includes expenditure on claims against SWEDINT.

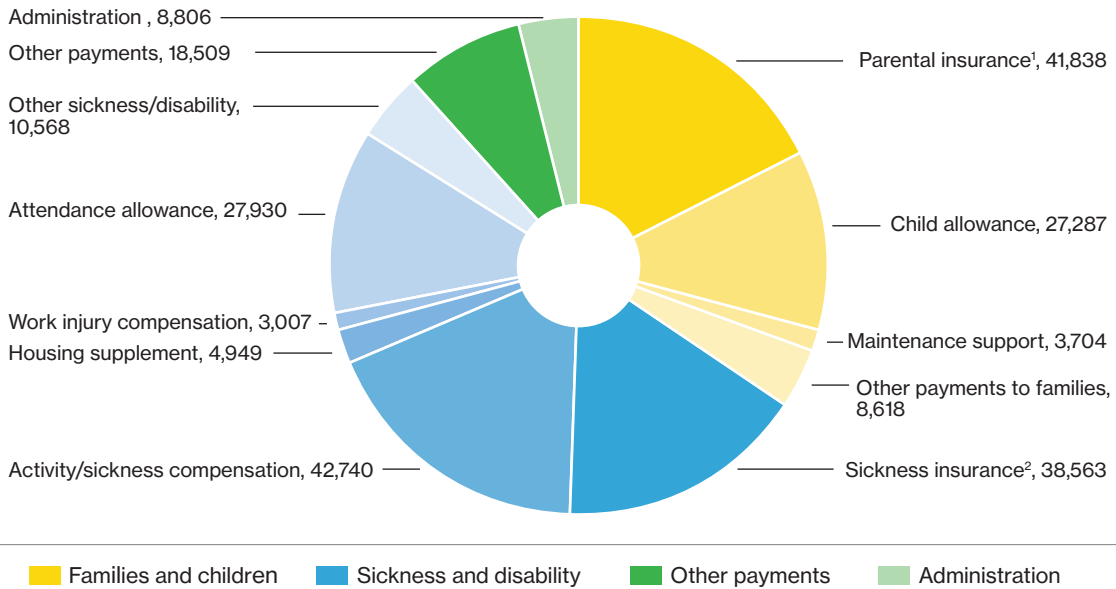
² Includes expenditure on compensation as part of the state personal injury cover (formerly bodily injury) and expenditure on disease carrier benefit.

³ As of 2017, administration is calculated in accordance with a new allocation model. Expenditure on administration in 2017 is therefore not completely comparable with expenditure figures for administration in 2015–2016.

■ Expenditure on social insurance 2015–2017, MSEK (current prices)

Expenditure on social insurance increased by just over one per cent between 2015 and 2017. Expenditure on financial security in the event of illness and disability has decreased over this period. This reduction is largely explained by reduced costs for sickness compensation and attendance allowance. Payment in arrears was introduced for attendance allowance in autumn 2016, which resulted in reduced expenditure on this benefit when compared with the

previous year. Expenditure on sickness cash benefit also decreased between 2016 and 2017. Expenditure on financial security for families and children has increased throughout this period, which can be explained by factors including the number of children being born having increased. Expenditure in the category other payments is dominated by the activity grant, which is the benefit that is paid to people who are participating in labour market programmes.

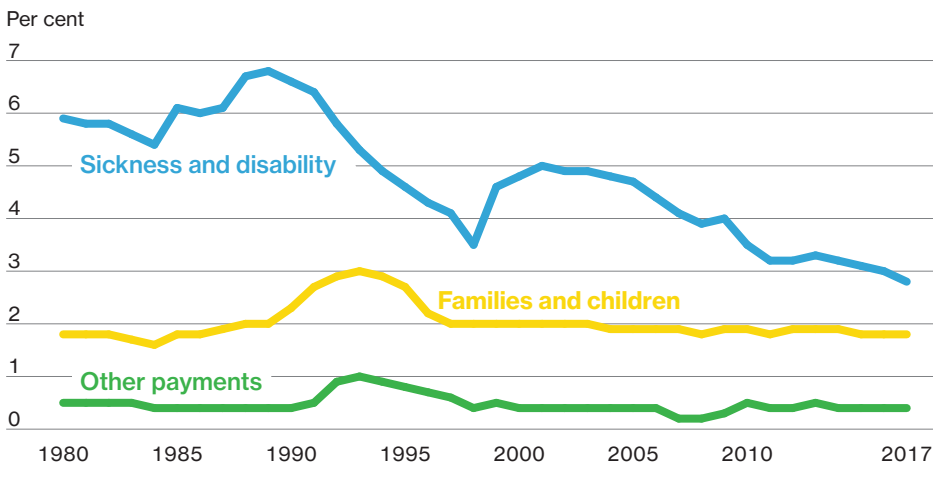


¹ Parental insurance, temporary parental insurance and pregnancy allowance.
² Sickness cash benefit, rehabilitation benefits, benefit for care of closely related persons, supplementary housing allowance and compensation for high sick pay costs.

■ Distribution of expenditure in 2017 (MSEK)

Just over half of all expenditure on social insurance (55 per cent or approximately SEK 128 billion) went to people who were sick and people with disabilities. One third of expenditure (33 per cent or approximately SEK 81 billion) went to families with

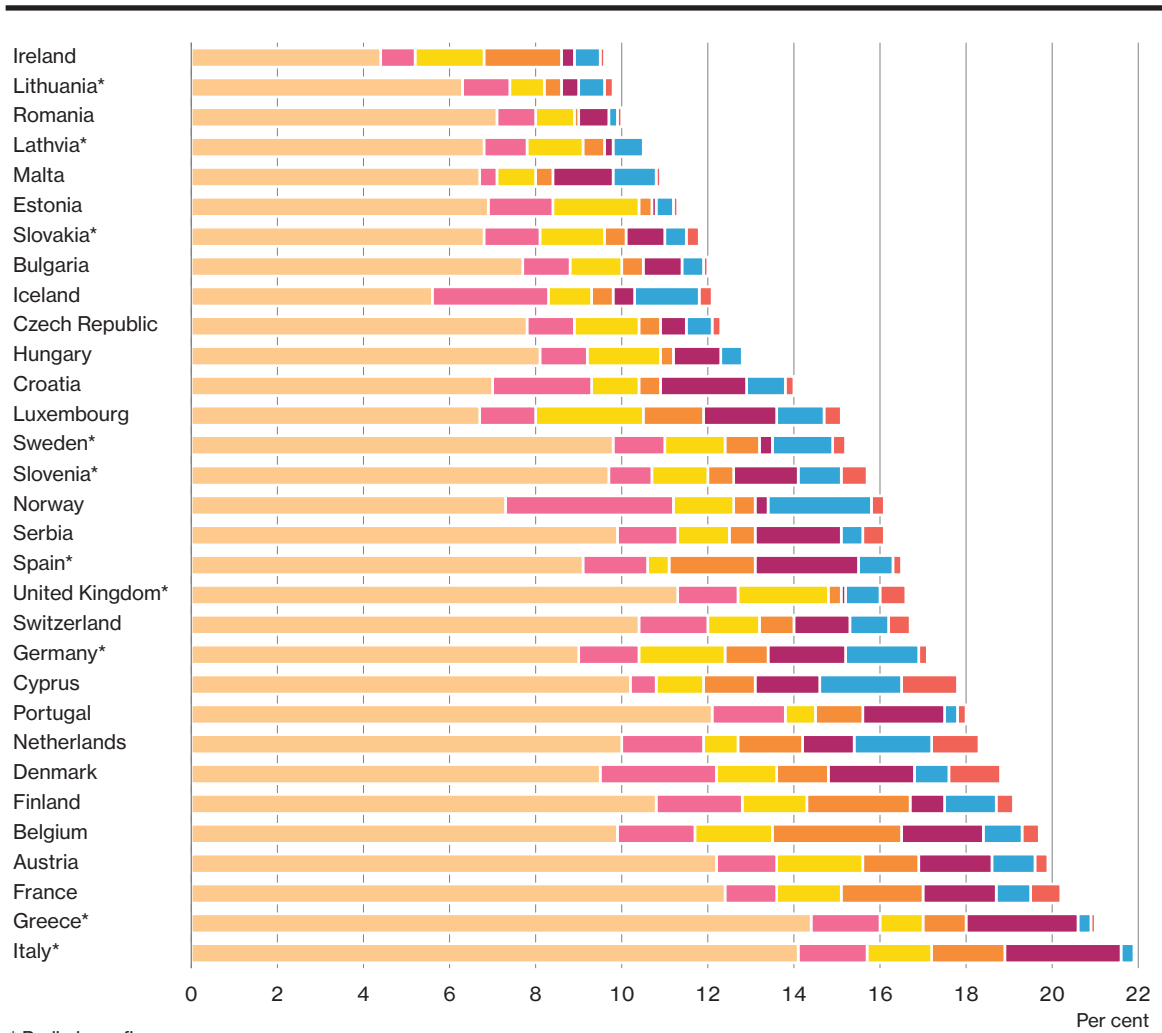
children. In addition, payments were made to certain other benefits, primarily within the labour market area (SEK 19 billion). The remainder consisted of expenditure on administration (SEK 9 billion).



■ Expenditure areas as a proportion of GDP

Expenditure on sickness and disability increased in the late 1980s, but subsequently decreased from around 7 per cent of GDP in 1989, to just under 4 per cent of GDP in 1998. This fall was due to factors including a reduction in the rate of absence from work due to sickness, the introduction of the sick pay period, reduced compensation levels and the county councils taking over responsibility for the cost of medical products. Expenditure as a proportion

of GDP increased between 1998 and 2003 as a result of the increased sickness absence. Expenditure has subsequently decreased again. Benefits to families and children increased as a proportion of GDP at the beginning of the 1990s as a result of increases in the birth rate. Expenditure as a proportion of GDP decreased once more in the second half of the 1990s and has subsequently remained stable at around two per cent of GDP.



* Preliminary figures
 Poland and Turkey did not report statistics on public transfers for 2015.
 Source: Eurostat



Public transfers as a proportion of GDP in 2015 in Sweden and other European countries

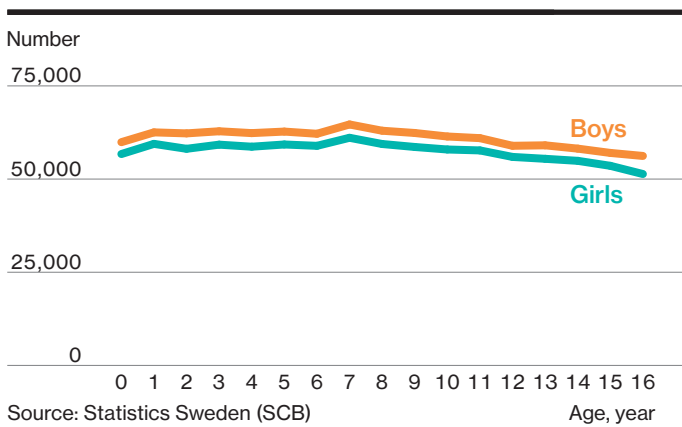
In addition to social insurance, public transfers also encompass unemployment benefit and social assistance. The Swedish figure for public transfers as a proportion of GDP is comparable with the EU average. There are major differences in terms of

how different countries use public transfers and direct services in order to meet needs within the social insurance system. Examples of direct services are tax reductions and subsidised preschool places, which are not included in this compilation.

Financial Security for Families and Children

Child allowance

The purpose of child allowance is to even out the financial conditions between families with and without children.



Number of children in December 2017

In December 2017 there were approximately 976,000 girls and 1,037,000 boys aged 0–16. Compared with 2016, the number of children aged 0–16 increased by just under 2 per cent, to 2,013,000.

Age	Number of recipients		Proportion receiving large family supplement ¹	
	Women	Men	Women	Men
-19	2,290	1,725	5.6	0.4
20–24	23,212	5,532	25.3	11.8
25–29	107,344	36,698	44.8	19.3
30–34	187,837	78,433	61.7	25.2
35–39	226,373	81,222	73.1	31.8
40–44	231,239	57,175	66.0	38.3
45–49	163,028	32,537	44.0	40.2
50–54	65,138	15,684	22.8	34.3
55–	12,623	8,860	10.5	26.0
Total	1,019,084	319,866	56.5	30.2

¹ Only parents who are receiving large family supplement for children with general child allowance or extended child allowance are included in this table. Large family supplement for children receiving study allowance is not included. The proportion receiving large family supplement is therefore a low estimate.

Child allowance in 2017

Just over 1.3 million parents received general child allowance, large family supplement and/or extended child allowance in 2017. Since the change in the law regarding shared child allowance came into force in 2014, the proportion of women who receive this benefit has decreased from 88 to 76 per cent and the proportion of men

has increased correspondingly from 12 to 24 per cent. The proportion of recipients who receive large family supplement was just under 57 per cent for women and 30 per cent for men. Child allowance amounting to SEK 27.3 billion was paid out in 2017.

Regulations 2017

Child allowance denotes general child allowance, extended child allowance and large family supplement. Parents are entitled to general child allowance for children who are resident in Sweden up to and including the quarter in which the child turns 16 years of age. After this, the parent is able to obtain extended child allowance if the child is attending compulsory school or school for children with learning disabilities. For children born prior to 1 March 2014, the child allowance is paid to one of the legal guardians. If the child lives alternately with both of their parents, half of the child allowance is paid to each parent. Parents of children born on 1 March 2014 or later who have joint custody receive shared child allowance.

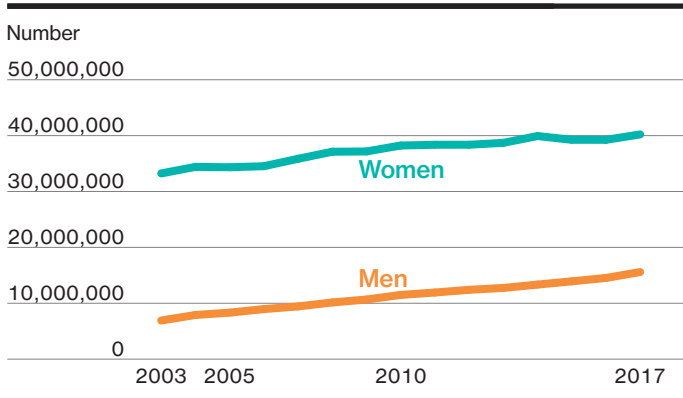
This means that they each receive SEK 525 per month. If parents would like to change to have the full child allowance paid to one of them, they have to register this request jointly.

A parent who receives general child allowance, extended child allowance or study allowance from the Swedish Board of Student Finance (CSN) for two or more children also receives large family supplement. Child allowance is tax-free. Child allowance was SEK 1,050 per child per month in 2017. Large family supplement was SEK 150 per month for the second child, SEK 580 for the third child SEK 1,010 for the fourth child and SEK 1,250 for each additional child.

	Monthly amount in 2017 (SEK)		Total	Annual amount in 2017 (SEK)
	Child allowance	Large family supplement		
1 child	1,050	–	1,050	12,600
2 children	2,100	150	2,250	27,000
3 children	3,150	730	3,880	46,560
4 children	4,200	1,740	5,940	71,280
5 children	5,250	2,990	8,240	98,880
For each additional child	1,050	1,250	2,300	27,600

Parental benefit

The purpose of parental benefit is to make it easier for parents to combine parenthood and work or study.



Days with parental benefit

At the beginning of the 2000s, the number of children being born increased and so did the number of days with parental benefit. Several changes have been made to the regulations since that time, for example pertaining to the number of days compensated and the size of the compensation level. Just under 56 million days of parental benefit were paid out in 2017, 72 per cent of these to women. The number of days used by men has increased since 2003. Having used 17 per cent of the total number of days in 2003, men used 28 per cent of the total number of days in 2017.

Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
-19	1,177	66	169	97	245	253
20-24	19,841	3,931	150	49	342	515
25-29	85,779	37,694	121	45	460	622
30-34	135,881	90,303	97	46	527	664
35-39	128,616	112,731	71	41	542	663
40-44	73,189	86,124	50	35	518	636
45-49	19,288	39,146	36	33	469	612
50-54	2,122	12,828	38	34	439	597
55-	159	4,462	46	38	437	558
Total	466,052	387,286	86	40	496	645

Parental benefit in 2017

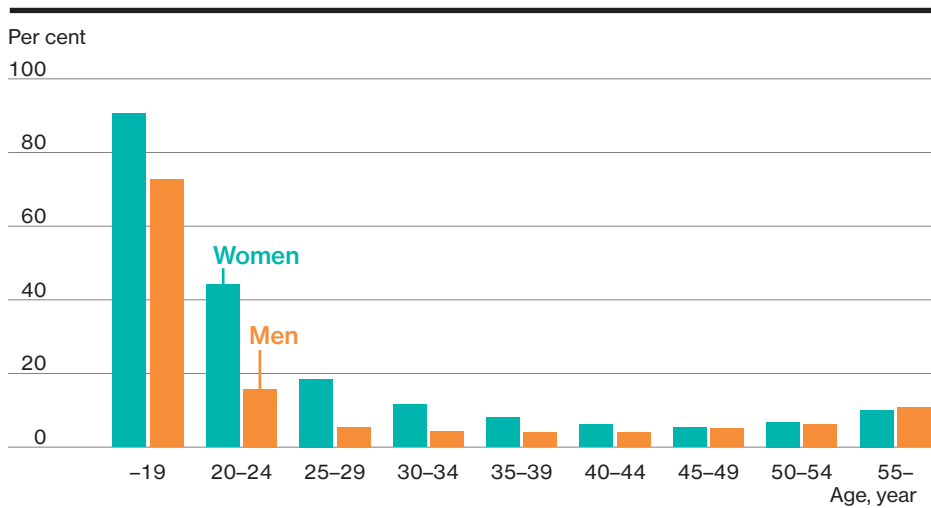
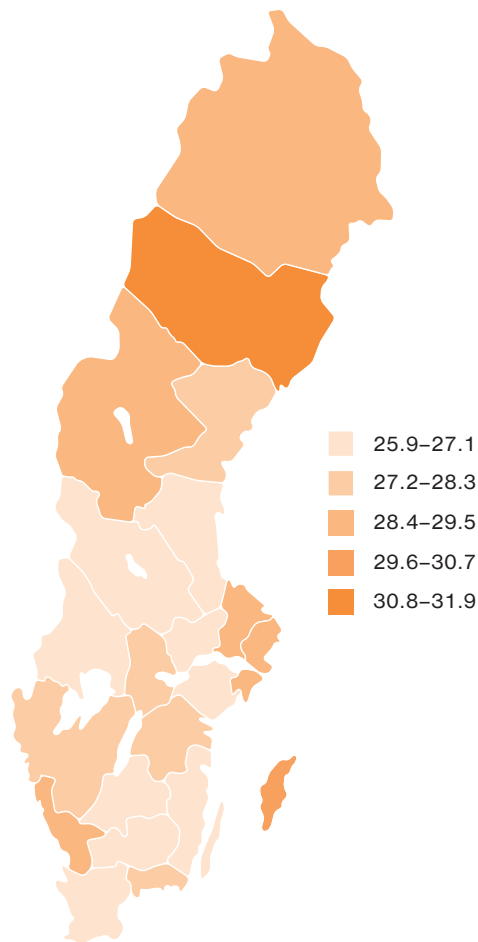
Of a total of SEK 30.7 billion in parental benefit that was paid out in 2017, 67 per cent went to women and 33 per cent to men. Of the recipients, 55 per cent were women and 45 per cent men. The average number of days paid out decreases with increasing age for both women and men. This is due to factors including young parents more often having younger children and parents usually using a greater proportion of their parental benefit days when their children are younger.

The average daily compensation rate was 30 per cent higher for men than for women, which is due to factors such as the difference in earnings between men and women and the difference in use of parental benefit. For example, women were more likely than men to use parental benefit at the basic level, which results in a lower daily rate.

■ Proportion of parental benefit days used by men in 2017, distributed by county

Men used 28 per cent of the total number of days with parental benefit that were paid out in 2017. The proportion was highest in Västerbotten County (32 per cent) and lowest in Gävleborg County (just under 26 per cent). In many counties there was a large variation between municipalities. For example, the proportion was higher in municipalities that contain large university cities (e.g. Umeå, Uppsala and Lund) than in rural municipalities.

The proportion of parental benefit days used by men is dependent on how many parental benefit days are used by women. This means that, even though there may be differences between two counties in terms of proportion, the average number used by men per child may still be the same; the difference in proportion is then due to variation between the counties in the number of days used by women.



■ Proportion of recipients of parental benefit at the basic level in 2017

The proportion of parents who only take out parental benefit at the basic level decreases with increasing age up to the age of 50, when the proportion begins to increase.

In the 19 and under age group, just under 91 per cent of women and just under 73 per cent of men only took out parental benefit at the basic level in 2017. However, the number of recipients of parental benefit in the youngest age group is small.

Region of birth	Proportion of recipients (per cent)		Average amount (regardless of compensation level) per day (SEK)	
	Women	Men	Women	Men
Sweden	3.6	1.0	560	689
Nordic countries excl. Sweden	8.6	2.7	540	664
EU 28 excl. Nordic countries	15.5	4.1	489	655
Rest of Europe	18.3	4.7	451	609
Sub-Saharan Africa	59.0	18.0	303	499
Asia excl. Middle East	34.7	9.8	380	590
MENA + Turkey (20 countries)	56.1	32.1	322	442
North America	18.0	7.2	504	627
South America	15.4	5.0	468	601
Oceania	14.7	5.2	534	626
Total	12.4	4.6	496	645

■ Parental benefit at the basic level and average compensation, regardless of compensation level in 2017, distributed by region of birth

In 2017, just over 12 per cent of women and just under 5 per cent of men only took out parental benefit at the basic level because they did not meet the requirements for income-related parental benefit. The proportion was lowest among parents born in Sweden. It was consistently more common among women than among men to only

take out parental benefit at the basic level, regardless of region of birth.

Parents born in Sweden had a higher average daily benefit than parents born in other countries. Regardless of region of birth, women had a lower average daily benefit than men.

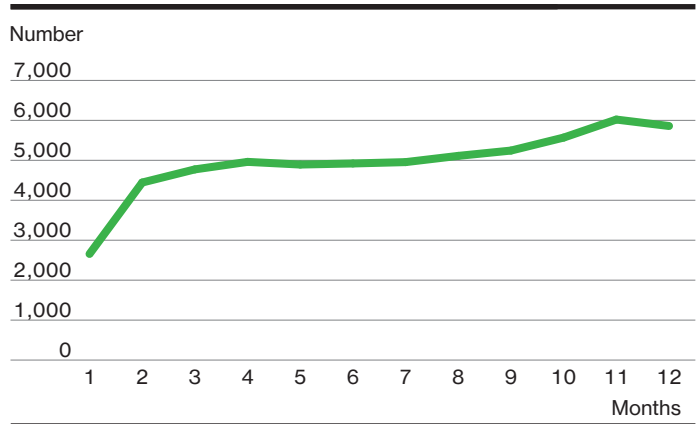
Age	Number of recipients
-19	68
20-24	3,710
25-29	18,837
30-34	23,648
35-39	14,449
40-44	4,937
45-49	1,237
50-54	319
55-	113
Total	67,318

■ Number of recipients of double days in 2017

During the child's first year of life, it is possible for both parents to receive parental benefit at the same time for up to 30 days; these days are called double days. The largest number of recipients of double days are in the 30-34 age group. Parents who have used double days have a lower average age than those who have used other forms of parental benefit. This is due primarily to the fact that double days can only be taken out until the child is one year old and these parents are thus younger than parents who are receiving other forms of parental benefit.

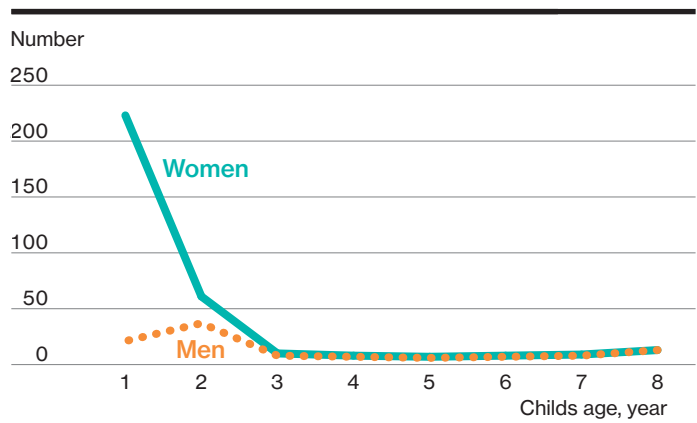
■ Number of children with a parent who has used double days in 2017

Double days were paid out for just over 36,000 children in 2017. The number of children for whom a parent has used double days increases with the child's increasing age, up until they are eleven months old.



■ Average number of days of parental benefit used at different ages for children born in 2009

Parents have the opportunity to receive parental benefit up until their child has turned eight years old or has completed their first year of school. For children born in 2009, who turned eight in 2017, the vast majority of parental benefit days were used during their first year of life, primarily by women. From the age of three, there are minimal differences between women and men in the number of days used.



Age	Number of children		Proportion of children	
	Girls	Boys	Girls	Boys
0	46,141	48,949	81	82
1	54,340	59,143	95	95
2	44,248	47,680	76	77
3	39,870	42,232	67	67
4	33,197	35,041	57	56
5	32,354	34,790	55	55
6	34,881	36,802	59	59
7	38,258	40,603	63	63
8	35,474	37,498	60	60
Total	360,763	382,738	68	68

■ Children for whom parents have used parental benefit in 2017

At least one parent received parental benefit over the course of the year for 82 per cent of the children born in 2017. From the age of two, it becomes less common for the

parents to use parental benefit. In total, parental benefit was paid out for just over 68 per cent of all children aged 0–8 years in 2017.

Regulations 2017

Parents are able to receive parental benefit on account of the birth or adoption of a child for a total of 480 days per child. The benefit is related to the parent's income for 390 of these days. There is a basic level of SEK 250 per day for parents who do not fulfil the requirements for obtaining income-related compensation or have low or no income. For the remaining 90 days, the benefit the parent receives corresponds to a minimum level, which is SEK 180 per day for everyone.

If the parents have joint custody of the child, both are entitled to half of the total number of parental benefit days. However, one parent is able to use the other's parental benefit days, with the exception of 90 days that are reserved for each parent. The main rule is that it is not possible for parental benefit to be paid to both parents for the same child at the same time. Nevertheless, both parents are able to receive parental benefit at the same time for a maximum of 30 days up until the child's first birthday. The Swedish Social Insurance Agency has chosen to call this simultaneous use of parental benefit *double days*.

The benefit can be received as a full day, three-quarter day, half day, one-quarter day or one-eighth day. As a rule, parental benefit can be used up until the child turns 8 or has completed their first year of school. The value of the benefit is just under 80 per cent of the sickness benefit qualifying income (SGI) and the maximum benefit is based on ten times the price base amount. In

2017, this equated to a maximum benefit of SEK 952 per day.

New provisions concerning parental benefit were introduced on 1 January 2014. These provisions apply to children born in 2014 and later and mean that the number of days at the various compensation levels are distributed evenly between the parents. This also means that the time period within which it is possible to grant parental benefit is extended up until the child turns 12 or to when the child completes year five of school, whichever is later. Another change is that parental benefit can only be granted for a maximum of 96 days for children who are 4 years of age or older.

On 1 January 2016, the number of days reserved for each legal guardian was increased from 60 to 90. This applies to children born on 1 January 2016 or later. This also applies in the event of adoptions that involve one parent gaining custody of the child on 1 January 2016 or later.

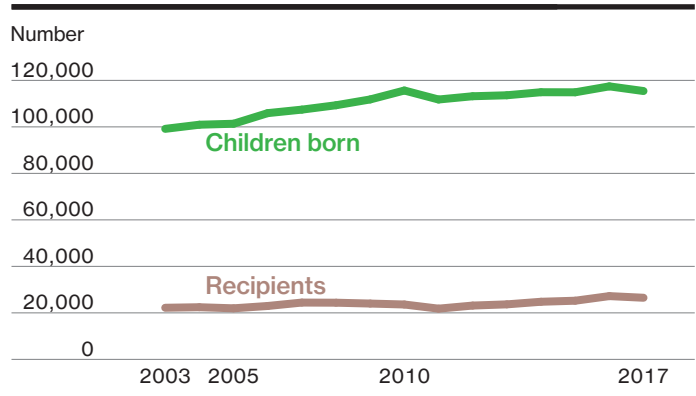
As of 1 July 2017, a restriction has been introduced into the parental benefit for children from countries outside of the EU/EEA or Switzerland who become residents in Sweden after the child's first birthday. If the child is one year old or more when they become resident in Sweden, parental benefit is paid out for a maximum of 200 days for that child. If the child is two years old or more when they become resident in Sweden, parental benefit is paid out for a maximum of 100 days for that child.

Pregnancy benefit

Pregnancy benefit enable pregnant women who cannot continue gainful employment the opportunity to take time off and rest.

■ Pregnancy benefit

In the latter stages of pregnancy, many women receive some degree of compensation from the social insurance system in the form of pregnancy benefit, sickness cash benefit or parental benefit. One in five births in the period 2003–2017 was preceded by pregnancy benefit.



Age	Number of recipients	Number of days, on average	Average amount per day (SEK)
-19	20	37	353
20–24	2,775	41	538
25–29	10,678	41	593
30–34	8,505	41	614
35–39	3,616	41	616
40–44	849	41	603
45–	58	36	581
Total	26,501	41	597

■ Pregnancy benefit in 2017

In 2017, approximately SEK 618 million in pregnancy benefit was paid to around 26,500 women. The largest number of

recipients were in the 25–34 age group, which is the age group in which it is most common for women to have children.

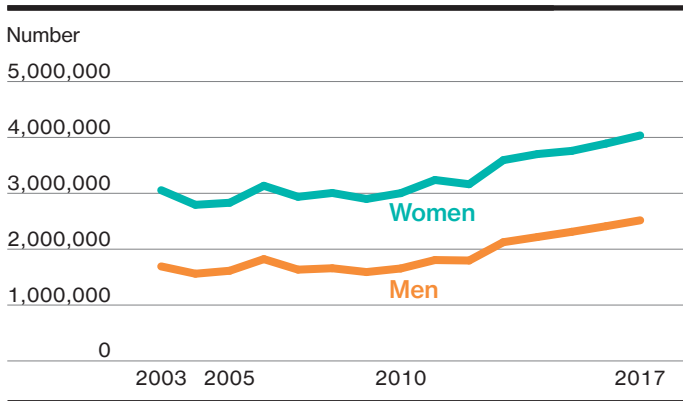
Regulations 2017

A pregnant woman with a physically demanding job is able to obtain pregnancy benefit if it is not possible for her employer to provide her with another job that is better suited to her in the latter stages of her pregnancy. Pregnancy benefit can be paid for up to 50 days in the final two months of the pregnancy. If a specific job is prohibited

during pregnancy pursuant to the Work Environment Act, a woman is entitled to pregnancy benefit for each day that the prohibition is in place (which may be the entire pregnancy, but pregnancy benefit is never paid for the final ten days prior to the expected delivery).

Temporary parental benefit for care of children

Temporary parental benefit for care of children allows parents or close relatives to receive compensation when they stay home from work in order to care for sick children.



Days with temporary parental benefit for care of children

The number of days with temporary parental benefit for care of children was rather stable up until the end of 2012. The number of days increased in 2013 and has subsequently continued to rise. It is difficult to say what is behind this increase. It is probably a combination of several factors such as the number of children in the population having increased, it being easier to apply for this benefit and there having been serious outbreaks of flu.

The proportion of days used by women and men, respectively have only changed marginally over the course of this period. In 2003, women used 64 per cent of the days and men 34 per cent. The corresponding figures for 2017 were 62 per cent for women and 38 per cent for men. A total of 6.5 million days were used in 2017.

Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
0–24	5,131	2,120	9.8	7.8	729	913
25–29	45,580	26,128	10.3	7.7	826	952
30–34	102,318	70,356	9.6	7.5	879	969
35–39	132,130	98,240	8.8	7.1	906	977
40–44	112,976	89,365	7.7	6.5	922	976
45–49	52,187	50,466	7.2	6.2	927	972
50–54	14,300	19,776	7.4	6.4	915	966
55–59	4,376	5,547	5.1	6.3	926	949
60–64	2,926	1,879	3.0	5.7	941	931
65–	452	300	2.8	4.7	924	883
Total	472,376	364,177	8.5	6.9	894	971

Temporary parental benefit for care of children in 2017

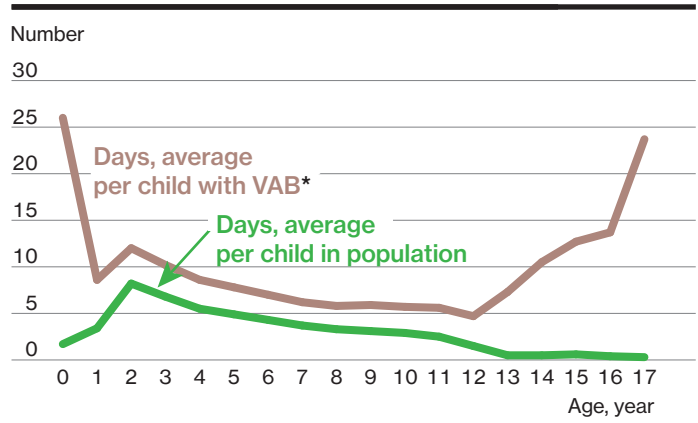
Temporary parental benefit for care of children was paid to just under 837,000 people in 2017, 56 per cent of them women and 44 per cent men. A total of just over SEK 6 billion was paid out, 60 per cent to

women and 40 per cent to men. On average, women used just under nine days and men just under seven days over the course of the year.

■ Average number of days with temporary parental benefit for care of children in 2017, distributed by the child's age

The number of days with temporary parental benefit for care of children per child in the population (regardless of whether the parents have used the benefit) is highest at the age of two. The number of days then decreases with the child's age.

The average number of days per child in the population is low for children born in 2017 (0 years in the figure) and for children who are twelve or older. Nonetheless, at these ages the average number of days of benefit used per child is high. This is because the benefit is mainly being used for children who are seriously ill.



* VAB stands for temporary parental benefit for care of children.

■ Children aged 0–11 for whom temporary parental benefit for care of children has been paid out in 2017

In 2017, the Social Insurance Agency paid temporary parental benefit for care of children for approximately 770,000 children aged 0–11. It was most common for days to be paid out for children aged two, with 68 per cent of all girls and 69 per cent of all boys of this age having one parent or other close relative who used the benefit. The corresponding figures for all children in the 0–13 age group were 52 per cent for girls and 53 per cent for boys.

Age	Number of children		Proportion of each age group (per cent)	
	Girls	Boys	Girls	Boys
0	3,258	4,171	6	7
1	22,726	24,815	38	40
2	39,544	43,070	68	69
3	39,363	41,708	66	66
4	37,332	40,191	64	64
5	37,462	40,082	63	64
6	36,416	38,688	62	62
7	34,094	38,178	59	59
8	33,536	35,683	56	57
9	31,317	33,479	53	54
10	28,764	30,925	50	50
11	25,685	27,606	45	45
Total	371,497	398,596	52	53

Regulations 2017

If a parent needs to refrain from gainful employment when their child is ill or infectious, when the person who normally cares for the child is ill or infectious, for an appointment with preventive public health services, etc., they may be entitled to temporary parental benefit for care of children. This applies to children under the age of twelve and, in some cases, to older children. This benefit can normally be paid for up to 60 days per child per year. When these have been used, a further 60 days may be used; however, not when the person who normally cares for the child is ill or infectious. The entitlement to temporary

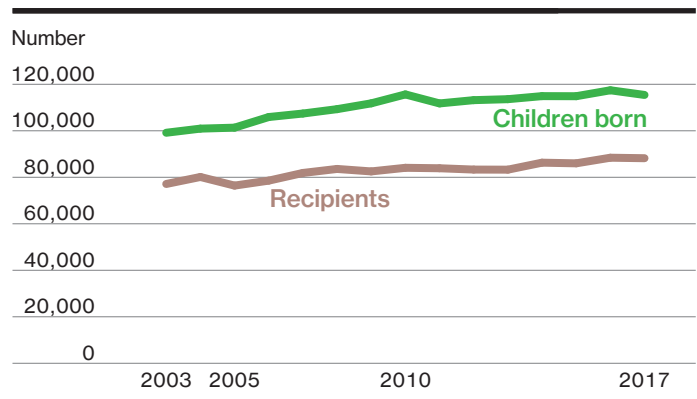
parental benefit for care of children can, in some situations, be transferred to another person who stays home from work instead of the parent in order to care for the child. Parents of seriously ill children under the age of 18 can receive temporary parental benefit for care of children for an unlimited number of days. In such cases, both parents are able to receive the benefit simultaneously for the same child. The benefit can be taken out as a full day, three-quarter day, half day, one-quarter day or one-eighth day and is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Temporary parental benefit in connection with the birth of a child or adoption

Temporary parental benefit in connection with the birth of a child or adoption makes it possible for fathers, a second parent or another person to receive compensation for being present at the birth and caring for children in connection with the birth or adoption of a child.

■ Temporary parental benefit in connection with the birth of a child or adoption

The number of children born in Sweden has increased over the course of the 2000s, as has the number of people who took out temporary parental benefit in connection with the birth of a child or adoption. The father, a second parent or another person has used this benefit for approximately 76 per cent of the children born in 2017.



Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
-24	11	2,607	7.3	9.5	847	931
25-29	78	18,297	8.8	9.7	949	971
30-34	176	29,858	8.9	9.7	976	984
35-39	203	22,326	8.3	9.6	995	986
40-44	190	9,676	8.1	9.5	957	979
45-49	138	3,054	7.5	9.4	957	969
50-54	101	937	8.3	9.3	1,001	958
55-59	95	258	8.2	9.2	940	933
60-	104	94	8.2	9.2	981	992
Total	1,096	87,107	8.3	9.6	971	979

■ Temporary parental benefit in connection with the birth of a child or adoption in 2017

Just over 88,000 people received temporary parental benefit in connection with the birth of a child or adoption in 2017. Of the recipients, 1 per cent were women and

99 per cent men. A total of SEK 841 million was paid out for this benefit. Just over 1 per cent of this amount was paid to women.

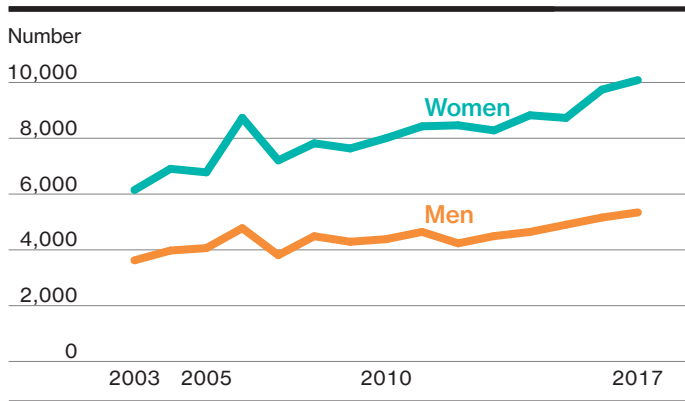
Regulations 2017

In connection with a child's birth, the father or the child's second parent is entitled to temporary parental benefit for ten days when they refrain from gainful employment. In some circumstances, these days can be used by a person other than the father or the child's second parent. In the event of an adoption, the parents are entitled to five days

each. These days may be used no later than the sixteenth day after the day the child has come home or the day the adoptive parents have gained custody of the child. The compensation level is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Temporary parental benefit for contact days

Temporary parental benefit for contact days allows parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) to receive compensation when they take part in parental training courses etc.



Days with temporary parental benefit for contact days

The number of contact days paid out has increased since the beginning of the 2000s. Women used 65 per cent and men 35 per cent of the total number of days in 2017. The peak in 2006 is largely due to inaccurate records.

Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
0-29	102	35	2.4	1.7	827	913
30-34	438	202	2.1	1.9	885	938
35-39	1,037	472	2.2	2.2	915	969
40-44	1,438	772	2.2	2.1	929	969
45-49	996	637	2.3	2.1	932	970
50-54	390	308	2.4	2.3	936	984
55-	96	101	2.3	1.9	908	936
Total	4,497	2,527	2.2	2.1	920	967

Temporary parental benefit for contact days in 2017

Just over 7,000 parents used contact days for children covered by LSS in 2017. Of these, 64 per cent were women and

36 per cent men. A total of SEK 14.4 million was paid out, 64 per cent to women and 36 per cent to men.

Regulations 2017

Parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) are entitled to ten contact days per child per year for children up to the age of 16. These days can be used for parental training courses, when children are settling into school or for visiting the preschool facility or

childcare facility the child attends. The benefit can be taken as a full day, three-quarter day, half day, one-quarter day or one-eighth day. The value of the benefit is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child allows parents to receive compensation in order to stay home from work in connection with the death of a child.

Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
0-24	13	12	9.4	9.3	719	937
25-29	83	64	9.6	9.3	843	939
30-34	102	109	9.9	9.2	895	974
35-39	76	91	9.5	9.2	876	955
40-44	36	60	9.0	9.3	860	951
45-49	20	39	8.8	9.7	946	949
50-	6	25	6.5	8.5	1,014	958
Total	336	400	9.5	9.2	872	956

■ Temporary parental benefit in connection with the death of a child in 2017

Just over 700 parents used this benefit in connection with the death of a child in 2017. Of these, 46 per cent were women and 54 per cent men. Women used an average of 9.5 days, while men used an average of 9.2.

A total of SEK 6.3 million in temporary parental benefit in connection with the death of a child was paid out, 45 per cent to women and 55 per cent to men.

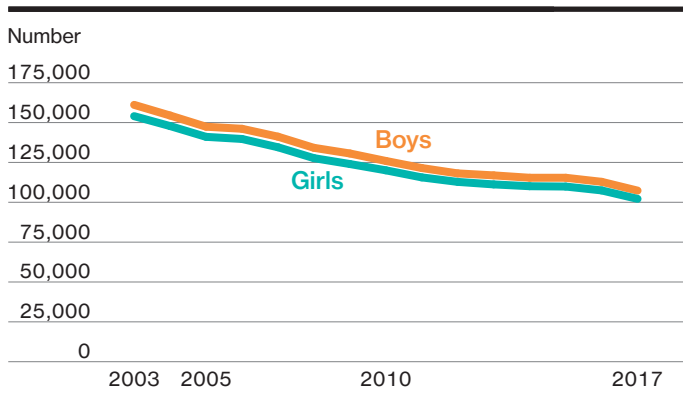
Regulations 2017

Parents of a child who dies are able to receive compensation for ten days in order to refrain from gainful employment. These days may be used no later than 90 days after the death of the child. The benefit can be taken

out as a full day, three-quarter day, half day, one-quarter day or one-eighth day and is just under 80 per cent of the sickness benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Maintenance support

Maintenance support is used to guarantee that children of parents who live apart receive maintenance, even if the child support debtor does not contribute to supporting the child.



Children with maintenance support

The number of children with maintenance support has decreased over the course of the 2000s. This may be explained by factors including the low birth rate at the end of the 1990s and because it has become more common for children to live alternately with their parents and thus for child support to be settled directly. Another factor that may have contributed to this reduction is that the Social Insurance Agency has worked actively to get separated parents to settle child support themselves. New rules pertaining to maintenance support were introduced in 2016. The rule changes implies that the Social Insurance Agency stops paying out maintenance support if the agency's assessment is that the parents will be able to resolve the issue of child support without the agency getting involved (more about this in the regulations box below).

Age	Number of children		Proportion of each age group (per cent)	
	Girls	Boys	Girls	Boys
0–2	5,888	6,211	3.4	3.4
3–5	12,093	12,643	6.8	6.7
6–8	16,067	17,186	9.0	9.1
9–11	18,934	19,756	10.9	10.7
12–14	20,425	21,597	12.3	12.3
15–17	22,502	23,290	14.4	13.7
18–19	6,231	6,636	6.1	5.7
Total	102,140	107,319	9.0	8.9

Maintenance support in December 2017, distributed by the child's age

The parents of a total of just under 210,000 children received maintenance support. This equates to approximately 9 per cent of all children aged 0–19. The proportion was highest among children aged 15–17, 14 per cent of whom had a parent who received maintenance support from the Social Insurance Agency.

Age	Number of recipients		Average amount in December (SEK)	
	Women	Men	Women	Men
–24	9,676	6,106	1,787	1,635
25–29	12,477	862	2,090	1,605
30–34	19,807	1,860	2,368	1,850
35–39	24,171	3,143	2,506	2,006
40–44	23,236	3,788	2,411	2,071
45–49	17,015	3,431	2,257	2,057
50–54	9,210	2,388	2,085	1,942
55–59	2,535	1,127	2,004	1,977
60–	523	773	2,017	1,982
Total	118,650	23,478	2,281	1,892

Maintenance support in December 2017

Maintenance support amounting to SEK 2.5 billion was paid out in 2017. A large proportion of the amount paid out by the Social Insurance Agency is subsequently reimbursed by child support debtors. Of the recipients, 83 per cent were women and 17 per cent men. Extended maintenance support is often paid out directly to the child, which means that a large proportion of the recipients aged up to 24 are children with extended maintenance support.

Age	Number of child support debtors		Number with debt		Average debt ¹ in December (SEK)	
	Women	Men	Women	Men	Women	Men
-24	263	1,687	19	207	3,403	5,352
25-29	1,170	6,452	196	1,857	5,887	7,564
30-34	2,309	11,500	541	3,875	8,825	10,777
35-39	3,465	16,231	1,016	5,650	7,989	13,490
40-44	3,644	19,470	1,232	7,081	8,906	15,428
45-49	2,832	18,235	1,054	6,850	9,221	16,587
50-54	1,501	13,937	559	5,474	8,821	15,914
55-59	417	7,442	159	2,889	7,852	15,325
60-	79	5,169	24	1,971	17,013	13,468
Total	15,680	100,123	4,800	35,854	8,623	14,334

¹ The average debt is calculated using the proportion of child support debtors who are indebted to the Social Insurance Agency. This means that debts that have been transferred to the Swedish Enforcement Authority for collection are not included in the table.

■ Child support debtors in December 2017

Of the just under 116,000 child support debtors in December 2017, 14 per cent were women and 86 per cent men. 31 per cent of women who were child support debtors

had a debt to the Social Insurance Agency. The corresponding figure for men was 36 per cent.

Regulations 2017

Parents are obliged to support their child until they turn 18, or longer if the child is still in school. When the child lives permanently with one parent, the other parent has to pay child support. The parents may come to an agreement themselves on an appropriate amount or calculate this using the rules in the Children and Parents Code. The size of the child support payments is then determined on the basis of the child's needs and the parents' financial circumstances. A child is able to receive maintenance support from the Social Insurance Agency if:

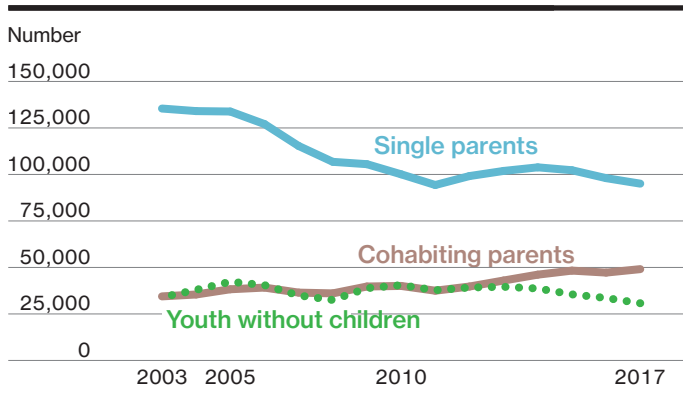
- the parent who has to pay child support does not do so or pays less than SEK 1,573 per month,
- the paternity of the child has not been established,
- a single parent has adopted a child from abroad.

Maintenance support is a maximum of SEK 1,573 per month per child. Extended maintenance support can be paid out for as long as the child is studying and is entitled to

extended child allowance or study allowance, but only up to and including June of the year the child turns 20. Maintenance support can be paid out in the form of full maintenance support, supplementary child support or maintenance support for alternate residence. When full maintenance support is paid, the child support debtor has to reimburse the Social Insurance Agency for the support in full or in part. The amount that is to be reimbursed is calculated on the basis of earnings in the most recent decision concerning final tax and is set at a percentage depending on the number of children the child support debtor has to support. If the child support debtor has reimbursed the Social Insurance Agency correctly for at least six months in a row, maintenance support is no longer paid to the child unless there are specific grounds to do so. At this time, the child support debtor is expected to begin paying child support directly to the other parent.

Housing allowance

The purpose of housing allowance is to provide families with children and young, low-income households with the opportunity to live in sufficiently spacious housing.



Households receiving housing allowance in December

The number of households receiving housing allowance has decreased since the beginning of the 2000s. This reduction is due partly to the rule changes that have taken place over this period and partly to earnings having increased at the same time as the earnings thresholds for this benefit have remained unchanged.

The specific benefit for families with children has been increased twice since 2011; in 2012 and 2014. In addition, the lower threshold for the housing costs of families with children was reduced and the proportion of young households' housing costs on which the benefit is based increased in 2012. The number of households with children who received housing allowance increased between 2012 and 2014 but has subsequently decreased somewhat.

In December 2017, housing allowance was paid to just over 175,000 households. Just under one fifth of those who received the benefit belonged to a young household without children.

Age	Number of households by type			Average amount per household in Dec. (SEK)		
	Single		Cohabiting	Single		Cohabiting
	Women	Men		Women	Men	
-24	13,433	12,196	2,851	1,339	893	1,976
25-29	13,296	5,963	6,475	2,292	973	2,187
30-34	14,180	1,393	9,302	2,796	1,971	2,410
35-39	16,020	2,093	9,460	2,708	2,078	2,571
40-44	15,786	2,459	8,094	2,563	2,053	2,684
45-49	12,041	2,412	6,226	2,439	2,116	2,710
50-54	6,711	2,074	3,999	2,395	2,111	2,637
55-59	2,262	1,325	2,032	2,467	2,145	2,617
60-	454	1,072	1,303	2,702	2,219	2,630
Total	94,180	30,987	49,741	2,380	1,405	2,501

Housing allowance in December 2017

Housing allowance is paid primarily to single parents, the majority of whom are women. Housing allowance amounting to SEK 4.6 billion was paid out in 2017. A total of 57 per cent of this amount went

to households with a woman as the sole breadwinner, 11 per cent of the amount to households with a man as the sole breadwinner and just under 32 per cent of the amount to cohabiting households.

Regulations 2017

Families with children are able to receive housing allowance. Young households without children, where the applicants are aged 18–28 years old, are also able to receive housing allowance.

The amount of this benefit is determined by the composition of the household, its housing costs, the size of the housing and the household income. The benefit can be paid out for up to twelve months at a time.

Those who apply for housing allowance have to estimate how much they will earn over the course of the calendar year in which the application is submitted. A preliminary housing allowance is calculated on the basis of this information. The final housing allowance is confirmed once the Swedish

Tax Agency has announced its decision concerning final tax for the year in question. Decisions concerning final housing allowance for 2017 are announced in 2019.

Housing allowance is means-tested individually for married couples and cohabittees with children. The benefit is reduced if the annual income of either spouse/cohabitee exceeds SEK 63,500.

For single parents, the housing allowance is reduced if their annual income exceeds SEK 127,000.

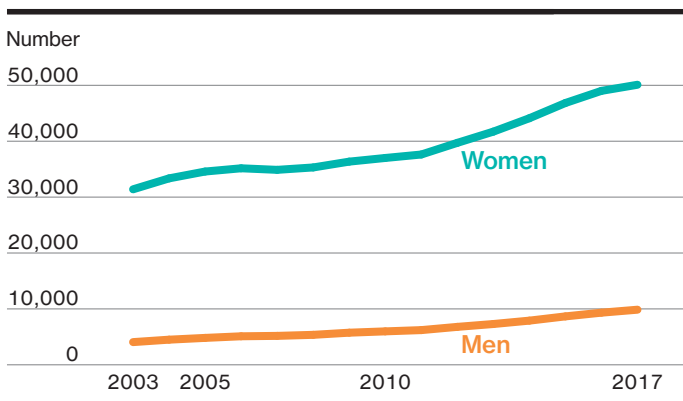
For young people without children, the benefit is reduced if the annual household income exceeds SEK 41,000 for single people or SEK 58,000 for cohabiting couples.

	Max. housing allowance (SEK per month)	Max. living space (m ²)	Income threshold over which the benefit is reduced (SEK per year)	
			Single	Married/ cohabiting couples
<i>Families with children</i>				
Number of children living at home				
1	3,400	80	127,000	63,500/applicant
2	4,200	100	127,000	63,500/applicant
3	5,200	120	127,000	63,500/applicant
4	5,200	140	127,000	63,500/applicant
5 or more	5,200	160	127,000	63,500/applicant
<i>Households without children</i>				
18–28 years old	1,300	60	41,000	58,000

Financial Security in the Event of Disability

Childcare allowance

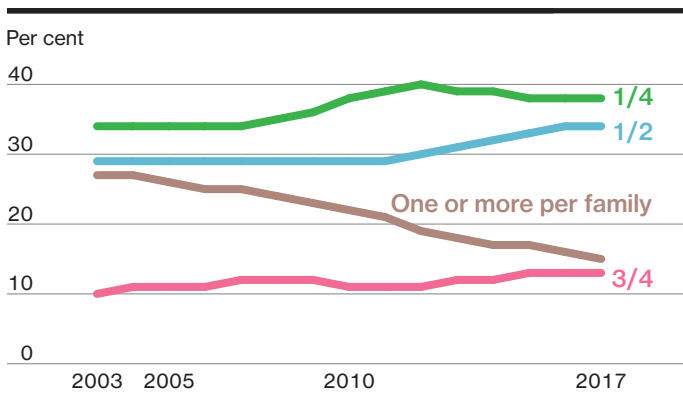
Childcare allowance is a form of financial support provided to parents whose children have an illness or disability that allows them to provide the supervision, care and support their child requires in order to develop in the best possible way.



Childcare allowance recipients in December

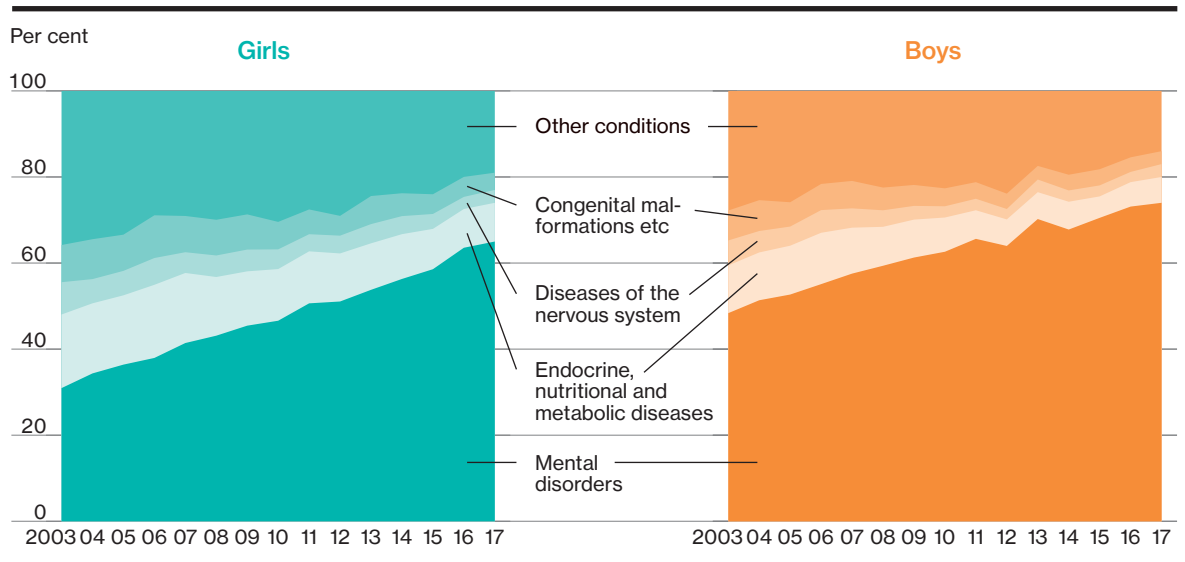
The number of parents receiving childcare allowance has increased by close to 70 per cent since 2003. Parents of children with mental disorders are responsible for the bulk of this increase. The upper age limit for childcare allowance was increased from 16 to 19 years in 2003, which explains the increase in the number of recipients as of that year. Throughout the entire period, a majority of recipients have been women, with 84 per cent of recipients in 2017 being women and 16 per cent men.

In December 2017, 13 per cent (7,700 people) of recipients received compensation for additional expenses in the form of a tax-exempt additional expenses component. Approximately 1 per cent (700 people) only received compensation for additional expenses.



Proportion of childcare allowance in December, distributed by scope

The proportion of childcare allowance recipients who receive partial compensation has increased over the course of the period. The lowest level (one-quarter benefit) is the most common and encompassed a total of 38 per cent of all childcare allowances in 2017. The proportion of childcare allowances with a full scope or more has decreased over the course of the period, from 27 per cent in 2003, to 15 per cent of all childcare allowances in 2017.



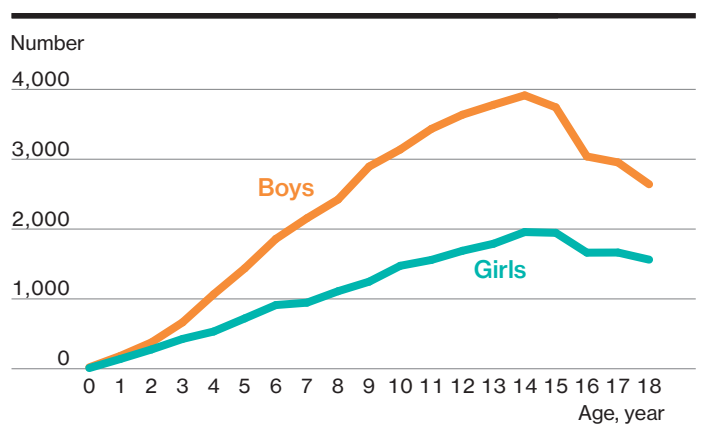
■ Newly granted childcare allowance, distributed by type of diagnosis

The proportion of newly granted childcare allowances associated with mental disorders has increased over the course of the 2000s. In 2003, they equated to 31 per cent of all newly granted childcare allowances

for girls and 48 per cent of all newly granted childcare allowances for boys. The corresponding figures for 2017 were 65 per cent for girls and 74 per cent for boys.

■ Number of children with childcare allowance in December 2017, distributed by the child's age

Of the children with childcare allowance in December 2017, 33 per cent were girls and 67 per cent boys. There are a greater number of boys than girls at all ages. The most common age is 14.



Age	Number of children		Proportion of children whose parents receive childcare allowance for more than one child (per cent)	
	Girls	Boys	Girls	Boys
0–2	426	581	16	14
3–5	1,681	3,168	18	16
6–8	2,968	6,437	22	21
9–11	4,279	9,468	26	23
12–15	7,382	15,073	25	23
16–19	4,888	8,634	23	22
Total	21,624	43,361	24	22

■ Childcare allowance in December 2017, distributed by the child's age

In December 2017, the Swedish Social Insurance Agency paid childcare allowance for just under 65,000 children. Around

one fifth of these children were in families that were receiving childcare allowance for more than one child.

Age	Number of recipients		Average amount in December (SEK)	
	Women	Men	Women	Men
0–24	148	8	5,100	5,833
25–29	1,682	127	4,843	4,235
30–34	5,526	587	4,698	4,173
35–39	10,798	1,562	4,757	4,140
40–44	14,109	2,597	4,655	4,048
45–49	10,967	2,532	4,659	3,988
50–54	5,380	1,550	4,613	4,133
55–	1,487	896	4,723	4,402
Total	50,097	9,859	4,688	4,104

■ Childcare allowance in December 2017, distributed by the parent's age

In December 2017, childcare allowance was paid to just under 60,000 parents. Of the recipients, 84 per cent were women and 16 per cent men. The largest number of recipients were in the 40–44 age group.

Just over 3,200 shared the childcare allowance with another parent. Around SEK 3.9 billion in childcare allowance was paid out in 2017, 85 per cent to women and 15 per cent to men.

Regulations 2017

A parent can receive childcare allowance for their child if the child requires special supervision or care for at least six months. This applies up to and including the month of June in the year the child turns 19. The special supervision or care has to be a consequence of the child's illness or disability. The parent can also receive childcare allowance if the child's illness or disability entails increased expenditure (additional expenses).

If the parent is caring for more than one child with a disability in the applicable age group the entitlement to childcare allowance is based on the total requirement for supervision and care, and on the scope of the additional expenses.

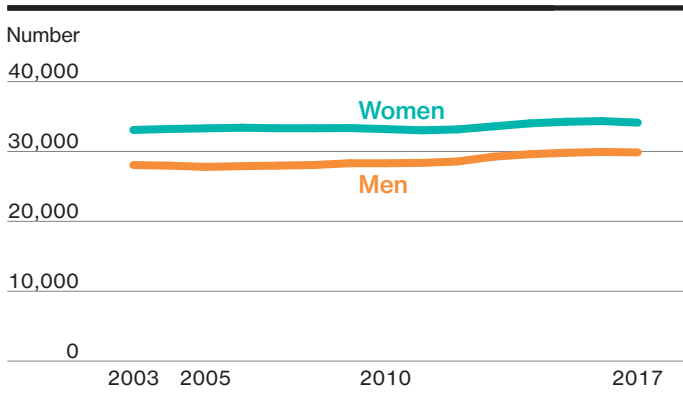
Childcare allowance can be paid as full, three-quarters, half or one-quarter benefit. Full childcare allowance amounts to 2.5 times the price base amount per year, which means it was SEK 9,333 per month in 2017. Childcare allowance is taxable and pensionable. A certain component of the childcare allowance can be awarded as compensation

for additional expenses. This additional expenses component of the childcare allowance is tax-exempt and is non-pensionable. Childcare allowance that is only based on additional expenses needs to amount to a minimum of 36 per cent of the price base amount and a maximum of 62.5 per cent of the price base amount in order to be provided at this amount.

Childcare allowance that is based on care and supervision can also be combined with additional expenses. In cases where the approved additional expenses amount to a minimum of 18 per cent of the price base amount and a maximum of 69 per cent of the price base amount, these result in an additional expenses component of the childcare allowance that is tax-exempt and non-pensionable. If the entire childcare allowance is granted on the basis of care and supervision alone, the compensation for additional expenses can be granted in addition to the full childcare allowance.

Disability allowance

Disability allowance is a form of financial support for people with disabilities who need assistance in their everyday lives or have additional expenses as a result of their disability.



People receiving disability allowance in December

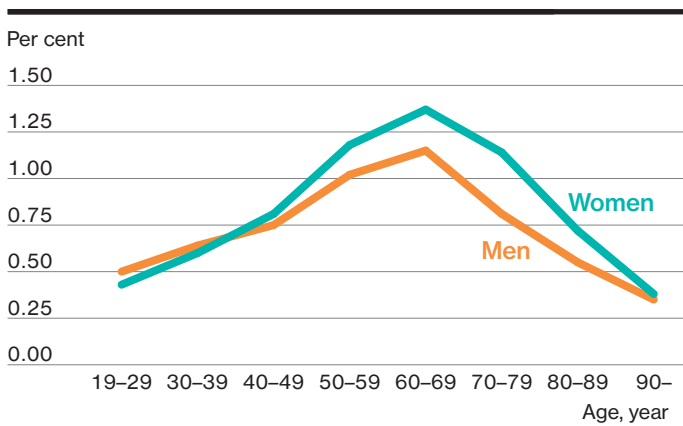
The number of people receiving disability allowance has remained stable since 2003. The lower age limit for disability allowance was increased from 16 to 19 in 2003. Throughout the entire period, more women than men have received disability allowance. In December 2017, there were 34,000 women and just under 30,000 men receiving disability allowance.

Age	Number of recipients		Average amount in December (SEK)	
	Women	Men	Women	Men
19–29	2,859	3,479	1,694	1,715
30–39	3,634	3,995	1,690	1,711
40–49	5,078	4,830	1,714	1,750
50–59	7,309	6,452	1,728	1,751
60–69	7,742	6,412	1,685	1,720
70–79	5,495	3,639	1,614	1,634
80–89	1,747	951	1,575	1,573
90–	265	103	1,482	1,489
Total	34,129	29,861	1,681	1,714

Disability allowance in December 2017

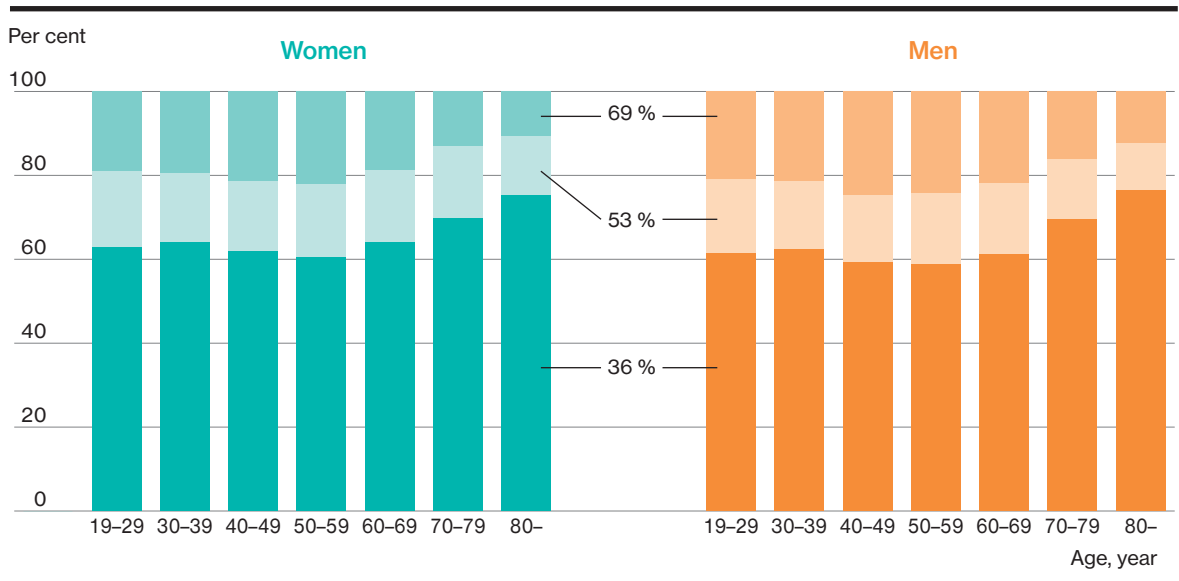
Just under 64,000 people received disability allowance in December 2017. Of the recipients, 53 per cent were women and 47 per cent men. The amount received by recipients over the age of 70 was somewhat lower than that received by those under 70, and the amount received by men was somewhat higher than that received by women, with the exception of recipients over the age of 80.

A total of just over SEK 1.3 billion in disability allowance was paid out, 53 per cent to women and 47 per cent to men.



Proportion of the population receiving disability allowance in December 2017

Just under one per cent of the entire population aged 19 or older received disability allowance in December 2017. Disability allowance is more common among women than among men, with the exception of the younger age groups. The fact that there are more men than women in the younger age groups is due to there being more young men than young women being granted disability allowance for mental disorders and congenital disabilities. The proportion of the population receiving disability allowance is largest in the 60–69 age group.



Disability allowance in December 2017, distributed by compensation level and age

A total of 64 per cent of the women and 62 per cent of the men receiving disability allowance received the lowest level of

compensation (36 per cent of the price base amount). The lowest level is most common for recipients over the age of 70.

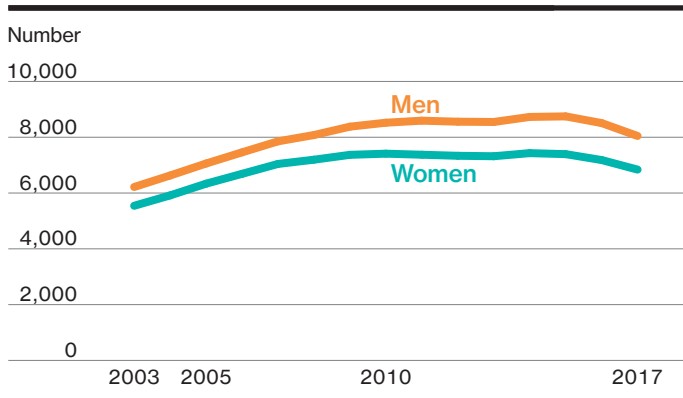
Regulations 2017

An individual whose functional capacity has been impaired for an considerable amount of time to the extent that they require time-consuming assistance from someone else in order to cope at home or at work can receive disability allowance. Disability allowance is also granted if an individual has significant additional expenses as a result of their disability. Disability allowance can be granted as of the month of July of the year in which an individual turns 19 and has suffered impairment to their functional capacity before their 65th birthday.

The compensation levels are 36, 53 or 69 per cent of the price base amount, depending on the recipient's assistance requirements and size of their additional expenses. In 2017, the three levels equated to SEK 1,344, 1,979 and 2,576, respectively, per month. Individuals who are blind or have severely impaired hearing always receive this benefit if the disability emerged prior to their 65th birthday.

Attendance allowance

Attendance allowance is a form of financial support that adults and children with extensive disabilities can use in order to employ personal assistants.



People receiving attendance allowance in December

The number of adults and children receiving attendance allowance increased steadily up to 2009, when it began to level off. In December 2017, around 800 fewer people were receiving attendance allowance than in December 2016. Ever since it was introduced, more men and boys than women and girls have received attendance allowance. In 2017, 46 per cent of those receiving attendance allowance were women and girls, and 54 per cent were men and boys.

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–14	775	1,025	107	107
15–19	481	689	114	116
20–24	500	768	139	140
25–29	503	763	141	149
30–34	431	605	143	150
35–39	370	483	143	143
40–44	429	449	140	140
45–49	394	469	134	136
50–54	483	533	133	138
55–59	498	480	127	134
60–64	588	519	128	134
65–	1,388	1,263	112	115
Total	6,840	8,046	126	131

Attendance allowance in December 2017

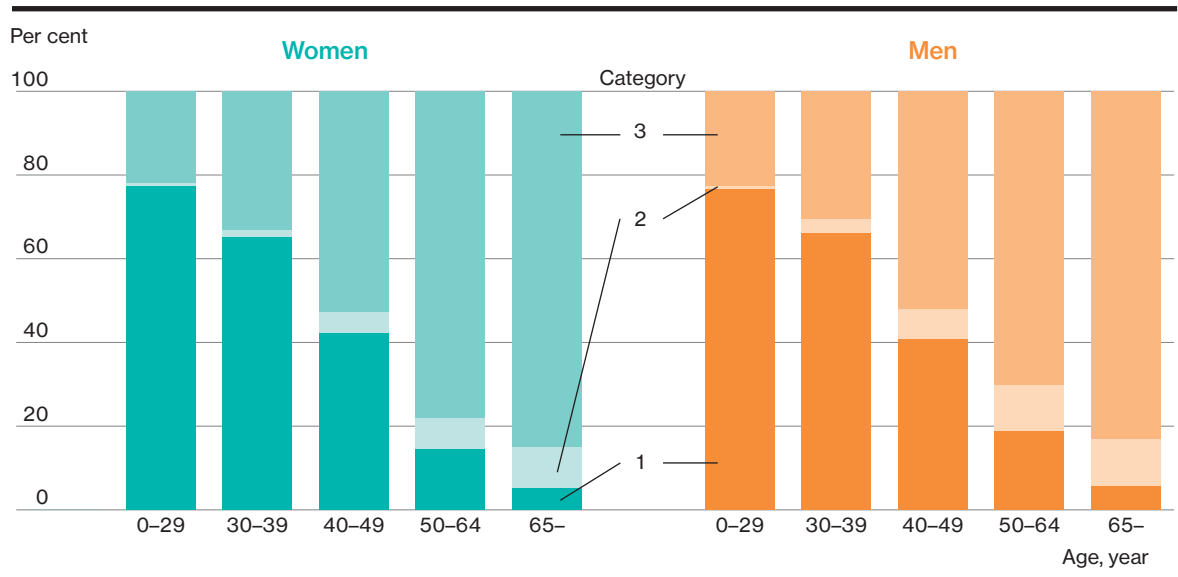
Just under 15,000 adults and children received attendance allowance in December 2017. Of the total of 102 million hours of attendance allowance granted, 45 per cent went to women and girls, and 55 per cent went to men and boys. On average, men received more hours than women in the majority of age groups. Expenditure on national attendance allowance was SEK 27.9 billion in 2017.

Category	Number of people		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,825	3,801	131	133
2	319	432	149	154
3	3,503	3,558	121	125
Total	6,840	8,046	126	131

The various categories are explained in the regulations box.

Attendance allowance in December 2017, distributed by category

It is most common for people granted attendance allowance to belong to category 3. This category encompassed 51 per cent of all women and girls, and 44 per cent of all men and boys who received attendance allowance in December 2017. The largest number of hours per week were granted to people in category 2. This category covers disabilities that, on average, result in more extensive requirements for support and services than is the case for people in the other categories.



The various categories are explained in the regulations box.

Attendance allowance in December 2017, distributed by category

The distribution of people receiving attendance allowance between the different categories varies between different age groups. Category 1 encompasses 76 per cent of people in the 0–29 age group. The proportion belonging to category 1

decreases with increasing age. Category 1 encompasses only five per cent of people in the 65 and older age group. The majority of people receiving attendance allowance who are 40 years of age and older belong to category 3.

Regulations 2017

Attendance allowance can be granted to individuals

- with developmental disorders, autism or autism spectrum disorders (category 1),
- individuals with significant and permanent intellectual disabilities following a brain injury suffered as an adult and caused by physical violence or a physical illness (category 2),
- or individuals with other permanent physical or mental disabilities that are not obviously the result of the normal ageing process (category 3).

The requirement for assistance with basic needs must amount to an average of more than 20 hours per week in order to obtain compensation from the Social Insurance Agency. If the requirement is less than this, the municipality is able to provide for this assistance requirement.

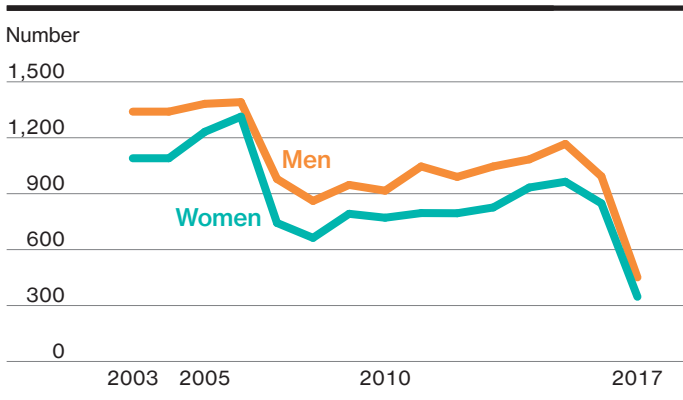
Individuals who live in group homes or are being cared for in institutions are not entitled to attendance allowance.

Attendance allowance may only be used to purchase personal assistance or for the costs associated with personal assistants. Personal assistance can be purchased from a municipality, a service user cooperative or a private company. It is also possible for individuals to employ their assistants directly. Service user cooperatives and private companies must have a permit from the Swedish Health and Social Care Inspectorate (IVO) in order to provide personal assistance services. A municipality that provides personal assistance services must notify IVO of this. Individuals who employ their own assistants must also report this to IVO.

Attendance allowance is paid at a standardised hourly rate, which equated to SEK 291 in 2017. However, it is possible for individuals to apply for a higher hourly rate if they have specific grounds. The maximum amount was SEK 326 in 2017.

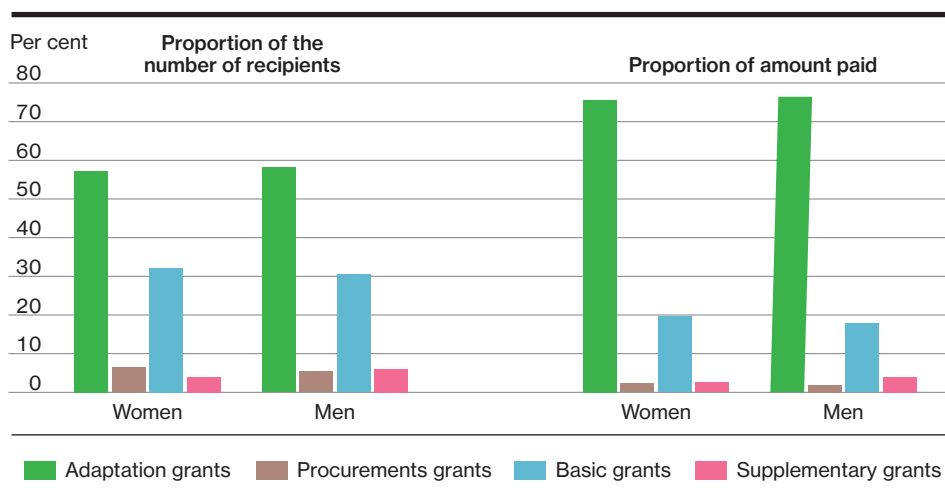
Car allowance

The purpose of car allowance is to allow people with disabilities to lead an active, inclusive and independent life.



Number of granted car allowances

Up until the end of 2006 it was possible to obtain a new car allowance every seventh year. Since 2007, it has been possible to grant a new car allowance every ninth year. This change to the rules explains why there are peaks at regular intervals over the course of the time period. The reduction in 2017 is partly due to the administration process being changed, which has resulted in delays, but is also due to a reduction in the number of applications, which together led to fewer people being granted this benefit than in previous years. Fewer women than men have been granted car allowance throughout the entire period.



Car allowance in 2017, distributed by type of benefit

The most common type of car allowance in 2017 was the car adaptation grant, which accounted for 58 per cent of all car allowances paid to women and men. In monetary

terms, 76 per cent of the total amount paid in 2017 took the form of car adaptation grants.

Age	Number of recipients		Average annual amount (SEK)	
	Women	Men	Women	Men
0–14	133	148	106,011	115,968
15–19	52	51	108,239	127,857
20–24	40	44	148,766	133,338
25–29	40	31	116,477	102,350
30–34	28	44	67,732	108,969
35–39	46	54	96,229	100,395
40–44	62	65	99,293	104,473
45–49	71	78	86,517	151,124
50–54	79	92	138,956	97,785
55–59	64	79	76,664	123,746
60–64	45	63	81,941	99,889
65–	28	42	60,687	23,484
Total	688	791	102,079	110,707

■ Car allowance in 2017, distributed by age

Just under 1,500 people received car allowance in 2017. Of the recipients, 47 per cent were women and 53 per cent men. A total of

just under SEK 158 million in car allowance was paid out in 2017, 45 per cent to women and 55 per cent to men.

Regulations 2017

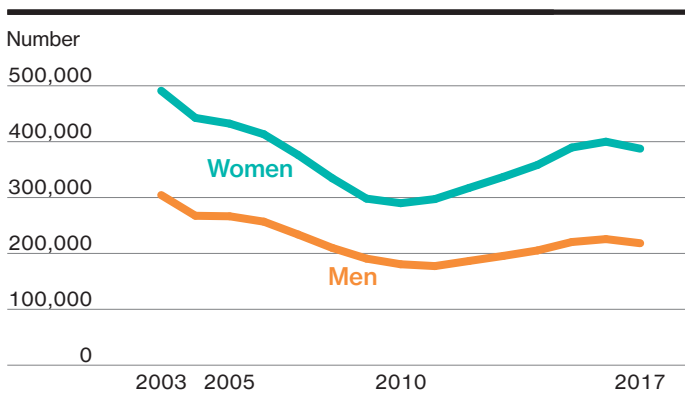
Car allowance is available to individuals who have a disability that leads to major difficulties moving around on their own or using public transport. These difficulties have to persist for at least nine years. Car allowance is also available to parents of children with disabilities if they need the car in order to move around together with their child. Car allowance consists of several benefits. There are three for buying a car – basic grant, car purchase grant and supplementary grant. The supplementary grant consists of three

parts; supplementary grant A, B and C. A basic grant and a supplementary grant can be provided for the purchase of a car and can be granted every ninth year. A car purchase grant may also be applicable, depending on the recipient's income. A car adaptation grant can be granted for the adaptation of a vehicle. In some cases, car allowance can also be granted for driving lessons. Car allowance is granted primarily for cars, but also for other motor vehicles such as motorbikes or mopeds.

Financial Security in the Event of Sickness

Sickness cash benefit

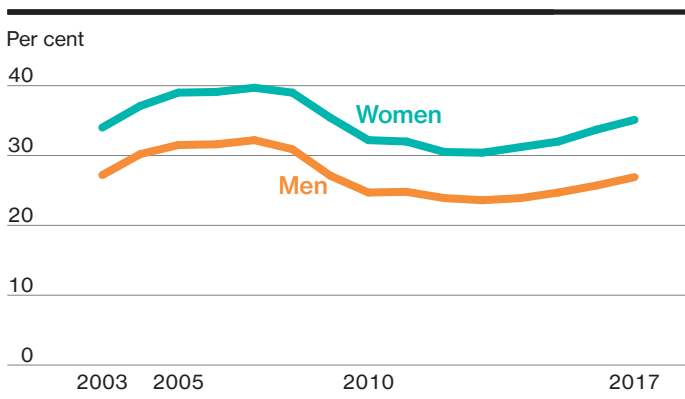
The purpose of sickness cash benefit is to provide financial security in the event of reduced work capacity as a result of sickness.



Number of sickness cash benefit recipients

Following a number of years of sharply rising long-term absence from work due to sickness, the number of sickness cash benefit recipients decreased between 2003 and 2010, only to increase once more up until 2016.

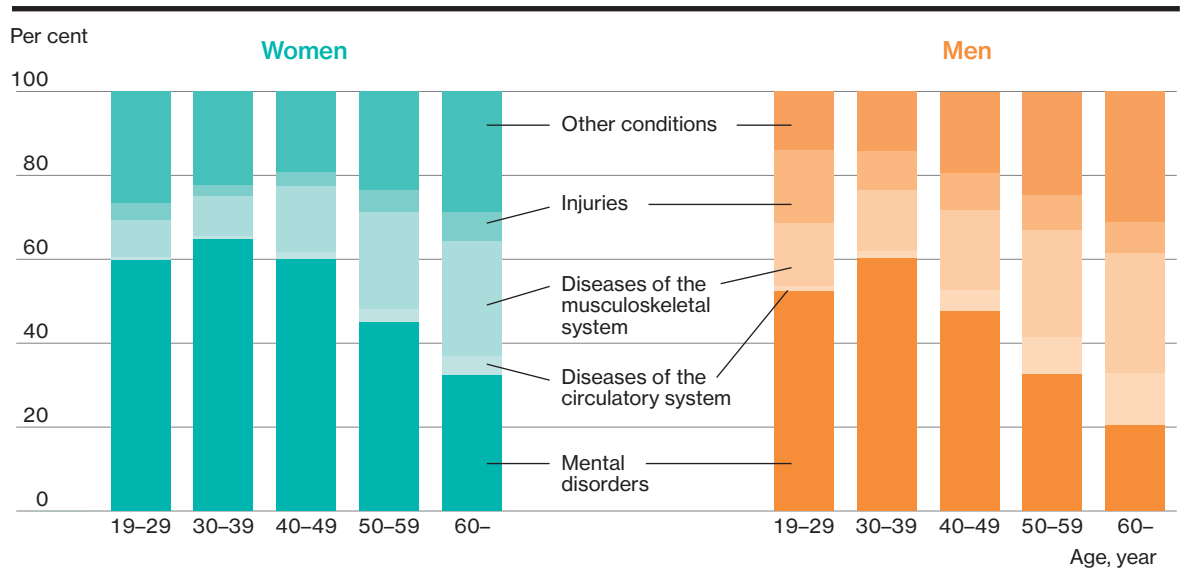
A total of 606,000 people received sickness cash benefit at some point in 2017, 64 per cent of them women and 36 per cent men.



Proportion of days with partial sickness cash benefit

The proportion of days of partial sickness cash benefit increased at the beginning of the 2000s. This can be explained by factors including the Swedish Government having made it clear at that time that the Swedish Social Insurance Agency was to make greater use of partial sick-listing. However, the proportion of days with partial benefit decreased after 2007, but has risen again in recent years.

Around 35 and 27 per cent of the days with sickness cash benefit paid out for women and men, respectively, in 2017 were days with partial sickness cash benefit; this is particularly common among people with mental disorders.



■ Ongoing sickness cases in December 2017, distributed by age and type of diagnosis

Mental disorders and diseases of the musculoskeletal system were the most common types of diagnosis among both women and men who received sickness cash benefit or rehabilitation benefit in December 2017. In December 2017, mental disorders accounted for 53 per cent of all cases for women and 41 per cent of all cases for men.

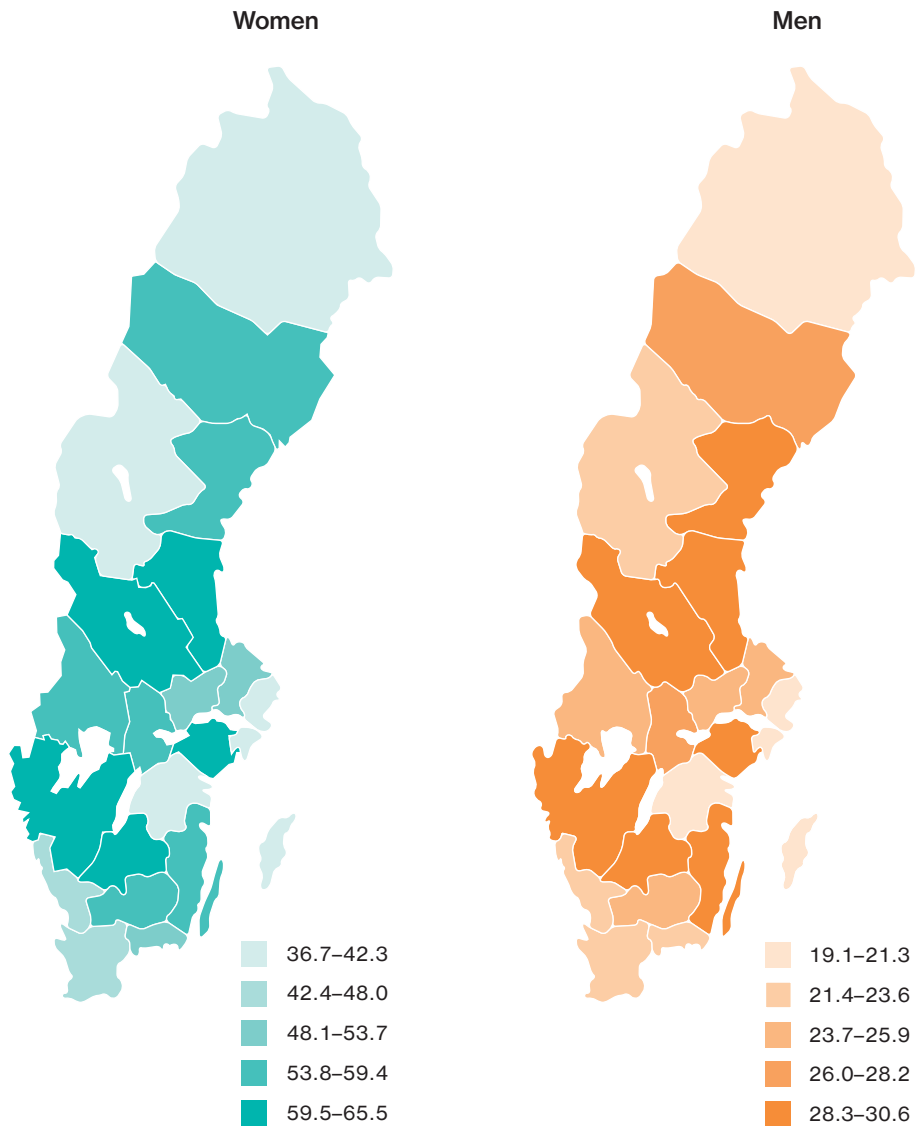
The corresponding figures for diseases of the musculoskeletal system were 17 and 22 per cent for women and men, respectively. Mental disorders are more common under the age of 50, while diseases of the musculoskeletal system are more common over the age of 50.

Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
16-24	15,886	11,058	54	51	473	547
25-29	38,415	18,348	57	60	551	588
30-34	45,901	20,473	65	67	554	559
35-39	43,852	20,663	72	67	580	606
40-44	45,100	22,450	77	69	585	618
45-49	47,874	25,083	79	70	582	619
50-54	53,036	30,799	76	72	579	616
55-59	47,643	30,905	75	75	574	609
60-	49,753	38,458	74	75	566	599
Total	387,460	218,237	72	69	570	602

■ Sickness cash benefit in 2017

Of a total of SEK 32.3 billion in sickness cash benefit that was paid out in 2017, 63 per cent went to women and 37 per cent to men. The average daily amount was six per cent higher for men than for women, which is due to factors such as the difference in earnings between men and women. The average number of days with sickness

cash benefit generally increases with age among both women and men. One reason for this is that older people have an increased risk of sickness and take longer to recover. People who have been working for longer have also been exposed to a greater accumulated workload.



■ Ongoing sickness cases per 1,000 insured persons in December 2017, distributed by county

In Sweden the total number of ongoing sickness cases per 1,000 estimated insured persons in the 16–64 age group was 42 for women and 21 for men. A sickness case is defined as a continuous period during which benefits in the form of sickness cash benefit and/or rehabilitation benefit have been paid. Please refer to page 10 for more information about the estimate of number of insured persons.

Gävleborg County has the most sickness cases among women and Västra Götaland County has the most sickness cases among men. This equates to a number of cases per 1,000 estimated insured persons of 49 for women and 25 for men. Some of the regional variations may be due to differences in age distribution or differences in health, living conditions and working conditions.

Regulations 2017

An individual whose work capacity is impaired because of sickness is able to receive full, three-quarters, half or one-quarter sickness cash benefit. It is also possible to obtain sickness cash benefit when receiving medical treatment or medical rehabilitation that aims to prevent sickness or shorten the recovery period. Employees receive sick pay from their employer for the first 14 days of a period of sickness, with the exception of the first day, which is a waiting period. If the impairment to work capacity remains following the sick pay period, an employee can then receive sickness cash benefit from the Social Insurance Agency. For those who are unemployed, the Social Insurance Agency pays sickness cash benefit after a one-day waiting period, while the self-employed normally have a waiting period of seven days. The self-employed are also able to choose a waiting period of 1, 4, 30, 60 or 90 days.

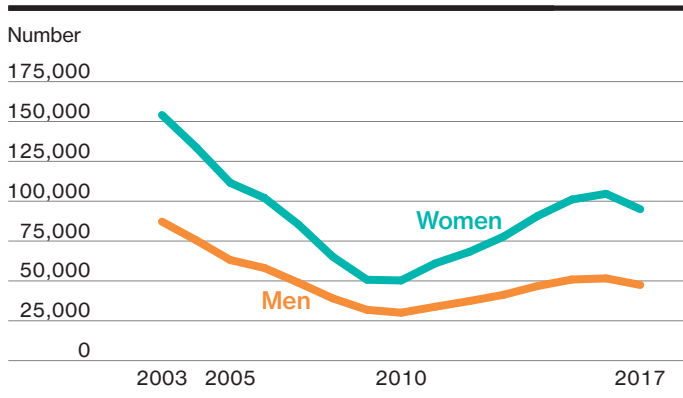
Sickness cash benefit at the normal level, equivalent to just under 80 per cent of the sickness benefit qualifying income (SGI), can be paid for 364 days within a 450-day period. The maximum sickness cash benefit is based on an income equivalent to 7.5 times the price base amount. In 2017, this equated to SEK 714 per day for full sickness cash benefit at the normal level. If the impairment to work capacity remains after 364 days, sickness cash benefit can be paid in the form of sickness cash benefit at the continuation level. This benefit equates to just under 75 per cent of the SGI. In 2017, this equated to a maximum benefit of SEK 670 per day for full sickness cash benefit at the continuation level. Individuals with serious illnesses can be granted sickness cash benefit at the normal level for an unlimited time, equating to 80 per cent of the SGI. Those who are unemployed cannot receive sickness cash benefit at a rate that is higher than the maximum daily benefit from unemployment insurance.

In 2017, this was SEK 543 per day for full sickness cash benefit for the unemployed.

An assessment of the impairment to work capacity is performed in accordance with the “rehabilitation chain”. For an employee, the impairment to work capacity in the first 90 days will be assessed in relation to their normal work. After 90 days, the impairment to work capacity is also assessed in relation to whether the individual is capable of performing other work for the same employer. After 180 days, the employee is only entitled to sickness cash benefit if they are unable to perform any of the jobs that are a normal part of the labour market. However, this does not apply if the Social Insurance Agency assesses them to have a high probability of being able to return to work with the same employer within 365 days. In which case, the impairment to work capacity continues to be assessed in relation to work with the same employer after day 180. If it can be deemed unreasonable to assess work capacity in relation to jobs that are a normal part of the labour market, the assessment can continue being conducted in relation to work with the same employer after day 365, even if the insured person is assessed to have the work capacity for a job that is a normal part of the labour market. In the case of individuals who are self-employed, the assessment is conducted in relation to their normal work up to and including day 180. After this time, the impairment to work capacity is assessed in relation to jobs that are a normal part of the labour market unless there is a high probability that the individual will be able to return to work within 365 days or it can be deemed unreasonable to assess their work capacity in relation to such jobs. In the case of individuals who are unemployed, the impairment to work capacity is always assessed in relation to jobs that are a normal part of the labour market.

Vocational rehabilitation

Various rehabilitation measures are in place to make it easier for people with a long-term sickness to return to work.



Number of sickness cases longer than 60 days in December 2017

It is most common for individuals with long-term sickness cases to receive some form of vocational rehabilitation. A long-term sickness case is a case that has resulted in benefits in the form of sickness cash benefit and/or rehabilitation benefit being paid for at least 60 days. The number of people with sickness cases longer than 60 days decreased by 161,000 between 2003 and 2010. The number of sickness cases longer than 60 days increased by 76,000 between 2010 and 2016, but has subsequently begun to decline. In December 2017, the number of ongoing long-term sickness cases was 95,000 among women and 47,000 among men. In December 2017, women accounted for 67 per cent of sickness cases longer than 60 days and men accounted for 33 per cent.

Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
16–24	185	98	116	104	413	440
25–29	690	363	115	125	437	493
30–34	1,434	766	119	134	407	417
35–39	1,619	631	107	123	487	508
40–44	2,071	667	105	121	503	522
45–49	2,204	754	102	116	501	533
50–54	2,149	872	103	113	501	536
55–59	1,531	774	97	113	497	534
60–	958	534	83	101	508	544
Total	12,841	5,459	104	118	482	507

Rehabilitation benefit in 2017

Of the recipients of rehabilitation benefit in 2017, 70 per cent were women and 30 per cent men. Of a total of

SEK 0.96 billion in rehabilitation benefit that was paid out in 2017, 67 per cent went to women and 33 per cent to men.

Regulations 2017

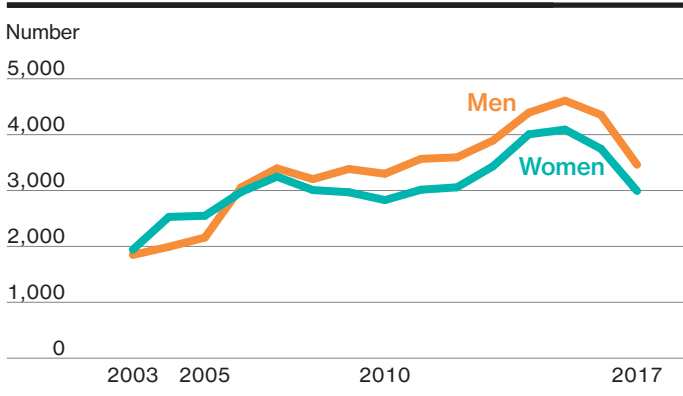
Occupational training and education are examples of measures that may be applicable within the scope of vocational rehabilitation.

Individuals undertaking vocational rehabilitation can receive rehabilitation benefit if their work capacity is impaired to the extent that they are prevented from working as a result of this measure. It is also possible to obtain a special grant that covers certain additional expenses that may arise in conjunction with rehabilitation (e.g. travel). In addition, the Social Insurance Agency can provide grants for occupational assistive devices and can reimburse travel to and from work instead of providing sickness cash benefit.

Rehabilitation benefit can be paid as a full day, three-quarter day, half day or one-quarter day. Rehabilitation benefit is just under 80 per cent of the sickness benefit qualifying income (SGI) and is included in the maximum of 364 days the insured person is able to receive sickness cash benefit at the normal level. The maximum rehabilitation benefit at the normal level was SEK 714 per day in 2017. After this, rehabilitation benefit can be paid at the continuation level, which equates to just under 75 per cent of the SGI. The maximum rehabilitation benefit at the continuation level was SEK 670 per day in 2017.

Activity compensation and sickness compensation

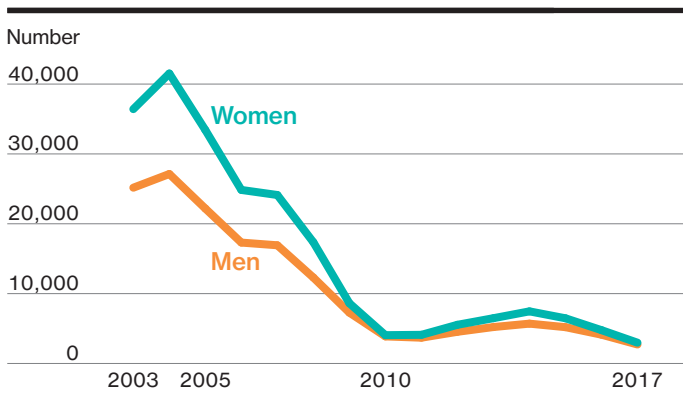
Activity compensation and sickness compensation provide financial security in the event of long-term reduction in work capacity.



Newly granted activity compensation for individuals under 30

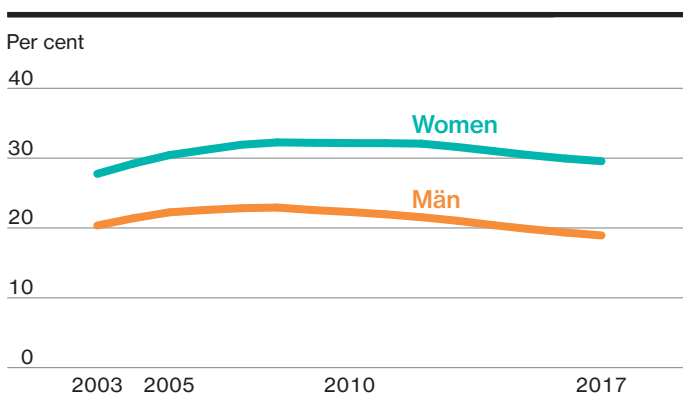
Prior to 2003, it was possible to newly grant both an early retirement pension and temporary disability benefit to individuals under 30. Between 2003 and 2016, only activity compensation was newly granted to individuals in this age group. It has been possible since January 2017 for individuals whose work capacity is permanently impaired to receive sickness compensation instead of activity compensation beginning in July of the year they turn 19.

In 2017, activity compensation was newly granted to 6,500 individuals, which is an increase of 70 per cent on the figure for 2003. The increase since 2003 is due to factors including a larger number of individuals being granted this benefit because of extended schooling.



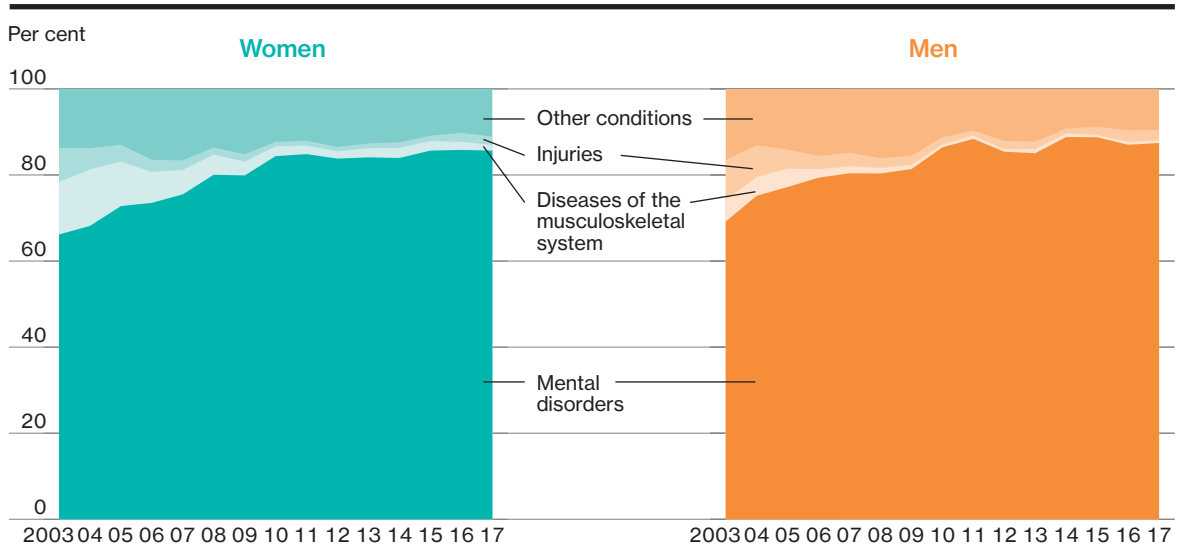
Newly granted sickness compensation for individuals aged 30 or older

Prior to 2003, it was possible to newly grant both early retirement pension and temporary disability benefit to individuals aged 30 or older. Since 2003, however, it has only been possible to newly grant sickness compensation to individuals in this age group. The potential to grant temporary sickness compensation was withdrawn in 2008 and the criteria for being granted permanent compensation were made stricter. The number of individuals being newly granted permanent compensation decreased between 2004 and 2010. There was a slight increase over the period 2012–2014, but the numbers have subsequently fallen once more. In 2017, 5,700 individuals were newly granted sickness compensation, which is the lowest figure since sickness compensation was introduced in 2003.



Proportion receiving partial activity and sickness compensation in December 2017

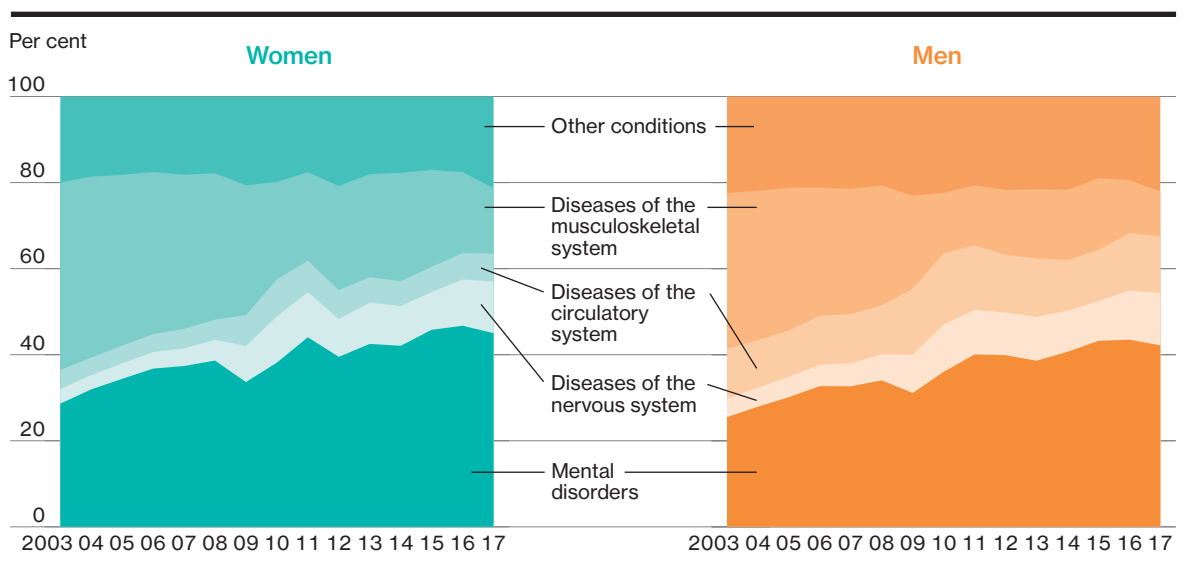
The proportion receiving partial activity or sickness compensation has varied somewhat over time, but throughout the entire period it has been more common for women than men to receive partial compensation. In December 2017, 30 per cent of women and 19 per cent of men received partial compensation.



■ Newly granted activity compensation, distributed by type of diagnosis

Mental disorders is the predominant type of diagnosis among those being granted activity compensation and this proportion has increased since 2003. In 2017, mental

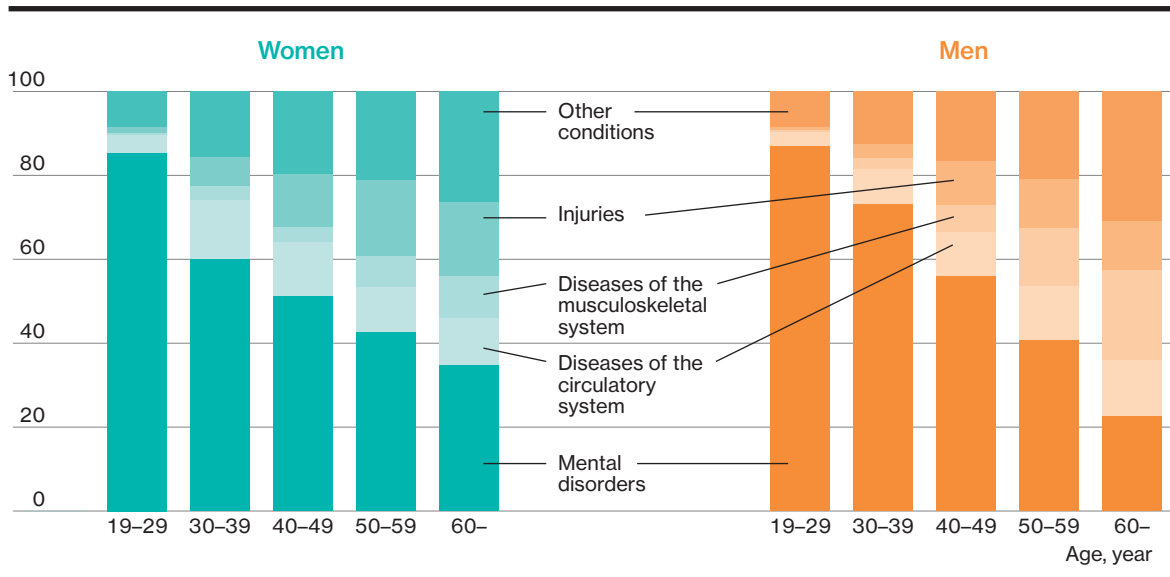
disorders accounted for 86 and 87 per cent of all newly granted activity compensation cases among women and men, respectively.



■ Newly granted sickness compensation, distributed by type of diagnosis

Until 2005, diseases of the musculoskeletal system was the largest type of diagnosis among individuals being newly granted sickness compensation. However, mental disorders has been the largest type of

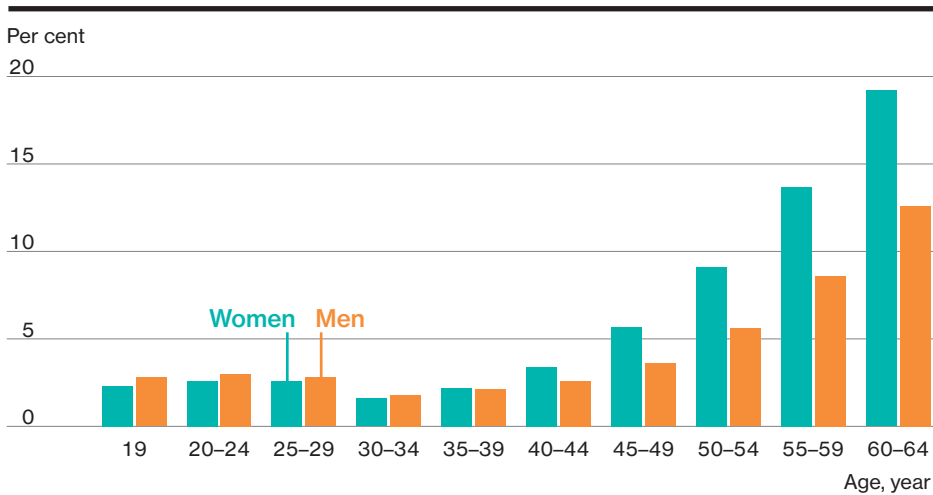
diagnosis since 2006. In 2017, mental disorders accounted for 45 per cent of newly granted cases of sickness compensation among women and 42 per cent among men.



Newly granted activity and sickness compensation in 2017, distributed by age and type of diagnosis

Mental disorders was the most common type of diagnosis in all age groups among both women and men in 2017. It is especially common for individuals in the

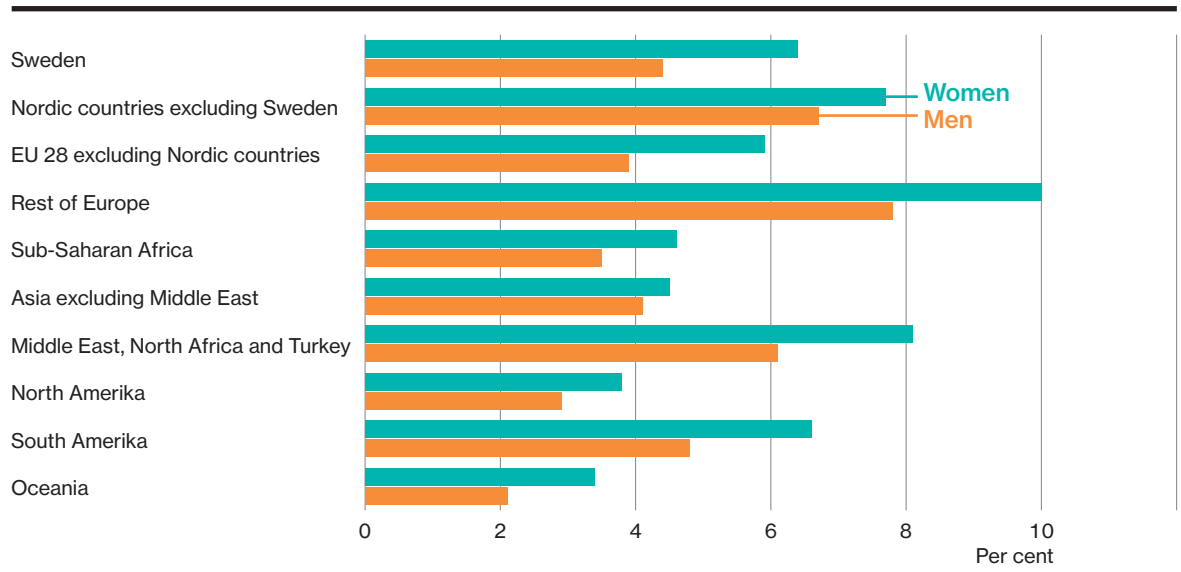
younger age groups to be granted activity and sickness compensation because of mental disorders.



Proportion of the population receiving activity or sickness compensation in December 2017

The number of individuals receiving activity or sickness compensation was around 313,000 in December 2017, 58 per cent of whom were women and 42 per cent men. Around 5 per cent of the population aged 19 to 64 have completely or partially left the labour market with activity- or sickness compensation and the proportion increases

with age. The corresponding figures for the 60-64 age group were 19 per cent for women and 13 per cent for men. Among younger individuals, it is more common for men than women to receive compensation, but this situation is reversed as of the 35-39 age group.



The proportions are age-standardised, for an explanation see How to read the report on page 7.

■ Proportion of the population receiving activity or sickness compensation in December 2017 by region of birth, age-standardised values

The proportion of the population receiving activity or sickness compensation varies for individuals born in different regions. This is partly due to differences in health, living and working conditions.

Age	Number of recipients		Average amount per month (SEK)		Proportion of the population (per cent)	
	Women	Men	Women	Men	Women	Men
19	1,091	1,439	7,997	8,009	2.3	2.7
20–24	7,164	8,645	7,979	8,056	2.5	2.9
25–29	8,622	9,334	8,210	8,384	2.6	2.7
Total	16,877	19,418	8,099	8,210	2.5	2.8

■ Activity compensation in December 2017

Of a total of SEK 3.6 billion in activity compensation that was paid out in 2017, 46 per cent went to women and 54 per cent to men. Of the recipients, 46 per cent were women and 54 per cent men.

The majority of those who receive activity compensation have not had the

opportunity to build up additional insurance cover through gainful employment and therefore only receive guarantee benefit. In December 2017, 87 per cent of women and 93 per cent of men receiving activity compensation only received guarantee benefit.

Age	Number of recipients		Average amount per month (SEK)		Proportion of the population (per cent)	
	Women	Men	Women	Men	Women	Men
30–34	4,901	5,716	8,342	8,661	1.6	1.8
35–39	6,687	6,532	8,429	8,907	2.2	2.1
40–44	10,640	8,227	8,472	9,240	3.4	2.6
45–49	18,225	11,834	8,628	9,665	5.7	3.6
50–54	30,292	19,065	8,844	10,072	9.1	5.6
55–59	39,455	25,287	8,967	10,261	13.7	8.6
60–64	53,736	35,160	9,224	10,564	19.2	12.6
Total	164,300	112,382	8,917	10,018	6.0	4.0

■ Sickness compensation in December 2017

Of a total of SEK 31.8 billion in sickness compensation that was paid out in 2017, 57 per cent went to women and 43 per cent to men. Of the recipients of sickness compensation, 59 per cent were women and 41 per cent men.

It is more common for the youngest individuals receiving sickness compensation to receive full compensation, while partial compensation is more common

among those who are older. The majority of the older individuals receiving sickness compensation have had the opportunity to build up additional insurance cover through gainful employment and therefore receive a higher income-related benefit.

In December 2017, 83 per cent of women and 73 per cent of men received an income-related benefit.

Regulations 2017

Activity compensation is granted to individuals aged 19–29 whose work capacity has been impaired on medical grounds by at least one quarter for at least one year. This benefit is always temporary. Activity compensation can be combined with participation in various activities that aim to make the most of the individual's potential to develop and work while they are in the early years of their adult life. Young people who have not yet completed their education at compulsory school or upper secondary school because of disability are entitled to activity compensation due to extended schooling while studying.

Sickness compensation is granted to individuals aged 30–64 whose work capacity is impaired permanently, i.e. for the foreseeable future. Since February 2017 it has been possible for individuals whose work capacity is permanently completely impaired

to receive sickness compensation instead of activity compensation beginning in July of the year they turn 19.

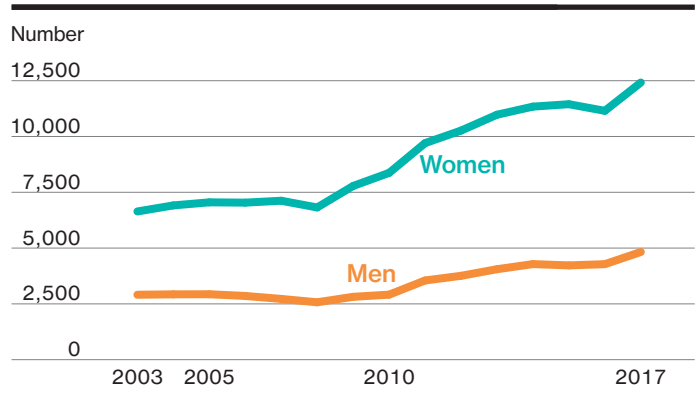
Activity and sickness compensation can be paid in the form of full, three-quarters, half or one-quarter benefit. There is an income-related benefit and a guarantee benefit. The income-related benefit is linked to earnings. Individuals who have a low or no earned income receive guarantee benefit. In the case of activity compensation, the guarantee benefit varies depending on the recipient's age. In 2017, the maximum activity compensation guarantee benefit was SEK 8,960 per month before tax, equivalent to 2.35 times the price base amount. In 2017, the maximum sickness compensation guarantee benefit was SEK 9,147 per month before tax, equivalent to 2.4 times the price base amount.

Benefit for care of closely related persons

Benefit for care of closely related persons makes it possible for an individual to refrain from work in order to care for a closely related person who is severely ill.

Number of recipients of benefit for care of closely related persons

The number of recipients of benefit for care of closely related persons has increased over the course of the period. The number of recipients has increased by 84 per cent since 2008. The number of recipients of benefit for care of closely related persons was just over 17,000 in 2017.



Age	Number of recipients		Number of days, on average		Average amount per year (SEK)	
	Women	Men	Women	Men	Women	Men
-24	160	67	10	13	7,866	10,924
25-29	449	219	11	13	9,148	10,834
30-34	595	328	11	11	9,390	9,456
35-39	898	446	11	11	9,505	10,034
40-44	1,442	609	11	10	9,380	8,719
45-49	2,026	837	11	11	9,523	9,475
50-54	2,665	961	12	11	9,925	9,280
55-59	2,309	767	12	14	10,294	11,806
60-	1,874	591	14	17	11,561	14,178
Total	12,418	4,825	12	12	10,001	10,420

Benefit for care of closely related persons in 2017

Of a total of SEK 174 million in benefit for care of closely related persons that was paid out in 2017, 66 per cent went to women and 34 per cent to men. Of the recipients of

benefit for care of closely related persons, 72 per cent were women and 28 per cent men.

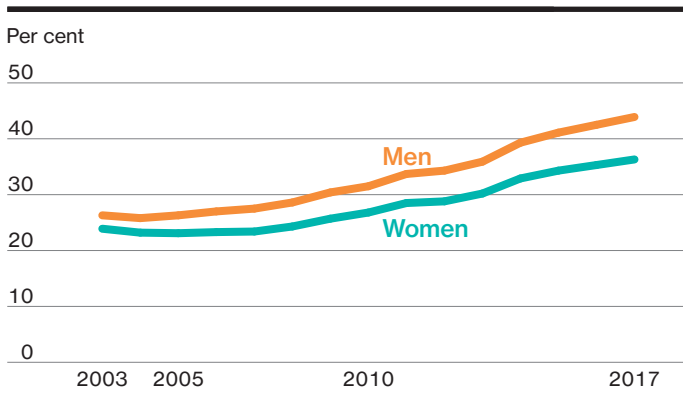
Regulations 2017

Individuals who refrain from gainful employment in order to care for someone who is severely ill at home or in a care facility can receive benefit for care of closely related persons. The term severely ill means that there is a significant danger that the individual in question will die. In general, benefit for care of closely related persons can be paid for 100 days for each sick individual who is being cared for.

Benefit for care of closely related persons can be paid in the form of full, three-quarters, half or one-quarter benefit. The maximum value of the benefit is just under 80 per cent of the sickness benefit qualifying income and is based on 7.5 times the price base amount.

Housing supplement for people receiving activity or sickness compensation

Individuals receiving activity or sickness compensation who have a low income can receive housing supplement so that they have the opportunity to live in a good-quality home, without there having to be an impact on other aspects of their standard of living.



Proportion of individuals receiving activity or sickness compensation who received housing supplement in December

The proportion of individuals receiving housing supplement increased between 2003 and 2017. This increase is partly explained by the proportion of individuals being granted activity and sickness compensation who have a low or no earned income having increased over this period.

The proportion of men receiving activity or sickness compensation who receive housing supplement has increased over this period somewhat more than the proportion of women has. Of the recipients of activity and sickness compensation, 36 per cent of the women and 44 per cent of the men received housing supplement in December 2017.

Age	Number of recipients		Proportion of recipients of activity or sickness compensation who receive housing supplement (per cent)		Average amount in December (SEK per month)	
	Women	Men	Women	Men	Women	Men
19	225	279	20	19	2,735	2,441
20–24	3,951	4,735	54	53	3,338	3,325
25–29	5,746	6,681	65	69	3,546	3,606
30–34	3,338	4,268	68	75	3,639	3,701
35–39	3,796	4,412	57	68	3,467	3,545
40–44	4,916	4,861	46	59	3,257	3,464
45–49	6,862	5,716	38	48	3,101	3,237
50–54	10,423	7,963	34	42	3,066	3,102
55–59	12,299	9,050	31	36	3,024	3,054
60–64	14,199	9,908	26	28	2,909	2,929
Total	65,755	57,873	36	44	3,152	3,260

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

Housing supplement to individuals receiving activity or sickness compensation in December 2017

Of the recipients of housing supplement in 2017, 53 per cent were women and

47 per cent men. A total of SEK 4.9 billion in housing supplement was paid out in 2017.

Regulations 2017

Housing supplement encompasses housing supplement (HS) and special housing supplement (SHS).

Housing supplement is a supplement to the national pension and sickness insurance benefits. The Social Insurance Agency administers housing supplement for those who are receiving activity compensation or sickness compensation. The Swedish Pensions Agency administers housing supplement for those who are receiving other benefits such as a retirement pension, survivor's pension etc.

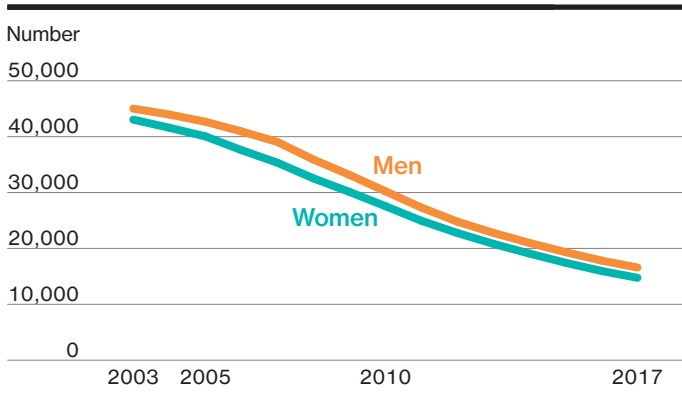
The size of the housing supplement depends on the individual's housing costs and their income and wealth. In 2017, the maximum possible HS was 95 per cent of housing costs up to SEK 5,000 per month for single individuals and SEK 2,500 per

month for individuals who are married or have a live-in partner. SH is a tax-exempt benefit that individuals have to apply for.

SHS is a benefit that aims to guarantee the individual a reasonable standard of living once reasonable housing costs are paid. Only those who have been granted HS can receive SHS. In 2017, housing costs amounting to a maximum of SEK 6,200 per month for single individuals and SEK 3,100 per month for individuals who are married or have a live-in partner were regarded as reasonable. The amounts for a reasonable standard of living were SEK 5,499 per month for single individuals and SEK 4,495 for individuals who are married or have a live-in partner. SHS is paid in the form of a supplementary amount up to the reasonable standard of living.

Work injury compensation

The purpose of work injury compensation is to provide financial security in the event that work capacity is impaired as a result of a work injury.



Number of recipients of individual life annuities under work injury insurance in December (including recipients born prior to 1938)

The number of recipients of individual life annuities under the current legislation has been decreasing steadily for a long time. This is due to factors including a change in the rules in 1993 that introduced stricter requirements on the approval of a work injury, which were eased in 2002. The assessment of entitlement to a work injury life annuity is often conducted in conjunction with the assessment of entitlement to sickness compensation. The continued reduction in the number of recipients of individual life annuities in the past decade can be partly explained by the number of individuals being newly granted sickness compensation also having remained at a lower level since 2008. The reduction between 2003 and 2017 was 64 per cent.

Age	Number of recipients		Average amount in December (SEK per month)	
	Women	Men	Women	Men
20–29	26	60	10,650	13,517
30–34	46	116	12,103	10,832
35–39	103	171	12,255	10,487
40–44	249	462	9,760	9,276
45–49	701	1,025	8,396	8,785
50–54	1,550	2,365	7,710	8,108
55–59	2,346	3,500	7,789	7,984
60–64	4,036	5,307	6,762	8,195
Total	9,057	13,006	7,500	8,286

Work injury life annuities in December 2017

Of the recipients of work injury life annuities under the current legislation, 41 per cent were women and 59 per cent men. Work injury life annuities amounting to SEK 2.8 billion were paid out in 2017. Of this amount, 39 per cent was paid to women and 61 per cent to men. Women's average compensation was nine per cent lower than men's, which equates to SEK 789 per month.

Regulations 2017

Everyone in Sweden who are gainfully employed are covered by work injury insurance. A work injury is an injury resulting from an accident at work or the harmful effects of work. The compensation that the Social Insurance Agency can pay out covers loss of earnings, dental costs, the cost of healthcare abroad, sickness cash benefit in special cases and the cost of special assistive devices. Compensation is also available for survivors and for funeral costs, which has been administered by the Swedish Pensions Agency since 1 January 2010.

The bulk of the compensation paid out from work injury insurance takes the form of individual life annuities. This is a form of compensation that only comes into question when an approved work injury results in permanent impairment to the ability to obtain an income through work.

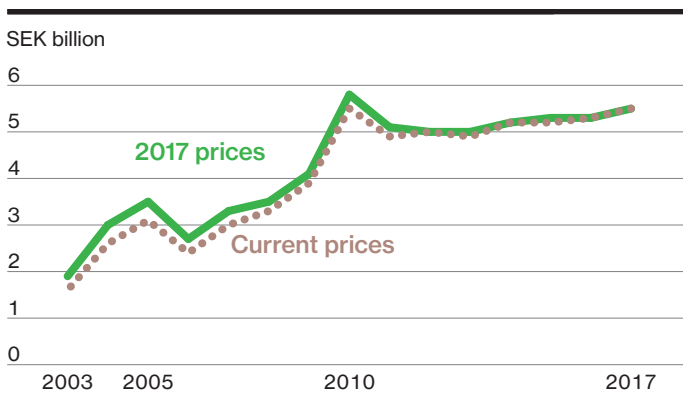
Sick-listing as a result of a work injury functions in largely the same way as normal sick-listing. However, individuals who have a work injury that arose on 1 January 2003 or later receive compensation for waiting periods when they are granted a life annuity.

The life annuity provides compensation for the entire permanent loss of earnings. When calculating the size of the life annuity, the earnings the individual is presumed to have had if the injury had not occurred is compared with the earnings they are estimated to be able to obtain subsequent to the injury. The life annuity provides compensation equivalent to the difference between the two, but is never higher than 7.5 times the price base amount per year, which equated to SEK 28,000 per month in 2017.

Other Payments

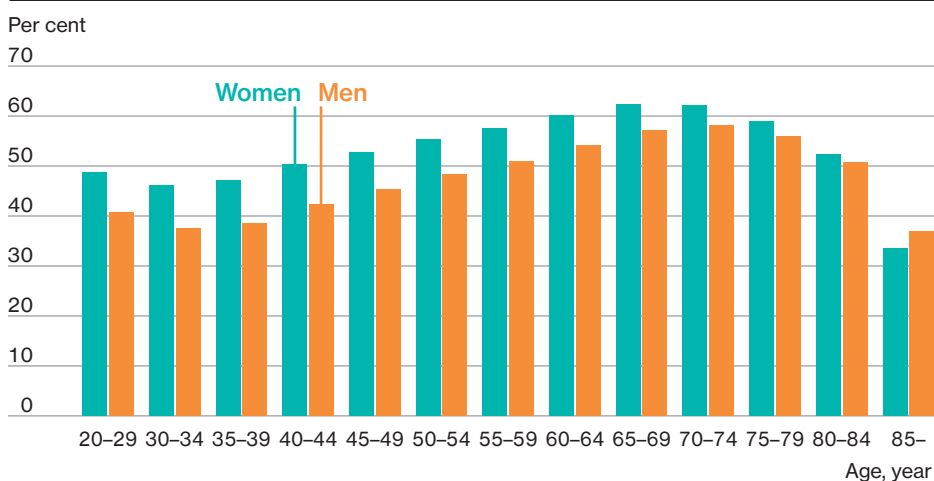
Dental care

The purpose of the national dental care subsidy is to allow individuals with no or limited dental care requirements to maintain good dental health and for individuals with major dental care requirements to receive dental care at a reasonable cost.



Amount paid for dental care

The rules of the dental insurance system were changed in 2002, which resulted in a sharp increase in expenditure. The new regulations introduced on 1 July 2008 entailed higher subsidies for patients and thus further increased the dental insurance system's expenditure. Expenditure on dental care has not changed much since 2010 and was SEK 5.8 billion in 2017.

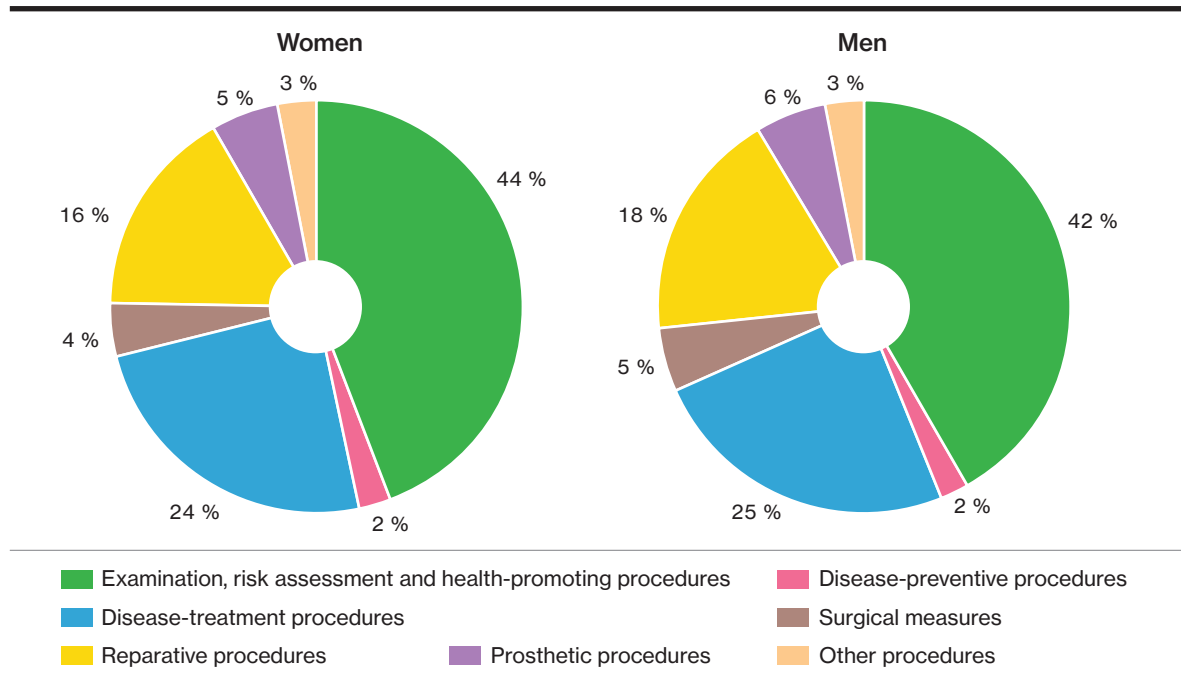


Please note that the size of the dental care allowance is higher in the younger and older age groups. Further information is given in the regulations box.

Proportion of the population who used the dental care allowance in 2017

A total of 50 per cent of the population aged 22 or older used the dental care allowance in 2017. The proportion is higher among

women than among men in all age groups up to the age of 84.



■ Proportion of procedures in 2017, distributed by type of procedure

The most common type of procedure is examinations, risk assessments and health-promoting procedures (44 per cent for women and 42 per cent for men). These are used to assess a patient’s dental health and dental care requirements. Disease treatment procedures are the next most common type of procedure, followed by

reparative procedures. The other procedures include those that are purely for the purpose of health promotion (e.g. fluoride treatment), prosthetic procedures (insertion of crowns, bridges and similar) and surgical measures (extractions and similar) and others.

Age	Number of recipients		Average amount (SEK)	
	Women	Men	Women	Men
22–29	25,111	23,875	2,670	3,146
30–34	24,815	23,220	3,078	3,638
35–39	30,988	28,474	3,194	3,524
40–44	38,079	35,666	3,251	3,550
45–49	47,307	44,144	3,459	3,591
50–54	61,169	58,152	3,622	3,590
55–59	66,109	64,141	3,654	3,785
60–64	78,069	78,027	3,600	3,736
65–69	88,163	89,205	3,652	3,850
70–74	90,525	90,382	3,628	3,847
75–79	56,306	54,121	3,561	3,813
80–84	34,548	29,970	3,405	3,604
85–	27,183	19,384	3,034	3,286
Total	668,372	638,761	3,479	3,691

■ Number of people who received payments from high-cost protection in 2017

In 2017, a total of 1.3 million people received compensation from high-cost protection in cases where the compensation qualifying amount exceeded SEK 3,000.

The Swedish Social Insurance Agency paid out an average of just under SEK 3,500 to women and SEK 3,700 to men.

Regulations 2017

In 2017, dental care was free of charge for children and young people up to and including the year they turn 21. The national dental care subsidy is provided for dental procedures to individuals who are aged 22 or older. The national dental care subsidy is made up of three parts: dental care allowance, special dental care allowance and high-cost protection.

The purpose of dental care allowance is to encourage regular visits to the dentist and is intended to be used primarily for examinations and preventive dental care. In 2017, the allowance was SEK 150 per year for individuals aged 30–64, and SEK 300 per year in the 22–29 and 65 and older age groups.

Special dental care allowance is a benefit that can be used by individuals who have certain diseases or disabilities that result in a risk of impaired dental health. The special

dental care allowance is SEK 600 per half year and can only be used for preventive dental procedures such as examinations and teeth cleaning.

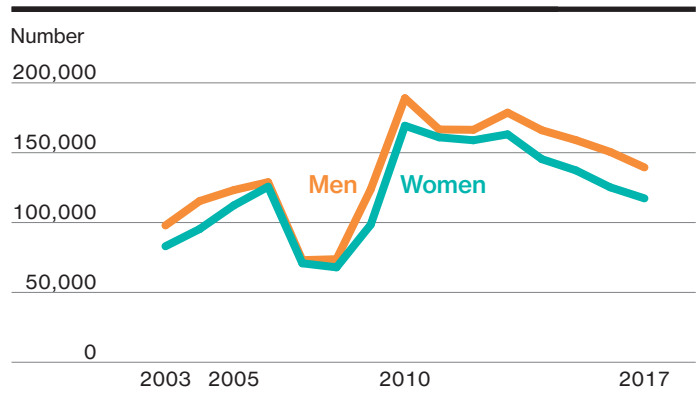
High-cost protection means that individuals who have higher dental care cost do not need to pay the entire cost themselves. High-cost protection is calculated over the course of a compensation period of a maximum of twelve months. Procedures that have a reference price of up to SEK 3,000 are paid for by the patient themselves. The patient then receives compensation of 50 per cent of the total reference price when this is between SEK 3,000 and 15,000. The patient receives compensation of 85 per cent of the reference price when the total reference price of the procedures exceeds SEK 15,000.

Activity grant and development allowance

Activity grant and development allowance are paid to individuals who are participating in labour market programmes.

■ Number of recipients of activity grant and development allowance

Activity grant and development allowance are decided on and paid out by the Social Insurance Agency, but the Swedish Public Employment Service is responsible for their costs. Activity grant and development allowance were paid to just under 257,000 people in 2017. More men than women received these benefits.



Age	Number of recipients		Number of days, on average		Average amount per day (SEK)	
	Women	Men	Women	Men	Women	Men
16–24 ¹	19,462	29,451	95	93	223	231
<i>of which</i>						
<i>development allowance</i>	14,461	21,798	88	87	127	130
<i>activity grant</i>	6,093	9,264	94	92	435	458
25–29	14,239	19,154	106	104	331	367
30–34	12,396	14,258	106	106	343	390
35–39	12,365	12,662	114	114	376	436
40–44	12,401	11,853	123	123	417	467
45–49	12,432	11,918	133	130	457	493
50–54	12,554	13,244	142	138	496	536
55–59	10,627	12,993	151	148	523	576
60–	10,033	12,725	153	151	561	609
Total	116,509	138,258	122	118	414	445

¹ The numbers for activity grant and development allowance do not add up to the number for the 16–24 age group. This is because it is possible for an individual to have received both development allowance and activity grant in the same year. However, the total for the 16–24 age group indicates the number of unique individuals who have received either of these benefits over the course of the year.

■ Number of recipients of activity grant and development allowance in 2017

Of the recipients of activity grant and development allowance in 2017, 46 per cent were women and 54 per cent men. A total of just over SEK 13.1 billion in activity grant

and development allowance was paid out, 45 per cent to women and 55 per cent to men.

Regulations 2017

Activity grant and development allowance can be paid to individuals who are participating in labour market programmes via the Swedish Public Employment Service. Some examples of such programmes are the job and development guarantee programme, work placements and support for starting a business. Participants who fulfil the requirements for unemployment benefit, received an activity grant of up to SEK 910 per day (SEK 760 after the first 100 days) and a minimum of SEK 365 per day in 2017 when participating in full-time programmes. Participants aged 25 or over who do not fulfil the requirements for unemployment benefit received activity grant at the guarantee level

of SEK 223 per day in 2017 when participating in full-time programmes.

Participants aged 18 to 24 generally receive development allowance instead of activity grant at the guarantee level if they do not fulfil the requirements for unemployment benefit. People receiving development allowance received either SEK 142 per day or SEK 48 per day in 2017. The higher amount is paid to those who have an upper secondary school diploma or have turned 20 and are participating in initiatives to encourage study or are covered by an education contract. The development allowance is a tax-exempt benefit, unlike the activity grant.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefit and the supplementary benefits for introduction benefit are paid to individuals who have recently arrived in Sweden and have an introduction plan from the Swedish Public Employment Agency.

Age	Number of recipients		Proportion receiving supplementary introduction benefit (per cent)		Proportion receiving introduction benefit for housing (per cent)	
	Women	Men	Women	Men	Women	Men
-19	217	656	16	0	10	35
20-24	5,688	9,982	20	3	15	42
25-29	7,715	11,440	40	11	12	45
30-34	7,950	9,879	54	29	8	37
35-39	6,263	7,378	61	45	6	29
40-44	4,520	5,303	63	52	6	25
45-49	3,170	3,924	56	55	7	21
50-54	2,218	2,566	44	53	9	17
55-59	1,472	1,664	26	43	14	15
60-	1,004	1,181	10	24	17	15
Total	40,217	53,973	46	28	10	34

■ Number of recipients of introduction benefit in 2017

Of the recipients of introduction benefit, 43 per cent were women and 57 per cent men. A total of just under SEK 5.4 billion in introduction benefit was paid out in 2017, 41 per cent to women and 61 per cent to men.

The proportion of recipients who received supplementary introduction benefit

was highest among those aged 30-49, which is explained by the fact that it is most common for individuals in this age group to have children who live at home. The proportion receiving introduction benefit for housing was highest among men in all but the oldest age group. This is because it is more common for men to live alone.

Region of birth	Women	Men	Total
Rest of Europe ¹	512	309	821
Sub-Saharan Africa	8,510	10,380	18,890
Asia excl. Middle East	2,421	1,876	4,297
Middle East, North Africa and Turkey	28,484	41,120	69,604
Other or unknown	290	288	578
Total	40,217	53,973	94,190

¹ Europe excluding the Nordic countries and the 28 EU member states.

■ Number of recipients of introduction benefit in 2017, distributed by region of birth

The largest number of recipients of introduction benefit come from the Middle East, North Africa and Turkey, and from

Sub-Saharan Africa. A total of 94 per cent of all recipient come from these regions.

Regulations 2017

Individuals who have recently arrived in Sweden, are aged 20–64 and have been granted a residence permit as refugees, quota refugees and persons in need of protection can be granted introduction benefit. Individuals aged 18 to 20 who have recently arrived in Sweden can also be granted introduction benefit, provided they do not have parents in Sweden. Introduction benefit is granted by the Swedish Public Employment Agency and is paid by the Social Insurance Agency. The benefit is SEK 308 per day if the individual has an introduction plan and is participating in full-time activities. The benefit can be paid out for up to two years.

An individual who is receiving introduction benefit can also apply for supplementary introduction benefit and introduction benefit for housing. These are administered and

granted by the Social Insurance Agency. Supplementary introduction benefit can be granted to individuals who have recently arrived in Sweden and have children living at home who are up to 20 years old. The monthly benefit is SEK 800 per child under 11 and SEK 1,500 per month per child aged 11–20, provided the individual is participating in full-time activities. The maximum amount an individual who has recently arrived in Sweden can receive in supplementary introduction benefit is SEK 4,500 per month. The supplement is granted per household. An individual receiving introduction benefit who lives alone in their own home can receive introduction benefit for housing. The maximum introduction benefit for housing is SEK 3,900 per month when participating in full-time activities.

” Mental disorders were the most common types of diagnoses for both women and men who received sickness cash benefit in December 2017.

← See page 47 for more information



Social Insurance in Figures 2018

Social insurance is an integral part of the lives of most people. It is of great importance, not just to individuals' security and living standards, but also to the Swedish economy. In 2017, expenditure on the system of benefits administered by the Swedish Social Insurance Agency amounted to a total of SEK 228 billion, equivalent to just under five per cent of Sweden's gross domestic product (GDP).

Every year, the Social Insurance Agency publishes Social Insurance in Figures, which uses statistics and commentary to describe a large proportion of the benefits the agency administers. These benefits are described using tables, graphs and maps on the basis of the areas *recipients of social insurance, financial scope of social insurance, financial security for families and children, financial security in the event of disability, financial security in the event of sickness and other payments.*
