

Social Insurance in Figures 2017



Försäkringskassan (Swedish Social Insurance Agency) 2017
ISSN: 2000-1703
ISBN: 978-91-7500-400-6
FK 141
Design: Folke Johansson and Evelina Waldemarsson
Graphic production: Kristina Malm
Printers: TMG Tabergs, 2017
Translation: Ian MacArthur, Språkservice Sverige AB, 2017
Typeface: Neue Haas Grotesk, Chronicle

Försäkringskassan (Swedish Social Insurance Agency)
SE-103 51 Stockholm
Sweden
Tel: +46 8 786 90 00
E-mail: huvudkontoret@forsakringskassan.se
For further information about social insurance,
please see www.forsakringskassan.se

Social Insurance in Figures 2017 can be ordered from the website
www.forsakringskassan.se.
The price is SEK 120 excluding VAT and postage.

Foreword

Each year the Swedish Social Insurance Agency (Försäkringskassan) publishes *Social Insurance in Figures*, which aims to use statistics and comments to present a large number 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 for peoples' security and living standards, but also for the Swedish economy. In 2016 the total expenditure on the benefits administered by the Swedish Social Insurance Agency was about SEK 227 billion, or 5 per cent of Sweden's gross domestic product (GDP).

Many employees of the agency have participated in work on *Social Insurance in Figures 2017*. Erik Ahlmark and Olof Lundgren have written the chapter on the financial scope of social insurance, Vedrana Milosevic has written the chapters on financial security for families and children and on financial security in the case of disability and Ulrik Lidwall the chapters on financial security in the case of sickness and on other payments. Fanny Jatko has written the introductory chapter on recipients of social insurance and is the overall editor of the publication.

Stockholm, June 2017

Ann-Marie Begler
Director-General

Contents

Recipients of social insurance	8
Financial Scope of Social Insurance	14
Social security expenditures	14
Financial security for families and children	18
Child allowance	18
Parental benefit	20
Equality bonus	25
Temporary parental benefit for care of children	26
Temporary parental benefit in connection with birth or adoption	28
Temporary parental benefit for contact days	29
Temporary parental benefit in connection with the death of a child	30
Pregnancy benefit	31
Maintenance support	32
Housing allowance	34
Financial security in the case of disability	36
Childcare allowance	36
Disability allowance	40
Attendance allowance	42
Car allowance	44
Financial security in the case of sickness	46
Sickness cash benefit	46
Vocational rehabilitation	50
Activity compensation and sickness compensation	52
Benefit for care of closely related persons	57
Housing supplement for people receiving activity compensation or sickness compensation	58
Work injury compensation	60
Other payments	62
Dental care	62
Activity grants and development allowance	66
Introduction benefit, supplementary introduction benefit and introduction benefit for housing	68

Introduction

Swedish social insurance is intended to provide financial security during the various stages of life and covers virtually everyone living or working in Sweden. This insurance forms an important part of the Swedish social security systems and is of great importance, not only for individuals, households and businesses, but also for the whole of the economy. The main parts of social insurance administered by the Swedish Social Insurance Agency are benefits paid to families with children, people who are sick and people with disabilities. As of January 2010, the Swedish Pensions Agency (Pensionsmyndigheten) administers benefits paid to pensioners. These benefits are not included in this publication.

The total expenditure on social insurance in 2016 amounted to some SEK 227 billion, or 5 per cent of Sweden's gross domestic product (GDP). Just over half of this expenditure went to people who were sick and people with disabilities, a third to children and families, and the remainder to other benefits, mainly in the labour market area, and to administration.

Social Insurance in Figures 2017 provides an overall description of the benefits administered by the Swedish Social Insurance Agency. Social insurance is described in tables, charts and diagrams 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 case of disability, financial security in the case of sickness, and other payments. The measures 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 giving a brief outline of the applicable rules in 2016. Insured persons have varying needs of social insurance, and use it in different ways. For this reason the statistics are reported divided up by sex and age, and in some cases by county and region of birth.

On the Swedish Social Insurance Agency's website for statistics and analysis, www.forsakringskassan.se/statistik there are a PDF version of Social Insurance in Figures 2017 with links to the underlying statistics. These documents contain longer time series than those presented in the printed publication.

Questions about statistics can also be asked by email to statistikenheten@forsakringskassan.se.

How to Read this Report

For each benefit included in Social Insurance in Figures 2017 there is a regulations box that briefly describes the rules for the same year as is covered by the statistics. In cases where the rules changed during the year, the rules that applied at the end of 2016 are presented. The regulations box is intended to help the reader put the statistics into context. Further information about the rules is available on the Swedish Social Insurance Agency's website, www.forsakringskassan.se.

The term "days" always refers only to 'net days – for example, two days of 50 per cent benefit are counted as one net day.

Income-related daily cash benefit in the case of sickness cash benefit, pregnancy benefit, parental benefit, etc., is calculated by multiplying the compensation level (80 or 75 per cent) by a conversion factor (0.97 in 2016). The Swedish Parliament (the Riksdag) sets the level of the conversion factor. The compensation paid in income-related daily cash benefits is therefore just under 80 or 75 per cent of the sickness benefit qualifying income.

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

Data for benefits paid may change during the course of a particular matter that cover a longer period of time. For example, the diagnosis can change over time for ongoing sickness cases. The statistics in these tables is based on the most recent diagnosis code entered in these cases.

Unless otherwise stated, the source of the statistics in this publication is the Swedish Social Insurance Agency's data warehouse called STORE. Retroactive decisions, reconsiderations, withdrawals, etc. may result in slight differences between statistics downloaded at different times from STORE. Information about the number of recipients reported may, for example, differ slightly from what has been reported in other contexts.

The diagram entitled "Proportion of the population receiving activity or sickness compensation by region of birth in December 2016" has been age-standardised. This is done because the age structure of different regions of birth varies. Since the prevalence of sickness varies with age, it is important to consider this. Age standardisation means that the age structure has been adjusted so as to be the same for different regions of birth.

Recipients of social insurance

Swedish social insurance covers virtually everyone living or working in Sweden. This insurance forms an important part of the social security systems in Sweden and is of great importance, not only for individuals, households and businesses, but also for the whole of the economy.

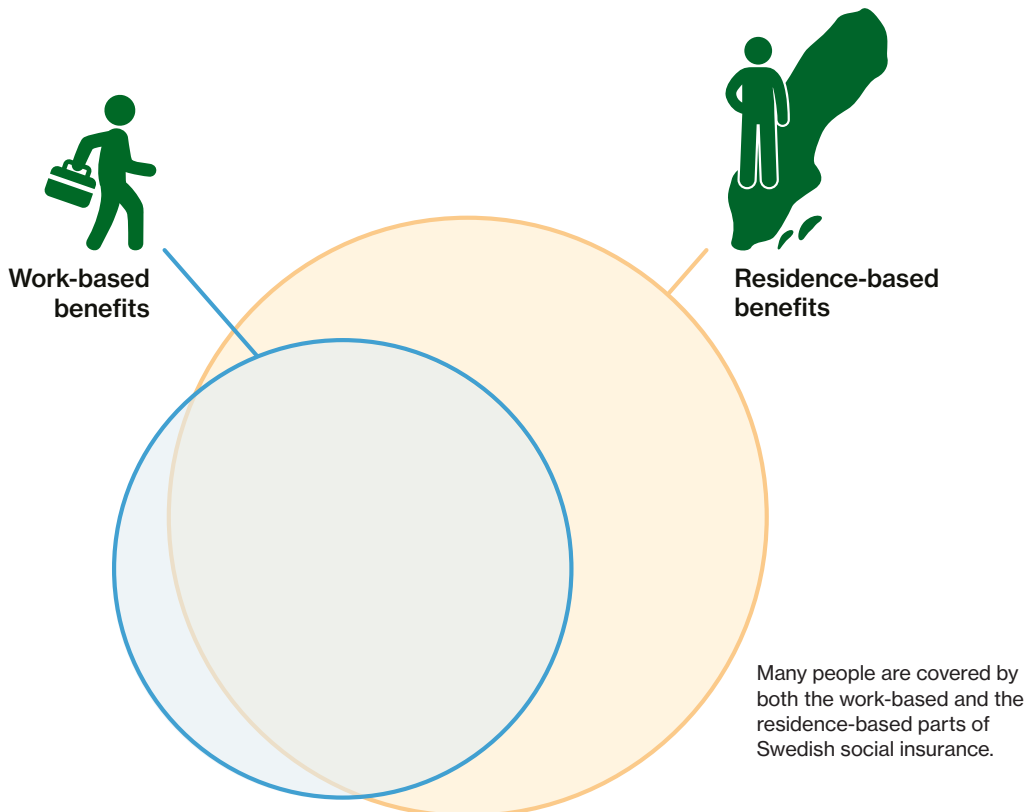
A considerable part of Swedish social insurance consists of the benefits administered by the Swedish Social Insurance Agency (Försäkringskassan). The agency handles benefits to families with children, people who are sick and people with disabilities and is also the statistical agency for these benefits. The Swedish Pensions Agency (Pensionsmyndigheten) handles the national public pension and other financial support for older people and survivors.

This introductory chapter describes the work- and residence-based parts of Swedish social insurance. It goes on to presents statistics about the Swedish population and an estimate of the number of people who are insured. The chapter concludes with statistics about the number of people who received different types of benefits in Swedish social insurance in 2016.

Social insurance is work- and residence based

In Sweden a person is covered by the Swedish social insurance system if they work or live in the country. This means that

the person is entitled to benefits formed as insurances and allowances that can be work- and/or residence-based.



Residence-based benefits

A common feature of residence-based social insurance benefits is that they provide basic protection for people living in Sweden. Several of the benefits in this part of social insurance are designed as grants rather than insurance. This protection consists of various basic benefits such

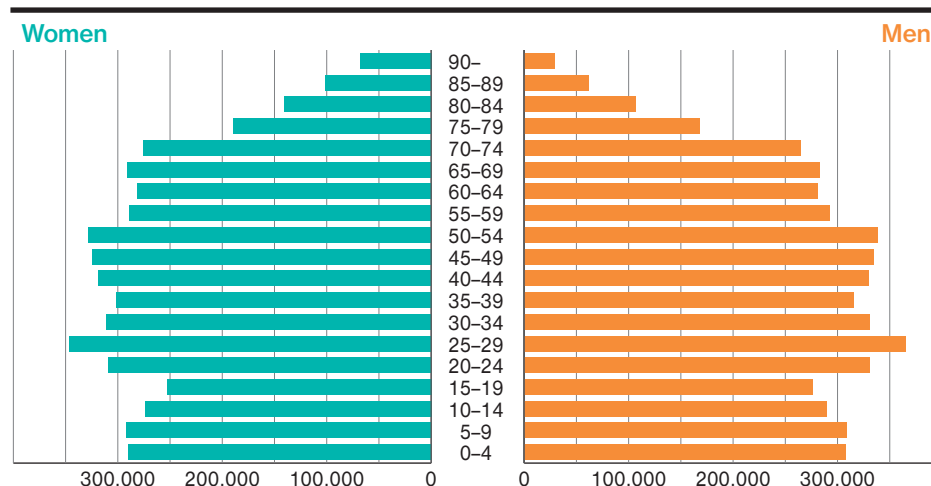
as child allowance, housing allowance and dental care support. It also includes benefits paid as a guaranteed amount such as the minimum level and basic level of parental benefit and activity and sickness compensation in the form of guarantee benefit.

Work-based benefits

A person who works in Sweden is generally covered by Swedish social insurance and is therefore entitled to work-based benefits. This is so irrespective of whether they are resident in Sweden or have come to Sweden to work without being resident here. In general, a person who leaves Sweden to work in another country is not covered by work-based social insurance.

Work-based benefits are mainly designed as insurances in which the social insurance contributions paid provide insurance cover for loss of work income.

Work-based benefits include sickness cash benefit and income-related activity and sickness compensation, which can be provided in cases where an insured person has seen their income decrease on account of an illness that has restricted their work capacity. Other examples of work-based benefits are those that are linked to a decrease in income because a person is expecting or has a child, such as pregnancy benefit, parental benefit at the sickness benefit level and temporary parental benefit.



Source: Statistics Sweden (SCB)

Population of Sweden by age in December 2016

At the end of 2016 Sweden had a population of just under 10 million. As many as 5.7 million of them were in the age group (20–64 years) that are the main beneficiaries of the parts of social insurance administered by the Swedish Social Insurance Agency. This applies to benefits targeted at families with children, people who are sick and people with disabilities.

Even though the bulk of the benefits in social insurance go to people aged between 20 and 64, the insurance also benefits older and younger age groups indirectly. Examples are child allowance, childcare allowance and maintenance support that are paid for children to parents. Another example is compensation for loss of work

income for care of a related person through benefit for care of closely related persons. The recipient of this benefit is usually under 64, while the person being given care is often a related person over 64.

There are also some benefits that are paid to recipients who are over 64. One example is sickness cash benefit, which can also be paid to gainfully employed persons after their 65th birthday. Other examples are the benefits targeted at people with disabilities such as disability allowance and attendance allowance, where the recipient is entitled to retain the allowance after their 65th birthday provided that they were granted the allowance before reaching 64.

Country	Number of insured persons aged 19–64 ¹			Proportion with sickness-benefit-qualifying income ² , per cent		
	Women	Men	Total	Women	Men	Total
Sweden	2,212,216	2,314,357	4,526,573	91	90	90
Other Nordic countries	63,718	50,485	114,203	83	82	83
Non-Nordic EU 28	93,504	90,167	183,671	83	86	84
Rest of Europe	79,495	70,098	149,593	81	85	83
Sub-Saharan Africa	49,172	47,760	96,932	77	76	77
Asia except Middle East	91,552	55,307	146,859	79	81	80
Middle East, North Africa and Turkey	138,561	163,674	302,235	72	76	74
North America	11,323	12,000	23,323	79	82	81
South America	27,748	25,521	53,269	84	86	85
Oceania	1,164	2,204	3,368	80	85	84
Total	2,768,453	2,831,573	5,600,026	88	88	88

¹ The estimated number of persons covered by Swedish social insurance in the 19–64 age group is based on data on the number of persons registered in the Swedish population register along with an estimate of the number of persons who were entitled to work-based allowances even though they were not registered in Sweden during the year.

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

■ Number of insured persons aged 19–64 with sickness benefit qualifying income at the beginning of 2016

There is no exact data about how many people are insured and covered by the work-and residence-based parts of Swedish social insurance. Nor it is possible to state what proportion of insured persons have a sickness benefit qualifying income. This is because the assessment of whether a person is covered by the work-and residence-based parts of Swedish social insurance is only made when a person applies for the benefits included in the insurance. The estimated number of insured persons is therefore a measure of the number of potential recipients of the work-and residence-based parts of Swedish social insurance. Correspondingly, the proportion of insured persons with sickness benefit qualifying income shows an estimate of what proportion of insured persons are covered by the work-based parts of Swedish social insurance.

Of the estimated number of insured persons 78 per cent were born in Sweden and 22 per cent were born abroad. The proportion of persons expected to have a sickness benefit qualifying income is higher among people born in Sweden than among people born abroad. Of people born in Sweden 90 per cent are estimated to be eligible for work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. 72 per cent of insured women and 76 per cent of insured men born in the Middle East, North Africa and Turkey are estimated to have a sickness benefit qualifying income. The main explanation why a lower proportion of people born outside Sweden are expected to have a sickness benefit qualifying income is that newly arrived people generally have a weaker labour market affiliation than people born in Sweden.

Regulations in 2016

Insured persons entitled to sickness benefit qualifying income are those expected to earn at least 24 per cent of the price base amount per year from gainful employment. In 2016 that corresponded to sickness benefit qualifying income of just under SEK 10,600. In certain cases it is possible for insured persons to have a sickness benefit qualifying income based on income in previous

years (dormant compensation). The right to sickness benefit qualifying income is a basic requirement for entitlement to certain work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. The assessment of whether a person has a sickness benefit qualifying income is only made when the person applies for this type of work-based benefits.

Benefit	Women	Men	Total
Dental care	2,251,553	1,990,564	4,242,117
Child allowance	1,051,352	298,049	1,349,401
Temporary parental benefit	459,173	410,864	870,037
Parental benefit	446,078	368,773	814,851
Sickness cash benefit	399,862	225,578	625,440
Sickness compensation	189,038	128,689	317,727
Housing allowance	184,163	107,932	292,095
Activity grant	108,064	124,020	232,084
Maintenance support	145,114	34,022	179,136
Introduction benefit	33,110	48,906	82,016
Disability allowance	35,939	31,573	67,512
Childcare allowance	56,330	11,102	67,432
Activity compensation	21,501	24,487	45,988
Work injury annuity	17,827	19,773	37,600
Pregnancy benefit	27,210	–	27,210
Rehabilitation allowance	15,853	6,662	22,515
Attendance allowance	7,606	8,985	16,591
Benefit for care of closely related persons	11,150	4,279	15,429
Car allowance	1,237	1,392	2,629

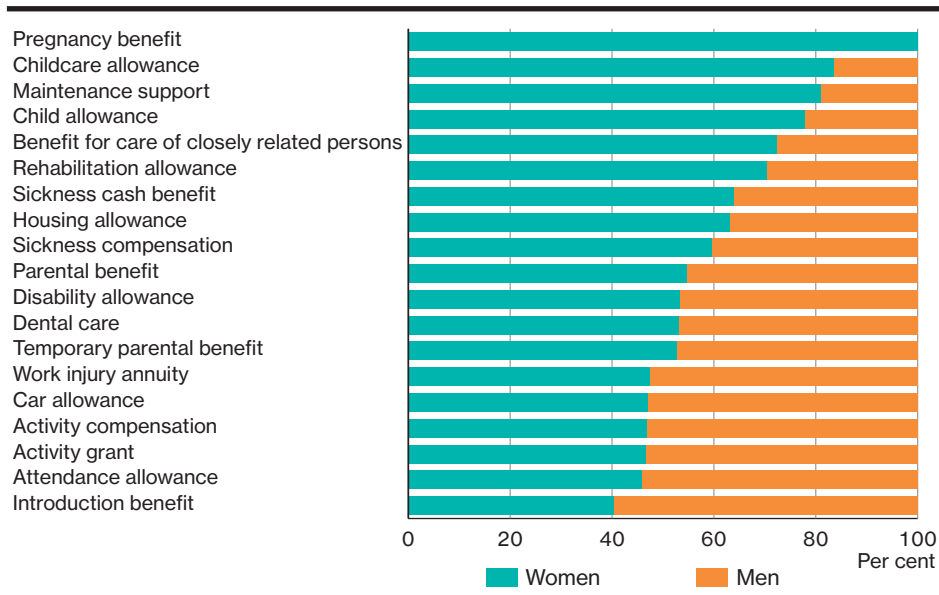
■ Number of recipients of different types of benefits in 2016

This data is based in the number of unique individuals who received at least one payment from the Swedish Social Insurance Agency in 2016 divided up by the largest benefits. National dental care support is the benefit paid to most recipients out of the benefits administered by the Swedish Social Insurance Agency. Just under 4.3 million people received dental care support in 2016, which is 42 per cent the entire Swedish population of just under 10 million.

Child allowance is another benefit with many recipients. Just over than 1.3 million people received child allowance in 2016, corresponding to 14 per cent of Sweden's population.

Dental care support and child allowance are residence-based benefits that are not needs-tested. An insured person does not need to apply for these benefits to receive them. The Swedish Social Insurance Agency pays dental care support direct to the care provider, who deducts it from the dental bill. Child allowance is paid automatically to parents who live and have children in Sweden.

Data about expenditure per benefit is given on page 15 and more statistics about the various benefits are presented in later chapters.



Sex distribution of benefits paid in 2016

The sex distribution of recipients of several benefits is unequal. Women are in the majority among recipients of the benefits paid to parents. Examples are childcare allowance, where 84 per cent of recipients were women; maintenance support, where 81 per cent of recipients were women; and child allowance, where 78 per cent of recipients were women.

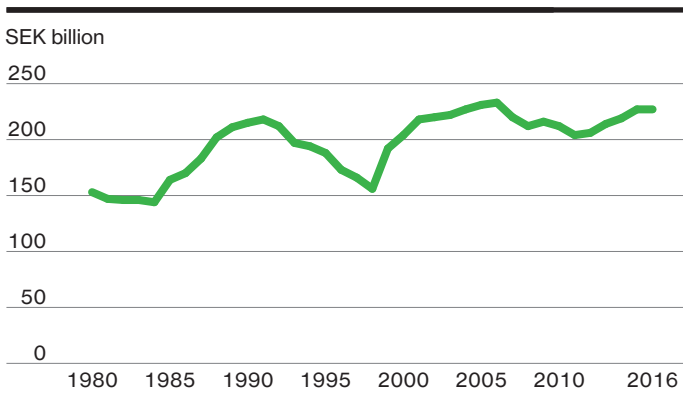
Other benefits have a more equal sex distribution; examples being activity support, car allowance and activity compensation, where 53 per cent of recipients were men, and disability allowance, where 47 per cent of recipients were men. Mention can also be made of parental benefit and temporary parental benefit,

where 45 per cent of the insured persons who received a payment of the benefit in 2016 were men, and temporary parental benefit, where the corresponding figure is that 47 per cent of recipients were men. However, when the sex distribution of different benefits is studied, account should be taken of the length of the period for which the benefit has been paid and the size of the amount paid. If instead of studying how many women and men received at least one payment of parental benefit and temporary parental benefit during a year, a study is made of the number of days for which the benefits have been paid to women and to men, the sex distribution is more unequal (see pages 20 and 26 for more information).

Financial Scope of Social Insurance

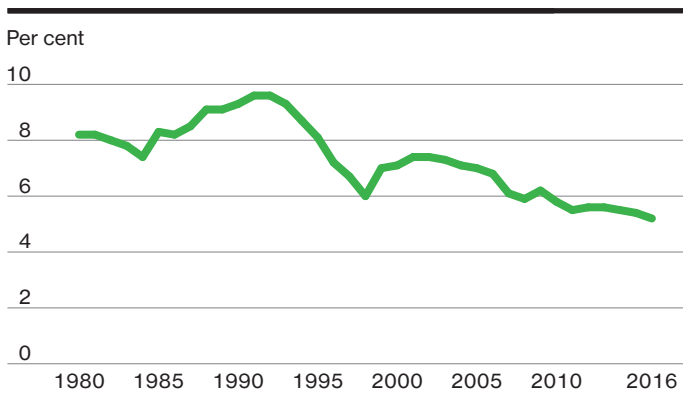
Social security expenditures

This chapter presents the social insurance expenditure for the insurances and allowances that were administered by the Swedish Social Insurance Agency in 2016. The social insurance benefits are mainly paid to families with children, people who are sick and people with disabilities.



■ Social insurance expenditure (excluding administration) in 2016 prices

In 2016 social insurance expenditure for the benefits administered by the Swedish Social Insurance Agency was SEK 227 billion. The cost of administering these benefits was just under SEK 9 billion, giving total expenditure of approx. SEK 236 billion. Since 1980, expenditure (at constant prices) has increased by 49 per cent. Expenditure decreased between 1992 and 1998, primarily due to expenditure-moderating amendments to regulations, such as lower levels of compensation and the introduction of a sick pay period and a waiting period in sickness insurance. The increase in expenditure from 1999 is partly due to rapidly rising expenditure in sickness insurance. A national retirement pension contribution was introduced in 1999. It means that the government pays pension rights for people with sickness cash benefit, parental benefit, etc. The decrease in expenditure after 2006 is primarily due to lower costs for sickness cash benefit and sickness compensation. However, expenditure for sickness cash benefit rose again in the period 2011–2016 while expenditure on sickness compensation has continued to decrease.



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

Social insurance payments are a considerable proportion of Gross Domestic Product (GDP). Over time social insurance expenditure has decreased relative to GDP. In 2016 social insurance expenditure corresponded to 5.2 per cent of GDP, and this was the lowest level in the past 30 years.

Area of expenditure/benefit, SEK million	2014	2015	2016
Financial security for families and children			
Parental benefit	30,091	30,816	32,169
Temporary parental benefit	6,655	6,841	7,275
Pregnancy benefit	601	627	686
Equality bonus	307	343	403
Child allowance	25,220	25,764	26,349
Housing allowance to families with children and young people	4,958	4,940	4,662
Childcare allowance	3,295	3,548	3,760
Maintenance support	3,258	3,492	3,936
Adoption allowance	14	15	11
Total	74,399	76,386	79,251
Financial security in the case of sickness or disability			
Sickness cash benefit	30,548	34,718	37,785
Rehabilitation compensation	1,426	1,568	1,585
Benefit for care of closely related persons	178	182	182
Housing supplement	89	88	101
High-cost protection for employers	60	78	–
Compensation for high sick pay costs	–	–	799
Dental care	5,217	5,263	5,520
Cross-border healthcare	489	457	479
Activity and sickness compensation	46,139	45,717	44,566
Housing supplement	4,689	4,832	4,858
Disability allowance	1,331	1,353	1,343
Work injury compensation ¹	3,610	3,397	3,119
Car allowance	315	280	288
Attendance allowance	28,589	29,784	26,344
Grants to county councils	978	681	914
Grants for the sick-listing process	2,077	2,063	1,999
Other benefits ²	40	38	36
Total	125,773	130,498	129,917
Other payments			
Activity grant	14,519	14,175	13,841
Introduction benefit	2,685	3,667	4,246
Family benefit for conscripts	20	20	22
Other	4	4	4
Total	17,228	17,866	18,113
Administration			
	8,285	8,293	8,702
Total	225,685	233,044	235,983

¹ Includes expenditures for receivable from Swedish Armed Forces International Centre (SWEDINT).

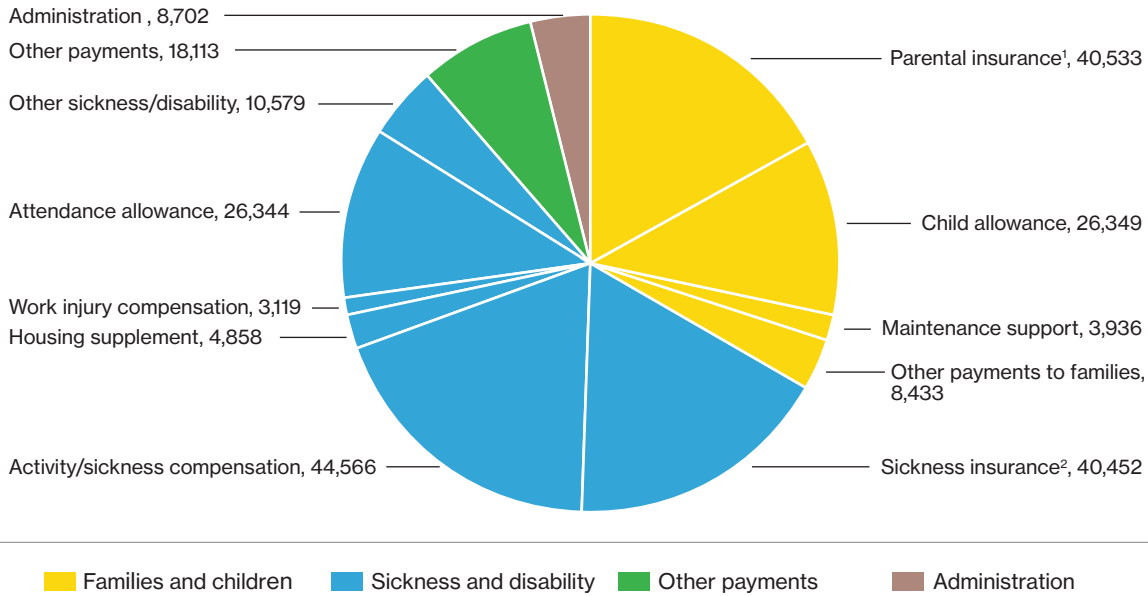
² Includes expenditures on benefits in state personal injury protection (formerly bodily injury) and expenditures on disease carrier benefit.

■ Social insurance expenditure 2014–2016 in SEK million (current prices)

Social insurance expenditure has increased slightly between 2014 and 2016. In the expenditure area Financial security in the case of sickness or disability expenditure on sickness cash benefit has decreased over time. In autumn 2016 payment in arrears was introduced for attendance allowance, resulting in lower expenditure for attendance allowance than in the previous year. Despite this, expenditure for the area

increase, due to a relatively large increase in sickness cash benefit paid.

Expenditure on Financial security for families and children has also increased throughout the period, partly due to an increase in the number of children born. In the category Other payments, expenditure on activity grants dominates; this benefit is paid to people who participate in labour market programmes.



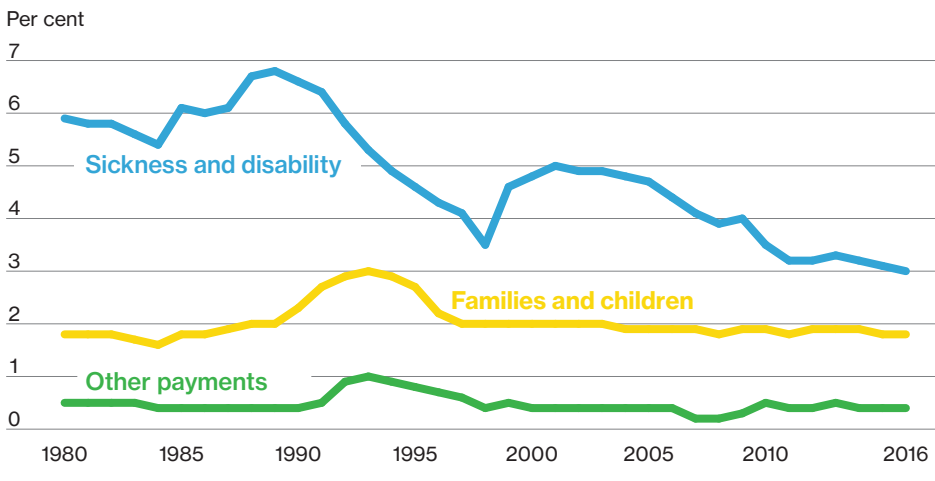
¹ Parental insurance, equality bonus, temporary parental insurance and pregnancy allowance.

² Sickness benefit, rehabilitation benefit, benefit for care of closely related persons and high-cost protection for employers.

■ Distribution of expenditure in 2016 (SEK billion)

Just over half of social insurance expenditure (55 per cent or approx. SEK 130 billion) went to people who were sick and people with disabilities. A third of the expenditure (34 per cent or approx. SEK 79 billion) went

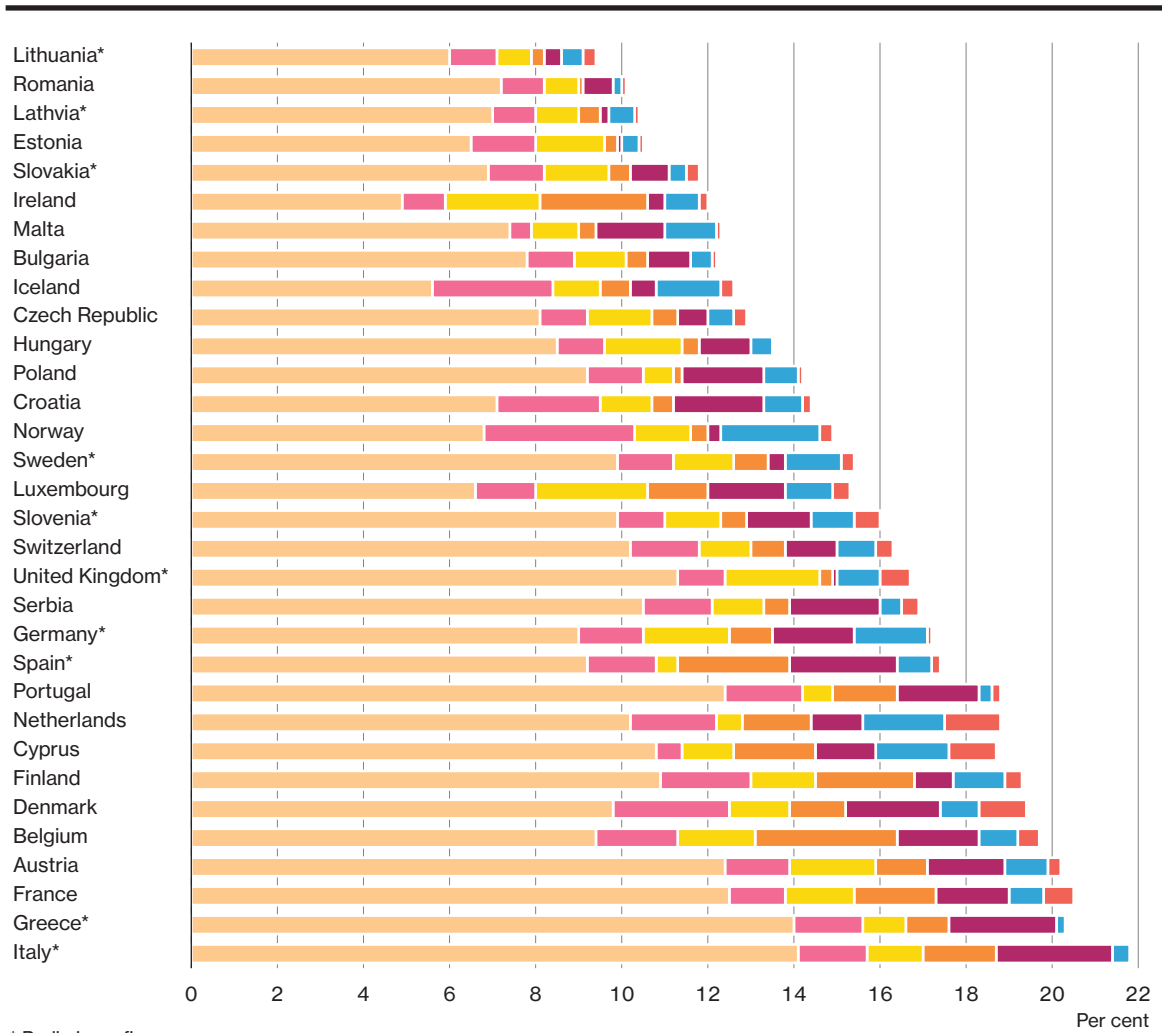
to families with children. In addition, there are some other benefits, primarily in the labour market area (SEK 18 billion). The remainder consisted of expenditure on administration (SEK 9 billion).



■ Expenditure areas relative to GDP

Expenditure on sickness and disability increased in the late 1980s, but then fell from just over 7 per cent of GDP in 1989 to just under 4 per cent of GDP in 1998. The decline was partly due to less sickness absence, the introduction of the sickness pay period, the reduction in compensation levels and the fact that the county councils took over responsibility for the cost of medicinal products. Between 1998

and 2003 expenditure rose in relation to GDP due to increased sickness absence. Since then expenditure has declined again. Benefits to families and children increased as a proportion of GDP in the early 1990s due to large cohorts of children. In the second half of the 1990s, expenditure decreased again as a proportion of GDP, and since then it has remained stable at around 2 per cent.



* Preliminary figures
 Turkey did not report statistics on public transfers for 2014.
 Source: Eurostat



Public transfers as a proportion of GDP in 2014 in Sweden and other European countries

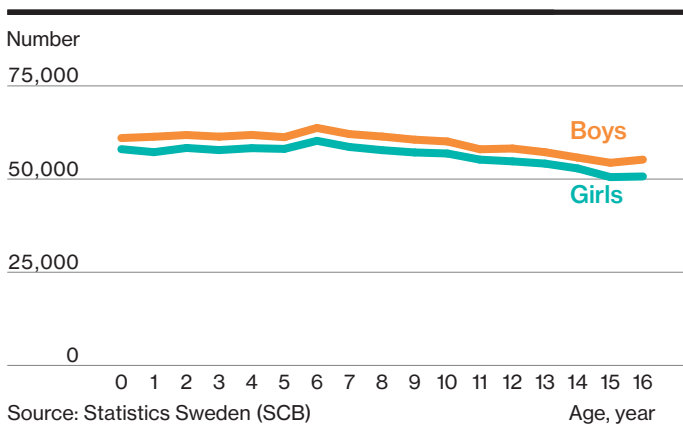
In addition to social insurance, public transfers also include unemployment benefit and municipal social assistance. Sweden's proportion of public transfers to households as a proportion relation to GDP is on a par with the EU average. There are

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

Financial security for families and children

Child allowance

Child allowance is intended to even out the financial circumstances of families with and without children.



Number of children by age in 2016

At the end of 2016 there were approx. 957,000 girls and 1 015,000 boys aged 0–16. Compared with 2015, the number of children aged 0–16 increased by just under 3 per cent, from 1,922,000 to 1,972,000 children in 2016. The number of children born increased in the period 2000–2010 and has since remained at a stable level.

Source: Statistics Sweden (SCB)

Age, year

Age	Number of recipients		Proportion of recipients with large family supplement ¹	
	Women	Men	Women	Men
-19	2,225	1,734	5.1	0.2
20–24	24,447	5,599	24.8	8.5
25–29	105,640	33,338	44.5	13.1
30–34	182,502	64,705	61.5	18.8
35–39	223,962	64,773	73.1	27.9
40–44	232,512	46,808	65.6	37.3
45–49	157,095	26,713	42.9	39.4
50–54	61,597	13,082	22.6	33.5
55–	11,670	7,367	10.4	25.5
Total	1,001,650	264,119	56.3	26.3

¹ This table only includes parents who received large family supplement for children with general child allowance or extended child allowance. Large family supplement for children receiving study allowance is not included. The number of recipients of large family supplement is therefore an underestimate.

Child allowance 2016

Just under 1.3 million parents received general child allowance, large family supplement and/or extended child allowance in 2016. Since the change in the law on shared child allowance entered into force in 2014, the proportion of women among recipients of the allowance has decreased

from 88 to 79 per cent and the proportion of men has shown a corresponding increase from 12 to 20 per cent. Large family supplement was paid to 56 per cent of women and 26 per cent of men receiving an allowance. In 2016, SEK 26.3 billion was paid in child allowances.

Regulations in 2016

The term child allowance means general child allowance, extended child allowance and large family supplement. Parents are entitled to general child allowance for children who live in Sweden until and including the quarter they attain 16 years. After that the parent can receive extended child allowance if the child is attending compulsory school or special school. Parents of children born on or after 1 March 2014 who have joint custody share the child allowance. This means that they get SEK 525 each per month. If parents wish to change this so that the whole child allowance is paid to one of the parents, they have to make a joint request. If a child is living alternately with

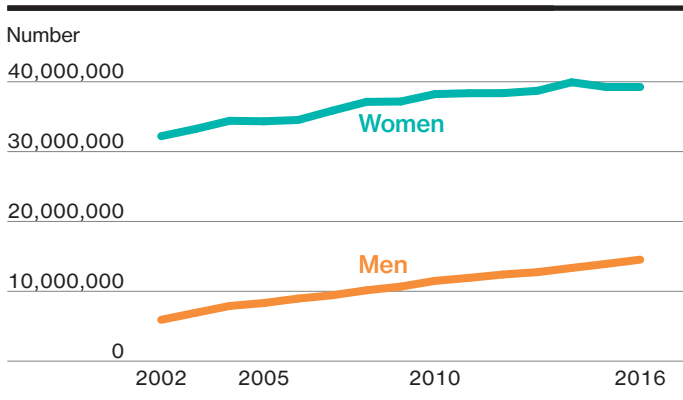
each parent, half of the child allowance is paid to each parent following a request from either parent, provided the parent can show it is probable that the child has alternate residence.

A parent who receives general child allowance, extended child allowance or study allowance for two or more children also receives large family supplement. Child allowance is tax-free. In 2016 child allowance was SEK 1,050 per child and month. In 2016 large family supplement was SEK 150 per month for the second child, SEK 454 for the third child, SEK 1,010 for the fourth child and SEK 1,250 for each additional child.

	Monthly amount 2016, SEK		Total	Annual amount 2016, SEK
	Child allowance	Large family supplement		
1 child	1,050	–	1,050	12,600
2 children	2,100	150	2,250	27,000
3 children	3,150	604	3,754	45,048
4 children	4,200	1,614	5,814	69,768
5 children	5,250	2,864	8,114	97,368
For each additional child	1,050	1,250	2,300	27,600

Parental benefit

Parental benefit is intended to make it easier for parents to combine parenthood with work or studies.



Parental benefit days

The number of children born increased in the early 2000s, as did the number of parental benefit days. Since then a number of changes have been made to the regulations, regarding the number of days compensated, the size of the compensation etc. In 2016, parental benefit was paid for just under 54 million days, of which 73 per cent went to women. The number of days taken by men has increased since 2002. From having received parental benefit for just over 16 per cent of the total days paid in 2002, men took 27 per cent of days paid in 2016.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	1,122	55	165	76	247	245
20-24	20,546	4,164	147	48	341	500
25-29	82,634	35,960	124	44	456	614
30-34	128,712	85,305	98	45	530	666
35-39	123,370	107,494	72	40	553	673
40-44	69,814	83,454	50	35	531	650
45-49	17,757	2,928	36	32	479	622
50-54	11,997	11,851	36	33	473	604
55-	131	4,088	47	38	415	562
Total	446,083	368,779	88	39	499	651

Parental benefit 2016

Of the total of SEK 29.2 billion paid in parental benefit in 2016, 66 per cent went to women and 34 per cent to men. 55 per cent of the recipients were women and 45 per cent were men. The average daily cash benefit paid was 30 per cent higher for men than women, due in part to the difference between men's and women's incomes and the difference in the take-up of parental benefit. For example, women

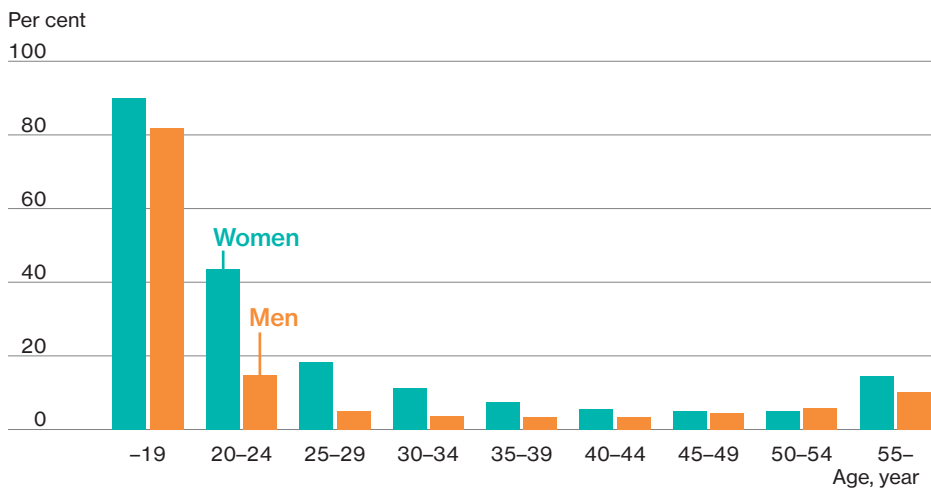
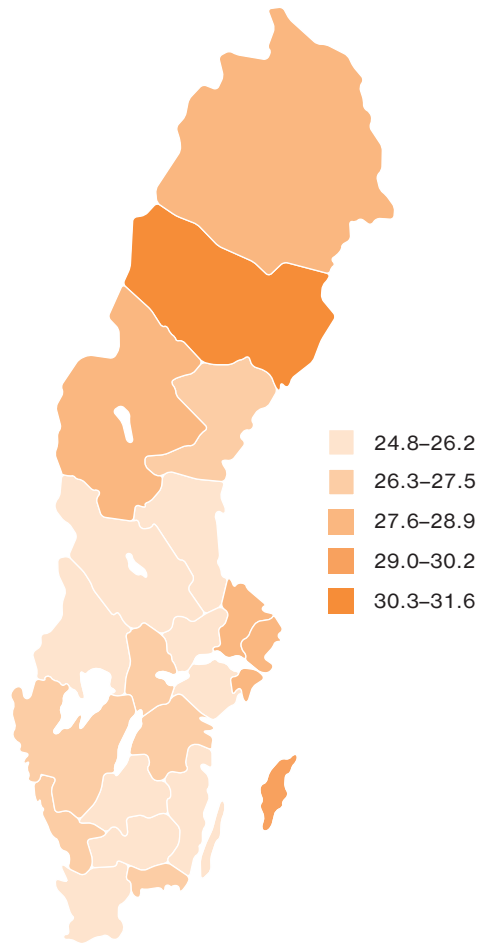
took parental benefit at the basic level to a greater extent than men, which gives a lower daily cash benefit.

In the older age groups, the average number of days paid decreases. This is partly because young parents more often have younger children and because parents generally take most parental benefit days when the child is younger.

■ Proportion of days of parental benefit taken by men per county in 2016

Men took 27 per cent of all parental benefit days paid in 2016. Their proportion was highest (just under 32 per cent) in Västerbotten County and lowest (just under 25 per cent) in Södermanland County. In many counties there was a large spread between municipalities. For example, the proportion was higher in municipalities with large university towns (e.g. Umeå, Uppsala, Lund) than in sparsely populated municipalities.

Men's proportion of days of parental benefit is dependent on the number of days taken by women. This means that even though there may be differences in men's proportion between two counties, men's average take-up of days per child may be the same; the difference is then due to the number of days taken by women varying between the counties.



■ Proportion of recipients of parental benefit at the basic level 2016

The proportion of recipients who only take parental benefit at the basic level falls until the age of 50, and then begins to rise again. In total, 16 per cent of women and 6 per cent of men only took parental benefit at the basic level for the reason that they did not meet the requirements for income-related parental benefit.

In the 19 and younger age group 90 per cent of women and 82 per cent of men only took parental benefit at the basic level in 2016. However, few recipients of parental benefit were in this age group.

Region of birth	Number of recipients only basic level, per cent		Average amount (irrespective of compensation level), SEK per day	
	Women	Men	Women	Men
Sweden	3.9	1.0	558	690
Other Nordic countries	8.5	2.7	542	674
Non-Nordic EU 28	17.6	4.3	472	645
Rest of Europe	20.8	5.1	440	590
Sub-Saharan Africa	61.2	21.1	299	470
Asia except Middle East	36.9	10.2	374	585
MENA + Turkey (20 countries)	54.8	29.4	330	454
North America	17.0	7.5	494	607
South America	17.0	5.7	462	583
Oceania	15.7	4.7	534	665
Total	12.1	4.0	499	651

■ Parental benefit at the basic level and average payments (irrespective of compensation level) by region of birth in 2016

In 2016, 12 per cent of women and 4 per cent of men only took parental benefit at the basic level. The proportion was lowest among parents born in Sweden. It was consistently more common for women than for men to only take parental benefit at basic level, irrespective of region of birth.

Parents born in Sweden had a higher average compensation per day than parents born in a country other than Sweden. Irrespective of region of birth, women received on average lower compensation per day than men.

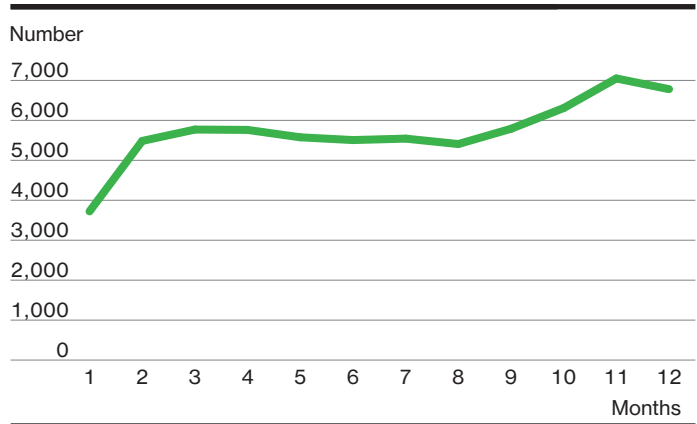
Age	Number of recipients
-19	76
20-24	4,477
25-29	20,656
30-34	25,030
35-39	15,377
40-44	5,287
45-49	1,206
50-54	354
55-	121
Total	72,584

■ Number of recipients of double days in 2016

Until a child's first birthday both parents can receive parental benefit at the same time for up to 30 days; these days are called double days. Most recipients of double days were aged 25-39. The parents who used double days have a lower average age than the parents who use other parental benefit. This is mainly because double days can only be taken until a child is 1 year old and these parents are therefore younger than parents receiving other parental benefit.

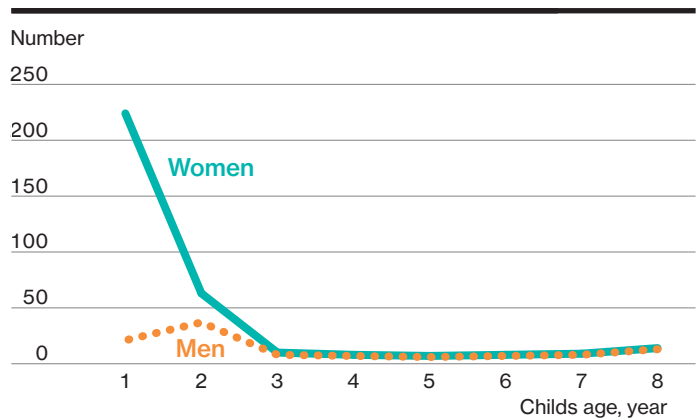
■ Number of children where a parent took double days in 2016

In all, double days were paid for more than 36,900 children in 2016. The number of children whose parents receive double days increases with the age of the child up to 11 months.



■ Average number of parental benefit days at various ages for children born in 2008

Parents are able to take parental benefit until their child has reached eight years or completed their first year of school. For children born in 2008, and who reached 8 in 2016, most days of parental leave were during their first year of life and were taken by women. From when the child is 3 years old there is no difference in the number of days taken by women and men.



Age	Number of children		Proportion of children	
	Girls	Boys	Girls	Boys
0	46,969	49,173	81	81
1	54,493	58,473	95	95
2	43,745	46,027	75	74
3	33,347	35,264	58	57
4	30,895	33,257	53	54
5	31,340	33,010	54	54
6	34,872	36,933	58	58
7	35,857	37,781	61	61
8	33,379	35,586	58	58
Total	344,897	365,504	66	66

■ Children whose parents received parental benefit in 2016

At least one parent of 81 per cent of children born in 2016 (age 0 in the table) received parental benefit during the year. From when the child is 2 years, it is less usual for

parents to take parental benefit. In total, parental benefit was paid for just over 66 per cent of all children aged 0–8 in 2016.

Regulations in 2016

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. For 390 of the days the benefit is income-related. There is a basic level of SEK 250 per day for parents who do not meet the requirements for income-related compensation or who have low or no income. For the remaining 90 days, the parent receives compensation corresponding to the minimum level, which is SEK 180 for everyone.

If the parents have joint custody of a child, both are entitled to half of the total number of parental benefit days. But a parent can waive their right to parental benefit in favour of the other parent, except for the 90 days reserved for each parent. The main rule is that parental benefits may not be paid to both parents for the same child and period. However, both parents can take parental benefit simultaneously for up to 30 days until a child's first birthday. The Swedish Social Insurance Agency has chosen the term double days for the simultaneous use of parental benefit.

The benefit can be taken as a whole day or as three-quarters, one-half, one-quarter or one-eighth of a day. Parental benefit can

generally be paid until a child turns 8 or completes their first year of school. The cash benefit is just under 80 per cent of sickness benefit qualifying income and the maximum compensation is based on 10 price base amounts. In 2016, this corresponded to a maximum compensation of SEK 942 per day.

As of 1 January 2014, certain new provisions apply to parental benefit. The provisions apply to children born in 2014 or later and mean that the number of days at the different compensation levels is divided evenly between the parents. They also mean that the time frame within which parental benefit can be granted is extended until the child turns 12, or until the later date when the child has completed year five of compulsory school. Another change is that parental benefit can only be paid for a maximum of 96 days for children who have turned 4.

As of 1 January 2016 the number of days reserved for each custodian has been increased from 60 to 90. This applies to children born on or after 1 January 2016. It also applies to adoption when a parent received a child into their care on or after 1 January 2016.

Equality bonus

The intention of the equality bonus was to increase the incentives for parents to share parental leave equally and participate in working life.

Age	Number of recipients		Average number of days	
	Women	Men	Women	Men
-24	2,990	934	18.2	19.2
25-29	20,595	11,121	15.2	15.5
30-34	47,173	35,865	14.2	14.6
35-39	52,602	51,436	11.8	12.4
40-44	29,757	38,987	9.7	10.7
45-49	6,871	15,339	8.6	10.3
50-	692	5,769	9.2	11.4
Total	160,680	159,451	12.5	12.5

■ Equality bonus 2016

In 2016 approx. 320 000 parents received equality bonus for more than 180 000 children. Most recipients were 30-39, the same age when the highest number of parents take parental benefit. Recipients in younger age groups received more days on average than older recipients. This is partly

because most days of parental benefit – and therefore also most equality bonus – are paid when the child is under 3 years and because older parents have older children. In all, just over SEK 403 million was paid in equality bonus in 2016.

Regulations in 2016

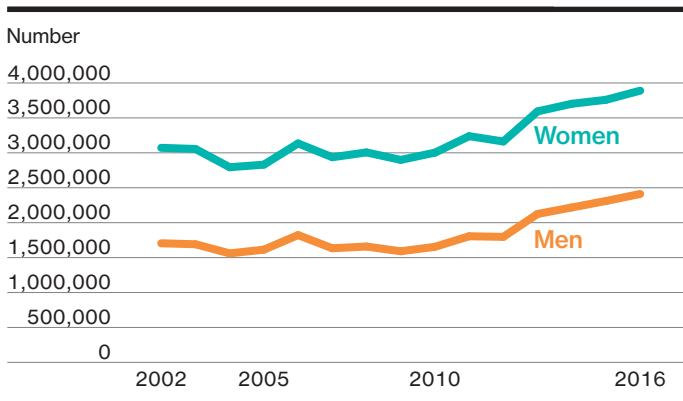
To be eligible for the bonus, parents had to have joint custody of the child when they took parental benefit. The equality bonus was paid after the 90 days reserved for each parent had been taken. The bonus could not be paid until the parent who had taken the smaller number of days took parental benefit. The bonus was SEK 50 per day for each parent.

The maximum bonus was given when the parents each took 105 parental benefit days

at the sickness benefit or basic level, which corresponded to a maximum possible bonus of SEK 10,500 per set of parents. The bonus was not taxable. The 90 days that were reserved for each parent, the 'double days' in parental benefit and the minimum level days did not qualify for the bonus. The bonus applied to children born after 30 June 2008. The equality bonus has been abolished as of 1 January 2017.

Temporary parental benefit for care of children

Temporary parental benefit for care of children enables parents and close relatives to receive compensation for staying home from work with a sick child.



Temporary parental benefit days for care of children

The number of temporary parental benefit days for care of children was fairly stable up until 2012. In 2013, the number of days increased and it has continued to increase since then. It is hard to say what is behind the increase. Probably it is a combination of several factors, such as more children in the population, it being simpler to apply for temporary parental benefit days for care of children and severe influenzas.

There has only been a marginal change in the proportion of temporary parental benefit days taken by women and men since 2002. Women took 64 per cent of just under 5 million temporary parental benefit days for care of children in 2002, while men took 36 per cent. The corresponding figures for 2016 were 6 million days, of which women used 62 per cent and men 38 per cent.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	5,123	2,257	10.1	7.6	705	887
25-29	43,267	24,854	10.3	7.6	801	939
30-34	97,279	67,327	9.6	7.5	857	957
35-39	130,145	96,136	8.7	7.0	888	964
40-44	111,835	88,965	7.6	6.4	904	962
45-49	49,615	48,118	7.2	6.1	908	955
50-54	13,461	18,529	7.1	6.4	906	945
55-59	4,164	5,110	4.9	6.2	920	940
60-64	2,913	1,707	3.0	5.5	905	939
65-	458	286	2.7	5.6	928	885
Total	458,260	353,289	8.5	6.8	874	957

Temporary parental benefit for care of children 2016

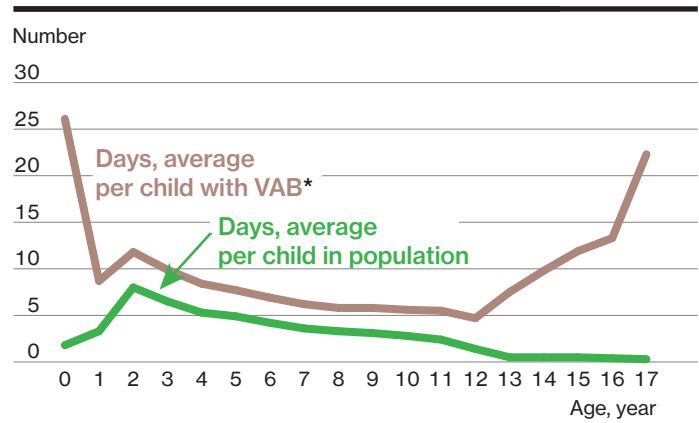
In 2016 temporary parental benefit for care of children was paid to just under 812,000 parents, 56 per cent of whom were women and 44 per cent men. A total of approx. SEK

5.8 billion was paid, of which 60 per cent to women and 40 per cent to men. On average women used just under 9 days and men just under 7 days during the year.

■ Average number of temporary parental benefit days for care of children by age of child in 2016

The number of temporary parental benefit days for care of children per child in the population (irrespective of whether or not the parents used the benefit) is highest at the age of 2 and then falls as the child's age rises.

For children born in 2016 (age 0 in the diagram) and for children aged 12 or older the average number of temporary parental benefit days for care of children in the population is low. For children over 12 the average number of days is high instead. This is because the benefit for these children is mainly used for seriously ill children.



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

■ Children aged 0–11 years for whom temporary parental benefit for care of children was paid in 2016

In 2016 the Swedish Social Insurance Agency paid temporary parental benefit for care of children for 749,000 children aged 0–11 years. The most common situation was that days were paid for two-year olds, where 67 per cent of all girls and 68 per cent of all boys had a parent or other close relative who used the benefit. The corresponding figures for all children in the age group 0–11 years were 52 per cent of girls and 53 per cent of boys.

Age	Number of children		Percentage of each age group	
	Girls	Boys	Girls	Boys
0	3,520	4,543	6	7
1	21,664	24,182	38	39
2	39,315	41,892	67	68
3	37,498	40,298	65	66
4	36,595	39,388	63	64
5	36,460	38,980	63	64
6	36,917	39,176	61	62
7	34,395	36,614	59	59
8	32,261	34,833	56	57
9	30,375	32,514	53	54
10	28,008	29,865	49	50
11	24,222	25,804	44	45
Total	361,230	388,089	52	53

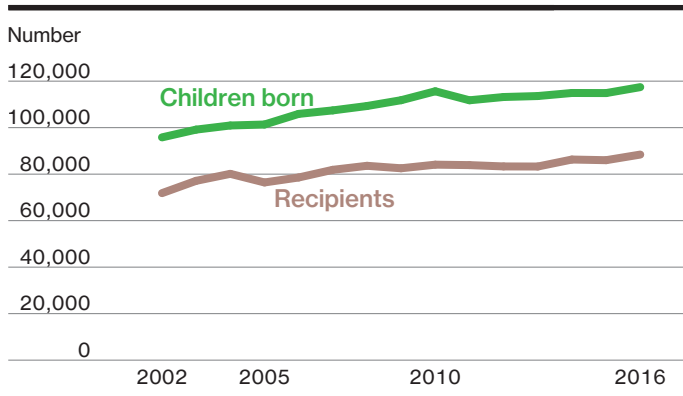
Regulations in 2016

A parent who needs to forego gainful employment when their child or their child's regular caregiver has an illness or infection or to visit preventive public healthcare, etc. may be eligible for temporary parental benefit for care of children. This applies to children under 12, as well as older ones under certain circumstances. Benefit can normally be paid for 60 days per child each year. Once those days have been used, an additional 60 days can be taken, but not when the child's regular caregiver has an illness or infection. In certain situations the right to temporary parental benefit for care of children can 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 an unlimited number of temporary parental benefit days for care of children. Then both parents can receive benefit for the same child and period. The benefit can be taken as a whole day or as three-quarters, one-half, one-quarter or one-eighth of a day and is just under 80 per cent of sickness benefit qualifying income. In the case of employees, for instance, it is calculated on the basis of the number of days or hours worked. The maximum compensation is based on 7.5 price base amounts.

Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with birth or adoption enables a father, second parent or other person to receive compensation to be present during the birth and to care for a child in conjunction with the birth or adoption of a child.



Temporary parental benefit in connection with birth or adoption

In the 2000s the number of children born in Sweden rose, as did the number of parents using this benefit. For approx. 75 per cent of children born in 2016, the father, a second parent or another person used temporary parental benefit in conjunction with the birth or adoption.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	17	2,828	7.6	9.6	919	907
25-29	82	18,092	8.5	9.7	888	958
30-34	142	30,045	8.9	9.6	951	968
35-39	165	22,423	8.2	9.6	955	968
40-44	175	9,754	7.6	9.5	960	965
45-49	95	3,015	8.1	9.5	948	956
50-54	118	922	7.7	9.3	960	916
55-59	107	237	7.6	9.0	988	938
60-	110	89	7.7	9.1	931	950
Total	1,011	87,405	8.0	9.6	950	963

Temporary parental benefit in connection with birth or adoption 2016

In 2016, 88,000 people received temporary parental benefit in connection with birth or adoption. 1 per cent of the recipients were women and 99 per cent were men. In all,

approx. SEK 795 million was paid for this benefit. Just over 1 per cent of that amount was paid to women.

Regulations in 2016

In connection with the birth of a child the father or the child's second parent is entitled to temporary parental benefit for 10 days when they forego gainful employment. In certain circumstances, someone other than the father or second parent can use these days. Each parent is entitled to five days when adopting a child. The days may be taken during the 60-day period after the day

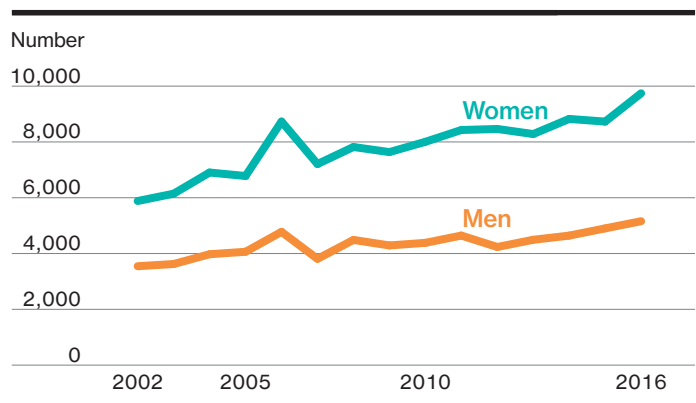
the adoptive parent received the child into their care. The compensation level is just under 80 per cent of the sickness benefit qualifying income. In the case of employees, for instance, it is based on the number of days or hours worked. The maximum compensation is based on 7.5 price base amounts.

Temporary parental benefit for contact days

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

■ Temporary parental benefit days for contact days

The number of paid contact days has risen since the beginning of the 2000s. Women took 65 per cent and men 35 per cent of the total number of days in 2016. The peaks in 2006 was largely due to inaccurate records.



Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	103	42	2.0	2.6	873	933
30-34	422	174	2.1	2.0	861	943
35-39	1,020	510	2.2	2.0	892	945
40-44	1,350	772	2.3	2.0	893	963
45-49	935	603	2.3	2.1	902	967
50-54	388	287	2.4	2.2	904	968
55-	69	121	2.6	1.9	918	947
Total	4,287	2,509	2.3	2.1	893	958

■ Temporary parental benefit for contact days 2016

Just under 7,000 parents used contact days for children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments in 2016. 63 per cent of them were women and

37 per cent were men. In all SEK 13 million was paid in temporary parental benefit for contact days, of which 64 per cent went to women and 36 per cent to men.

Regulations in 2016

Parents of a child who is covered by Act concerning Support and Service to Certain Disabled People are entitled to 10 'contact days' per child and year, for children up to the age of 16 years. These days can be taken for parental training, at induction or on a visit to the preschool or school-age childcare in which the child is participating. The benefit can be taken as a whole day or

as three-quarters, one-half, one-quarter, or one-eighth of a day. The compensation is just under 80 per cent of the sickness benefit qualifying income. In the case of employees, for instance, it is calculated on the basis of the number of days or hours worked. The maximum benefit is based on 7.5 price base amounts.

Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child enables parents to be given compensation for staying home in connection with the death of a child.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	18	9	8.4	8.4	823	900
25-29	98	75	9.7	9.7	868	916
30-34	98	121	9.7	9.0	894	984
35-39	92	98	9.5	9.1	885	943
40-44	39	70	9.0	9.2	910	916
45-49	20	28	8.9	9.2	925	961
50-	4	28	4.5	9.2	786	931
Total	369	429	9.4	9.2	884	944

■ Temporary parental benefit in connection with the death of a child 2016

Just under 800 parents received temporary parental benefit in connection with the death of a child in 2016. 46 per cent of them were women and 54 per cent were men. On average, women used 9.4 days, while men used 9.2 days.

In total, approx. SEK 5.8 million was paid in temporary parental benefit in connection with the death of a child, of which 44 per cent went to women and 56 per cent to men.

Regulations in 2016

Parents of a child who has died can receive the benefit for 10 days to forego gainful employment. These days may be taken in the period until 90 days after the date of the child's death. The benefit can be taken as a whole day or as three-quarters, one-half, one-quarter, or one-eighth of a day and is

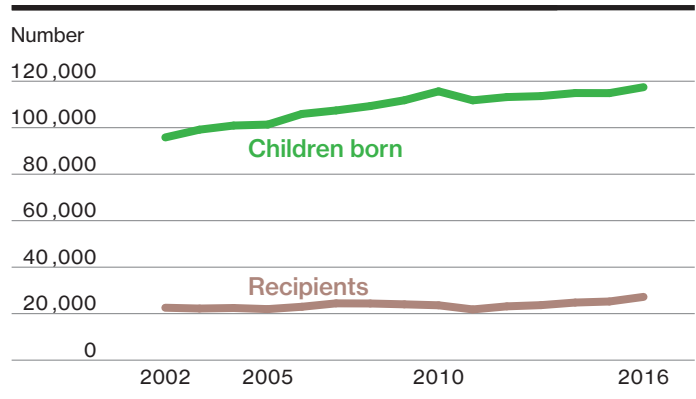
just under 80 per cent of sickness benefit qualifying income. In the case of employees, for instance, it is calculated on the basis of the number of days or hours worked. The maximum benefit is based on 7.5 price base amounts.

Pregnancy benefit

Pregnancy benefit enables pregnant women who cannot continue their gainful employment to take time off and rest.

■ Pregnancy benefit

In late pregnancy many women receive some compensation from social insurance in the form of pregnancy, sickness or parental benefit. The number of children born in Sweden has increased since the early 2000s, but the number of pregnancy benefit recipients has not risen to the same extent. One explanation may be that the rules have not kept up with developments in the labour market that have led to changing working conditions. In the period 2002–2016 about a fifth of births were preceded by pregnancy benefit.



Age	Number of recipients	Number of days on average	Average amount, SEK per day
–19	14	44	357
20–24	3,019	41	524
25–29	10,968	41	577
30–34	8,573	41	602
35–39	3,726	41	600
40–44	856	41	601
45–	54	36	593
Total	27,210	41	583

■ Pregnancy benefit 2016

In 2016 approx. SEK 623 million was paid in pregnancy benefit to just over 27,200 women. Most recipients were in the 25–34

age group, which is also the age group in which it is most common for women to have children.

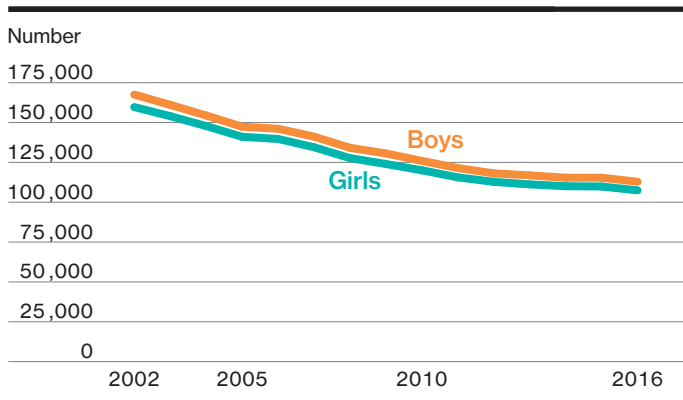
Regulations in 2016

A pregnant woman who has a physically demanding job can receive pregnancy benefit if her employer is unable to transfer her to work that suits her better in late pregnancy. Pregnancy benefit can be paid for up to 50 days during the last two months of pregnancy. If the Work Environment Act

prohibits certain work during pregnancy, the woman is entitled to pregnancy benefit for every day covered by the prohibition (which may mean throughout the pregnancy, but pregnancy benefit is never paid for the last ten days before the estimated date of birth).

Maintenance support

Maintenance support guarantees maintenance for children whose parents are living apart even when the child support debtor is not contributing to the support of the child.



Children with maintenance support

In the 2000s the number of children with maintenance support has decreased. Factors that can help to explain this decrease include Sweden's low birth rate in the late 1990s and early 2000s and the fact that it has become more common for children to live alternately with their parents, so that child support is settled directly. A further factor may be that the Swedish Social Insurance Agency has actively encouraged separated parents to settle maintenance between themselves.

Age	Number of children		Percentage of each age group	
	Girls	Boys	Girls	Boys
0–2	6,365	6,783	3.7	3.7
3–5	12,859	13,374	7.4	7.3
6–8	16,851	17,931	9.5	9.6
9–11	19,311	20,139	11.4	11.3
12–14	21,486	22,771	13.3	13.3
15–17	23,755	24,503	15.7	14.9
18–19	6,817	7,339	6.7	6.5
Total	107,444	112,840	9.7	9.5

Maintenance support by the age of the child in December 2016

In all, parents of just over 220,000 children received maintenance support. This corresponds to just under 10 per cent of all girls and boys aged 0–19. The proportion was highest for children aged 15–17, where just over 16 per cent of all children had a parent who was receiving maintenance support from the Swedish Social Insurance Agency.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
–24	10,957	6,808	1,716	1,581
25–29	13,453	913	2,111	1,570
30–34	20,383	1,892	2,432	1,887
35–39	25,300	3,225	2,561	2,048
40–44	25,096	4,013	2,439	2,102
45–49	18,052	3,518	2,270	2,046
50–54	9,568	2,451	2,094	2,005
55–59	2,532	1,113	1,982	1,933
60–	469	760	2,172	2,008
Total	125,810	24,693	2,304	1,887

Maintenance support in December 2016

In 2016, just over SEK 2.6 billion was paid in maintenance support. A large part of the amount paid by the Swedish Social Insurance Agency was later paid back by the child support debtors. 84 per cent of the recipients were women and 16 per cent were men. Extended maintenance support is often paid direct to the child, which means that a large proportion of recipients aged 24 or younger are children with extended maintenance support.

Age	Number of child support debtors		Number with debt		Average debt ¹ , SEK in December	
	Women	Men	Women	Men	Women	Men
-24	282	1,989	16	238	2,034	4,779
25-29	1,156	6,951	190	1,857	5,263	7,328
30-34	2,356	12,202	534	3,774	8,377	10,856
35-39	3,555	17,472	988	5,661	7,542	13,250
40-44	3,906	21,082	1,198	7,185	9,031	15,023
45-49	2,978	20,063	1,048	7,103	8,392	16,275
50-54	1,612	15,191	593	5,549	8,107	15,078
55-59	419	7,660	148	2,849	8,211	14,590
60-	64	5,350	23	1,991	13,268	13,141
Total	16,328	107,960	4,738	36,207	8,210	13,966

¹ The average debt is calculated on the basis of the proportion of child support debtors who have a debt to the Swedish Social Insurance Agency. So the table does not include debt that had been passed on to the Enforcement Authority for collection.

■ Child support debtors in December 2016

13 per cent of the almost 124,300 child support debtors in December 2016 were women and 87 per cent men. 29 per cent of women who were child support debtors

had a debt to the Swedish Social Insurance Agency. The corresponding figure for men was that 34 per cent had a debt to the Swedish Social Insurance Agency.

Regulations in 2016

Parents are obliged to support their children until they turn 18, or longer if they are still in school. When a child is living permanently with one parent, the other parent has to pay child support. The parents can agree on a suitable amount or calculate it using the provisions of the Children and Parents Code. The amount of child support is then determined by the needs of the child and the financial capacity of the parents. A child can receive maintenance support from the Swedish Social Insurance Agency if:

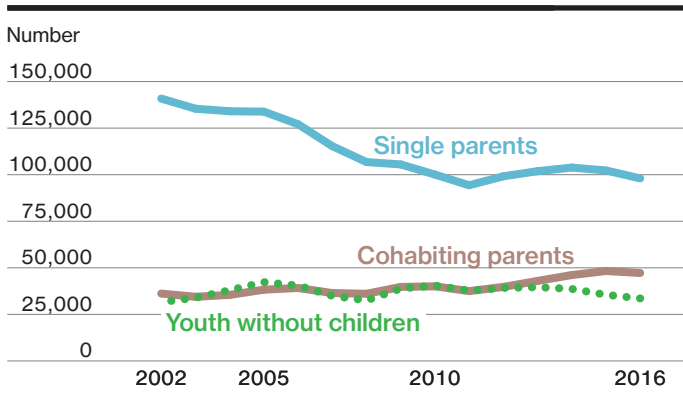
- the parent who has to pay maintenance support is not doing so or is paying less than SEK 1,573 per month
- the paternity of the child has not been established
- a parent has adopted a child from abroad on their own.

Monthly maintenance support is at most SEK 1,573 per child. Extended maintenance support can be paid as long as the child is

studying and is entitled to extended child allowance or study allowance, but no longer than until June of the year when the child turns 20. Maintenance support can be paid as full maintenance support, as a supplementary allowance or as maintenance support for alternate residence. When full maintenance support is paid, the child support debtor has to reimburse all or part of it to the Swedish Social Insurance Agency. The amount to be reimbursed is based on income according to the latest final tax assessment 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 duly paid the Swedish Social Insurance Agency for at least six successive months, maintenance support is no longer paid to the child unless there are special reasons to do so. The child support debtor is then assumed to be able to pay maintenance direct to the other parent instead.

Housing allowance

Housing allowance is intended to enable families with children and young person households with low incomes to live in good homes of a sufficient size.



Households receiving housing allowance in December

The number of households receiving housing allowance has decreased since the beginning of the 2000s. The decrease is due both to the alterations made to the regulations during the period and to incomes rising while the upper income limits for the allowance have remained unchanged.

Since 2011 the special allowance for families with children has been increased twice, in 2012 and 2014. In 2012 the lower threshold for the housing costs of families with children was also reduced and a larger proportion of the housing cost of young person households without children was considered in calculating the allowance. Between 2012 and 2014 the number of households with children that had housing allowance increased, but since then the number of households with housing allowance has decreased slightly.

In total, housing allowance was paid to just over 179,000 households in December 2016. Just under a fifth of allowance recipients were members of a household without children.

Age	Number of households by type			Average amount per household, SEK in December		
	Single		Cohab- itants	Single		Cohab- itants
	Women	Men		Women	Men	
-24	15,172	13,160	2,964	1,363	898	1,838
25-29	14,093	6,246	6,477	2,263	966	2,093
30-34	14,248	1,481	8,936	2,747	1,938	2,317
35-39	16,120	2,196	9,004	2,626	1,984	2,511
40-44	16,389	2,591	7,804	2,482	1,991	2,573
45-49	12,232	2,552	5,944	2,337	1,978	2,619
50-54	6,915	2,200	3,898	2,313	2,026	2,565
55-59	2,231	1,353	1,877	2,370	1,996	2,521
60-	454	1,042	1,225	2,593	2,123	2,571
Total	97,854	32,821	48,127	2,307	1,361	2,407

Housing allowance in December 2016

In December 2016, housing allowance was paid to just over 179,000 households. Housing allowance mainly goes to single parents, generally women. In 2016 a total of SEK 4.7 billion was paid in housing allowance. In all, just under 55 per cent of the

amount went to households with a woman as the sole earner, just over 18 per cent to households with a man as the sole earner and just under 27 per cent to cohabitant households.

Regulations in 2016

Families with children can receive housing allowance. Young person households without children can also receive housing allowance, if the applicants have turned 18 but not 29.

The amount of the allowance is determined by the household composition, the housing cost, the size of the home and income. The allowance can be paid for at most 12 consecutive months.

Applicants must estimate how much they will earn during the calendar year when the application is made. A preliminary housing allowance is calculated on the basis of this information. Once the Swedish Tax Agency has issued a final tax assessment for the allowance year, the final allowance is set.

Decisions on final housing allowance for 2016 will be issued in 2018.

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

For single parents the allowance is reduced if their annual income exceeds SEK 117,000.

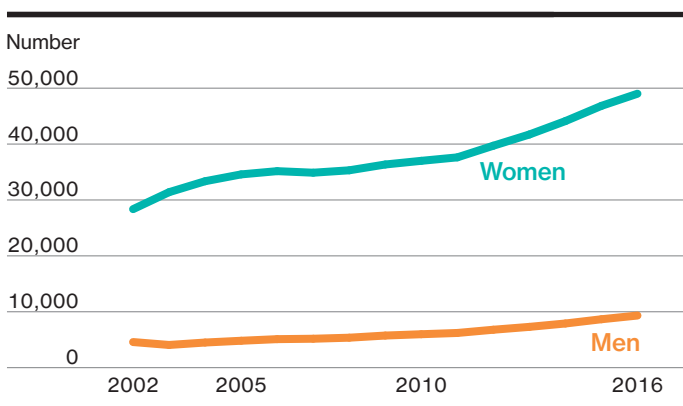
In the case of young people without children the allowance is reduced if the annual income of a person living alone is more than SEK 41,000 or the combined annual income of spouses is more than SEK 58,000.

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

Financial security in the case of disability

Childcare allowance

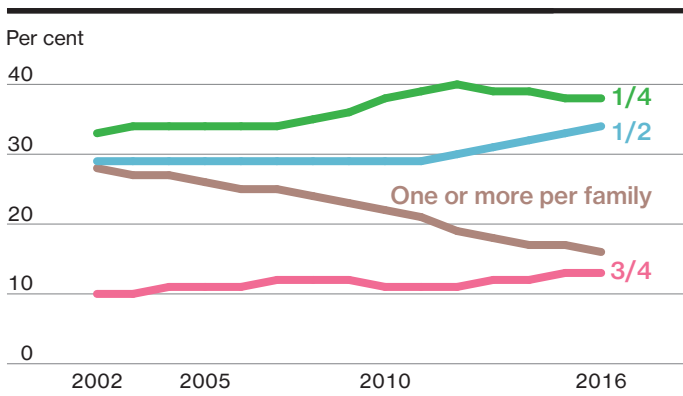
Childcare allowance is financial assistance for parents of children who have a sickness or disability to enable them to give their child the supervision, care and support it needs in order to develop optimally.



Childcare allowance recipients in December

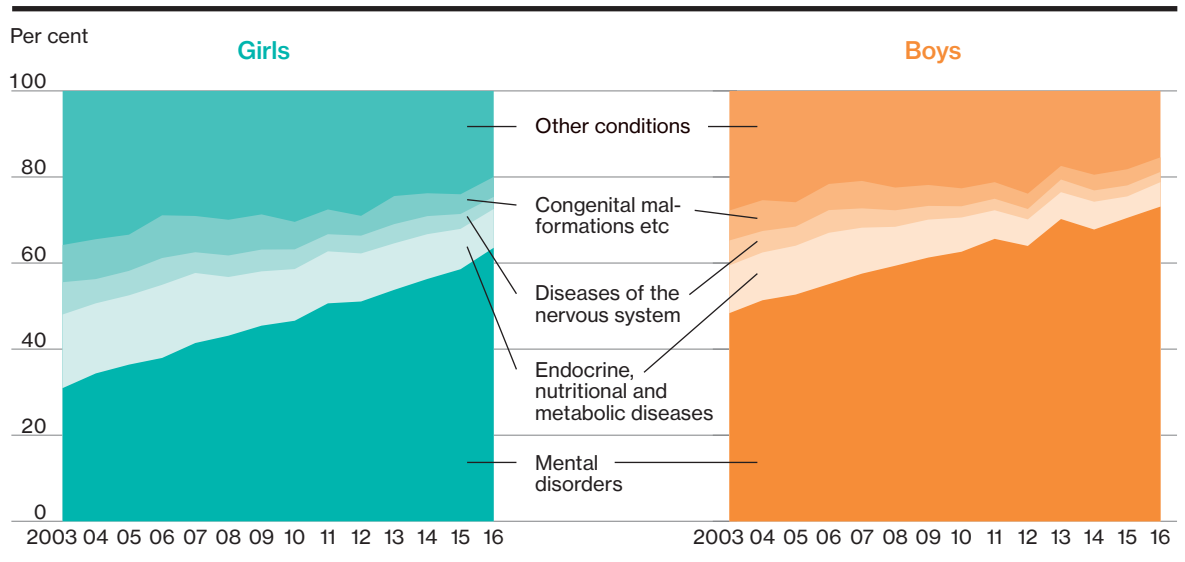
The number of parents receiving childcare allowance has risen by more than 77 per cent since 2002. It is mainly parents of children with mental disorders that account for the increase. In 2003 the upper age limit for childcare allowance was raised from 16 to 19 years, which explains the increase in the number of childcare allowance recipients as of that year. A majority of allowance recipients are women, and in 2016 women accounted for 84 per cent of recipients and men for 16 per cent.

In December 2016 just under 9,100 childcare allowance recipients, or 16 per cent, received compensation for additional expenses in the form of a tax-exempt component for additional expenses. Just over 800 recipients, or 1.3 per cent of all recipients, only received compensation for additional expenses (known as childcare allowance for additional expenses).



Proportion of childcare allowance by scope in December

The proportion of childcare allowance recipients receiving a partial allowance increased during the period. The lowest level (one-quarter) was the most common level, and covered a total of 38 per cent of all childcare allowances in 2016. The proportion of full childcare allowance or above decreased during the period, from 28 per cent in 2002 to 16 per cent of all childcare allowances in 2016.



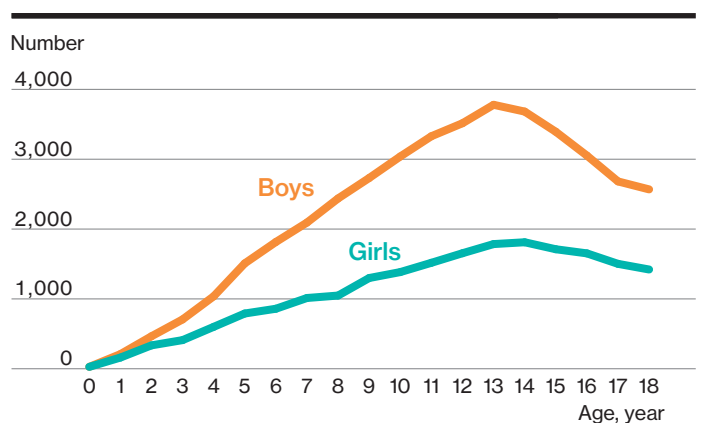
■ Newly granted childcare allowance by type of diagnosis

Mental disorders increased their share of newly granted childcare allowances in the 2000s. In 2003 they accounted for 31 per cent of all new grants of childcare allowances for girls and 48 per cent of all

new grants of childcare allowances for boys. The corresponding figures for 2016 were 64 per cent for girls and 73 per cent of boys.

■ Number of children for whom childcare allowance has been granted by age of the child in December 2016

In December 2016, 33 per cent of children for whom childcare allowance had been granted were girls and 67 per cent were boys. There were more boys than girls in all ages. The most frequent age among children for whom childcare allowance had been granted was 13.



Age	Number of children		Percentage of children whose parents received childcare allowance for more than one child	
	Girls	Boys	Girls	Boys
0–2	522	701	15	13
3–5	1,801	3,252	18	18
6–8	2,920	6,346	22	21
9–11	4,200	9,099	25	23
12–15	6,961	14,369	25	22
16–19	4,575	8,302	22	21
Total	20,979	42,069	23	22

■ Childcare allowance by the age of the child in December 2016

In December 2016 the Swedish Social Insurance Agency paid childcare allowance for just over 63,000 children. Approx. one-fifth of the children were in families that

had childcare allowance for more than one child. 20 per cent of the children for whom childcare allowance was paid were in the 16–19 age group.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
–24	166	7	5,333	4,944
25–29	1,706	118	4,810	4,639
30–34	5,523	583	4,776	4,180
35–39	10,821	1,525	4,721	4,100
40–44	13,938	2,573	4,612	3,979
45–49	10,528	2,272	4,613	3,987
50–54	4,985	1,420	4,631	4,154
55–	1,339	828	4,696	4,254
Total	49,006	9,326	4,668	4,073

■ Childcare allowance by parent's age in December 2016

In total, childcare allowance was paid to just over 58,000 parents in December 2016. A majority of these parents were women (84 per cent) and a small proportion were men (16 per cent). Most of the recipients were in the 40–44 age group. In December

2016 just over 3,200 childcare allowance recipients shared the allowance with another parent. Approx. SEK 3.8 billion was paid in childcare allowance in 2016, of which 86 per cent went to women and 14 per cent to men.

Regulations in 2016

Parents can receive childcare allowance for their child if the child needs special supervision or care for at least six months. This applies until June of the year when the child turns 19. The reason for the special supervision or care must be the child's sickness or disability. A parent can also receive childcare allowance if the child's sickness or disability entails increased expenditure (additional expenses).

If a parent is caring for more than one child with a disability in the age group covered, the right to childcare allowance is based on the aggregate need for supervision and care and the scope of the additional expenses.

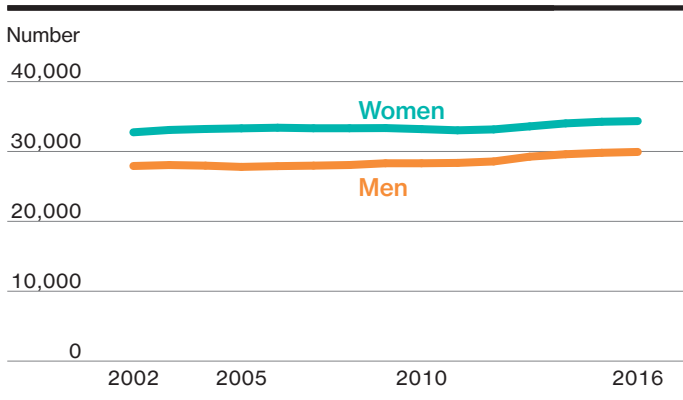
Childcare allowance can be paid as a full allowance or as three-quarters, one-half or one-quarter of the full allowance. Full

childcare allowance is 2.5 times the price base amount per year, which corresponded to SEK 9,229 per month in 2016. Childcare allowance is taxable and pensionable. A certain component of the childcare allowance can be paid as compensation for additional expenses. This component for additional expenses is tax-free and non-pensionable.

In certain circumstances compensation for additional expenses can be paid on top of the normal amount for full allowance. Childcare allowance can also be granted when there is only a need for compensation for additional expenses; this is called childcare allowance for additional expenses. In such cases the childcare allowance is either 36 per cent or 62.5 per cent of the price base amount per year depending on the size of the additional expenses.

Disability allowance

Disability allowance is financial assistance for people with disabilities who need the assistance in their daily lives or have additional expenses on account of their disability.



People receiving disability allowance in December

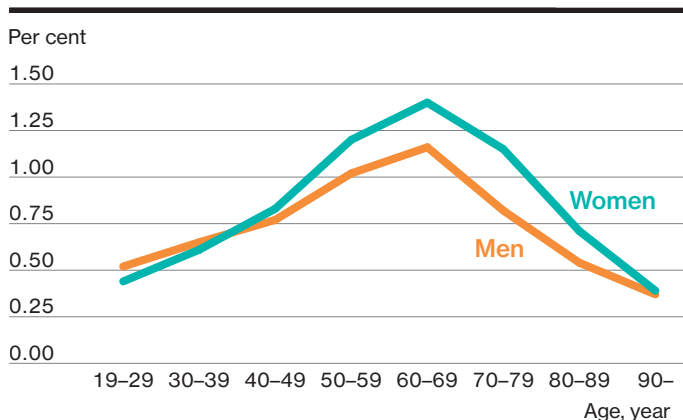
The number of people with disability allowance has remained stable since 2002. The minimum age for granting disability allowance was raised from 16 to 19 in 2003. During the whole of this period more women than men have had disability allowance. In December 2016, 34,000 women and just under 30,000 men had disability allowance.

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
19–29	2,959	3,612	1,689	1,694
30–39	3,595	3,943	1,669	1,695
40–49	5,254	4,968	1,691	1,731
50–59	7,296	6,336	1,719	1,735
60–69	7,946	6,508	1,666	1,706
70–79	5,315	3,538	1,598	1,614
80–89	1,711	917	1,564	1,552
90–	270	109	1,462	1,447
Total	34,346	29,931	1,666	1,697

Disability allowance in December 2016

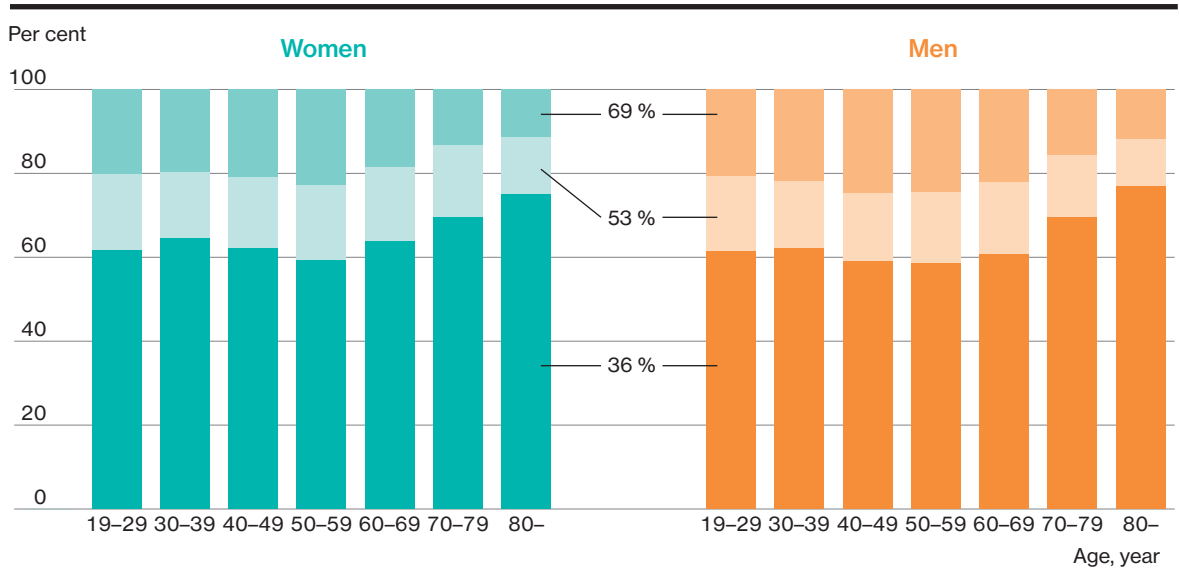
In December 2016 just over 64,000 people had disability allowance. 53 per cent of the recipients of disability allowance were women and 47 per cent were men. Just over a fifth of recipients of disability allowance were in the 60–69 age group. Recipients in the age group 50–59 years had the highest average amount. Men had a slightly higher average amount than women

In total, approximately SEK 1.3 billion was paid in disability allowance in 2016, of which 53 per cent went to women and 47 per cent to men.



Proportion of population receiving disability allowance in December 2016

Just under 1 per cent of the whole population aged 19 or older received disability allowance in December 2016. In general, disability allowance is more common among women than men, except in the younger age groups. The reason why there are more men than women in the younger age groups is that more men than women are granted disability allowance for mental disorders and congenital disabilities. The proportion of people receiving disability allowance is largest in the 60–69 age group.



Disability allowance by compensation level and age in December 2016

A total of 64 per cent of women and 62 per cent of men with disability allowance had the minimum level of

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

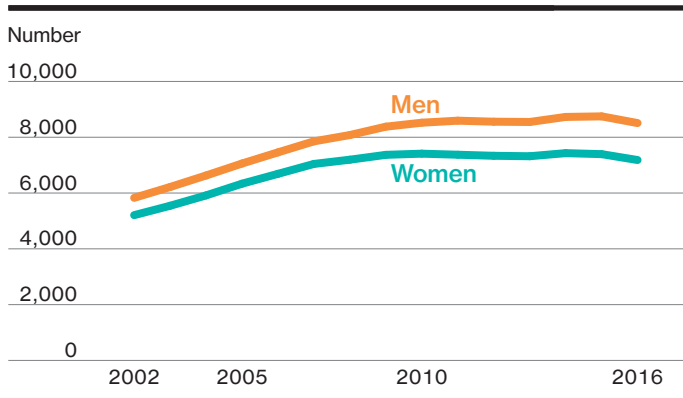
Regulations in 2016

A person who has been disabled for a considerable time and therefore needs time-consuming assistance from someone else in order to cope at home or work can receive disability allowance. Disability allowance is also granted if a person has significant additional expenses for some other reason due to their disability. Disability allowance can be granted as of July of the year when a person turns 19 but the disability must arise before the person turns 65.

The allowance is 36, 53 or 69 per cent of the price base amount per year, depending on the kind of assistance needed and the size of the additional expenses. In 2016 those three levels corresponded to SEK 1,329, 1,957 and 2,547 per month. People who are blind or have a severe hearing impairment always receive compensation if the disability arose before they turned 65.

Attendance allowance

Attendance allowance is financial assistance that adults and children with extensive disabilities can use to engage personal assistants.



People receiving attendance allowance in December

The number of adults and children receiving attendance allowance rose steadily until 2009 and then began to level out. Throughout the period more men and boys than women and girls received attendance allowance and, in 2016, 46 per cent of attendance allowance recipients were women/girls and 54 per cent were men/boys.

Age	Number of recipients		Number of hours per week on average, December	
	Women	Men	Women	Men
0–14	884	1,814	108	105
15–19	471	722	113	118
20–24	550	808	138	142
25–29	520	760	140	147
30–34	416	612	140	149
35–39	396	500	145	142
40–44	440	466	136	140
45–49	425	505	133	134
50–54	516	552	132	138
55–59	527	516	130	133
60–64	623	579	125	133
65–	1,415	1,304	111	113
Total	7,183	8,508	125	129

Attendance allowance in December 2016

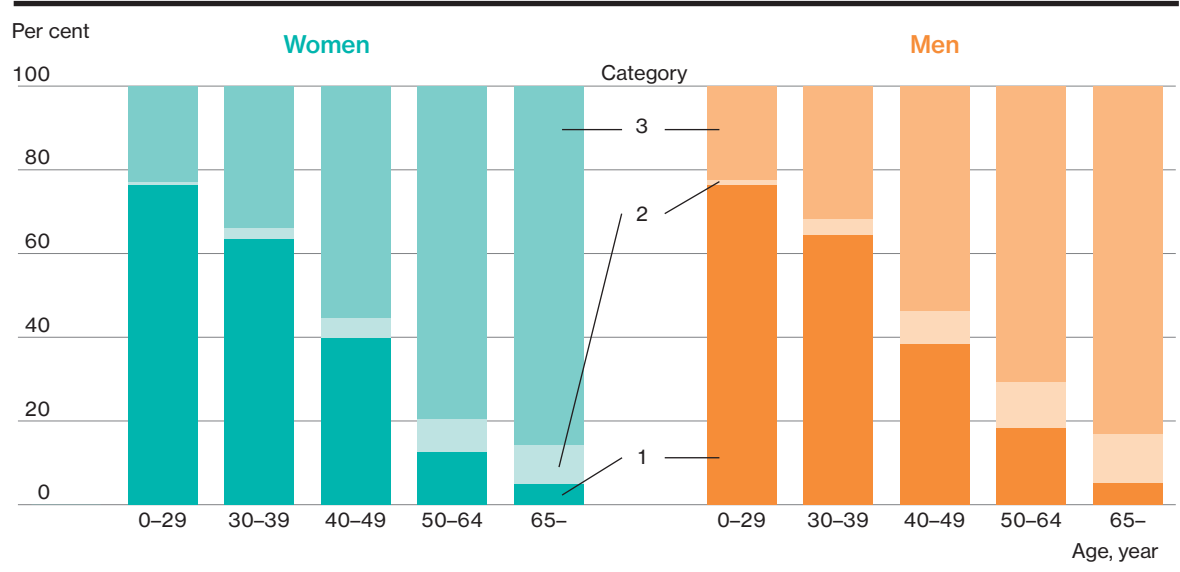
Just over 16,000 adults and children had attendance allowance in December 2016. Of the 106 million hours of attendance allowance granted in 2015, 45 per cent went to women/girls and 55 per cent to men/boys. On average, men were granted more hours than women in most age groups. The expenditure on national attendance allowance in 2016 was SEK 26.3 billion.

Category	Number of recipients		Number of hours per week on average	
	Women	Men	Women	Men
1	2,917	3,987	130	132
2	335	473	146	153
3	3,758	3,811	121	125
Total	7,183	8,508	125	129

The various categories are explained in the regulations box.

Attendance allowance by category in December 2016

The number of people with attendance allowance is largest in category 3. This category covered 52 per cent of all women/girls and 45 per cent of all men/boys receiving attendance allowance in December 2016. The largest number of hours per week was granted to people in category 2. This group have disabilities that result, on average, in a more extensive need for support and service than people in the other categories.



The various categories are explained in the regulations box.

Attendance allowance by category in December 2016

The distribution of people with attendance allowance between categories is different in different age groups. In the 0–29 age group more than three-quarters belong to category 1. The proportion in category

1 decreases with age. Only 5 percent of people older than 65 belong to category 1. Most people over 40 who are entitled to attendance allowance belong to category 3.

Regulations in 2016

Attendance allowance can be given to:

- people with development disorders, autism or autism-like conditions (category 1)
- people with considerable and permanent intellectual disabilities following adult brain injury caused by external force or a physical illness (category 2)
- or people with other with other permanent physical or mental disabilities that are manifestly not due to normal ageing (category 3).

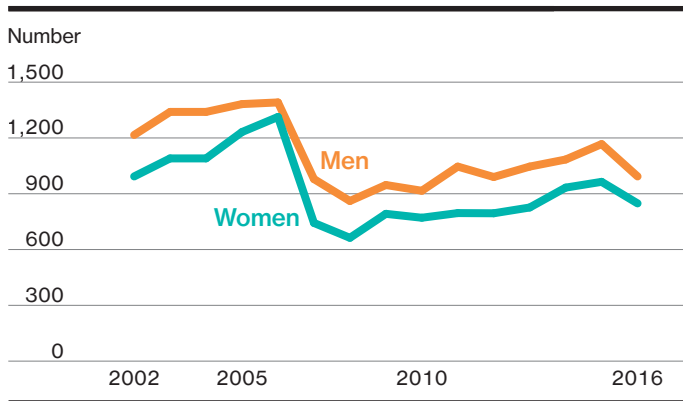
To be given compensation from the Swedish Social Insurance Agency they must require assistance for an average of more than 20 hours a week to meet their basic needs. If their need is smaller, the municipality can meet their need of assistance. People who live in group homes or are being cared for at an institution are not entitled to attendance allowance.

The attendance allowance may only be used to buy personal assistance or to pay the costs for personal assistants. Personal assistance may be bought from a municipality, a user cooperative or a private company. It is also possible for users to be the employer of their own assistants. User cooperatives and a private companies must have a permit from the Health and Social Care Inspectorate (IVO) to carry out personal assistance operations. A municipality that carries out personal assistance operations must have reported this to the IVO. If users employ assistants themselves, they must also have reported this to the IVO.

Attendance allowance is paid at an hourly rate, which was SEK 288 in 2016. But it is also possible for people with special reasons to apply for a higher hourly rate. The maximum amount in 2016 was SEK 323.

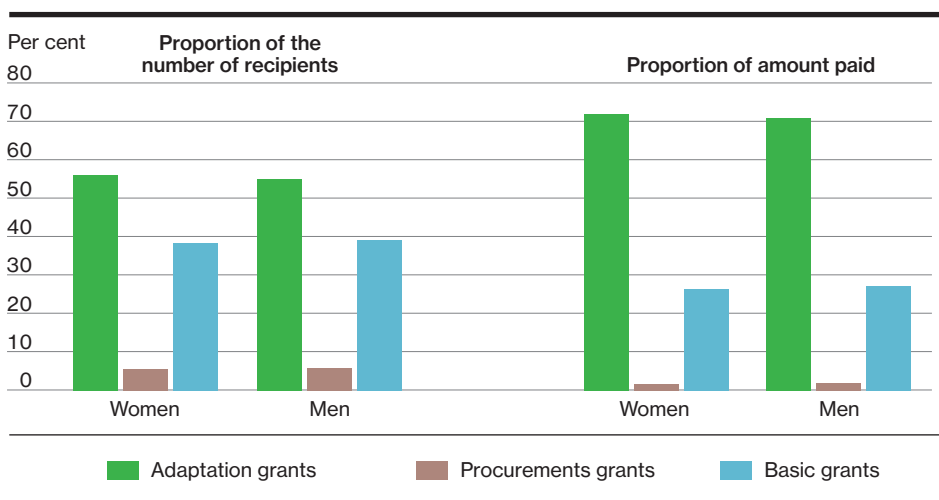
Car allowance

Car allowance is intended to enable people with a disability to live an active, inclusive and independent life.



Number of car allowances granted

Up until 2006 a person could receive a new car allowance every seventh year. Since 2007 a new car allowance can be granted every ninth year. These amendments to the regulations explain why there are peaks with some regularity during the period. Fewer women than men are granted car allowance.



Car allowance by type of allowance in 2016

The most common type of car allowance in 2016 was car adaptation allowance, which accounted for 55 per cent of all car allowances paid for women and men. A total

of 71 per cent of the total amount of car allowance paid in 2016 was for adaptation allowances.

Age	Number of recipients		Average annual amount, SEK	
	Women	Men	Women	Men
0–14	229	284	100,948	104,632
15–19	71	89	128,957	87,938
20–24	62	76	92,646	117,889
25–29	54	62	89,444	116,672
30–34	61	63	105,787	86,987
35–39	76	80	137,979	116,469
40–44	116	141	100,399	117,260
45–49	150	160	123,871	121,433
50–54	154	139	134,867	111,010
55–59	117	115	100,019	116,089
60–64	96	114	116,808	105,238
65–	51	69	35,476	75,935
Total	1,237	1,392	109,546	108,127

■ Car allowance by age in 2016

Just over 2,600 people had car allowance in 2016. 47 per cent of the recipients were women and 53 per cent were men. In all,

approx. SEK 288 million was paid in car allowance in 2016, of which 47 per cent went to women and 53 per cent to men.

Regulations in 2016

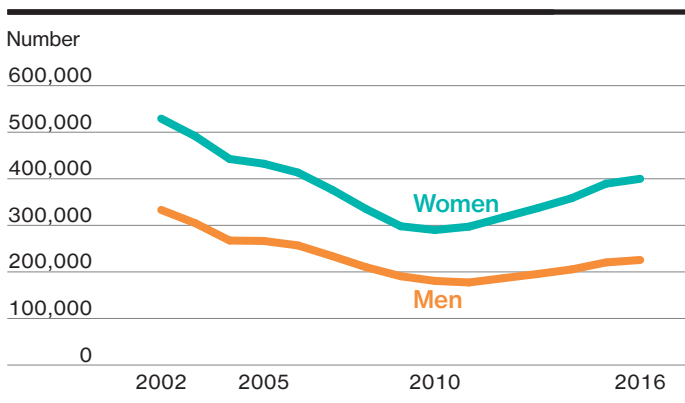
People with disabilities that make it very difficult to get around on their own or to use public transport can obtain car allowance. The disability must last for at least nine years. Parents of children with disabilities can also receive car allowance if they need the car to get around with the child. Car allowance consists of several allowances. There are two allowances for buying a car – a basic allowance and an purchase allowance. A basic

allowance can be given to buy a car and can be granted every ninth year. An purchase allowance may also be available, depending on the person's income. A car adaptation allowance can be granted to adapt the vehicle. In certain circumstances, car allowance can be granted for driving licence training. Car allowance is mainly granted for cars, but is also available for motorcycles, mopeds and other motor vehicles.

Financial security in the case of sickness

Sickness cash benefit

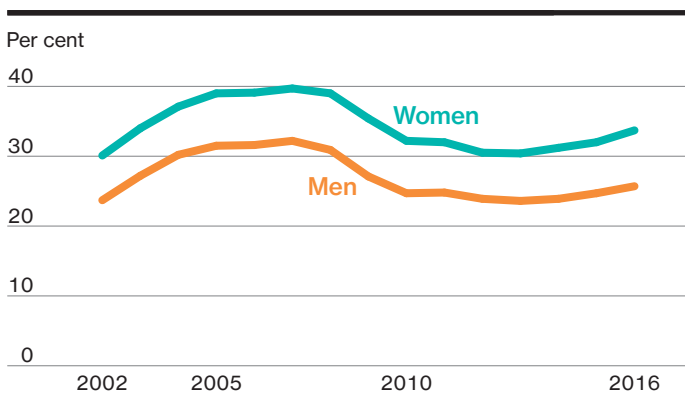
Sickness cash benefit is intended to provide financial security in the event of reduced work capacity due to sickness.



Number of sickness cash benefit recipients

Until 2002 the number of sickness cash benefit recipients increased, and there was a strong increase in long-term sickness absence. Thereafter, the number of sickness cash benefit recipients decreased up until 2010, when it started to increase again.

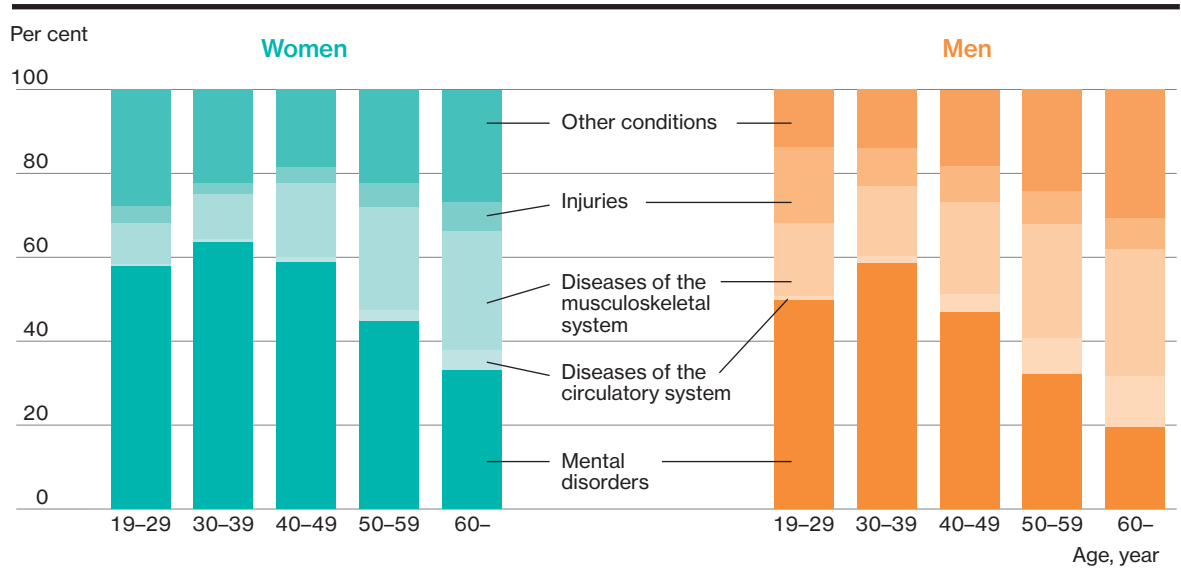
A total of more than 625,000 people received sickness cash benefit on some occasion during 2016; 64 per cent of them were women and 36 per cent men.



Proportion of partial sickness cash benefit days

The proportion of partial sickness benefit days increased in the early 2000s. One explanation may be that the Government made it clear in the early 2000s that the Swedish Social Security Agency was to make more use partial sick-listing. However, the proportion of partial days decreased after 2007, but in recent years the proportion has increased again.

Around 34 per cent of sickness cash benefit days for women and 26 per cent for men were partial in 2016; and partial days are particularly common among people with mental disorders.



■ Ongoing sickness cases by age and type of diagnosis in December 2016

For both women and men who received sickness cash benefit in December 2016 mental disorders and musculoskeletal conditions were the most common types of diagnoses. Mental disorders accounted for 53 per cent of all cases among women and 40 per cent of all cases among men in December 2016. The corresponding

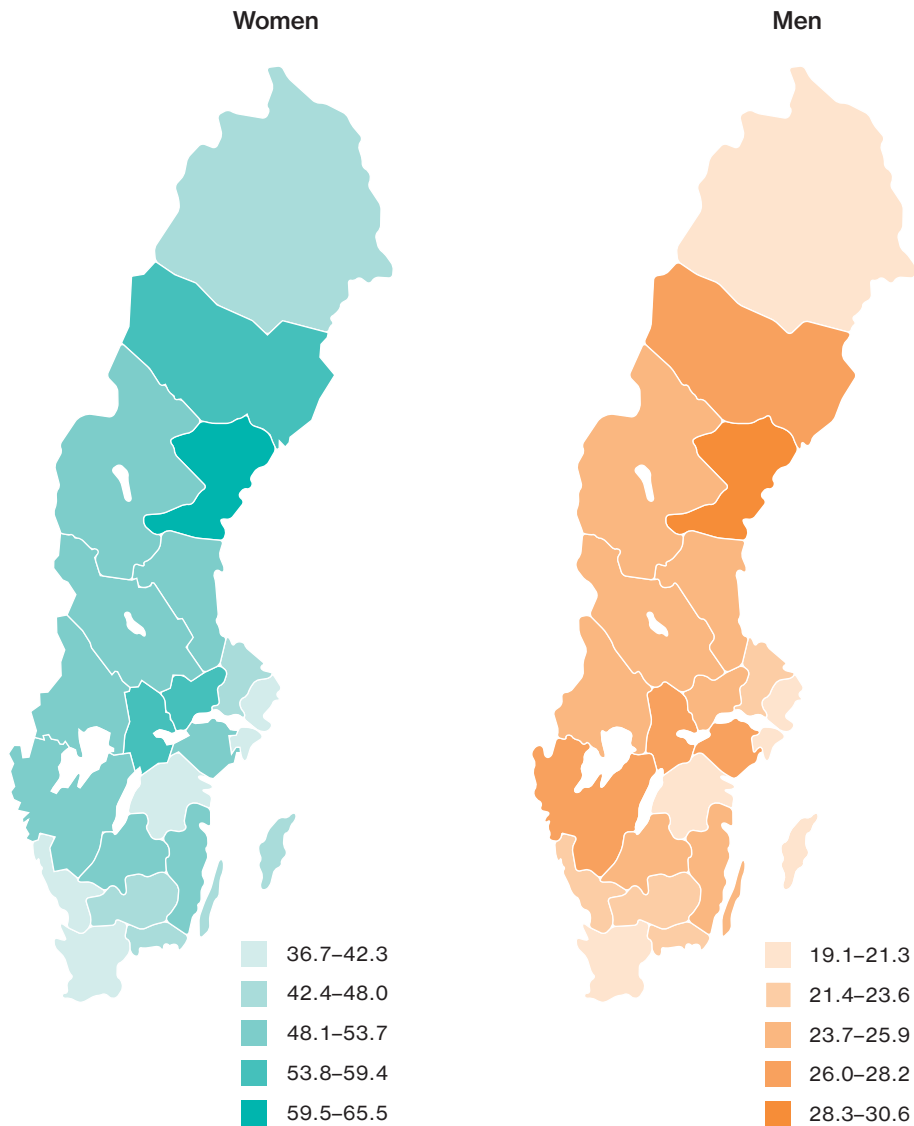
figure for musculoskeletal conditions were 19 per cent of cases among women and 24 per cent of cases among men. Mental disorders are more common in the age groups under 50, while musculoskeletal conditions are more common in the age groups over 50.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16-24	16,665	11,494	54	53	455	531
25-29	38,759	18,284	58	61	534	575
30-34	46,144	20,468	66	67	548	560
35-39	45,125	21,086	74	68	569	599
40-44	47,703	23,668	80	72	574	610
45-49	50,621	27,034	81	73	571	611
50-54	54,275	31,607	79	75	567	605
55-59	49,648	32,434	78	78	563	601
60-	50,965	39,546	77	79	557	592
Total	399,905	225,621	74	72	559	594

■ Sickness cash benefit in 2016

Out of the SEK 33.7 billion paid out in sickness cash benefit in 2016, 63 per cent went to women and 37 per cent to men. The average daily cash benefit was 6 per cent higher for men than for women, which is partly due to differences between men's and women's work income. The average number of sickness cash benefit days

generally increases with age for both women and men. One reason is the greater risk of sickness and longer recovery periods with rising age. In addition, people who have worked for an extended period of time have been subject to accumulated work environment exposures.



■ Ongoing sickness cases per 1,000 insured persons in December 2016

In Sweden, women and men in the 16–64 age group had 47 and 23 ongoing sickness cases respectively per 1,000 estimated insured persons. A sickness case is defined as a continuous period during which compensation in the form of sickness and/or rehabilitation benefit is paid. More information is given on page 10 about the estimate of the number of insured persons.

Västernorrland County had the most ongoing sickness cases per 1,000 estimated insured women and men. That corresponds to 65 ongoing cases among women and 31 ongoing cases among men per 1,000 estimated insured persons. Some of the regional variation may be due to differences in age distribution or differences in health, living conditions and working conditions.

Regulations in 2016

A person can receive full, three-quarters, one-half or one-quarter sickness cash benefit when their work capacity is reduced due to sickness. Sickness cash benefit can also be paid if a person is undergoing medical treatment or medical rehabilitation intended to prevent or shorten a sickness. For the first 14 days of a period of sickness an employee receives sick pay from their employer, but not for the very first day, which is a waiting period. If their work capacity is still reduced after the end of the sick pay period, the employee can receive sickness cash benefit from the Swedish Social Security Agency. The agency pays sickness cash benefit to unemployed people after a one-day waiting period, while self-employed people normally have a waiting period of 7 days. Self-employed people can also choose a waiting period of 1, 4, 30, 60 or 90 days.

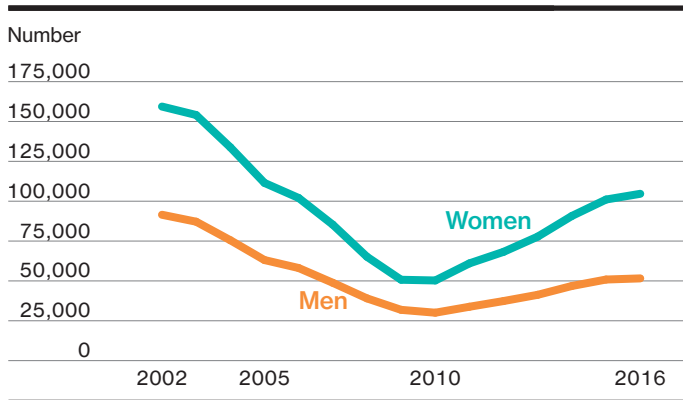
Sickness cash benefit at the normal level, corresponding to just under 80 per cent of sickness cash benefit qualifying income, can be paid for 364 days within a timeframe of 450 days. Sickness cash benefit can at most be based on an income corresponding to 7.5 price base amounts. In 2016, this corresponded to SEK 706 per day for full sickness cash benefit at the normal level. If work capacity is still reduced after 364 days, sickness cash benefit may be paid in the form of sickness cash benefit at the continuation level. The cash benefit then corresponds just under 75 per cent of sickness benefit qualifying income. In 2016, this corresponded to a maximum cash benefit of SEK 662 per day for full sickness cash benefit at continuation level. People with serious sickness can receive sickness cash benefit at the normal level for an unlimited period of time, corresponding to 80 per cent of their sickness benefit qualifying income. Unemployed people cannot receive more sickness cash

benefit than corresponds to the maximum daily allowance from unemployment insurance. In 2016, this was SEK 543 per day for full sickness benefit for unemployed people.

The reduction of work capacity is assessed in accordance with the rehabilitation chain. In the case of employees, the reduction for the first 90 days is assessed in relation to their regular work. After 90 days, an assessment is also made of whether the person is able to do any other work for their employer. After 180 days the employee is only entitled to sickness cash benefit if they cannot perform any work on the regular labour market. That rule does not apply, however, if the Swedish Social Insurance Agency makes the assessment that the insured person will most likely be able to return to work with their employer again within 365 days. In that case, the reduction of their work capacity is also assessed in relation to work with their employer after day 180. If it can be considered unreasonable to assess work capacity in relation to work normally found in the regular labour market, the assessment can also be made in relation to work with their employer after day 365 even though the insured person is assessed as having work capacity in some work normally found in the regular labour market. In the case of self-employed people, an assessment is made in relation to their regular work until day 180. After that the reduction of their work capacity is tested in relation to work normally found in the regular labour market unless it is highly likely that they can be expected to be able to return to work within 365 days or if it can be considered unreasonable to assess their work capacity in relation to work at the regular labour market. The reduction of work capacity among unemployed people is always assessed in relation to work normally found in the regular labour market.

Vocational rehabilitation

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



Number of sickness cases 60 days or longer in December

It is generally people with long sickness cases who are given some form of vocational rehabilitation programme. Here long sickness cases means people who have been receiving compensation in the form of sickness cash benefit and/or rehabilitation benefit for at least 60 days. The number of people with long sickness cases decreased by more than 170,000 between 2002 and 2010. Since 2010 the number of long sickness cases has increased. In December 2016 there were 105,000 ongoing long sickness cases among women and 52,000 among men. In December 2016 women accounted for 67 per cent of long sickness cases and men for 33 per cent.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16-24	235	147	123	122	406	472
25-29	835	402	116	135	454	495
30-34	1,755	880	120	143	434	433
35-39	2,084	792	110	129	495	513
40-44	2,648	828	111	119	508	540
45-49	2,714	960	106	118	509	547
50-54	2,522	1,049	106	121	509	539
55-59	1,857	948	100	116	511	547
60-	1,222	659	85	100	527	546
Total	15,872	6,665	107	122	494	518

Rehabilitation benefit in 2016

70 per cent of the recipients of rehabilitation benefit in 2016 were women and 30 per cent were men. Of the total of SEK

1.25 billion paid in rehabilitation benefit in 2016, 67 per cent went to women and 33 per cent to men.

Regulations in 2016

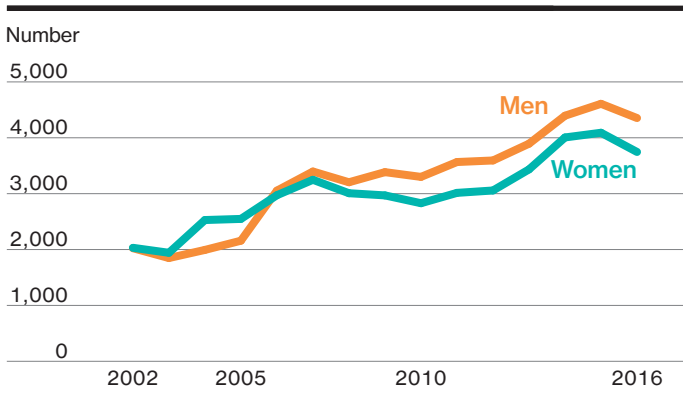
Occupational rehabilitation and training are among the measures that may be considered as part of vocational rehabilitation.

In connection with vocational rehabilitation a person can receive rehabilitation benefit if their work capacity has been reduced to the extent that they are unable to work because of the measure. A special compensation covering certain 'additional expenses' that may be incurred in connection with rehabilitation (such as travel) can also be paid. The Swedish Social Insurance Agency can also subsidise the purchase of assistive devices and pay compensation for travel expenses to and from the job instead of paying sickness cash benefit.

Rehabilitation benefit can be for a full day or for three-quarters, one-half or one-quarter of a day. Rehabilitation benefit is just under 80 per cent of the sickness benefit qualifying income and is included in the maximum of 364 days for which the insured person can receive sickness cash benefit at the normal level. In 2016, the maximum daily rehabilitation benefit at normal level was SEK 706. After that rehabilitation benefit can be paid at the continuation level, corresponding to just under 75 per cent of sickness benefit qualifying income. In 2016, the maximum daily benefit at the continuation level was SEK 662.

Activity compensation and sickness compensation

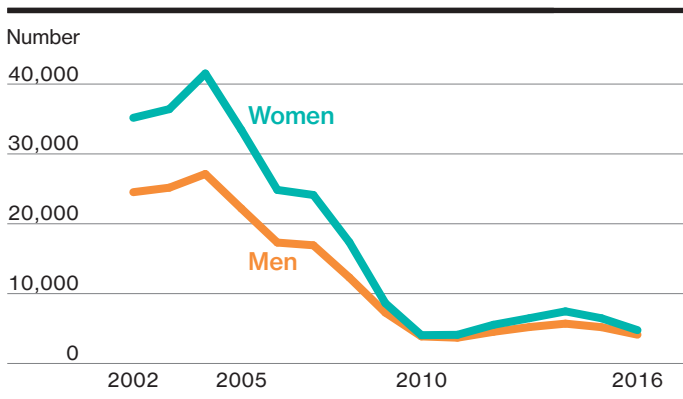
Activity compensation and sickness compensation provide financial security in cases of long-term reduction in work capacity.



Newly granted activity compensation (temporary and permanent disability pension before 2003) for people under 30

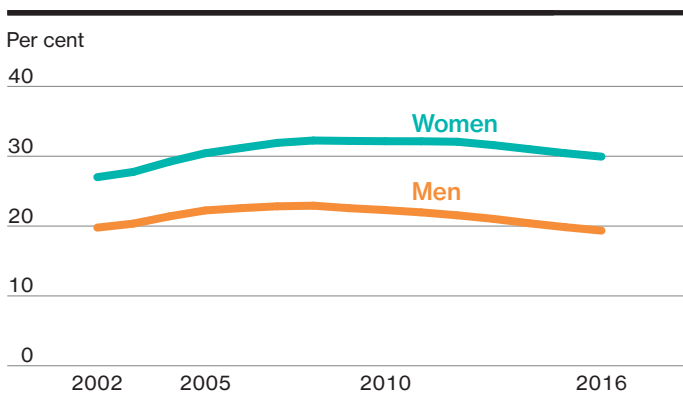
Before 2003, people under 30 could be newly granted both early retirement pension and temporary disability pension, while in the period 2003–2016 this age group could only be newly granted activity compensation.

In 2016 activity compensation was newly granted to approximately 8,100 people, which is twice as many as in 2002. One reason for the increase since 2003 is that more people were granted activity compensation for extended schooling.



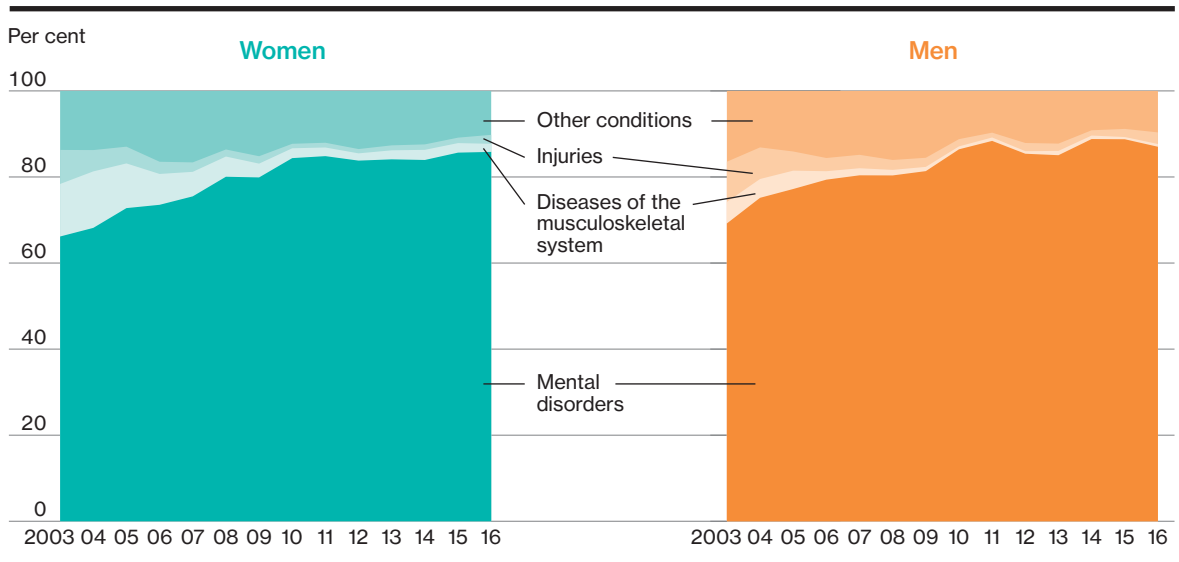
Newly granted sickness compensation (temporary and permanent disability pension before 2003) for people aged 30 or older

Before 2003 people who were 30 or older could be newly granted both temporary and permanent disability pension, while in the period 2003–2016 this age group could only be newly granted sickness compensation. The possibility of receiving temporary sickness compensation was removed in 2008 and the criteria for granting sickness compensation were made stricter. The number of new grants has decreased steadily since 2004. There was some increase in the period 2012–2014, but since then the number has decreased slightly again. In 2016, 8,900 people were granted new sickness compensation.



Proportion of partial activity and sickness compensation (temporary and permanent disability pension before 2003)

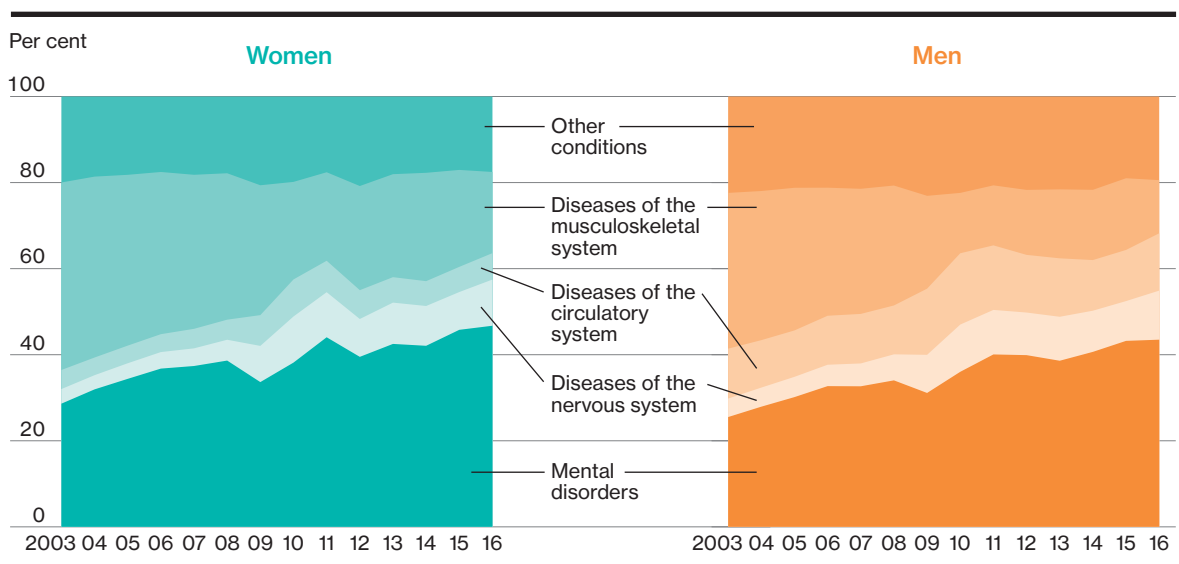
The proportion of recipients with partial activity or sickness compensation has varied over time, but partial compensation has been more common among women than men throughout the period. In December 2016, 30 per cent of women and 19 per cent of men had partial compensation.



■ Newly granted activity compensation by type of diagnosis

Mental disorders predominate among people receiving activity compensation and their proportion has increased since 2003.

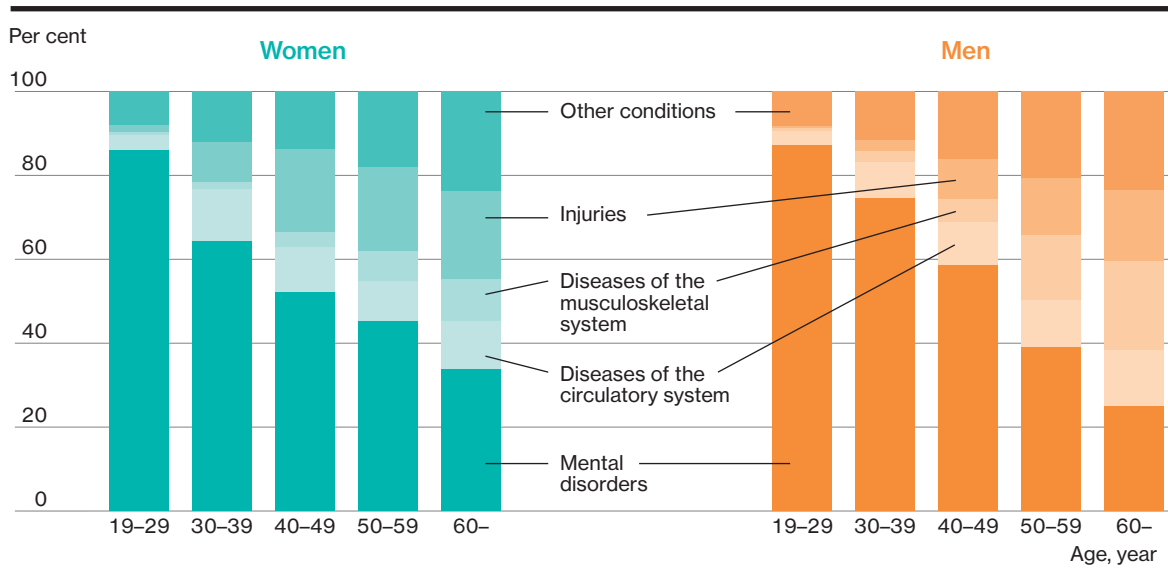
In 2016 mental disorders accounted for 86 per cent of new activity compensation among women and 87 per cent among men.



■ Newly granted sickness compensation by type of diagnosis

Until 2005 diseases of the musculoskeletal system were the most common types of diagnosis for people granted new sickness compensation. Since 2006, however, mental disorders have been the most

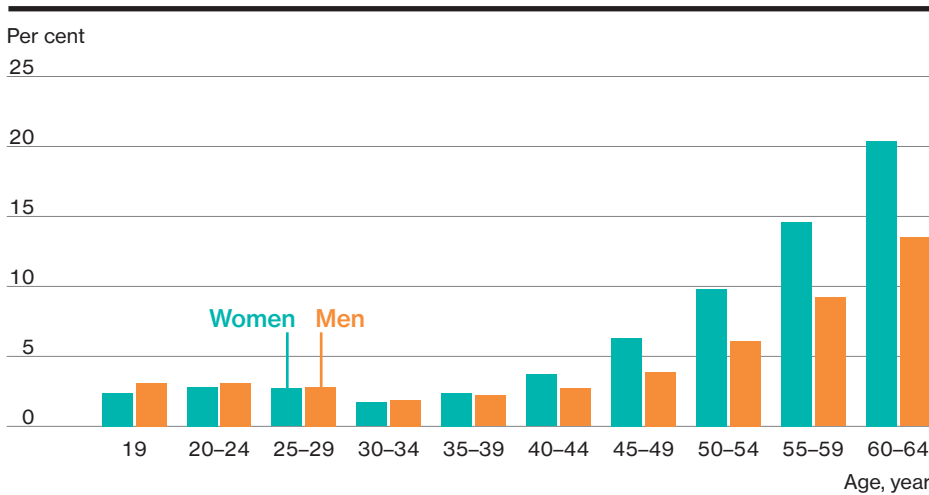
common types of diagnosis. In 2016 mental disorders accounted for 47 per cent of granted new sickness compensation among women and 43 per cent among men.



Newly granted activity and sickness compensation by age and type of diagnosis in 2016

In almost all age groups mental disorders were the most common type of diagnosis for both women and men in 2016. It is

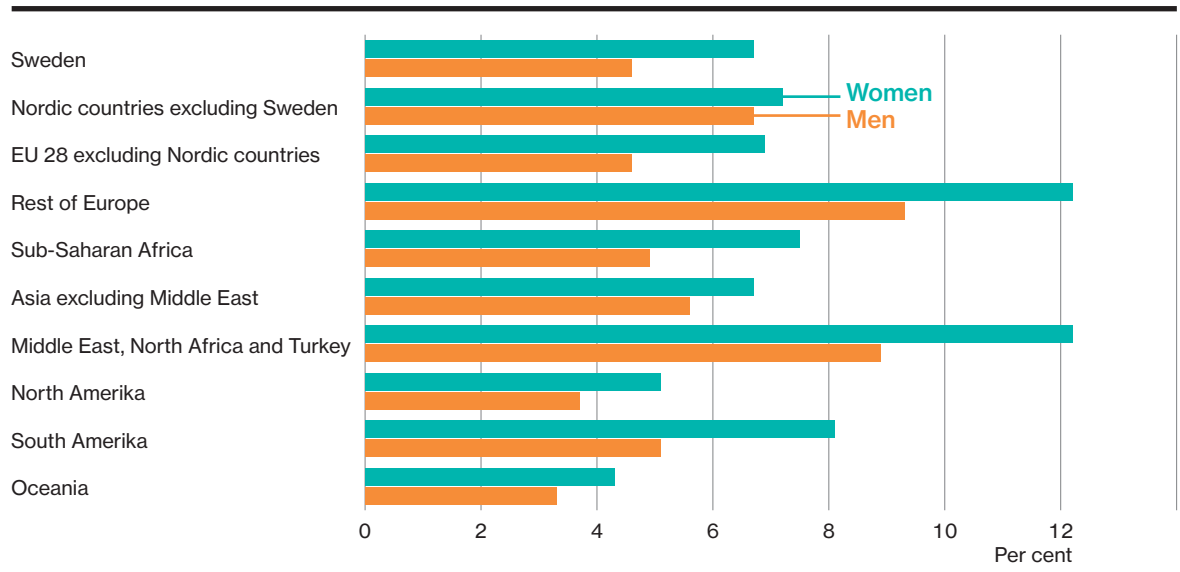
chiefly in younger age groups that people have been granted activity or sickness compensation on account of mental disorders.



Proportion of the population receiving activity or sickness compensation in December 2016

The number of people receiving activity or sickness compensation in December 2016 was approximately 331,000, of whom 58 per cent were women and 42 per cent men. Approximately 6 per cent of the population aged 19-64 have wholly or partly left the labour market for health reasons to receive activity or sickness compensation,

and this proportion rises with rising age. The corresponding proportion for the age group 60-64 is 22 per cent for women and 14 per cent for men. In younger age groups men are more likely to receive compensation than women, but starting from the 35-39 age group, it is more common for women to receive compensation.



The proportions are standardised – for an explanation see How to Read the Report at page 7.

■ Proportion of the population receiving activity or sickness compensation by region of birth in December 2016, age-standardised data

The proportion of the population receiving activity compensation or sickness compensation varies for people born in different

regions and this is partly due to differences in health and living and working conditions.

Age	Number of recipients		Average amount, SEK per month		Percentage of, population per cent	
	Women	Men	Women	Men	Women	Men
19	1,181	1,644	7,733	7,716	2.4	3.1
20–24	8,168	9,621	7,692	7,784	2.8	3.1
25–29	8,696	9,385	7,959	8,125	2.7	2.8
Total	18,045	20,650	7,823	7,934	2.7	2.9

■ Activity compensation in December 2016

Of the total of SEK 3.6 billion paid in activity compensation in 2016, 47 per cent went to women and 53 per cent to men. 47 per cent of the recipients were women and 53 per cent were men.

Most recipients of activity compensation have not been able to build up additional

insurance cover through gainful employment and are therefore only receiving guarantee benefit. In December 2016, 88 per cent of women and 93 per cent of men with activity compensation were only receiving guarantee benefit.

Age	Number of recipients		Average amount, SEK per month		Percentage of population, per cent	
	Women	Men	Women	Men	Women	Men
30–34	5,125	5,800	8,068	8,418	1.7	1.9
35–39	6,958	6,544	8,210	8,727	2.4	2.2
40–44	11,582	8,748	8,270	9,118	3.7	2.7
45–49	20,143	12,783	8,465	9,540	6.3	3.9
50–54	31,807	20,232	8,664	9,889	9.8	6.1
55–59	41,730	26,582	8,811	10,098	14.6	9.2
60–64	56,994	37,513	9,087	10,437	20.4	13.5
Total	174,339	118,202	8,753	9,879	8.2	5.5

■ Sickness compensation in December 2016

Of the total of SEK 33.5 billion paid in sickness compensation in 2016, 57 per cent went to women and 43 per cent to men. 60 per cent of the recipients of sickness compensation were women and 40 per cent were men.

Full compensation was more common among the youngest people with sickness compensation, while partial compensation

was more common among older people. Most older people receiving sickness compensation have been able to accumulate additional insurance coverage through earlier gainful employment and therefore receive higher income-related compensation. In December 2016, 85 per cent of women and 76 per cent of men were receiving income-related compensation.

Regulations in 2016

Activity compensation is granted to people aged 19–29 whose work capacity has been reduced by at least one quarter for at least one year due to medical reasons. The compensation is always temporary. Activity compensation can be combined with participation in various activities intended to mobilise the individual's potential for development and work during their young years. Young people who have not yet completed their compulsory or upper secondary school studies due to disability are entitled to full activity compensation on account of extended schooling during their studies.

Sickness compensation is granted to people aged 30–64 whose work capacity has been reduced permanently – i.e. for all of the foreseeable future.

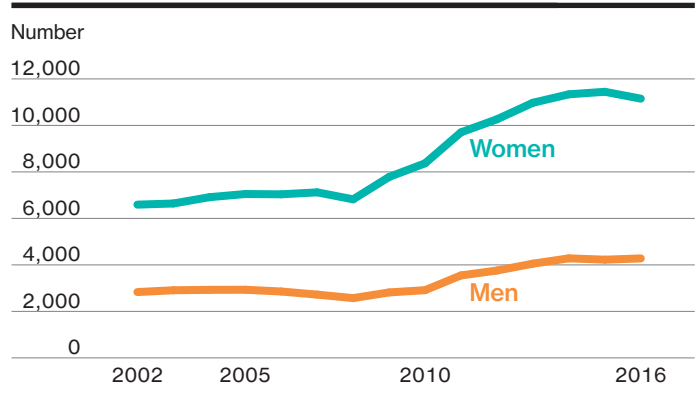
Activity compensation and sickness compensation can be paid out at 100, 75, 50 or 25 per cent of the full rate. There is an income-related compensation and guarantee compensation. Income-related compensation is linked to work income. People with little or no earned income receive guarantee compensation. Guarantee compensation for activity compensation varies according to age and other factors. The maximum guarantee compensation for activity compensation per month before tax in 2016 was SEK 8,675, corresponding to 2.35 times the price base amount. The maximum guarantee compensation for sickness compensation per month before tax in 2016 was SEK 8,860, or 2.4 times the price base amount.

Benefit for care of closely related persons

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

Number of recipients of benefit for care of closely related persons

The number of recipients of benefit for care of closely related persons has increased during the period. Since 2008 the number of recipients has increased by 64 per cent. In 2016 there were just over 15 000 recipients of benefit for care of closely related persons.



Age	Number of recipients		Number of days on average		Average amount, SEK per year	
	Women	Men	Women	Men	Women	Men
-24	119	82	9	13	6,798	9,890
25-29	345	192	10	13	7,916	11,206
30-34	512	279	12	13	10,512	10,978
35-39	784	401	12	11	10,283	9,044
40-44	1,362	593	11	12	9,586	10,724
45-49	1,881	727	12	12	9,564	10,526
50-54	2,302	790	12	13	10,411	11,079
55-59	2,085	636	12	15	10,430	12,199
60-	1,760	579	14	18	11,836	14,644
Total	11,150	4,279	12	13	10,276	11,370

Benefit for care of closely related persons 2016

Of the total of SEK 163 million paid in benefit for care of closely related persons in 2016, 72 per cent went to women and 28 per cent to men. 72 per cent

of the recipients of benefit for care of closely related persons were women and 28 per cent were men.

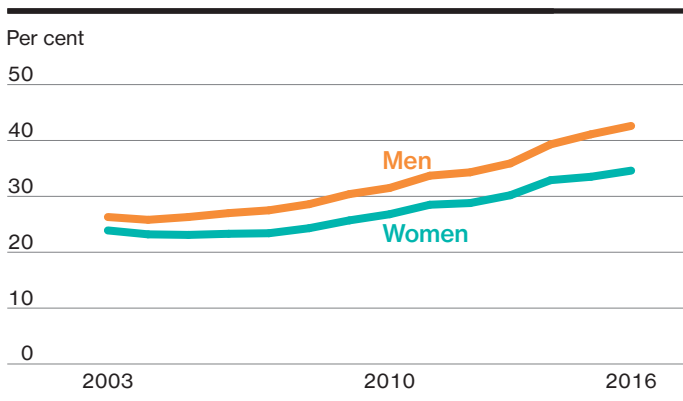
Regulations in 2016

People who forego gainful employment to take care of a severely ill person at home or in a care facility can receive benefit for care of closely related persons. The term severely ill means that there must be a clear threat to the life of the sick person. The benefit can generally be paid for up to 100 days for each sick person being cared for.

The benefit can be paid in the form of the full benefit or of one-half or one-quarter of the full benefit. The maximum compensation is just under 80 per cent of the sickness benefit qualifying income, based on 7.5 price base amounts.

Housing supplement for people receiving activity compensation or sickness compensation

People receiving activity or sickness compensation who have a low income can obtain a housing supplement to enable them to have a home of good quality without any adverse effect on the rest of their standard of living.



Proportion of recipients of activity or sickness compensation who have housing supplement in December

The proportion receiving housing supplement has increased over the period 2003 to 2016. During this period the proportion of men with activity compensation or sickness compensation who had housing supplement in December increased more than the proportion of women. 35 per cent of women receiving sickness or activity compensation, and 43 per cent of men, were receiving housing supplement in December 2016.

Age	Number of recipients		Percentage of recipients of activity or sickness compensation who had housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	249	335	21	20	2,427	2,366
20–24	4,325	5,075	53	53	3,228	3,223
25–29	5,766	6,568	66	70	3,440	3,455
30–34	3,428	4,291	67	74	3,480	3,573
35–39	3,846	4,345	55	66	3,323	3,419
40–44	5,155	5,045	45	58	3,101	3,292
45–49	7,355	5,986	37	47	2,959	3,087
50–54	10,732	8,321	34	41	2,948	2,963
55–59	12,146	9,122	29	34	2,910	2,919
60–64	13,478	10,042	24	27	2,884	2,821
Total	66,480	59,130	35	43	3,049	3,124

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

Housing supplement for recipients of activity or sickness compensation in December 2016

In 2016, 53 per cent of housing supplement recipients were women and 47 per cent

were men. A total of SEK 4.9 billion was paid in housing supplement in 2016.

Regulations in 2016

Housing supplement consists of

- housing supplement
- special housing supplement.

Housing supplement is a supplement to general pension and sickness benefits. The Swedish Social Insurance Agency administers housing supplement for recipients of sickness compensation or activity compensation. The Swedish Pensions Agency administers housing supplement for recipients of national retirement pension, survivor's pension and other benefits.

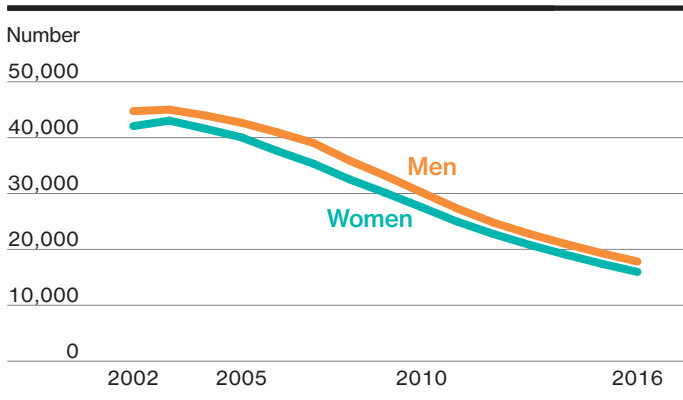
The size of housing supplement depends on housing cost, income and net assets of the insured. In 2016, the maximum monthly housing supplement was 93 per cent of the housing cost up to SEK 5,000 for unmarried people and SEK 2,500 for married people.

Housing supplement is tax-free support that the individual must apply for.

Special housing supplement is intended to guarantee the individual a reasonable standard of living after a reasonable housing cost has been paid. To qualify for special housing supplement, a person must already have been granted housing supplement. In 2016 a monthly housing cost up to SEK 6,200 for unmarried people and SEK 3,100 for married people was regarded as a reasonable housing cost. The amounts for a reasonable standard of living were SEK 5,001 per month for unmarried people and SEK 4,225 for married people. Special housing supplement is paid as a supplement up to the reasonable standard of living.

Work injury compensation

Work injury compensation is intended to provide financial security in cases of reduced work capacity due to a work injury.



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

The number of recipients of individual life annuities under current legislation decreased during the period partly due to a change in the rules in 1993, when stricter requirements for approval of a work injury were introduced. More lenient rules of proof for the assessment of work injuries were introduced in 2002 and this may explain the increase in the following year. The examination of the right to a work injury annuity is often carried out in conjunction with an examination of the right to sickness compensation. Part of the explanation for the reduction in the number of recipients of individual annuities is therefore that the inflow to sickness compensation also decreased between 2005 and 2010. Since then the number of recipients of individual annuities has continued to decrease. The reduction between 2002 and 2016 was 61 per cent.

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–24	3	6	12,293	15,460
25–29	18	46	11,470	13,673
30–34	38	101	12,707	10,654
35–39	92	192	10,857	9,601
40–44	285	507	8,502	8,722
45–49	852	1,156	7,731	8,175
50–54	1,642	2,595	7,909	7,755
55–59	2,506	3,677	6,596	7,696
60–64	4,295	5,597	6,384	7,808
Total	9,731	13,877	6,954	7,901

Work injury annuities in December 2016

41 per cent of the recipients of work injury annuities under current legislation were women and 59 per cent were men. In 2016 SEK 2.9 billion was paid in work injury annuities. Of the amount paid, 38 per cent went to women and 62 per cent to men. Compensation paid to women was on average 14 per cent less than that to men, which corresponds to SEK 946 per month.

Regulations in 2016

Everyone who is gainfully employed in Sweden is insured against work injury. The term work injury means an injury resulting from an accident or harmful effects at work. The compensation that the Swedish Social Insurance Agency can pay is for loss of income, dental care costs, costs of cross-border health care, sickness cash benefit in special cases and costs of special assistive devices. There is also compensation for survivors and funeral expenses, which have been administered by the Swedish Pensions Agency since 1 January 2010.

Individual life annuities are the largest item of compensation paid by work injury insurance. This is compensation that is only available if an approved work injury results

in a lasting reduction in the ability to earn income from work.

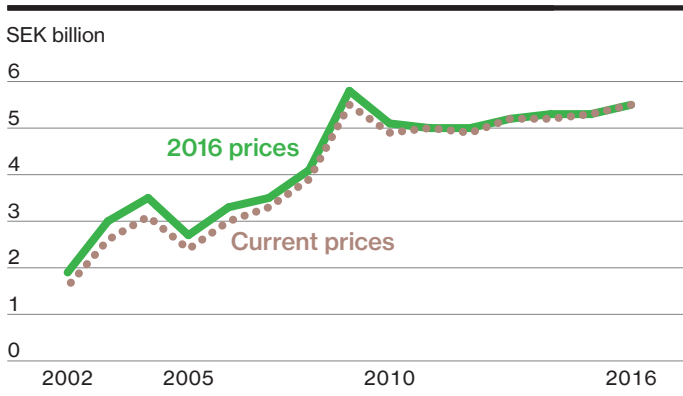
Sick-listing due to a work injury largely works the same way as ordinary sick-listing. However, a person who has a work injury that appeared on or after 1 January 2003 is also compensated for waiting periods when they are granted a life annuity.

The annuity provides compensation for the entire permanent loss of income. When calculating the size of the annuity a comparison is made between the person's estimated earning potential before and after the injury. The annuity provides compensation for the whole difference, but can never be greater than 7.5 price base amounts per year, corresponding to SEK 27,687 per month in 2016.

Other payments

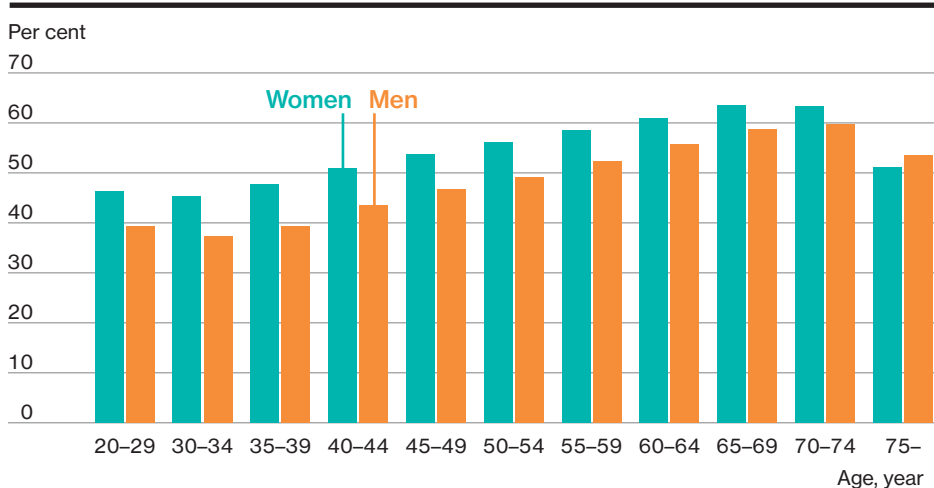
Dental care

National dental care support is intended to encourage people to make regular dental appointments and enable people with major needs of dental treatment to have their needs met.



■ Amount paid for dental care

In 2002 amendments were made to the rules of dental care insurance that led to a strong increase in expenditure. The new rules adopted on 1 July 2008 resulted in greater subsidies for patients, thereby further increasing the expenditure on dental care insurance. Since 2010, there has been no great change in expenditure on dental care, and expenditure in 2016 was SEK 5.5 billion.

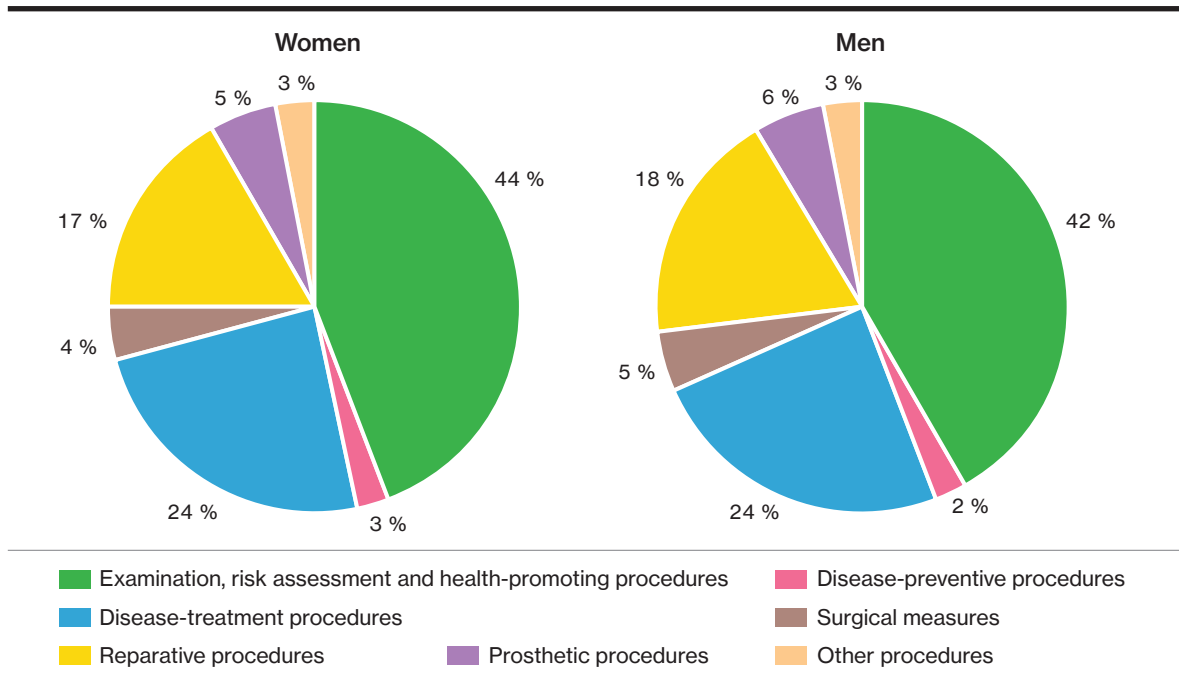


Note that the size of the general dental care allowance is higher in the youngest and oldest age groups. Further information is given in the Regulations box.

■ Proportion of the population that used the general dental care allowance in 2016

50 per cent of people aged 20 or older used the general dental care allowance in 2016.

The proportion was higher among women than men in all age groups up to 74 years.



■ Proportion of procedures by category in 2016

The most common category of procedures is examinations, risk assessments and health-promotion measures (44 per cent for women and 42 per cent for men). These procedures are used to assess the patient’s oral health and need for dental care procedures. Disease-treatment procedures

are the second most common category, followed by reparative procedures. The other procedures include pure health-promotion procedures (such as fluoride treatment), prosthetic procedures (crowns, bridges, etc.) and surgical procedures (tooth extraction, etc.).

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
20-29	26,631	25,074	2,438	2,721
30-34	24,554	22,538	2,881	3,225
35-39	31,021	27,616	3,058	3,294
40-44	38,884	36,318	3,170	3,274
45-49	47,760	44,669	3,298	3,284
50-54	60,400	57,408	3,478	3,510
55-59	66,522	65,297	3,604	3,681
60-64	79,091	79,953	3,515	3,675
65-69	92,053	92,716	3,591	3,736
70-74	87,541	88,965	3,548	3,757
75-	111,649	96,733	3,356	3,593
Total	666,106	637,287	3,385	3,548

■ **Number of people receiving payments from high-cost protection in 2016**

In 2016 a total of just over 1.3 million people received compensation under high-cost protection, where the qualifying amount for compensation exceeded

SEK 3,000. On average the Swedish Social Insurance Agency paid SEK 3,400 for women and SEK 3,500 for men.

Regulations in 2016

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

General dental care allowance, which is intended to encourage regular dental appointments, is mainly intended to be used for examinations and preventive dental care. The annual allowance is SEK 150 for people aged 30–74, and SEK 300 for people in the 20–29 and 75+ age groups.

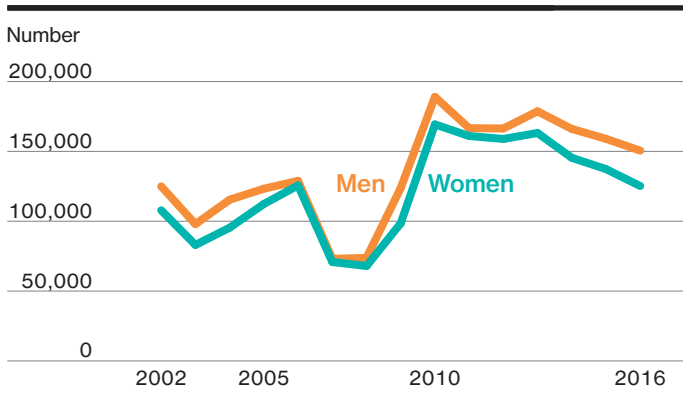
Special dental care allowance is an allowance that can be used by patients with certain illnesses or disabilities that can lead to a risk of poorer oral health. The special dental care allowance is SEK 600 per half

year and can only be used for preventive dental care procedures, such as check-ups and tooth cleaning.

High-cost protection means that people who have major costs for dental care do not have to pay the whole cost themselves. High-cost protection is calculated over a compensation period of up to 12 months. If a patient's cost during a compensation period does not exceed SEK 3,000, no compensation is payable from the high-cost protection. If their cost exceeds SEK 3,000 but not SEK 15,000, the Swedish Social Insurance Agency pays 50 per cent of the cost in excess of SEK 3,000. If their cost exceeds SEK 15,000, the Swedish Social Insurance Agency pays 85 per cent of cost in the excess of SEK 15,000.

Activity grants and development allowance

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



Number of recipients of activity grants or development allowance

Activity grants and development allowance are decided on and paid by the Swedish Social Insurance Agency, but the Swedish Public Employment Service (Arbetsförmedlingen) is responsible for the cost. In 2016 just under 76,000 people received activity grants or development allowance. More men than women received these benefits.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24 ¹	23,931	36,816	98	97	219	231
<i>of which is</i>						
<i>development allowance</i>	17,662	27,235	93	91	130	133
<i>activity grants</i>	7,568	11,535	93	95	425	455
25–29	14,736	20,148	104	105	333	368
30–34	12,474	14,544	103	108	349	392
35–39	12,455	12,842	111	115	384	437
40–44	13,082	12,412	121	122	419	470
45–49	13,223	12,593	130	130	458	505
50–54	13,043	13,998	138	137	497	545
55–59	11,072	13,393	149	147	521	579
60–	10,354	12,906	153	149	557	611
Total	124,370	149,652	120	118	409	439

¹ The numbers for activity grant and development allowance do not add up the total for the 16–24 age group. The reason is that a particular person may have received both development allowance and activity grant during the year. But the total for the 16–24 age group states the number of unique individuals who received one of these benefits during the year.

Number of recipients of activity grant or development allowance in 2016

46 per cent of the recipients of activity grant or development allowance were women and 54 per cent were men. A total of SEK 13.8 billion was paid in activity

grants and development allowance in 2016, of which 45 per cent went to women and 55 per cent to men.

Regulations in 2016

Activity grants and development allowance can be paid to people participating in a labour market programmes through the Swedish Public Employment Service. These programmes include the job and development guarantee, work experience and support to start a business. Participants who met the requirements for unemployment compensation received a daily activity grant of at most SEK 910 (SEK 760 after the first 100 days) and at least SEK 365 in 2016 for full-time programmes. Participants aged 25 and above who did not meet the requirements for unemployment benefit received an activity grant at the guarantee

level of SEK 223 per day in 2016 for full-time programmes.

Participants aged 18–24 generally receive development allowance instead of an activity grant at the guarantee level if they do not meet the requirements for unemployment benefit. People on a development allowance received either SEK 141 per day or SEK 48 per day in 2016. The lower amount is for people without an upper secondary school certificate and is paid until 30 June of the year when the participant turns 20. Unlike an activity grant, development allowance is tax-exempt.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefit and the supplementary benefits to introduction benefit are paid to newly arrived people who have an introduction plan with the Swedish Public Employment Service [*Arbetsförmedlingen*].

Age	Number of recipients		Percentage receiving supplementary introduction benefit per cent		Percentage receiving introduction benefit for housing, per cent	
	Women	Men	Women	Men	Women	Men
-19	158	477	6	1	11	24
20-24	4,657	8,418	16	1	18	39
25-29	6,348	10,398	36	9	14	44
30-34	6,439	9,112	50	24	9	37
35-39	5,145	6,693	58	40	7	31
40-44	3,750	4,989	61	48	6	25
45-49	2,735	3,701	55	52	6	20
50-54	1,872	2,559	42	49	9	18
55-59	1,206	1,552	26	42	12	13
60-	800	1,007	11	24	16	17
Total	33,110	48,906	43	25	11	33

■ Number of recipients of introduction benefit in 2016

40 per cent of the recipients of introduction benefit were women and 60 per cent were men. A total of just under SEK 4.2 billion was paid as introduction benefit in 2016, of which 39 per cent went to women and 61 per cent to men.

The proportion of recipients of introduction benefit was highest in the 30-49

age group and the explanation is that these are the ages when it is most common to have children living at home. At all ages the proportion with introduction benefit for housing is higher among men. This is because it is more common for men to live alone.

Region of birth	Women	Men	Total
Rest of Europe ¹	511	329	840
Sub-Saharan Africa	8,330	10,492	18,822
Asia except the Middle East	2,224	1,634	3,858
Middle East, North Africa and Turkey	21,724	36,066	57,790
Other or unknown	321	385	706
Total	33,110	48,906	82,016

¹ Europe excluding the Nordic countries and the 28 EU Member States.

■ Number of recipients of introduction benefit in 2016 by region of birth.

Most recipients of introduction benefit come from the Middle East, North Africa, Turkey and Sub-Saharan Africa. A total of

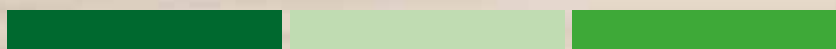
93 per cent of recipients came from these regions.

Regulations in 2016

Newly arrived people aged 20–64 who have been granted residence permits as refugees or quota refugees or as persons in need of protection can receive introduction benefit. Newly arrived people aged 18–20 can also receive introduction benefit provided that they do not have parents in Sweden. Introduction benefit is granted by the Swedish Public Employment Agency and paid by the Swedish Social Insurance Agency. The benefit is SEK 308 per day if the person has an introduction plan and participates in activities full-time. The benefit can be paid for up to two years.

A person who is receiving introduction benefit can also apply for supplementary introduction benefit or introduction benefit for housing. These applications are

processed and approved by the Swedish Social Insurance Agency. Supplementary introduction benefit can be granted for newly arrived people who have children up to the age of 20 who are living at home. The monthly benefit is SEK 800 per child under 11 and SEK 1,500 per child aged 11–20, provided the person participates in activities full-time. The maximum monthly supplementary introduction benefit for newly arrived people is SEK 4,500. The supplementary benefit is granted per household. A recipient of introduction benefit who lives alone in their own home can receive introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900 when the person participates in activities full-time.



Social Insurance in Figures 2017

Social insurance is an integral part of the lives of most people. It is of great importance, not just for peoples' security and living standards, but also for the Swedish economy. In 2016, expenditure on the benefits administered by the Swedish Social Insurance Agency (Försäkringskassan) totalled SEK 227 billion, which corresponds to 5 per cent of Sweden's gross domestic product (GDP).

Each year, the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, which uses statistics and comments to present a large number of the benefits administered by the agency. These benefits are presented in tables, charts and diagrams based on the areas recipients of social insurance, financial scope of social insurance, financial security for families and children, financial security in the case of disability, financial security in the case of sickness, and other payments.