

Social Insurance in Figures 2014



Försäkringskassan

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Social Insurance in Figures 2014 can be ordered from
the website www.forsakringskassan.se,
and costs SEK 120 excluding VAT, postage and packing.

Foreword

Each year Försäkringskassan publishes *Social Insurance in Figures*, which proceeds from statistics and comments to present a number of benefits and allowances that it administers.

Social insurance is an integral part of most people's lives. It has a major impact on both the general sense of security and the economy of the country. Expenditures for benefits and allowances administered by Försäkringskassan totalled approximately SEK 212 billion or almost 6 per cent of Swedish GDP in 2013.

Swedish parental insurance is celebrating its 40th anniversary this year. In honour of the event, we are devoting a special chapter to the history of parental benefit and temporary parental benefit for care of children.

Many Försäkringskassan employees participated in the *Social Insurance in Figures 2014* project. The following people wrote the individual chapters: 1) Nicklas Korsell – Financial Scope of Social Insurance; 2) Fanny Jatko – Registered Insured Persons, Financial Security in the Event of Illness, and Other Payment; 3) Andrea Kolk – Financial Security for Families and Children and Financial Security in the Event of Disability; and 4) Mats Johansson – Parental Insurance Celebrates its 40th Anniversary. Ms Kolk also edited the entire report.

Stockholm, May 2014

Dan Eliasson
Director-General

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Introduction

The purpose of the Swedish social insurance system, which covers everyone who lives or works in Sweden, is to provide financial security at the various stages of life. The components of social insurance administered by Försäkringskassan primarily include benefits and allowances for families with children, people who are ill and people with disabilities. Since January 2010, the Swedish Pensions Agency has administered benefits and allowances for pensioners. This report does not cover such compensation.

Social insurance expenditures totalled approximately SEK 212 billion or almost 6 per cent of GDP in 2013. Just over half of all expenditures were for people with illnesses or disabilities, almost one-third for children and families, and the remainder for compensation linked to labour market measures, as well as administration.

Social Insurance in Figures 2014 provides an overview of the benefits and allowances administered by Försäkringskassan. Social insurance is described in tables, maps and diagrams for the following areas: 1) scope and financing of social insurance; 2) registered insured persons; 3) financial security for families and children; 4) financial security in the event of disability; 5) financial security in the event of illness; 6) other payment. Among the indicators presented for many benefits and allowances are the number of recipients, the amount paid and average compensation. In order to put the statistics in context, each benefit and allowance is accompanied by a box that succinctly describes the applicable rules. We have devoted a special chapter to parental insurance, which is celebrating its 40th anniversary this year.

People have different needs that social insurance meets, and they use it in various ways. With that in mind, the statistics are broken down by gender and age – as well as region of birth and county in some cases.

A PDF of *Social Insurance in Figures 2014*, along with diagrams containing links to the underlying statistics, may be downloaded from www.forsakringskassan.se. Additional data are available at the Försäkringskassan website for statistics and analysis (<http://forsakringskassan.se/statistik>). Questions about the statistics may be sent to statistikenheten@forsakringskassan.se

How to Read the Report

To help the reader put statistics in context, each benefit and allowance is accompanied by a box that describes the applicable rules for 2013. If the rules changed during the year, the most recent version is presented. Additional information about the rules is available at www.forsakringskassan.se

Due to retroactive decisions, reappraisals and suspensions, statistics taken from Försäkringskassan's data warehouse may differ somewhat at various times. Thus, data about the number of recipients, etc., may not always be exactly the same as those presented in other connections.

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

Income-related daily compensation for sickness benefit, pregnancy benefit, parental benefit, etc., is calculated by multiplying the compensation level (75 or 80 per cent) by a conversion factor (0.97 in 2013). The Riksdag sets the conversion factor. Thus, income-related daily compensation is just under 75 or 80 per cent of the sickness benefit qualifying income.

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

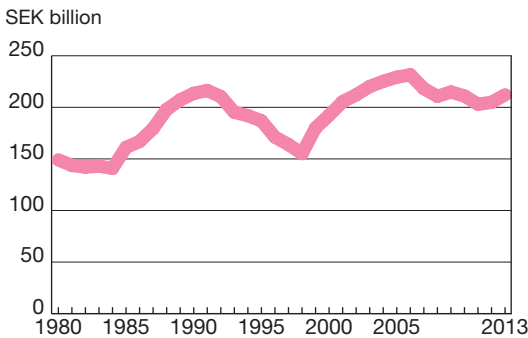
Data can change during the course of a particular matter for benefits and allowances that cover a longer period of time. For example, the diagnosis can change over time for ongoing cases of sickness benefit. Under such circumstances, the data are obtained when the compensation is first granted and do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

The diagram entitled “Proportion of the Population Receiving Sickness or Activity Compensation by Region of Birth in December 2013” has been age-standardised. Given that the occurrence of illness changes with age, the age structures of the various regions of birth are important to consider. Age standardisation involves adjusting the age structure such that it is independent of region of birth.

Financial Scope of Social Insurance

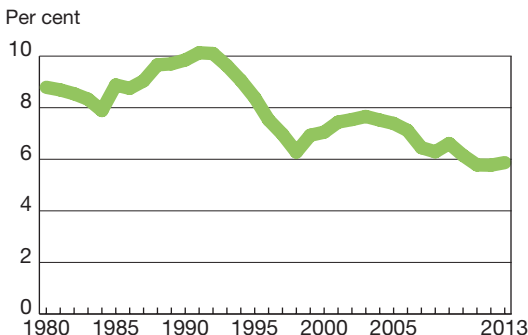
Social insurance expenditures

Social insurance expenditures refer to benefits and allowances administered by Försäkringskassan in 2013 – primarily those for families with children, people who are ill and people with disabilities.



Social insurance expenditures (excluding administration) adjusted to the CPI for 2013. Social insurance expenditures for the benefits administered by Försäkringskassan totalled SEK 212.2 billion in 2013, while administration costs for the benefit were SEK 8.2 billion. Adjusted for inflation, expenditures rose 42 per cent in 1980–2013.

Primarily due to amended rules such as reduced compensation levels and the adoption of a sick pay and waiting period, expenditures declined between 1992 and 1998. The growth of expenditures starting in 1999 was partially due to rapid increases for sickness benefit and sickness compensation. A national old age pension contribution – according to which the government pays pension entitlements for people with sickness benefit, parental benefit, etc. – was introduced in 1999. The decrease in expenditures after 2006 was due primarily to reductions for sickness benefit and sickness compensation. Expenditures rose again for sickness benefit while continuing to decline for sickness compensation in 2011–2013.



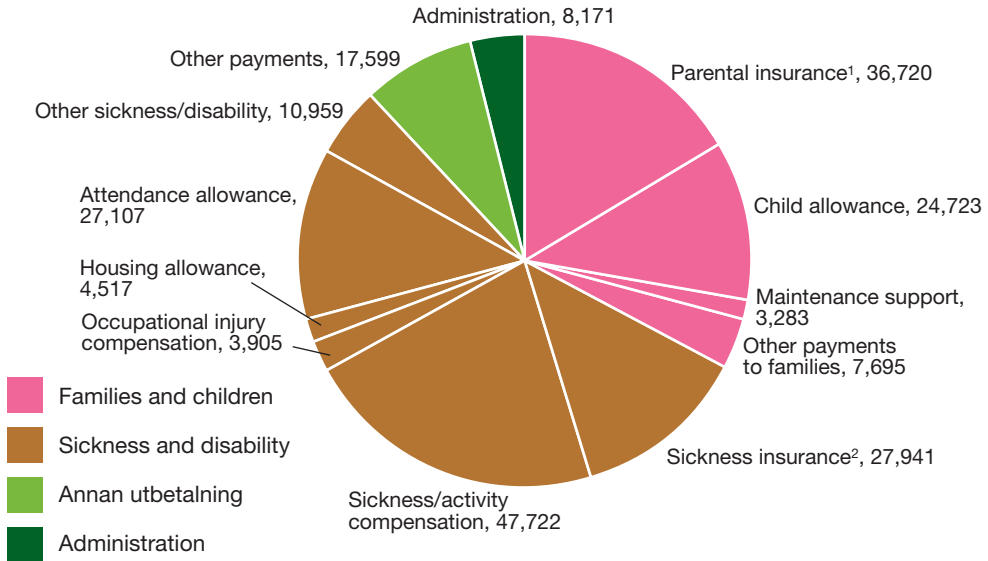
Social insurance expenditures (excluding administration) as a proportion of GDP. Social insurance payments represent a considerable proportion of GDP – 5.9 per cent in 2013, nearly the lowest in 30 years and largely unchanged since 2011.

Expenditures per area/benefit (SEK million)	2011	2012	2013
<i>Financial security for families and children</i>			
Parental benefit	27,448	28,264	29,552
Temporary parental benefit	5,392	5,545	6,321
Pregnancy benefit	503	546	568
Equality bonus	–	202	280
Child allowance	24,140	24,281	24,723
Housing allowance for families with children and young people	3,342	4,432	4,533
Childcare allowance	2,849	3,000	3,147
Maintenance support	3,415	3,329	3,283
Adoption allowance	22	19	15
Total	67,112	69,618	72,422
<i>Financial security in the event of illness or disability</i>			
Sickness benefit	21,195	23,416	26,351
Rehabilitation allowance	2,575	1,330	1,367
Benefit for care of closely related persons	144	151	169
High-cost protection for employers	37	59	55
Dental care	4,957	4,941	5,191
Health care abroad	650	698	781
Sickness and activity allowance	53,627	50,026	47,722
Housing supplement	4,604	4,439	4,517
Disability allowance	1,244	1,277	1,317
Occupational injury compensation	4,240	4,033	3,905
Car allowance	261	343	368
Attendance allowance	24,286	25,915	27,107
Grants to county councils	714	747	1,000
Grants for the sick-listing process	–	1,722	2,297
Other forms of compensation	6	5	5
Total	118,538	119,102	122,152
<i>Other payment</i>			
Activity grant	15,364	15,340	15,905
Introduction benefit	263	855	1,666
Family benefit for conscripts	19	18	21
Other	10	6	6
Total	15,656	16,219	17,598
<i>Administration</i>	7,577	8,161	8,171
Total	208,882	213,101	220,343

Social insurance expenditures in 2011–2013 (current prices).

Despite a decrease for sickness allowance, expenditures for financial security in the event of illness and financial security in the event of disability increased in 2011–2013. The reason was a relatively large increase in sickness benefit paid. Partially due

to a higher birth rate, expenditures associated with financial security for families and children increased throughout the period. Activity grants for people who participated in labour market programmes represent the largest share of other payments.

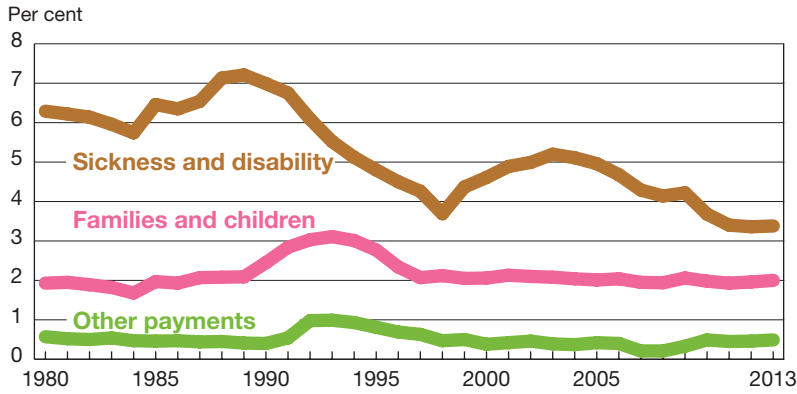


¹ Including parental insurance, temporary parental insurance and pregnancy allowance.

² Including sickness allowance, rehabilitation allowance, allowance for care of close relatives and high-cost protection for employers.

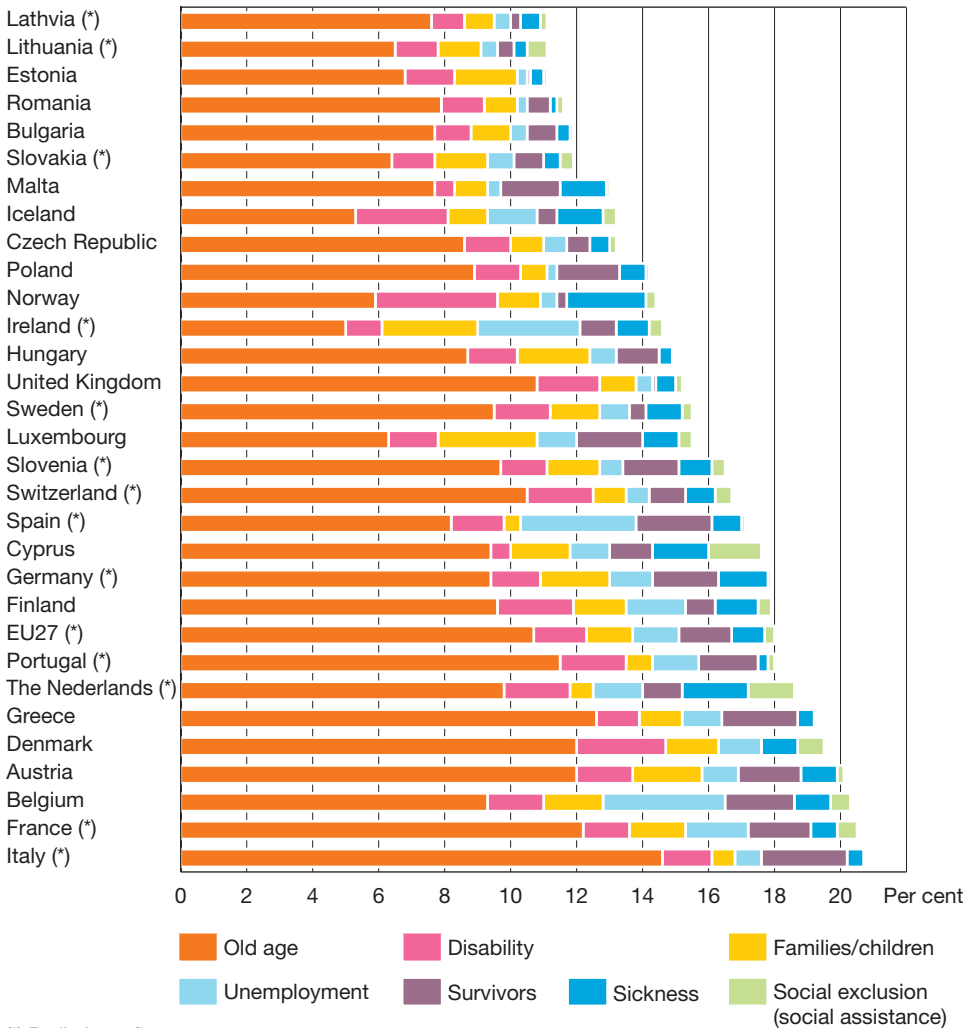
Breakdown of expenditures in 2013 (SEK million). Approximately SEK 121 billion (55 per cent) of social insurance expenditures were for people with an illness or disability. Families with children received approximately SEK 72 billion (33 per

cent). There were also certain other types of compensation, primarily in the labour market area (SEK 17.6 billion). The remaining expenditures were for administration (almost SEK 8.2 billion).



Expenditure areas as a proportion of GDP. Expenditures for illness and disability rose in the late 1980s, only to decline from more than 7 per cent of GDP in 1989 to less than 4 per cent in 1998. The decrease was partially due to less sickness absence, the adoption of a sick pay period, lower compensation levels, and the assumption of drug cost responsibilities by the counties. Owing to greater

sickness absence, expenditures rose as a proportion of GDP from 1998 to 2003. Expenditures subsequently fell again. As a result of the rapid birth rate, compensation for children and families rose as a proportion of GDP during the early 1990s. Expenditures declined again in the latter half of the 1990s and remained around 2 per cent of GDP in succeeding years.



(*) Preliminary figures
Source: Eurostat

Public transfers in relation to GDP (2011) in Sweden and other European countries. Public transfers include unemployment compensation and public assistance in addition to social insurance benefits and allowances. Public transfers to Swedish households were somewhat

below average for an EU country. The ways that the various countries use public transfers and direct services to meet the needs of the social insurance system vary substantially. This report does not include direct services such as tax credits and subsidised nursery school attendance.

Financing social insurance

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

SEK million	Income				Expenditures			Surplus/ deficit
	Contributions	Statutory taxes	Other	Total	Payments	Administration	Total	
Parental insurance ¹	35,634	–	–	35,634	36,152	1,269	37,421	–1,771
Child allowance	–	24,045	–	25,045	24,723	322	25,045	–
Housing allowance for families with children, etc.	–	4,780	–	4,780	4,533	248	4,780	–
Childcare allowance	–	3,385	–	3,385	3,147	238	3,385	–
Maintenance support	–	2,387	1,231	3,618	3,283	335	3,618	–
Health insurance ²	59,749	22,329	–	82,078	76,232	3,960	80,192	1,886 ³
Grants to county councils	–	1,000	–	1,000	1,000	–	1,000	–
Grants for the sick-listing process	–	2,297	–	2,297	2,297	–	2,297	–
Dental care	–	5,359	–	5,359	5,191	168	5,359	–
Health care abroad	–	830	–	830	781	49	830	–
Disability allowance	–	1,427	–	1,427	1,317	110	1,427	–
Activity grant	15,905	653	–	16,558	15,905	653	16,558	–
Introduction benefit	–	1,681	–	1,681	1,666	14	1,681	–
Occupational injury compensation, etc.	4,286	41	34	4,360	3,905	257	4,163	198
Car allowance	–	399	–	399	368	32	399	–
Attendance allowance	–	22,814	4,652	27,466	27,107	359	27,466	–
Housing supplement	–	4,669	–	4,669	4,517	152	4,669	–
Other forms of compensation	1	49	4	52	47	5	52	–
Total	115,573	99,146	5,920	220,639	212,172	8,171	220,343	313

¹ Includes parental benefit and temporary parental benefit, but not pregnancy benefit (financed by the health insurance contribution).

² Includes sickness benefit, rehabilitation benefit and other rehabilitation compensation, sickness and activity compensation, pregnancy benefit, benefit for care of closely related persons and high-cost protection for employers.

³ Difference between health insurance contributions and the expenses that they are to finance by law.

Social insurance income and expenditures in 2013 (SEK million).

Income from social security contributions totalled SEK 116 billion in 2013. Taxes covered SEK 99 billion of the expenditures. Compensation from municipalities, child support debtors and the like financed just under 3 per cent of the expenditures. The amounts presented under

payments in the table also include government old age pension contributions. Among the types of insurance financed by contributions, occupational injury insurance, sickness benefit and sickness compensation generated a surplus of more than SEK 2 billion in 2013. Meanwhile, parental insurance generated a deficit of almost SEK 2 billion.

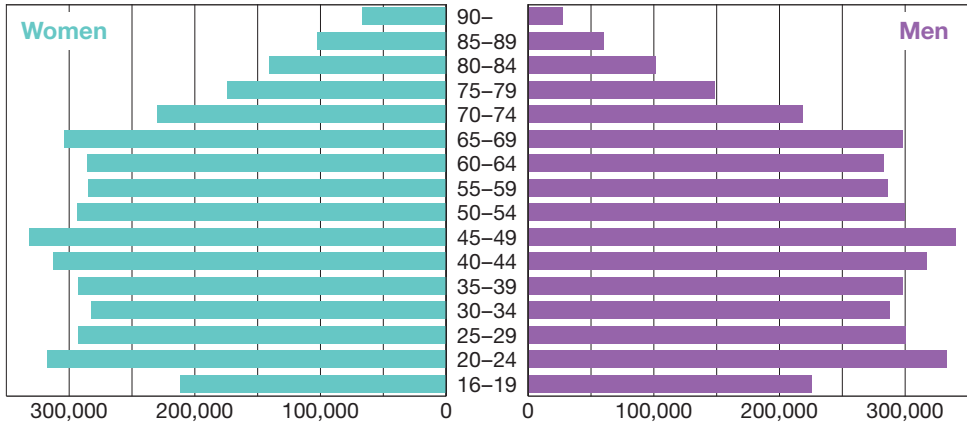
Expenditure rate (%)	2005	2006	2007	2008	2009	2010	2011	2012	2013
Old age pension contribution ¹	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor pension contribution ¹	1.70	1.70	1.70	1.70	1.70	1.70	1.17	1.17	1.17
Health insurance contribution									
– Employer's contribution	10.15	8.64	8.78	7.71	6.71	5.95	5.02	5.02	4.35
– Self-employed person's social security contribution	11.12	9.61	9.61	7.93	6.93	6.04	5.11	5.11	4.44
Parental insurance contribution ¹	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.60	2.60
Occupational injury contribution ¹	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.30	0.30
Labour market contribution									
– Employer's contribution	4.45	4.45	4.45	2.43	2.43	4.65	2.91	2.91	2.91
– Self-employed person's social security contribution	1.91	1.91	1.91	0.50	0.50	2.11	0.37	0.37	0.37
General payroll tax ¹	3.07	4.40	4.40	7.49	7.49	6.03	9.23	9.21	9.88
Total employer's contribution	32.46	32.28	32.42	32.42	31.42	31.42	31.42	31.42	31.42
Total self-employed person's social security contribution	30.89	30.71	30.71	30.71	29.71	28.97	28.97	28.97	28.97

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

Statutory contributions for social insurance as a proportion of each expenditure basis. The expenditure basis for social security contributions consists of payroll expenses for employees and self-employed persons. Employers and self-employed persons pay the contributions. Certain changes in the contributions have been offset by corresponding changes to the general payroll tax (a contribution that is not linked to any special social insurance benefit or allowance). Thus, total payroll taxes were

stable at just over 32 per cent until 2009. The health insurance contribution was lowered by one percentage point at that juncture while other contributions remained unchanged. As a result, the total contribution declined by one percentage point. The health insurance contribution was lowered in 2013. The general payroll tax was also raised such that total labour market contributions and social security contributions by self-employed persons remained unchanged.

Registered Insured Persons



Registered insured persons in December 2013 broken down by age group.

Region of birth	Number of registered insured persons age 16 and older		
	Women	Men	Total
Sweden	3,254,318	3,226,632	6,480,950
Other Nordic countries	132,266	94,592	226,858
Non-Nordic EU 28 ¹	122,838	114,034	236,872
Rest of Europe	92,017	81,514	173,531
Sub-Saharan Africa	47,399	47,097	94,496
Asia except for the Middle East	90,341	56,056	146,397
Middle East, North Africa and Turkey	136,786	160,210	296,996
North America	13,116	13,773	26,889
South America	31,302	28,709	60,011
Oceania	1,263	2,243	3,506
Total²	3,921,646	3,824,860	7,746,506

¹ EU 28 includes all Member States.

² The table does not include registered insured persons whose region of birth was unknown.

Registered insured persons in December 2013, broken down by region of birth. A total of 83 per cent of the more than 7.7 million

insured persons registered with Försäkringskassan in 2013 were born in Sweden and 17 per cent abroad.

**Regu-
lations
2013**

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

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

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

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

Region of birth	Number of registered insured persons age 19–64			Estimated percentage with sickness benefit qualifying income		
	Women	Men	Total	Women	Men	Total
Sweden	2,229,704	2,329,079	4,558,783	90	89	89
Other Nordic countries	74,002	57,441	131,443	82	81	81
Non-Nordic EU 27	82,466	76,842	159,308	78	84	81
Rest of Europe	78,400	69,905	148,305	75	82	78
Sub-Saharan Africa	38,390	38,315	76,705	57	67	62
Asia except for the Middle East	78,191	44,103	122,294	71	78	74
Middle East, North Africa and Turkey	115,662	135,962	251,624	60	75	68
North America	10,402	11,144	21,546	75	80	77
South America	26,928	24,882	51,810	80	84	82
Oceania	1,073	2,011	3,084	76	83	81
Total	2,735,218	2,789,684	5,524,902	86	88	87

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

Estimated proportion of insured persons age 19–64 with sickness benefit qualifying income at the beginning of 2013. A larger proportion of those born in Sweden are expected to have sickness benefit qualifying income than those born abroad. A total of 89 per cent of those born in Sweden were eligible for sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation. A total of 57 per cent of women and 67 per cent of men born in Sub-Saharan Africa were entitled to sickness benefit qualifying income. The

reason that the proportion was lower for people born in certain regions of the world outside Sweden is that they tend to have less of a foothold in the labour market.

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

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

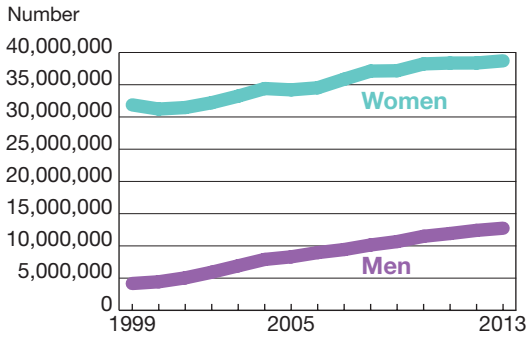
10,700 in 2013. Having the right to sickness benefit qualifying income is a basic prerequisite for entitlement to sickness benefit, pregnancy benefit, temporary parental benefit and other income-related daily compensation.

**Regulations
2013**

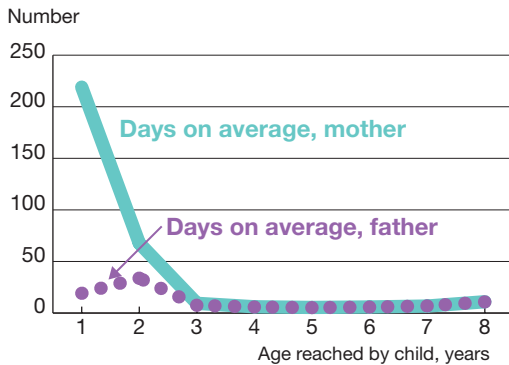
Financial Security for Families and Children

Parental benefit

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



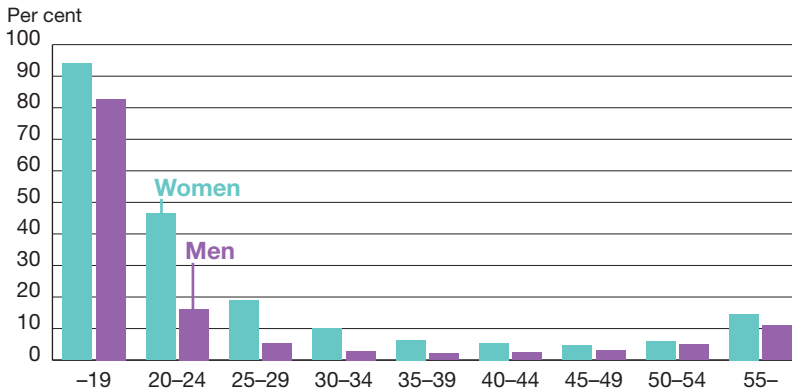
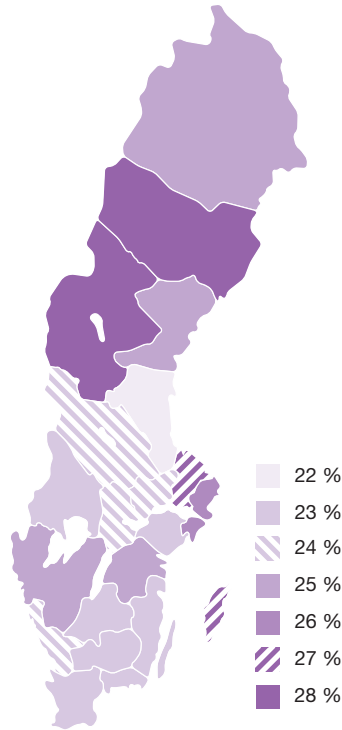
Parental benefit days. The birth rate turned up in the early 2000s along with the number of parental benefit days. Quite a few changes occurred during the period with respect to the number of days and the size of the compensation. Parental benefit for more than 51 million days, 75 per cent to women, was paid in 2013. Men accounted for an increased proportion of days during the period. Men received parental benefit for almost 12 per cent of the total days in 1999 and just over 25 per cent in 2013.



Average number of parental benefit days at various ages for children born in 2005. Most days of parental leave for children born in 2005 were during their first three years and were taken by women. After that age, there was no difference between women and men.

Proportion of days of parental benefit taken by men per county in 2013. Men took almost 25 per cent of all parental benefit days in 2013. Men accounted for the most days (more than 28 per cent) in Västerbotten County and fewest days (just over 22 per cent) in Gävleborg County. The differences between the various municipalities were quite large in many counties. Men accounted for a greater proportion of days in Umeå, Uppsala, Lund and other municipalities with large university towns than in sparsely populated municipalities.

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



Since statistics were gathered differently this year, the diagram cannot be compared with previous reports.

Proportion of recipients of parental benefit at the basic level only in 2013. A total of 94 per cent of women and 83 per cent of men age 19 and younger received parental benefit at the basic level only in 2013 because they did not meet the requirements for income-related parental benefit. Nevertheless, few

recipients of parental benefit were in this age group.

The proportion of recipients who received parental benefit at the basic level only declined until the age of 50 and then began to rise again. A total of 12 per cent of women and 3 per cent of men received parental benefit at the basic level only.

Age	Number of children		Percentage of children for whom parental benefit was taken	
	Girls	Boys	Girls	Boys
0	49,052	52,099	89	89
1	53,897	56,951	96	96
2	40,890	42,912	73	73
3	32,554	34,473	56	56
4	29,838	32,000	53	53
5	28,799	30,785	52	52
6	30,826	32,629	56	56
7	31,924	33,570	58	58
8	28,381	29,581	53	53
Total	326,161	345,000	65	65

Children whose parents received parental benefit in 2013. The parents of 89 per cent of children born in 2013 (year 0 in the table) received parental benefit during the year. The

proportion declined after the child's second birthday. Parental benefit was paid for just over 65 per cent of children age 8 and younger in 2013.

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
-19	1,310	64	176	71	222	242
20-24	23,169	4,456	157	45	315	481
25-29	73,136	30,977	129	42	436	580
30-34	121,267	78,001	102	43	529	653
35-39	118,512	103,160	76	38	546	669
40-44	62,450	77,027	54	33	513	650
45-49	14,995	33,635	38	31	455	620
50-54	1,534	9,364	38	33	424	584
55-	103	3,562	50	38	430	546
Total	416,476	340,246	93	37	486	641

Parental benefit, 2013. A total of 70 per cent of the SEK 26.9 billion in parental benefit paid in 2013 went to women and 30 per cent to men. A total of 55 per cent of the recipients were women and 45 per cent were men. Due to gender differences with respect to income from employment and use of parental benefit, the average daily amount was 32 per

cent higher for men than women. For example, women were more likely than men to receive parental benefit at the basic level.

The older the parents, the lower the average number of days. One reason is that people are more likely to have children when they are young and usually take most parental benefit days during a child's early years.

Region of birth	Percentage of recipients at the basic level only		Average amount, regardless of compensation level (SEK per day)	
	Women	Men	Women	Men
Sweden	4.9	1.2	537	672
Other Nordic countries	9.5	3.9	537	647
Non-Nordic EU 28	23.4	7.0	438	608
Rest of Europe	28.5	6.9	383	535
Sub-Saharan Africa	65.3	24.4	273	422
Asia except for the Middle East	40.9	13.3	344	521
Middle East, North Africa and Turkey	51.0	16.4	314	499
North America	24.6	10.4	453	563
South America	21.8	7.5	424	551
Oceania	19.7	9.2	498	595
Total	11.9	3.1	486	641

Proportion of women and men who received parental benefit at the basic level only, and the average benefit for all parents in 2013.

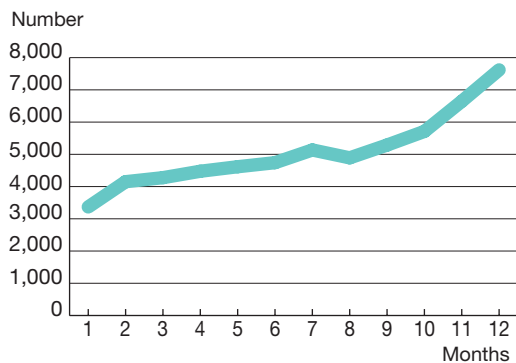
Almost 12 per cent of women and just over 3 per cent of men received parental benefit at the basic level only in 2013. The proportion was lower among parents born in Sweden than

among those born abroad. Women in every region of birth had a greater tendency than men to receive parental benefit at the basic level only.

Parents born in Sweden averaged higher daily compensation than those born abroad. Women in every region of birth averaged lower daily compensation than men.

Number of children for whom a parent took double days in 2013.

The number of children whose parents took double days increased with the age of the child, and days were paid for almost 8,000 children 12 months of age. Double days were paid for more than 35,000 children in 2013.



Age	Number of recipients
-19	177
20-24	6,718
25-29	19,563
30-34	23,376
35-39	13,628
40-44	4,529
45-49	1,074
50-54	267
55-	106
Total	69,438

Number of recipients of double days in 2013. Most recipients of double days were age 25–39. A larger proportion of recipients were in this age group than was the case for ordinary parental benefit. The reason may be that double days can be taken only until a child is 1 year of age.

Regulations 2013

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

Each parent who has joint custody of a child is entitled to half of all parental benefit days. With the exception of 60 days, a parent is free to waive their right to parental benefit in favour of the other parent.

The main rule is that parental benefit may not be paid to both parents for the same child and period. However, parents can receive parental benefit simultaneously for up to 30 days until a child's first birthday. Försäkringskassan refers to that option as double days.

The benefit can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. Parental benefit can generally be paid until a child turns 8 or completes their first year of school. Compensation is just under 80 per cent of sickness benefit qualifying income and may not exceed 10 times the basic amount per day – SEK 946 in 2013.

Equality bonus

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

Age	Number of recipients		Average number of days	
	Women	Men	Women	Men
-24	2,955	966	17.0	18.0
25-29	14,982	8,663	14.8	15.2
30-34	34,054	27,476	14.6	14.7
35-39	29,587	31,890	13.0	13.5
40-44	11,018	17,199	11.6	12.4
45-49	1,575	5,623	9.6	12.0
50-	118	1,886	11.3	13.1
Total	94,289	93,703	13.8	13.8

Equality bonus, 2013. Almost SEK 280 million was paid for just under 102,000 children. Most recipients were 30-39, the same age at which the majority of parents received parental benefit. Because most days

of equality bonus are paid before a child's third birthday, younger recipients averaged more days than older ones. Approximately 188,000 parents received the equality bonus in 2013.

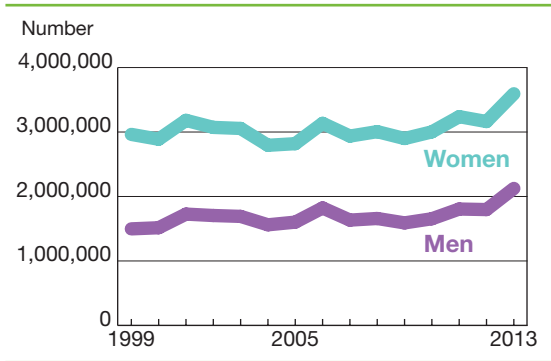
To be eligible for the bonus, parents must have joint custody when they receive parental benefit. The bonus is paid after the 60 days reserved for each parent have been taken. The bonus cannot be paid until the parent who has taken the fewer number of days receives parental benefit. The daily bonus is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

Parents receive the highest total bonus of SEK 13,500 when they each take 135 parental benefit days at the sickness benefit or basic level. The bonus is tax-exempt. The 60 days reserved for each parent – double parental benefit days and minimum level days – are not bonus-qualifying. The bonus is available for children born after 30 June 2008.

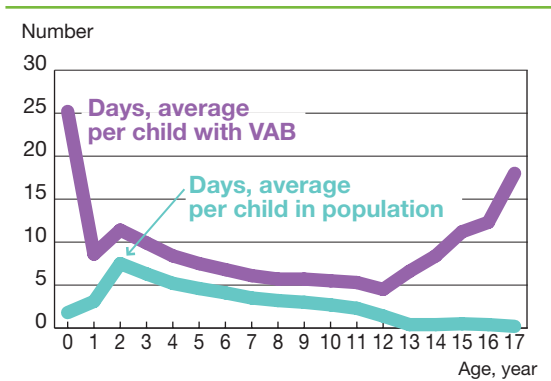
**Regu-
lations
2013**

Temporary parental benefit for care of children

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



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



VAB stands for temporary parental benefit for care of children.

Average number of temporary parental benefit days for care of children in 2013. The number of temporary parental benefit days for care of children per child in the total population (regardless of whether or not the parents used the benefit) was highest at the age of 2 and subsequently began to decline.

The average number of temporary parental benefit days for care of children born in 2013 (year 0 in the diagram) and for children age 12 and older was low with respect to the total population of those children. The average number of days was high, however, for children for whom the benefit was used. The main reason was that these children tend to be seriously ill.

Children age 11 and younger for whom temporary parental benefit for care of children was paid in

2013. Parents of more than 691,000 children age 11 and younger received temporary parental benefit for care of children in 2013. Most commonly, parents of two-year-olds received temporary parental benefit for care of children – 65 per cent of girls and 66 per cent of boys had a parent who used the benefit. A total of 51 per cent of girls and 52 per cent of boys age 11 and younger had a parent who used the benefit during the year.

Age	Number of children		Percentage of each age group	
	Girls	Boys	Girls	Boys
0	3,605	4,453	7	8
1	19,730	21,895	35	37
2	36,354	38,750	65	66
3	36,930	39,212	64	64
4	34,665	37,215	61	62
5	33,753	36,490	61	62
6	33,041	35,309	60	61
7	31,542	33,471	58	58
8	29,553	30,997	56	56
9	27,501	29,431	52	53
10	25,420	26,835	49	49
11	21,697	23,374	43	44
Total	333,791	357,432	51	52

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
-24	4,541	2,088	9.9	6.6	665	849
25-29	35,758	20,396	10.0	7.6	761	911
30-34	90,976	61,147	9.5	7.2	827	939
35-39	128,064	93,080	8.7	6.8	858	950
40-44	104,254	81,818	7.6	6.2	868	949
45-49	44,947	43,229	7.1	6.0	872	941
50-54	10,332	13,913	6.7	6.0	870	925
55-59	3,528	4,334	4.4	6.0	872	914
60-64	2,533	1,514	2.7	4.8	882	955
65-	386	244	2.7	4.9	874	836
Total	425,319	321,763	8.4	6.6	843	941

Temporary parental benefit for care of children in 2013. More than 747,000 parents, 57 per cent women and 43 per cent men, received temporary parental benefit for care

of children in 2013. Approximately SEK 5.0 billion was paid, 60 per cent to women and 40 per cent to men. Women averaged more than 8 days and men averaged fewer than 7 days.

**Regulations
2013**

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

temporary parental benefit for care of children to another adult. Parents can receive an unlimited number of temporary parental benefit days for care of seriously ill children under the age of 18. In such situations, both parents can receive the benefit for the same child and period.

The benefit, which comes to almost 80 per cent of sickness benefit qualifying income, can be paid for one-eighth, one-quarter, one-half, three-quarters or all of a day. For employees, it is based on the number of days or hours worked. The maximum benefit is 7.5 times the basic amount per day.

Temporary parental benefit in connection with the death of a child

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

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
-24	22	12	2.4	9.4	615	862
25-29	81	74	4.5	9.8	548	894
30-34	117	130	4.1	9.7	650	938
35-39	93	121	5.2	9.7	773	950
40-44	48	76	6.7	9.1	811	907
45-49	21	39	9.2	9.5	850	758
50-	10	32	9.8	8.6	923	911
Total	392	484	5.1	9.5	719	911

Temporary parental benefit in connection with the death of a child, 2013. Almost 900 parents received temporary parental benefit in connection with the death of a child in 2013. A total of 45 per cent of them were women and 55 per cent were men. Approximately SEK 0.6 million

– 25 per cent to women and 75 per cent to men – was paid. Women averaged 5.1 days, while men averaged 9.5 days. Men may have taken more days because women receive parental benefit instead if a child dies before or shortly after birth.

Parents of a child who has died can receive the benefit for 10 days while forgoing gainful employment. They may take the time until 30 days after the child's death.

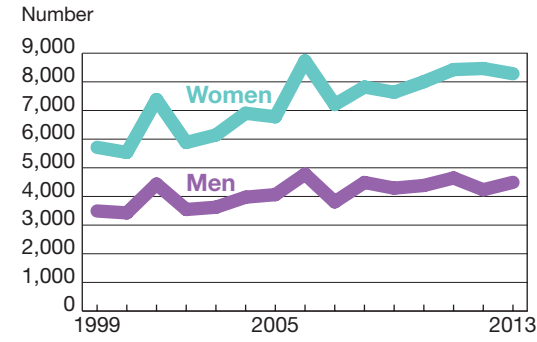
The benefit, which comes to almost 80 per cent of sickness benefit

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

**Regu-
lations
2013**

Temporary parental benefit for contact days

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



Temporary parental benefit for contact days. The number of contact days paid rose from just over 9,200 in 1998 to more than 12,700 in 2013. Women accounted for 65 per cent and men for 35 per cent of the total days in 2013, as opposed to 62 per cent and 38 per cent respectively in 1999. The peaks in 2001 and 2006 were largely due to inaccurate records.

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
-29	70	35	2.0	3.0	758	807
30-34	325	162	2.8	2.0	824	935
35-39	808	411	2.5	2.3	877	927
40-44	1,062	629	2.4	2.2	878	959
45-49	705	436	2.5	2.2	871	964
50-54	265	225	2.8	2.5	854	951
55-	50	87	2.1	2.0	874	927
Total	3,285	1,985	2.5	2.3	866	946

Temporary parental benefit for contact days in 2013. Almost 5,300 parents used parental benefit for children covered by LSS in 2013. A total of 62 per cent of them were

women and 38 per cent were men. Approximately SEK 11 million, 63 per cent to women and 37 per cent to men, was paid in temporary parental benefit for contact days.

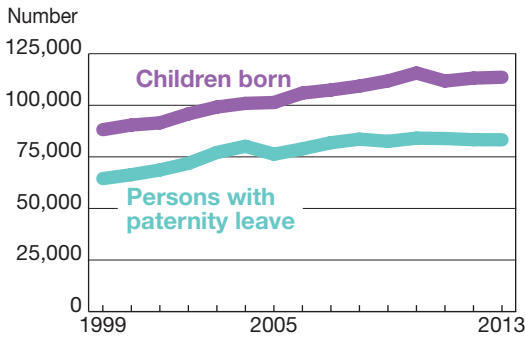
A parent of a child up to the age of 16 who is covered by LSS is entitled to 10 contact days a year. The days may be taken for parental training, orientation or a visit to the preschool or schoolchildren's programme in which the child is participating.

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

**Regu-
lations
2013**

Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with birth or adoption compensates a father, second parent or other adult for their participation in childbirth and care.



Source for Children born: Statistics Sweden (SCB)

Temporary parental benefit in connection with birth or adoption.

Both the birth rate and the number of parents taking advantage of the benefit rose in the 2000s. The father, second parent or other adult responsible for approximately 73 per cent of children born or adopted in 2013 used temporary parental benefit for this purpose.

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
-24	29	3,078	7.9	9.6	841	868
25-29	121	15,586	8.5	9.6	838	924
30-34	206	28,184	8.5	9.6	921	954
35-39	211	21,699	8.4	9.5	942	960
40-44	199	9,501	8.1	9.4	919	951
45-49	142	2,908	7.7	9.3	872	944
50-54	106	816	7.0	9.2	917	920
55-59	99	225	7.5	9.3	885	901
60-	88	80	7.6	8.8	916	933
Total	1,201	82,077	8.0	9.5	905	945

Temporary parental benefit in connection with birth or adoption in 2013. Approximately SEK 759 million in temporary parental benefit in connection with birth or adoption

was paid in 2013 – just over 1 per cent to women. The benefit was paid to more than 83,000 people, fewer than 1.5 per cent of whom were women and over 98.5 per cent men.

While forgoing gainful employment, the father or second parent is entitled to temporary parental benefit for 10 days in connection with the birth of a child. Under certain circumstances, somebody other than the father or second parent can use these days. Each parent is entitled to five days when adopting a child. The

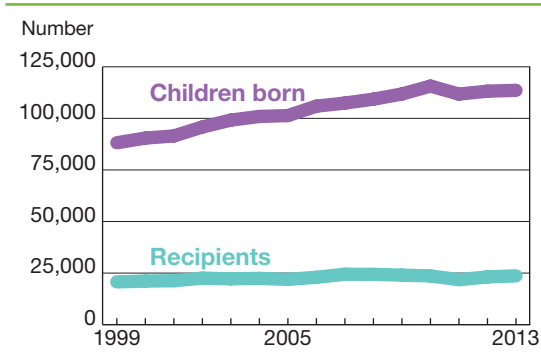
days may be taken during a 60-day period after the child leaves hospital or is placed with its adoptive parents.

The benefit comes to just under 80 per cent of the sickness benefit qualifying income. For employees, it is based on the number of days or hours worked. The maximum daily benefit is 7.5 times the basic amount.

**Regu-
lations
2013**

Pregnancy benefit

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



Pregnancy benefit. Many women receive pregnancy, sickness or parental benefit to one degree or another during the third trimester. The birth rate has increased since the early 2000s, but the number of pregnancy benefit recipients has not risen commensurately. One reason may be that the rules have not kept up with changing working conditions and other developments in the labour market. Approximately 20 per cent of expectant mothers received pregnancy benefit in 2013.

Age	Number of recipients	Average number of days	Average amount (SEK per day)
-19	8	47	289
20-24	2,822	39	478
25-29	9,009	39	549
30-34	7,665	40	578
35-39	3,391	40	583
40-44	727	39	574
45-	40	40	551
Total	23,662	40	556

Pregnancy benefit in 2013.

Approximately SEK 517 million in pregnancy benefit was paid to almost 23,700 women in 2013. Most recipi-

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

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

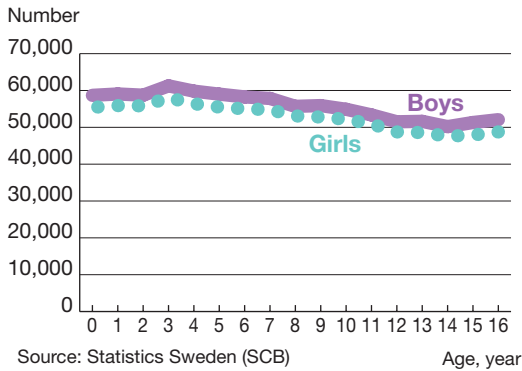
covered by the prohibition except for the ten days before the baby is due.

The benefit, which comes to almost 80 per cent of sickness benefit qualifying income (up to 7.5 of the basic amount per day), can be paid for one-quarter, one-half, three-quarters or all of a day. The maximum daily pregnancy benefit in 2013 was SEK 792.

**Regu-
lations
2013**

Child allowance

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



Number of children by age in 2013. Sweden had approximately 897,000 girls and 949,000 boys age 16 and younger at the end of 2013. The country's birth rate rose in 2000–2010 and then declined again.

Age	Number of recipients		Percentage of recipients with large family supplement ¹	
	Women	Men	Women	Men
–19	2,853	2,205	3.4	0.1
20–24	28,959	1,459	22.4	6.0
25–29	96,913	4,269	43.0	25.3
30–34	176,029	11,573	61.1	35.8
35–39	225,860	18,449	72.9	43.5
40–44	225,665	19,601	62.4	44.1
45–49	147,468	14,510	39.0	36.6
50–54	49,395	6,672	21.3	30.9
55–	10,100	4,280	9.9	23.5
Total	963,242	83,018	55.0	36.5

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

Child allowance in 2013. More than 1,046,000 parents – 92 per cent of whom were women and 8 per cent men – received general child allowance, large family supplement or

extended child allowance in 2013. A total of 55 per cent of the women and 37 per cent of the men received large family supplement. SEK 24.7 billion in child allowance was paid in 2013.

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

Parents are entitled to general child allowance for a child who lives in Sweden until the quarter they turn 16. The parent can subsequently receive extended child allowance as long as the child is in compulsory school or the equivalent. Parents who have joint custody of a newborn baby can decide which of them is to receive child allowance. The benefit goes by default to the mother. Parents who do not live together and

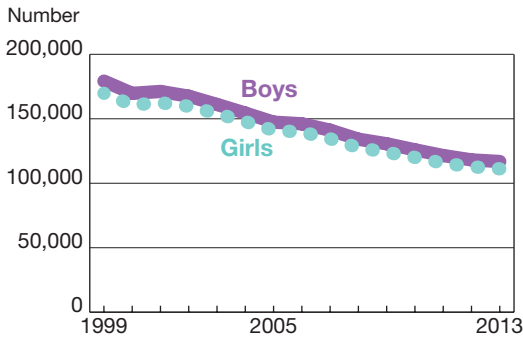
who alternate taking care of a child can decide to receive half of the child allowance each.

A parent who has general child allowance, extended child allowance or study allowance for two or more children also receives large family supplement. Child allowance is tax-exempt. The monthly allowance in 2013 was SEK 1,050 per child. The monthly large family supplement in 2013 was SEK 150 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, 2013 (SEK)		Total	Annual amount, 2013 (SEK)
	Child allowance	Child allowance supplement for families with several children		
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
Each additional child	1,050	1,250	2,300	27,600

Maintenance support

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



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

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0–2	7,042	7,467	4.2	4.2
3–5	12,877	13,657	7.6	7.6
6–8	16,106	17,010	9.9	9.9
9–11	18,889	20,194	12.1	12.3
12–14	21,950	22,830	15.1	14.9
15–17	25,460	26,401	17.2	16.7
18–19	8,884	9,312	7.7	7.6
Total	111,208	116,871	10.5	10.4

Children for whom maintenance support was paid in December 2013. Parents of more than 10 per cent of girls and boys age 19 or younger received maintenance support. Almost 17 per cent of 15–17 year-olds (the largest group) had a parent who received maintenance support.

Age	Number of recipients	
	Women	Men
–24	14,303	8,760
25–29	13,400	866
30–34	20,516	1,837
35–39	26,609	3,258
40–44	26,576	4,184
45–49	19,845	3,852
50–54	8,644	2,227
55–59	2,230	963
60–	356	648
Total	132,479	26,595

Maintenance support in December 2013. More than SEK 3.6 billion, approximately 85 per cent to women and 15 per cent to men, in maintenance support was paid in 2013. A large proportion of maintenance support paid by Försäkringskassan was reimbursed by the child support debtor. A total of 83 per cent of the recipients were women and 17 per cent were men. Because extended maintenance support is often paid directly to children, they accounted for a large proportion of recipients age 24 or younger. Apart from that group, 87 per cent of the recipients were women and 13 per cent were men.

Age	Number of child support debtors		Number with debt		Average debt ¹ , December (SEK)	
	Women	Men	Women	Men	Women	Men
-24	292	2,720	14	290	5,855	5,096
25-29	1,112	7,164	199	1,788	6,489	6,956
30-34	2,261	12,559	481	3,889	6,267	9,317
35-39	3,692	18,773	1,022	6,013	7,006	12,177
40-44	4,292	23,430	1,394	8,097	7,271	13,813
45-49	3,332	23,677	1,251	8,807	8,175	14,049
50-54	1,527	15,476	525	6,076	7,181	13,492
55-59	390	7,905	158	3,111	12,077	13,569
60-	69	5,248	25	2,124	13,979	11,707
Total	16,967	116,952	5,069	40,195	7,484	12,638

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

Child support debtors in December 2013. A total of 13 per cent of the almost 134,000 child support debtors in December 2013 were women and

87 per cent men. A total of 30 per cent of the women and 34 per cent of the men owed money to Försäkringskassan.

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

Försäkringskassan can pay maintenance support if:

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

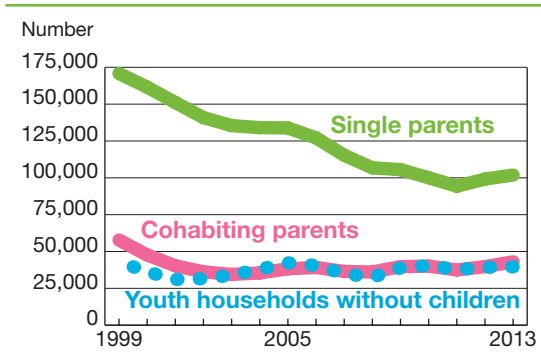
Monthly maintenance support is not to exceed SEK 1,273 per child. Extended maintenance support can be paid as long as the child is in school and is entitled to extended child allowance or study allowance, but not past June of the year they turn 20.

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

Regulations 2013

Housing allowance

Housing allowance provides families with children and young people who have low incomes the opportunity to live in adequate and large enough places.



Number of households receiving housing allowance in December.

The number of households receiving housing allowance decreased from the late 1990s to 2011. Not only were the rules amended during the period, but incomes rose while the upper limits for receiving an allowance remained unchanged. The number started rising again after 2011. Over 184,000 households received housing allowance in December 2013. More than one-fifth of the recipients were young people without children.

Age	Number of households by type			Average amount per household, December (SEK)		
	Single		Cohabitees or spouses	Single		Cohabitees or spouses
	Women	Men		Women	Men	
-24	18,947	15,100	4,615	1,360	914	1,766
25-29	14,746	6,683	6,905	2,222	1,028	2,093
30-34	13,818	1,687	7,737	2,655	1,928	2,365
35-39	16,375	2,330	7,733	2,559	1,915	2,481
40-44	17,091	2,756	6,921	2,331	1,923	2,581
45-49	13,629	2,936	5,117	2,196	1,870	2,550
50-54	6,761	2,228	3,208	2,165	1,910	2,504
55-59	2,059	1,221	1,578	2,226	1,944	2,492
60-	388	917	966	2,356	2,020	2,472
Total	103,814	35,858	44,778	2,187	1,329	2,353

Housing allowance in December 2013. Housing allowance is paid primarily to single parents, usually women. Approximately SEK 4.5 billion in housing allowance was paid in 2013. Almost 60 per cent of the total

was for households with a woman as the sole breadwinner, almost 13 per cent to households with a man as the sole breadwinner and almost 28 per cent to joint households.

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

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

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

lished. Decisions concerning final housing allowance for 2013 will be announced in 2015.

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

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

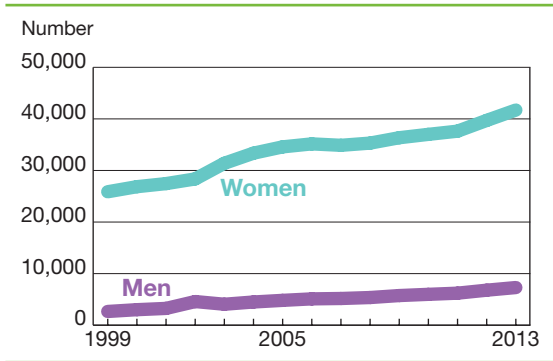
The allowance is reduced for a young childless person who lives alone and has an annual income of more than SEK 41,000 and for young childless couples whose combined income is more than SEK 58,000.

	Maximum monthly housing allowance (SEK)	Maximum living space (sq m)	Maximum annual income after which allowance is reduced (SEK)	
			Single	Cohabitees or spouses
<i>Families with children</i>				
Number of children 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	1,200	60	41,000	58,000

Financial Security in the Event of Disability

Childcare allowance

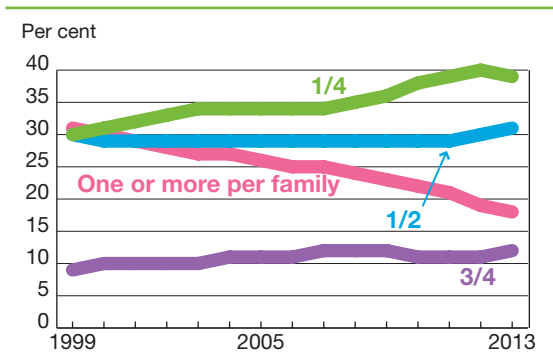
Childcare allowance promotes the development of children who have an illness or disability by ensuring that they receive the supervision, care and support they need through providing their parents with financial assistance.



Childcare allowance recipients in December.

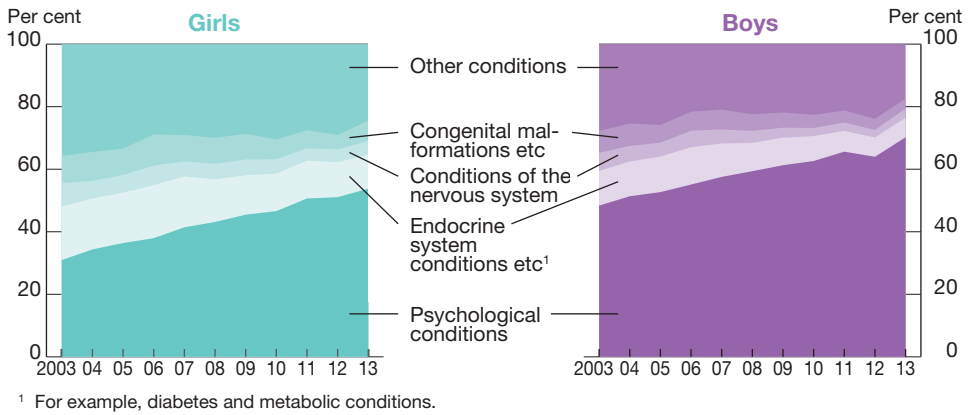
The number of parents receiving childcare allowance rose by more than 70 per cent from 1999 to 2013. Children with psychological conditions accounted for the greatest increase. The increase in the number of recipients starting in 2003 is due to the fact that the age limit was raised from 16 to 19. The proportion of men rose from more than 9 per cent in 1999 to almost 15 per cent in 2013. Thus, the proportion of women declined from almost 91 per cent to less just over 85 per cent during the period.

Almost 9,300 (20 per cent) of recipients in December 2013 received compensation for additional expenses. Just under 800 (2 per cent) of recipients, received compensation for additional expenses only.



Scope of childcare allowance in December.

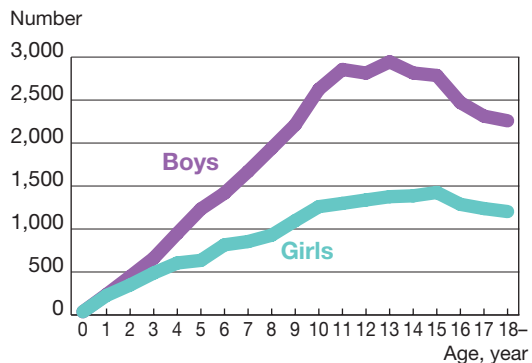
The lowest level (one-quarter) was the most common (39 per cent) for all childcare allowance in December 2013. Full childcare allowance declined from 31 per cent of the total in 1999 to 18 per cent in 2013.



Newly granted childcare allowance by type of diagnosis. The number of psychological conditions for which new childcare allowance was granted increased in the 2000s. In 2003, such diagnoses accounted

for 31 per cent of all new allowances in the case of girls and 48 per cent in the case of boys. The figures rose to 54 per cent for girls and 70 per cent for boys in 2013.

Children whose parents were receiving childcare allowance in December 2013 by age of the child. A total of 34 per cent of children whose parents were receiving childcare allowance in December 2013 were girls and 66 per cent were boys. Boys predominated at all ages.



Age	Number of children		Percentage of children whose parents were receiving childcare allowance for more than one child	
	Girls	Boys	Girls	Boys
0-2	614	722	14	13
3-5	1,728	2,844	20	18
6-8	2,598	5,027	21	20
9-11	3,655	7,694	24	21
12-15	5,525	11,360	23	21
16-	3,728	7,043	20	19
Total	17,848	34,690	22	20

Children whose parents were receiving childcare allowance in December 2013. The parents of approximately one-quarter of the children were receiving childcare allowance for or more than one child. A total of 21 per cent of the children

were age 16-19, the group made eligible by the amended rules in 2003. A total of 34 per cent of children whose parents were receiving childcare allowance for them were girls and 66 per cent were boys.

	Number of recipients		Average amount, December (SEK)	
	Women	Men	Women	Men
-24	172	7	5,578	4,966
25-29	1,445	91	4,941	4,538
30-34	4,692	494	4,835	4,283
35-39	9,664	1,315	4,783	4,070
40-44	12,128	2,016	4,639	4,047
45-49	8,937	1,822	4,609	4,008
50-54	3,671	967	4,715	3,971
55-	1,004	586	4,887	4,292
Total	41,713	7,298	4,715	4,074

Childcare allowance in December 2013. SEK 3.1 billion, 87 per cent to women and 13 per cent to men, in childcare allowance was paid in 2013. A total of 85 per cent of the recipients were women and 15 per

cent were men. The greatest number of recipients were 40-44 years old. More than 2,700 of the recipients in December 2013 were receiving shared childcare allowance.

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

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

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

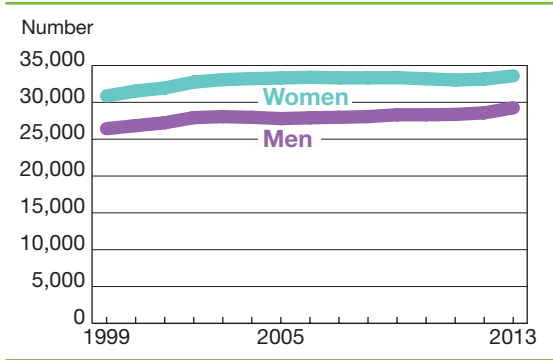
ters or all of the maximum amount. Full childcare allowance is 2.5 times the annual basic amount, which came to SEK 9,271 per month in 2013. Childcare allowance is taxable and pensionable. However, childcare allowance for additional expenses is tax-exempt and non-pensionable.

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

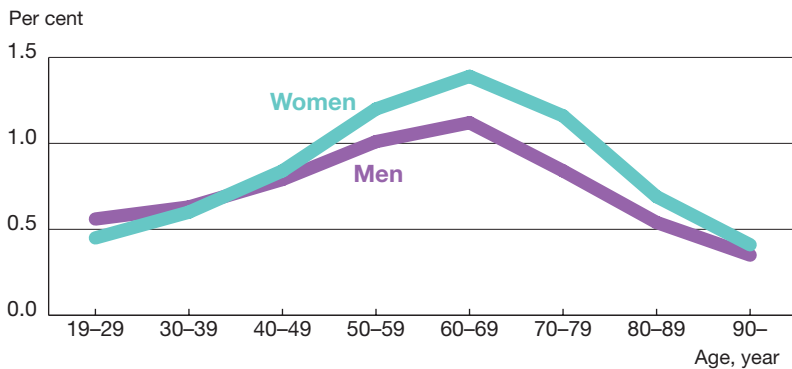
**Regulations
2013**

Disability allowance

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

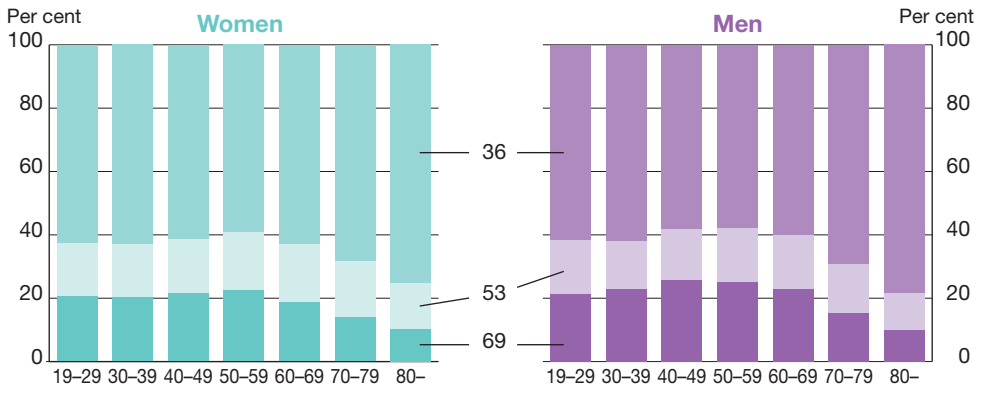


People receiving disability allowance in December. The number of people receiving disability allowance rose in the early 2000s and then levelled off. The minimum age for receiving disability allowance was raised from 16 to 19 in 2003. More women than men received disability allowance throughout the period (53 per cent women and 47 per cent women in 2013).



Proportion of the population receiving disability allowance in December 2013. Almost 1 per cent of people age 19 or older received disability allowance in December 2013. With the exception of lower age groups, disability allowance was generally more common among women

than men. The exception among younger men is due to the fact that they were more likely to be granted an allowance for a psychological diagnosis associated with a congenital disability. The proportion of people receiving disability allowance was largest in the 60-69 age group.



Disability allowance by compensation level and age in December 2013. A total of 63 per cent of women and 61 per cent of men receiving disability allowance had the minimum

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

Disability allowance in December 2013. A total of 53 per cent of disability allowance recipients were women and 47 per cent were men. Approximately SEK 1.3 billion, 53 per cent to women and 47 per cent to men, in disability allowance was paid in 2013.

Age	Number of recipients		Average amount, December (SEK)	
	Women	Men	Women	Men
19-29	3,004	3,920	1,693	1,703
30-39	3,467	3,677	1,690	1,711
40-49	5,415	5,199	1,707	1,752
50-59	6,913	5,904	1,726	1,748
60-69	8,162	6,510	1,680	1,721
70-79	4,690	3,084	1,617	1,618
80-89	1,675	865	1,564	1,534
90-	266	95	1,459	1,497
Total	33,592	29,254	1,680	1,711

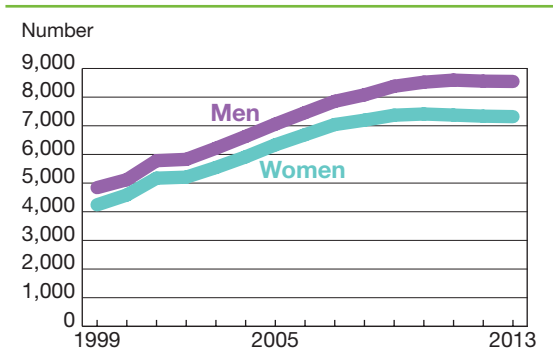
A person can receive the allowance because they have had a disability for a considerable period of time such that they need the time-consuming assistance of somebody else in order to perform their activities of daily living at home or work. The allowance is also granted if a person has other significant additional expenses due to a disability. The allowance can be granted as of July of the year that a person turns 19, assuming they had a disability before they turned 65.

Depending on the kind of assistance they need and the additional expenses they incur, their disability allowance can be either 36 per cent, 53 per cent or 69 per cent of the basic amount per year. Those levels corresponded to SEK 1,335, SEK 1,965 and SEK 2,559 per month in 2013. People with blindness or severe hearing impairment always receive compensation if the disability developed before they turned 65.

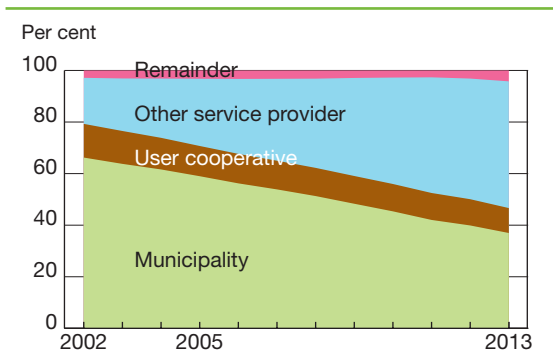
Regulations 2013

Attendance allowance

Attendance allowance allows people with extensive disabilities to obtain assistance in performing their activities of daily living.



People receiving attendance allowance in December. The number of people receiving attendance allowance rose steadily until 2009 and then began to level off. The increase after 2001 may be partly due to amended rules whereby 65-year-olds can retain the personal assistance that had been granted to them earlier. More men than women received attendance allowance throughout the period (54 per cent men and 46 per cent women in 2013).



People receiving attendance allowance by type of arranger in December. The proportion of people who arranged personal assistance through the municipality steadily declined during the period, primarily in favour of other providers, including private arrangers. In December 2013, 37 per cent of the people receiving attendance allowance used the municipality and 49 per cent used other providers.

The "other" group includes people who employed their own personal assistants or obtained assistance through more than one arranger.

Attendance allowance in December 2013. A total of 46 per cent of the 99 million hours of attendance allowance granted in 2013 were for women and 54 per cent were for men. Men averaged more hours than women in most age groups. Expenditures, including those of the municipalities, for attendance allowance totalled SEK 27.1 billion in 2013.

Age	Number of recipients		Average number of hours per week, December	
	Women	Men	Women	Men
0–14	916	1,279	100	99
15–19	495	750	110	114
20–24	588	833	131	135
25–29	464	677	137	146
30–34	401	511	135	140
35–39	427	491	138	136
40–44	405	490	126	134
45–49	476	525	129	132
50–54	499	520	124	130
55–59	594	535	123	128
60–64	662	699	121	123
65–	1,392	1,237	106	105
Total	7,319	8,547	120	123

Attendance allowance by category in December 2013. A total of 55 per cent of women and 47 per cent of men receiving attendance allowance were in category 3. Because people in category 2 have disabilities that on average require the most extensive support and service, they were granted the most number of hours per week.

Category	Number of people		Average number of hours per week, December	
	Women	Men	Women	Men
1	2,767	3,746	123	125
2	335	491	144	145
3	3,995	4,057	116	119
Total	7,319	8,547	120	123

Because category data was not available for some people, the sum does not equal the total. Refer to the infobox for an explanation of the various categories.

Attendance allowance can be granted to people with development disorders, autism or autism-like conditions (category 1), people with considerable and permanent intellectual disabilities following adult brain injury caused by external impact or a medical condition (category 2), or people with other permanent physical or psychological disabilities that are manifestly not due to normal ageing (category 3). To obtain compensation from Försäkringskassan, they must require assistance for more than 20 hours a week in order to meet their basic needs. The municipality is to ensure that they

obtain assistance if it is required for 20 hours a week or less. People who are at assisted living facilities or are being cared for at an institution are not entitled to attendance allowance.

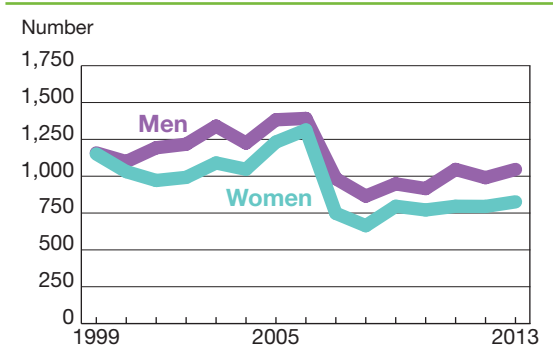
People may use attendance allowance only to purchase personal assistance through a municipality, cooperative or private firm, or to pay personal assistants to help them perform their activities of daily living.

Attendance allowance is paid per hour, SEK 275 in 2013. People with special needs may apply for a higher rate. The maximum in 2013 was SEK 308.

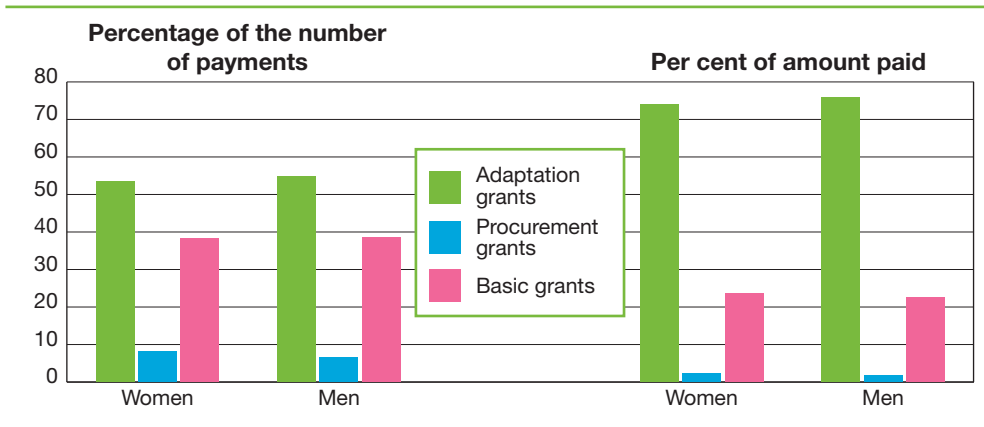
Regulations 2013

Car allowance

Car allowance is intended for people who permanently have great difficulty getting around.



Number of people receiving car allowance. Car allowance was adopted in 1988. Given that new car allowance could be granted only once every seven years until 2006, there were regular peaks during the period. After 2007, new car allowance could be granted once every nine years. Somewhat fewer women than men received car allowance.



Car allowance by type of grant in 2013. Car adaptation grants accounted for 54 per cent of all car allowance paid for women and men in 2013.

A total of 75 percent of the total amount of car allowance paid in 2013 was for car adaptation grants.

Car allowance in 2013. A total of 46 per cent of car allowance recipients were women and 54 per cent were men. Approximately SEK 368 billion, 45 per cent to women and 55 per cent to men, in car allowance was paid in 2013.

Age	Number of recipients		Average annual amount (SEK)	
	Women	Men	Women	Men
0–15	258	288	114,986	111,195
16–19	55	90	120,564	123,107
20–24	60	88	208,787	139,166
25–29	44	63	138,041	116,825
30–34	63	67	124,532	198,045
35–39	74	94	131,065	182,942
40–44	112	121	123,116	172,023
45–49	140	182	135,764	145,188
50–54	140	146	132,758	106,179
55–59	106	134	133,333	149,490
60–64	107	114	176,916	164,018
65–	56	61	117,586	114,457
Total	1,215	1,448	134,546	139,246

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

Car allowance consists of several grants. A basic grant and car purchase grant are available to buy a ve-

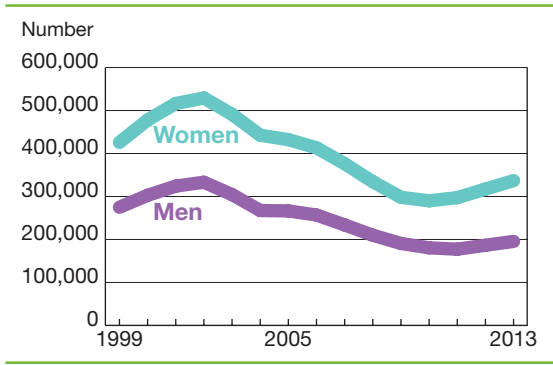
hicle. A basic grant can be approved once every nine years. The availability of a car purchase grant depends on the person's income. A car adaptation grant may also be available. Under certain circumstances, car allowance can be granted for driver's training. While the allowance is intended mostly for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

**Regu-
lations
2013**

Financial Security in the Event of Illness

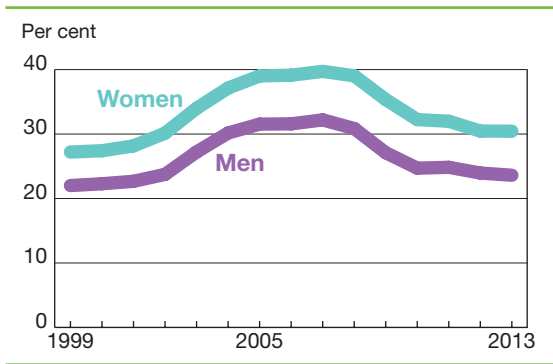
Sickness benefit

Sickness benefit provides financial security in cases of reduced working capacity due to illness.



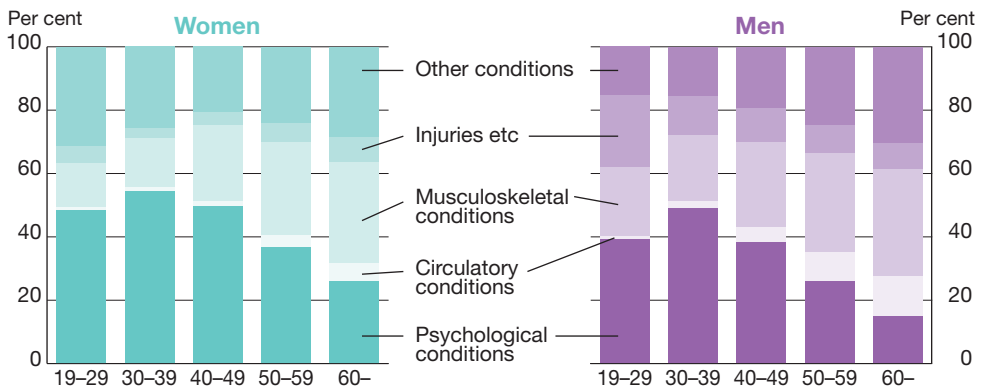
Number of sickness benefit recipients. The number of sickness benefit recipients rose rapidly from 1999 to 2002, including increasing long-term sickness absence. The number of recipients declined in 2002–2010 and then started rising again.

Approximately 530,000 people, 63 per cent women and 37 per cent men, received sickness benefit at some point in 2013 (around 9 per cent of registered insured 16–64 year-olds).



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

Approximately 30 per cent of sickness benefit days for women and 24 per cent for men were partial in 2013. The phenomenon is most common among people with a psychological diagnosis.



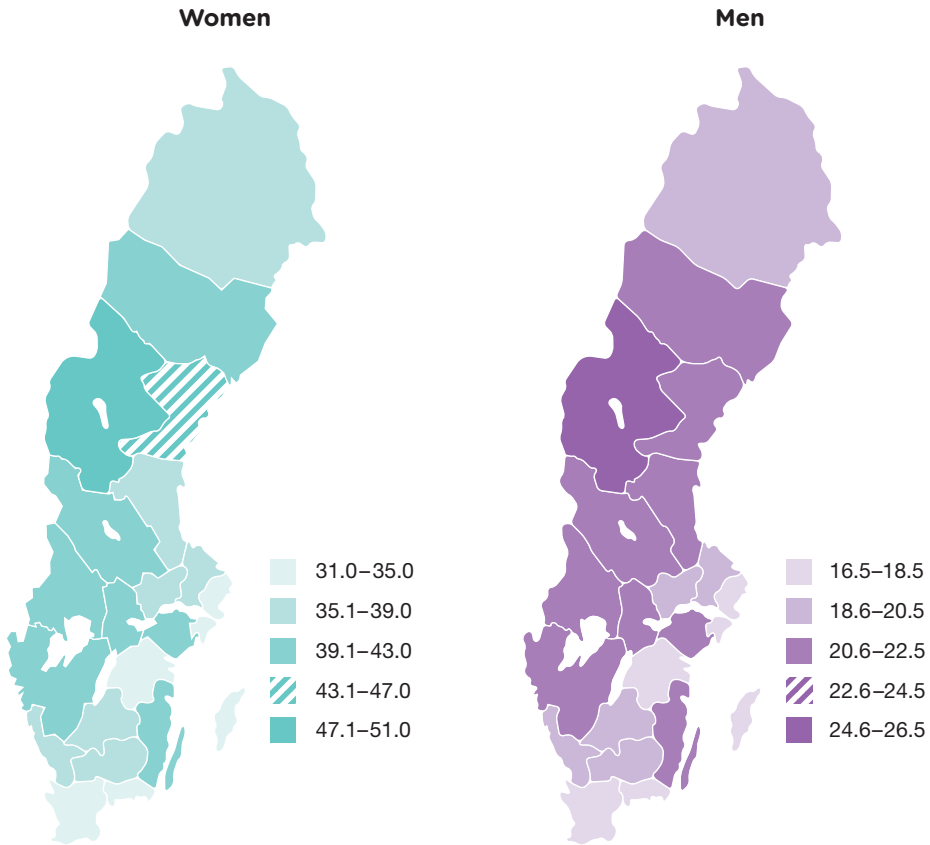
Ongoing cases of sickness benefit by age and type of diagnosis in December 2013. Psychological and musculoskeletal conditions were among the most common diagnoses for both women and men who received sickness benefit in December 2013. Psychological conditions

accounted for 44 per cent of all cases among women and 32 per cent of all cases among men during that particular month. Musculoskeletal conditions caused 24 per cent of cases among women and 28 per cent of cases among men.

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
16-24	14,070	10,531	59	57	416	499
25-29	28,019	13,269	62	67	496	545
30-34	36,808	15,554	70	77	514	536
35-39	39,283	17,814	81	80	525	560
40-44	40,994	21,007	91	83	527	569
45-49	46,110	25,675	92	87	523	572
50-54	43,431	26,747	92	90	519	563
55-59	43,491	29,325	89	92	519	563
60-	44,721	35,601	90	96	513	561
Total	336,927	195,523	84	85	515	559

Sickness benefit in 2013. Excluding coordination funds, 61 per cent of the SEK 24.1 billion in sickness benefit paid in 2013 was for women and 39 per cent was for men. Partly due to gender differences with respect to income from employment, the average daily amount was 8 per cent higher for men than women. The average

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



Ongoing cases of sickness benefit by county in December 2013.

Nationwide there were 37 ongoing cases among 16–64 year-old women, and 19 ongoing cases among 16–64 year-old men, per 1,000 registered insured persons. A case of sickness benefit is defined as a consecutive period during which sickness and/or rehabilitation benefit is paid.

Jämtland County had the most ongoing cases of sickness benefit per 1,000 registered insured women and men. Among women, that represented almost 51 ongoing cases per 1,000 registered insured persons. Some of the regional variation may be due to the higher average age of the population in northern Sweden. Differences among the counties in terms of health, living conditions and working conditions may have also played a role.

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

An employee receives sick pay from their employer for days 2–14 of an illness, the first day constituting a waiting period. An employee whose working capacity is still reduced after the period of sick pay expires can receive sickness benefit from Försäkringskassan. Försäkringskassan pays sickness benefit to unemployed people after a one-day waiting period. Self-employed people have a default waiting period of 7 days, but may also choose 1, 14, 30, 60 or 90 days.

Just under 80 per cent (the normal level) of sickness benefit qualifying income can be paid for 364 days within a period of 450 days. Sickness benefit qualifying income may not exceed 7.5 times the basic amount – SEK 709 per day in 2013 for full sickness benefit at the normal level. If working capacity is still reduced after 364 days, sickness benefit may be paid for another 550 days at the continuation level. The benefit in such cases is just under 75 per cent of sickness benefit qualifying income – a maximum of SEK 665 per day in 2013 for full sickness benefit at the continuation level. Seriously ill people can receive 80 per cent of their sickness benefit qualifying income at the normal level for an unlimited period of time. Unemployed people cannot receive more sickness benefit than the maximum daily allowance

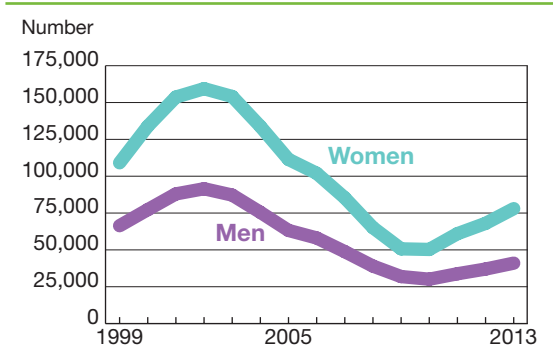
from unemployment insurance – SEK 486 per day in 2013 for full sickness benefit for unemployed people.

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

Regulations 2013

Employability rehabilitation program

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



Number of cases of sickness or rehabilitation benefit 60 days or longer in December. People who participate in an employability rehabilitation program usually have a long-term illness. Cases of long-term illness is here referred to people who have been receiving sickness or rehabilitation benefit for 60 days or longer. The number of such cases declined by more than 170,000 between 2002 and 2010, but rose in 2011–2013. In 2011, many people who had previously used the maximum number of days began receiving sickness or rehabilitation benefit again. Women accounted for 66 per cent of cases of long-term illness (60 days or longer) in 2013 and men for 34 per cent.

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
16–24	324	203	116	106	395	430
25–29	824	460	114	115	430	471
30–34	1,470	683	114	125	438	471
35–39	2,091	786	110	114	465	487
40–44	2,473	950	108	110	469	511
45–49	2,789	1,195	104	111	471	507
50–54	2,252	1,090	103	111	464	504
55–59	1,913	1,028	94	98	473	511
60–	1,281	733	86	91	461	523
Total	15,417	7,128	104	109	461	498

Rehabilitation benefit in 2013. A total of 68 per cent of rehabilitation benefit recipients in 2013 were women and 32 per cent were men. A total

of 66 per cent of the SEK 1.1 billion in rehabilitation benefit paid in 2013 was for women and 34 per cent was for men.

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

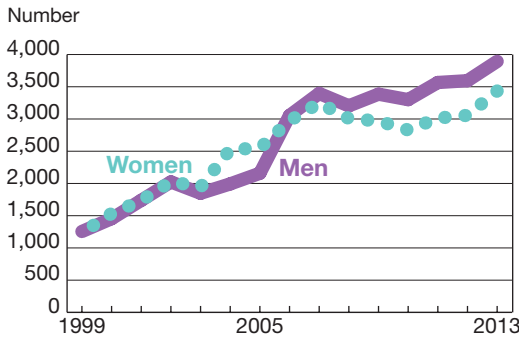
A person who participates in such a program can receive rehabilitation benefit if their working capacity has been reduced to the extent that they are unable to work because of the measure. A special benefit covering certain additional expenses, such as travel, that arise in connection with rehabilitation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

Rehabilitation benefit can be paid for one-quarter, one-half, three-quarters or all of the day. Rehabilitation benefit, which is just under 80 per cent of the sickness benefit qualifying income, is included in the 364 days that the person can possibly receive sickness benefit at the normal level. The maximum daily rehabilitation benefit in 2013 during that period was SEK 709. The rehabilitation benefit that the person can subsequently receive at the continuation level, just under 75 per cent of their sickness benefit qualifying income, is included in the 550 days that they can possibly receive sickness benefit at the continuation level. The maximum rehabilitation daily benefit in 2013 during that period was SEK 665.

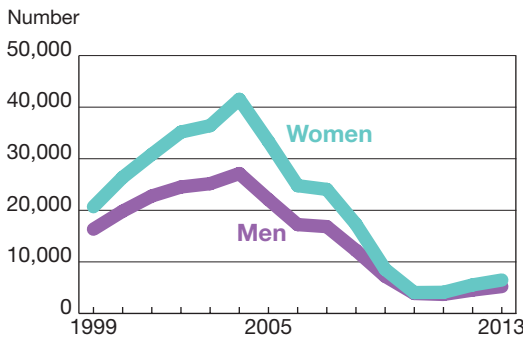
**Regu-
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Sickness compensation and activity compensation

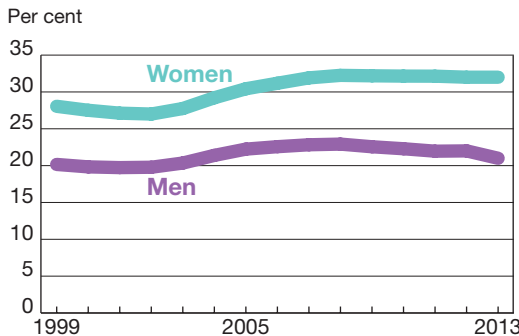
Sickness compensation and activity compensation provide financial security when a person's working capacity is chronically reduced.



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



Newly granted sickness compensation (early retirement pension and temporary disability pension

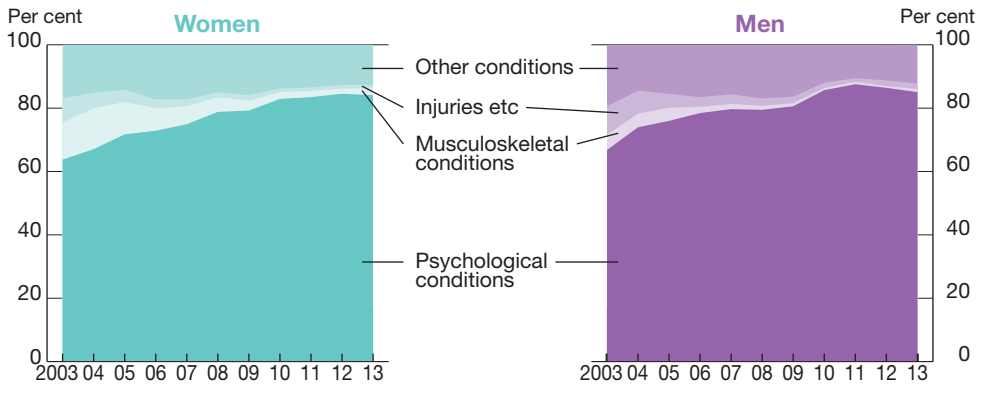


than 30. Before 2003, people younger than 30 could be granted both new early retirement pension and new temporary disability pension, whereas after that point they could be granted new activity compensation only.

New activity compensation was granted to approximately 7,300 people younger than 30 in 2013, more than three times as many as for early retirement and temporary disability pension in 1999. One reason for the increase between 2003 and 2013 was the greater number of people who received activity compensation for extended schooling.

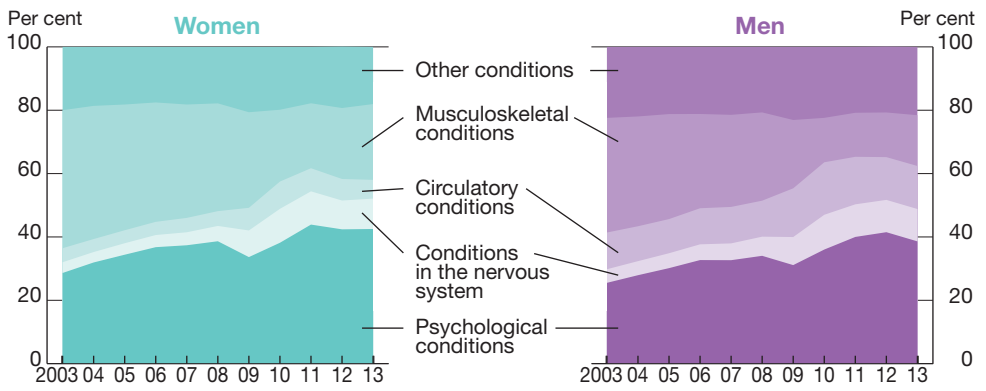
before 2003) for people age 30 and older. Before 2003, people age 30 or older could be granted both new early retirement pension and new temporary disability pension, whereas after that point they could be granted new sickness compensation only. The opportunity to receive temporary sickness compensation was eliminated in 2008 and the criteria for granting new sickness compensation became stricter. The number of people who were granted new sickness compensation steadily declined in 2004–2011 but began rising again in 2012 and reached almost 12,000 in 2013.

Proportion of partial sickness compensation and activity compensation (early retirement pension and temporary disability pension before 2003) in December. The proportion of partial sickness compensation and activity compensation has varied over time but has consistently been more common among women than men. A total of 32 per cent of women and 21 per cent of men were receiving partial compensation in December 2013.



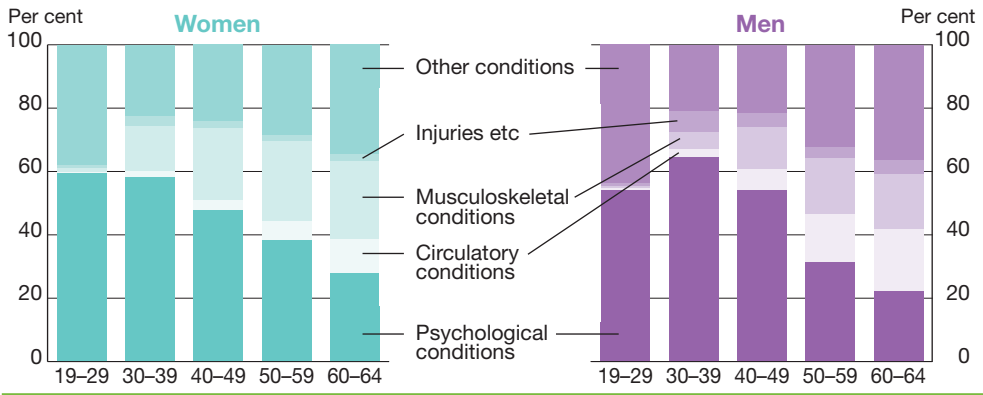
Newly granted activity compensation by type of diagnosis. The predominance of psychological conditions among people receiving activity compensation increased in

2003–2013. Psychological conditions accounted for 84 per cent of new activity compensation among women and 85 per cent among men in 2013.



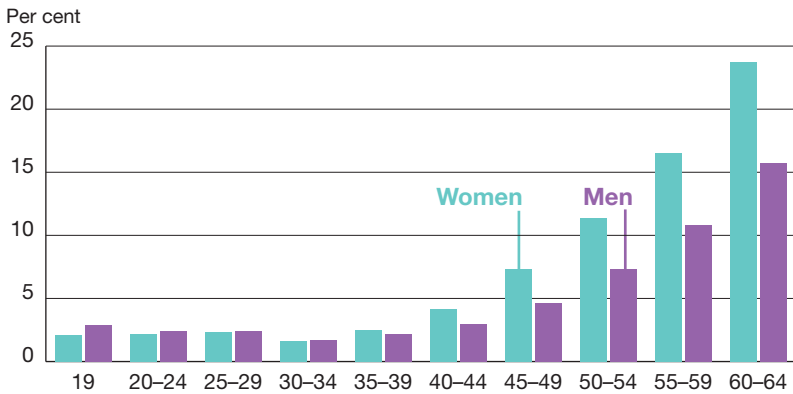
Newly granted sickness compensation by type of diagnosis. Conditions of the musculoskeletal system, etc., represented the most common types of diagnoses for people who were granted new sickness compensation until 2005. In 2006–2013,

psychological conditions represented the most common types of diagnoses. Psychological conditions accounted for 43 per cent of new sickness compensation among women and 39 per cent among men in 2013.



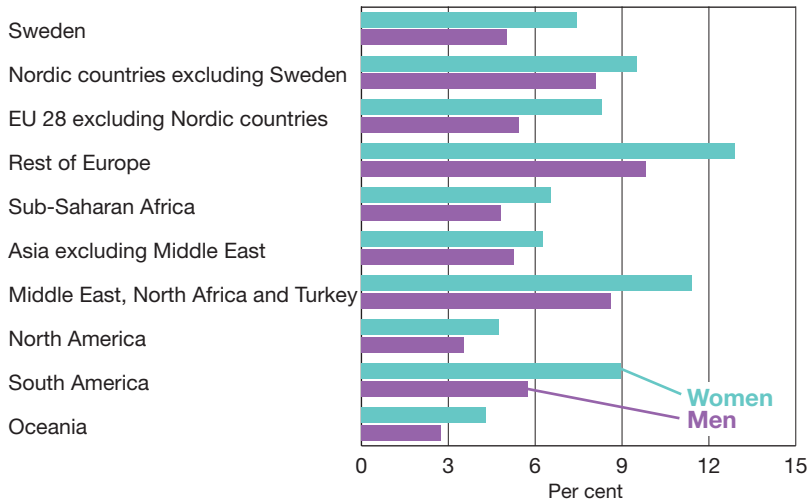
Newly granted sickness compensation and activity compensation by age and type of diagnosis in 2013. For almost every age group, psychological conditions represented the most common type of diagnosis

among both women and men in 2013. Sickness compensation and activity compensation on the basis of psychological conditions have been granted most often for people in younger age groups.



Proportion of the population that was receiving sickness compensation or activity compensation in December 2013. Approximately 364,000 people, 58 per cent of whom were women and 42 per cent of whom were men, were receiving sickness compensation or activity compensation in December 2013. Approximately 7 per cent, a figure that rose with age, of 19-64 year-olds

had left the labour market wholly or in part for health reasons to receive sickness compensation or activity compensation. A total of 24 per cent of women and 16 per cent of men age 60-64 had left the labour market on that basis. Young men were more likely to receive compensation than young women. Starting at age 35-39, however, it was more common for women to receive compensation.



The proportions are age-standardised (see "How to Read the Report" for an explanation).

Proportion of the population that was receiving sickness compensation or activity compensation in December 2013 by region of birth, age-standardised. Partly

as a reflection of health, living and working conditions, the proportion of the population receiving sickness compensation or activity compensation varied by region of birth.

Age	Number of recipients		Average amount (SEK per month)		Percentage of population	
	Women	Men	Women	Men	Women	Men
19	1,250	1,814	7,760	7,770	2.1	2.9
20–24	7,016	8,155	7,772	7,830	2.2	2.4
25–29	6,181	6,582	7,982	8,165	2.1	2.2
Total	14,447	16,551	7,861	7,957	2.2	2.4

Activity compensation in December 2013. A total of 46 per cent of the SEK 3.1 billion in activity compensation paid in 2013 went to women and 54 per cent to men. A total of 47 per cent of the recipients were women and 53 per cent were men.

Most of those receiving activity compensation have accumulated additional insurance coverage through gainful employment and are thus receiving guarantee benefit only. A total of 91 per cent of women and 95 per cent of men with activity compensation were receiving guarantee benefit only in December 2013.

Age	Number of recipients		Average amount (SEK per month)		Percentage of population	
	Women	Men	Women	Men	Women	Men
25–29 ¹	467	618	8,897	8,878	0.2	0.2
30–34	4,502	4,987	8,182	8,561	1.6	1.7
35–39	7,380	6,570	7,382	8,855	2.5	2.2
40–44	13,199	9,433	8,183	9,139	4.2	3.0
45–49	24,350	15,711	8,395	9,628	7.3	4.6
50–54	33,384	21,814	8,513	9,841	11.4	7.3
55–59	47,056	30,792	8,736	10,045	16.5	10.8
60–64	67,776	44,565	8,999	10,443	23.7	15.7
Total	198,114	134,490	8,647	9,913	8.3	5.6

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

Sickness compensation in December 2013. A total of 56 per cent of the SEK 37.6 billion in sickness compensation paid in 2013 went to women and 44 per cent to men. A total of 60 per cent of sickness compensation recipients were women and 40 per cent were men.

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

sickness compensation was higher among young people. Most older people receiving sickness compensation had, however, accumulated additional insurance coverage through gainful employment and were thus receiving higher income-related compensation. A total of 87 per cent of women and 79 per cent of men were receiving income-related compensation in December 2013.

Regulations 2013

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

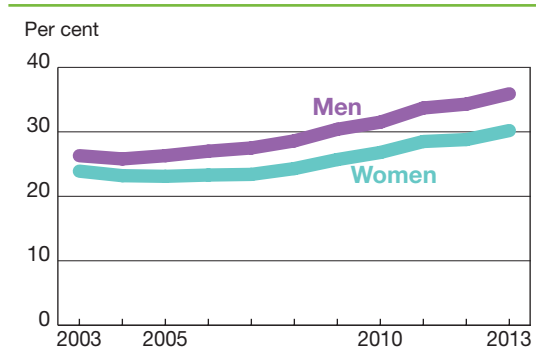
Sickness compensation is granted to 30–64 year-olds whose working capacity has been reduced permanently – i.e., for the foreseeable future.

Sickness compensation or activity compensation can be one-quarter, one-half, three-quarters or all of the maximum amount. There is income-related compensation and guarantee benefit. Income-related compensation is linked to income from employment. People with little or no income from employment receive guarantee benefit. Guarantee benefit for activity compensation varies according to age and other factors. The maximum monthly guarantee benefit for activity compensation in 2013 was SEK 8,714, or 2.35 times the basic amount. The maximum monthly guarantee benefit for sickness compensation in 2013 was SEK 8,900, or 2.4 times the basic amount.

Housing supplement for people receiving sickness compensation or activity compensation

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

Proportion of people receiving sickness compensation or activity compensation who had a housing supplement in December. The proportion of people receiving a housing supplement increased from 2003 to 2013. A total of 30 per cent of women and almost 36 per cent of men receiving sickness or activity compensation in December 2013 had a housing supplement.



Age	Number of recipients		Proportion of people receiving sickness compensation or activity compensation who had a housing supplement		Average amount (SEK per month)	
	Women	Men	Women	Men	Women	Men
19	182	241	15	13	2,659	2,766
20-24	3,536	3,914	50	48	3,339	3,343
25-29	4,318	4,941	65	69	3,419	3,460
30-34	2,750	3,426	61	69	3,442	3,467
35-39	3,548	3,898	48	59	3,248	3,339
40-44	4,949	4,764	37	51	3,006	3,131
45-49	8,036	6,512	33	41	2,872	2,969
50-54	10,015	7,860	30	36	2,871	2,890
55-59	12,362	9,137	26	30	2,814	2,773
60-64	14,406	9,555	21	21	2,712	2,707
Total	64,102	54,248	30	36	2,943	3,021

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

Housing supplements for people receiving sickness or activity compensation in December 2013. A total of 54 per cent of housing sup-

plement recipients were women and 46 per cent were men in 2013. SEK 4.5 billion housing supplements was paid in 2013.

Regulations 2013

Housing supplements include

- housing supplement
- special housing supplement.

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

The amount of a housing supplement depends on the person's housing expenses, income and savings. The maximum monthly housing supplement in 2013 was 93 per cent of housing expenses up to SEK 5,000 for unmarried people and SEK 2,500 for married people. A housing sup-

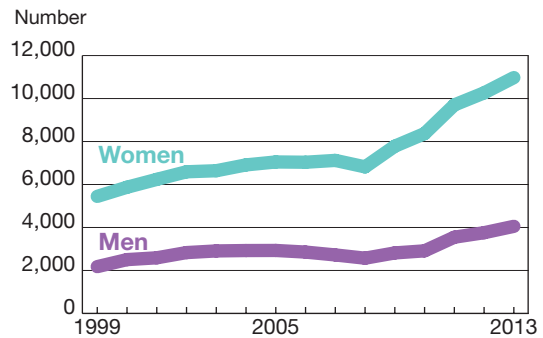
plement is tax-exempt and must be applied for.

A special housing supplement guarantees a reasonable standard of living after reasonable housing expenses have been paid. A person must have been granted a housing supplement before receiving a special housing supplement. Monthly housing expenses up to SEK 6,200 for unmarried people and SEK 3,100 for married people were regarded as reasonable in 2013. SEK 5,023 per month for unmarried people and SEK 4,245 for married people were regarded as sufficient to maintain a reasonable standard of living. A special housing supplement is paid to cover the deficit up to the reasonable standard of living.

Benefit for care of closely related persons

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

Number of recipients of benefit for care of closely related persons. The number of recipients of benefit for care of closely related persons increased during the period, particularly in 2008 and afterwards. The number of recipients rose by almost 60 per cent from 2008 to 2013. More than 15,000 people received benefit for care of closely related persons in 2013.



Age	Number of recipients		Average number of days		Average annual amount (SEK)	
	Women	Men	Women	Men	Women	Men
-24	114	51	11.2	8.5	7,666	6,660
25-29	311	153	12.1	11.5	10,001	10,002
30-34	512	278	10.6	14.7	9,066	12,366
35-39	881	393	10.6	11.0	9,368	10,093
40-44	1,364	597	10.5	10.0	9,458	9,286
45-49	1,994	722	9.7	11.1	8,580	10,092
50-54	2,122	664	11.2	11.2	9,899	10,684
55-59	2,043	638	11.2	13.2	9,889	11,789
60-	1,634	557	13.6	17.9	11,932	15,703
Total	10,975	4,053	11.0	12.0	9,803	11,218

Benefit for care of closely related persons in 2013. A total of 70 per cent of the SEK 153 million paid for the benefit in 2013 was for women

and 30 per cent was for men. A total of 73 per cent of the recipients were women and 27 per cent were men.

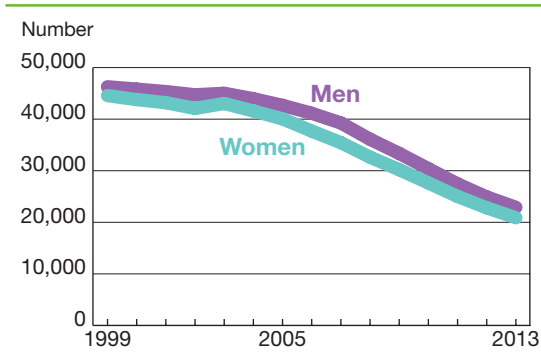
Those who forgo gainful employment to take care of a severely ill, closely related person at home or a care facility can receive the benefit. Severely ill refers to a life-threatening condition. The benefit can generally be paid for up to 100 days for each patient.

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

**Regulations
2013**

Occupational injury compensation

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



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

Due partly to the stricter requirements for approval of an occupational injury that were adopted in 1993, the number of individual life annuities declined during the period. The adoption of more lenient evidence requirements in 2002 may explain the increase for that year. The 50 per cent decline in the number of individual life annuities from 2003 to 2013 was partially due to amended rules adopted in 2003 according to which they could be granted to people under 65 only.

Age	Number of recipients		Average amount (SEK per month)	
	Women	Men	Women	Men
20–24	7	15	8,316	15,027
25–29	19	56	9,028	13,378
30–34	43	84	11,364	10,011
35–39	140	282	7,947	8,913
40–44	459	720	7,853	8,447
45–49	1,271	1,980	6,897	7,622
50–54	1,986	3,065	6,297	7,443
55–59	3,383	4,503	6,041	7,193
60–64	5,907	7,081	5,958	7,413
Total	13,215	17,786	6,230	7,489

Occupational injury annuities in December 2013.

A total of 43 per cent of occupational injury annuity recipients were women and 57 per cent were men. SEK 3 billion in occupational injury annuities was paid in 2013. A total of 38 per cent was for women and 62 per cent was for men. Women averaged 17 per cent less, or SEK 1,259 per month, than men.

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

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

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

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

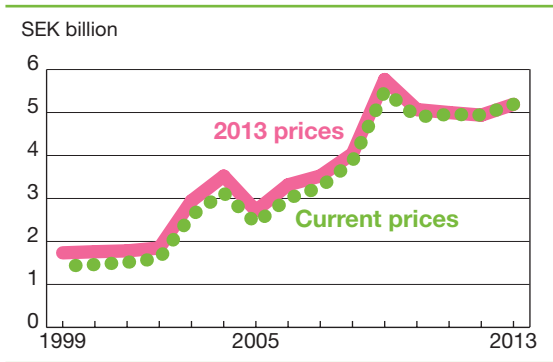
The annuity provides compensation for their entire permanent loss of income. The amount of the annuity is based on the difference between the person's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference up to 7.5 times the basic amount per year, or SEK 27,808 per month in 2013.

Regulations 2013

Other payment

Dental care

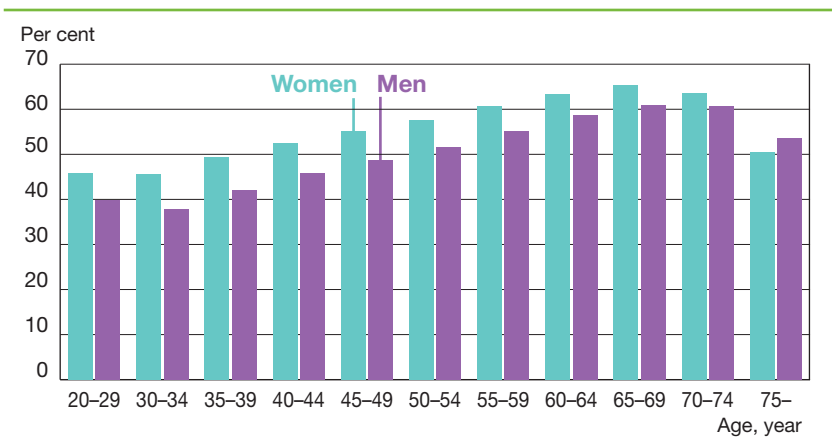
National dental care support encourages people to make regular dental appointments and enables them to obtain major dental work as needed.



Amount paid for dental care.

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

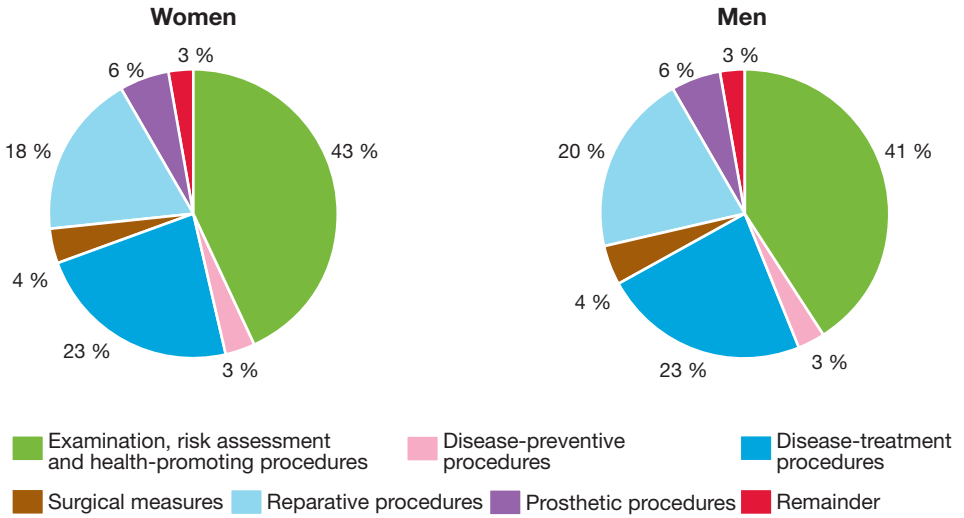
Expenditures on dental care were fairly stable as of 2010, totalling SEK 5.2 billion in 2013.



The general dental care allowance is greater for the youngest and oldest age groups (refer to the infobox for more details).

Proportion of the population that used the general dental care allowance in 2013. A total of 52 per cent of people age 20 or older used

the general dental care allowance in 2013. Women predominated in all age groups up to 74.



Proportion of procedures broken down by category in 2013. The most common category of procedures (43 per cent for women and 41 per cent for men) consisted of examinations, risk assessments and wellness measures. The purpose of such procedures is to determine whether the patient’s oral health

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

Age	Number of completed compensation periods		Average amount paid by Försäkringskassan per completed compensation period (SEK)	
	Women	Men	Women	Men
20–29	21,696	19,473	2,502	2,711
30–34	19,651	17,414	2,836	3,022
35–39	25,438	22,892	3,054	3,105
40–44	31,075	28,928	3,340	3,287
45–49	40,351	37,883	3,528	3,541
50–54	45,822	43,771	3,873	3,844
55–59	56,001	55,232	4,008	4,104
60–64	66,513	67,778	4,161	4,268
65–69	76,339	78,790	4,394	4,616
70–74	54,624	55,580	4,376	4,533
75–	81,897	68,878	4,342	4,530
Total	519,407	496,619	3,932	4,063

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

Completed compensation periods under high-cost protection in 2013. More than 1 million compensation periods under high-cost protection during which the compensation qualifying amount exceeded SEK 3,000 were completed in 2013.

Försäkringskassan paid an average of SEK 3,900 for women and almost SEK 4,100 for men per completed compensation period. The amount paid varied considerably, however, and a large proportion of the total went to a small number of recipients.

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

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

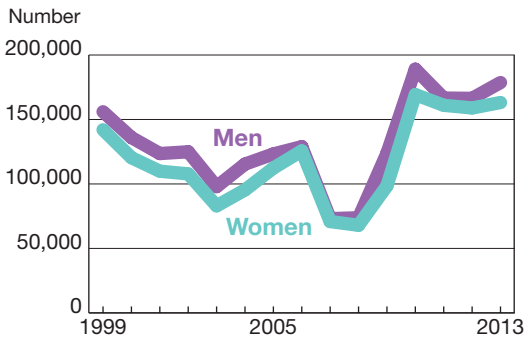
Special dental care allowance can be used in connection with certain illnesses or disabilities that can lead to poorer oral health. The allowance, which comes to SEK 600 every six months, may be applied to preventive procedures only, including checkups and cleaning.

High-cost protection ensures that patients do not have to pay the entire cost of major dental work. High-cost protection is subject to a compensation period of up to 12 months with a deductible of SEK 3,000. Försäkringskassan pays 50 per cent of the cost between SEK 3,000 and SEK 15,000 and 85 per cent above that amount.

**Regu-
lations
2013**

Development allowance and activity grants

Development allowance and activity grants are paid to unemployed persons who participate in labour market programmes.



Number of recipients of development allowance or an activity grant. While Försäkringskassan pays development allowance and activity grants, The Public Employment Service is responsible for the cost. More than 340,000 people, with men in a slight majority, received development allowance or an activity grant in 2013.

Age	Number of recipients		Average number of days		Average amount (SEK per day)	
	Women	Men	Women	Men	Women	Men
16–24 ¹	43,671	61,117	103	106	216	231
<i>including</i>						
<i>development allowance</i>	34,605	47,048	97	100	133	134
<i>activity grants</i>	12,055	18,087	95	101	400	431
25–29	16,290	20,924	106	112	340	380
30–34	13,877	14,572	106	111	350	381
35–39	14,284	12,633	114	120	388	417
40–44	16,133	12,613	123	124	411	445
45–49	17,537	14,356	131	133	439	473
50–54	15,210	14,110	139	139	453	494
55–59	13,103	13,721	147	148	473	518
60–	12,372	13,873	147	147	515	556
Total	162,477	177,919	120	121	364	377

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

Number of recipients of development allowance or an activity grant in 2013. A total of 48 per cent of recipients of development allowance or an activity grant were

women and 52 per cent were men. A total of SEK 15.9 billion, 47 per cent to women and 53 per cent to men, in development allowance or an activity grant was paid in 2013.

Development allowance and activity grants may be paid to unemployed persons who participate in labour market programmes through the Swedish Public Employment Service. Among the programmes are the job and development programme, work experience and support to start a business. Participants who met the requirements for unemployment compensation received a daily activity grant of between SEK 320 and SEK 680 in 2013 for full-time programmes. Participants age 25 and older who did not meet the requirements for unemployment compensation received a daily activity grant

at the guarantee level of SEK 223 in 2013 for full-time programmes.

Participants age 18–24 generally received development allowance instead of an activity grant at the guarantee level if they did not meet the requirements for unemployment compensation. Daily development allowance was either SEK 48 or SEK 142 in 2013. The lower amount, which is for people without an upper secondary school degree, is paid until 30 June the year that the participant turns 20. As opposed to an activity grant, development allowance is tax-exempt.

**Regu-
lations
2013**

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

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

Age	Number of recipients		Percentage receiving supplementary introduction benefit		Percentage receiving introduction benefit for housing	
	Women	Men	Women	Men	Women	Men
16–19	107	209	5	0	21	19
20–24	2,110	2,599	13	3	21	33
25–29	2,918	3,844	29	10	14	31
30–34	2,576	3,239	39	20	12	27
35–39	2,071	2,353	48	34	10	21
40–44	1,624	1,823	50	43	9	17
45–49	1,057	1,240	44	43	9	15
50–54	842	797	38	39	13	13
55–59	573	491	25	35	13	12
60–65	373	380	10	23	16	15
Total	14,251	16,975	34	22	13	24

Number of introduction benefit recipients in 2013. A total of 46 per cent of introduction benefit recipients were women and 54 per cent were men. Almost SEK 1.7 billion, 44 per cent to women and 56 per cent to men, in introduction benefit was paid in 2013.

The proportion of recipients who also had supplementary introduction benefit was greatest among 30–54 year-olds, perhaps because they were most likely to have children living at home. Maybe because more of them live alone, men age 20–49 were more likely than women to receive introduction benefit for housing.

Region of birth	Women	Men	Total
Rest of Europe ¹	305	284	589
Sub-Saharan Africa	5,904	5,705	11,609
Asia except for the Middle East	2,134	1,914	4,048
Middle East, North Africa and Turkey	5,690	8,834	14,524
Other or unknown	218	238	456
Total	14,251	16,975	31,226

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

Number of introduction benefit recipients in 2013 by region of birth. Most introduction benefit

recipients (84 per cent) came from Sub-Saharan Africa, the Middle East, North Africa or Turkey.

Newly arrived immigrants age 20–64 who have been granted residence permits as refugees or quota refugees, as well as members of their family, can receive introduction benefit. Newly arrived immigrants age 18–20 can also receive introduction benefit provided that their parents are not in Sweden. Introduction benefit is approved by Arbetsförmedlingen and paid by Försäkringskassan. The benefit, which was SEK 308 per working day assuming the person was participating in an introduction plan full-time, can be paid for up to two years.

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

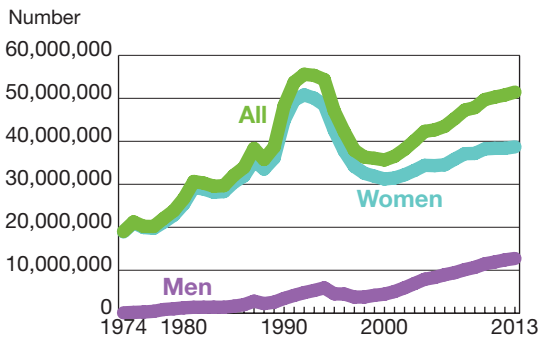
or introduction benefit for housing. Försäkringskassan processes and approves the applications. Supplementary introduction benefit can be paid to people with children up to age 20 who are living at home. The monthly benefit is SEK 800 per child younger than 11 and SEK 1,500 per child age 11–20. The maximum monthly supplementary introduction benefit is SEK 4,500. The supplementary introduction benefit is paid per household. A recipient of introduction benefit who lives alone can receive introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900.

**Regu-
lations
2013**

Parental Insurance Celebrates Its 40th Anniversary

When adopted in 1974, parental insurance entitled both women and men to paid leave from employment in order to care for children. This chapter reviews the ways that parental benefit and temporary parental benefit for care of children have evolved since that time. Parental insurance also includes pregnancy benefit these days, while temporary parental benefit has been expanded to cover situations other than care of children. The equality bonus introduced in 2008 is paid if both parents take more than the reserved number of parental benefit days. Descriptive statistics on these benefits can be found in the chapters regarding financial security for families and children.

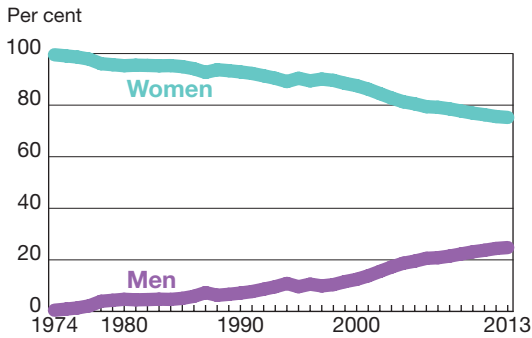
Parental benefit



Parental benefit days. The number of parental benefit days taken is a function of the total number of children age 8 or younger, as well as the number of days to which their parents are entitled. The number of parental benefit days taken increased from 19 million in 1974 to almost 56 million in 1992. The figure declined in 1993–2000 and then began to rise again. A total of 51.4 million parental benefit days, 38.7 million for women and 12.7 million for men, were paid in 2013.

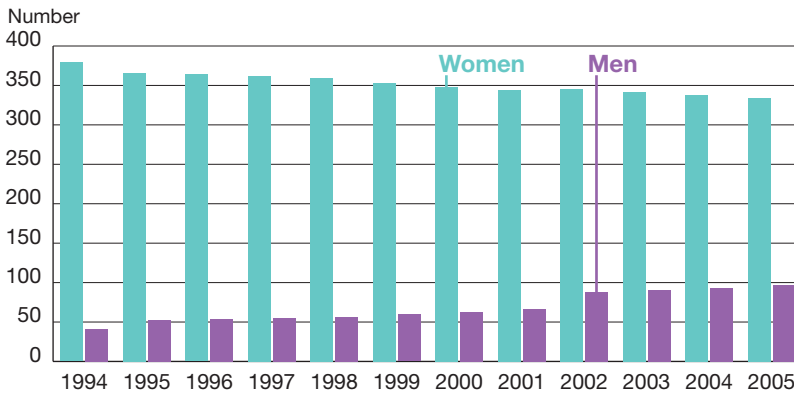
The rise in the 1970s and 1980s largely reflected the increase in the

number of days to which parents were entitled, whereas more recent fluctuations are primarily due to changes in the birth rate. The rise in the early 1990s was the result of the 1989 increase in the number of days to which parents were entitled from 360 to 450, as well as higher birth rate (124,000 in 1990 as opposed to 105,000 in 1987). The decrease that began in 1993 was largely due to a decline in the birth rate, which bottomed out at 88,000 in 1999. The birth rate began climbing again in the early 2000s.



Proportion of parental benefit days taken by gender. Ever since parental benefit was adopted, women have taken more days than men. At the beginning (1974), women took 99.5 per cent and men 0.5 per cent.

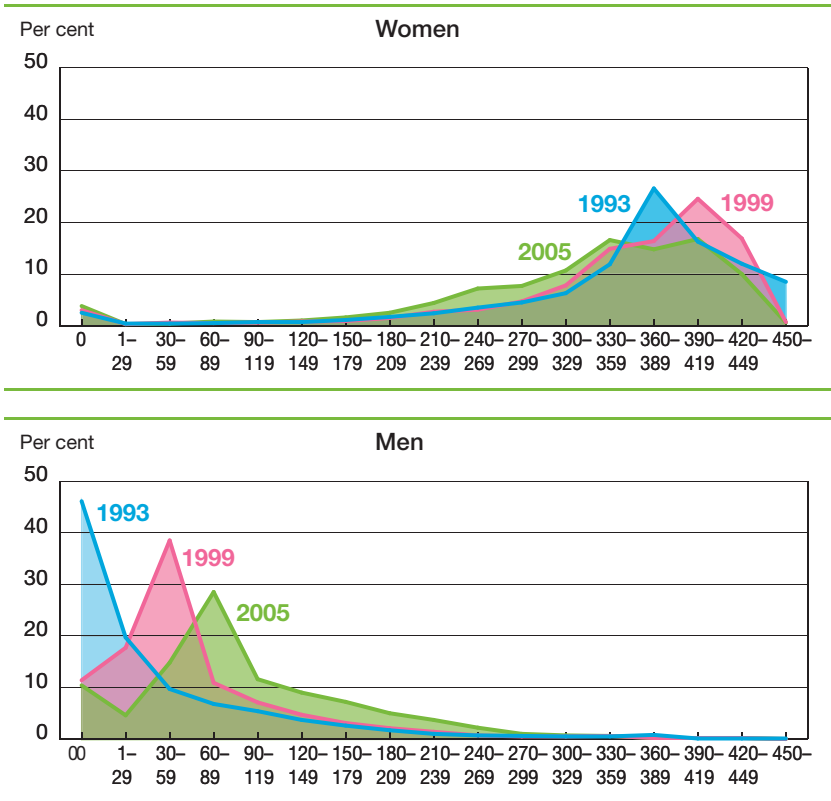
The proportion taken by men has steadily risen, reaching the 10 per cent mark in 1998 and 20 per cent in 2006. At last count (2013), men were up to 24.8 per cent of all parental benefit days taken.



Total number of parental benefit days taken once the child has turned 8, by year of birth. The number of parental benefit days taken by women has declined for children born in 1994–2005. Women with a child born in 1994 averaged 379 of the 450 days to which parents were entitled once the child turned 8, whereas those with a child born in

2005 averaged 334 of the 480 days to which parents were entitled.

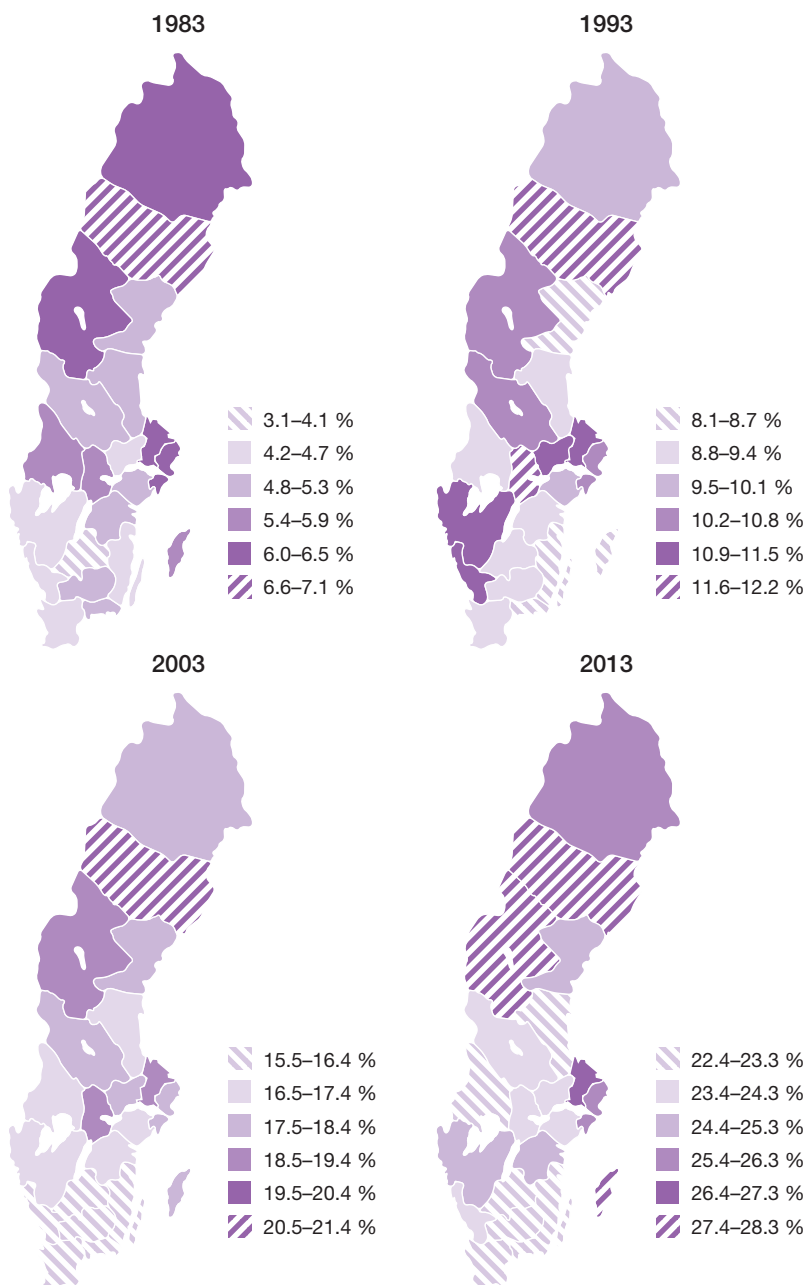
Men showed the opposite trend. Men with a child born in 1994 averaged 41 days once the child turned 8, whereas those with a child born in 2005 averaged 96 days. The increase among men was greatest for children born in 1995–2002, the years during which reserved months were adopted.



Total number of parental benefit days taken once the child has turned 8, by interval and year of birth. Most women had taken at least 330 parental benefit days once their child had turned 8 regardless of the child’s year of birth. The proportion of women who had taken 150–159 days increased in 1999–2005, while the proportion who had taken more than 359 days decreased.

Meanwhile, the number of days taken by men increased. A total

of 46 per cent of men with a child born in 1993, 11 per cent with a child born in 1999 and 10 per cent with a child born in 2005 did not take any parental benefit days at all. Men with a child born in 1999 were most likely to take 30–59 days, whereas those with a child born in 2005 were most likely to take 60–89 days. One reason for the correlation between year of birth and the number of days taken is the adoption of reserved months in 1995–2002.



Proportion of parental benefit days taken by men per county. The proportion of parental benefit days taken by men in 2013 varied from 22.5 per cent in Gävleborg County to 28.1 per cent in Västerbotten County. The proportion increased in every

county. Västerbotten, Jämtland and Uppsala counties had some of the highest proportions every year. Skåne, Jönköping and Kalmar counties had some of the lowest proportions every year.

Regulations

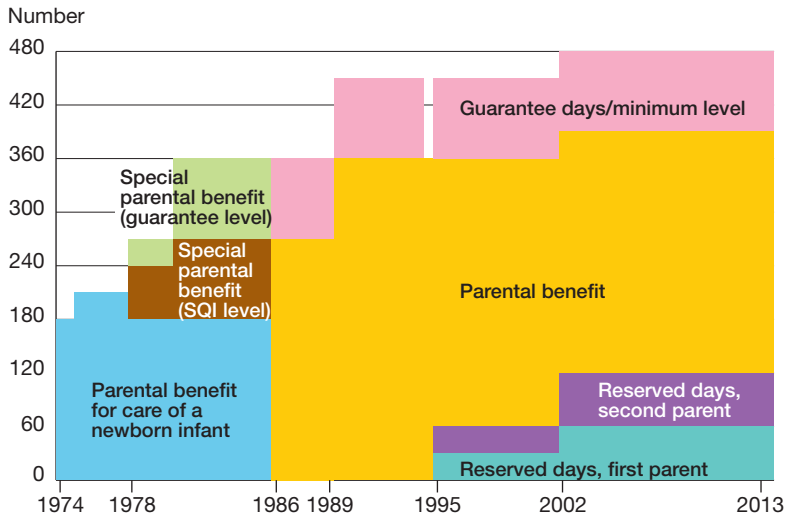
Amendments to the rules for parental benefit

The adoption of parental benefit in 1974 entitled both women and men to paid leave from employment for care of a newborn infant.¹ The benefit was based on a parent’s sickness benefit qualifying income (SQI), including a guarantee level for those with little or no income.

Number of days

When parental benefit were introduced in 1974 it entitled women and men to paid leave for 180 days to care for a newborn infant. The number of days has increased several times through the years. As of 1975, parents were entitled to 210 days of paid leave. Separate parental benefit was introduced in 1978 whereby the amount was based on SQI for 60

days and the guarantee level for 30 days. The total number of days was extended to 270. In 1980, separate parental benefit was extended to 90 days based on SQI and 90 days based on the guarantee level, for a total of 360 days. Parental benefit for care of a newborn infant and special parental benefit were combined in 1996, entitling women and men to 360 days of paid leave, including 90 days at the guarantee level. The number of parental benefit days was raised to 450 on 1 July 1989. When childcare allowance was adopted on 1 July 1984, the 90 days at the guarantee level were eliminated. The 90 days were restored when childcare allowance was eliminated on 1 January 1995. The latter reform reserved 30 days for the exclusive use of each parent. A second reserved month for each parent was adopted in 2002, while the total number of parental benefit days was extended to 480.



¹ This report covers rules for biological children and single births only. The rules are somewhat different for other children. Amendments may involve transitional rules or those that apply to children born as of a certain date. This report does not take those details into consideration. This report includes compensation received from Försäkringskassan only. A large percentage of gainfully employed women and men are covered by collective agreements that provide compensation above and beyond parental benefit. This report does not look at those data either.

Compensation level

The parental benefit compensation level has also varied through the years. When first adopted, parental benefit for care of a newborn infant was 90 per cent of SQI up to 7.5 of the basic amount. Women with little or no income from employment were subject to a guarantee level of SEK 25 per day. Men could receive more than the guarantee level only if the child's mother was also entitled to it, requiring in practice that she be employed. The rule also applied to the special parental benefit adopted in 1978. The requirement was eliminated when parental benefit for care of a newborn infant and special parental benefit were combined on 1 January 1986.

The compensation level of 90 per cent of SQI up to 7.5 of the basic amount was lowered to 80 per cent on 1 January 1995. However, 90 per cent of SQI was still paid for the days reserved for each parent that were adopted at the same time. In 1996, the compensation level was lowered to 75 per cent of SQI for parental benefit days and 85 per cent for the days reserved for each parent. The compensation level for the days reserved for each parent was lowered to 75 per cent as well in 1997. The compensation level was increased to 80 per cent of SQI in 1998. The ceiling was raised from 7.5 to 10 times the basic amount on 1 July 2006.

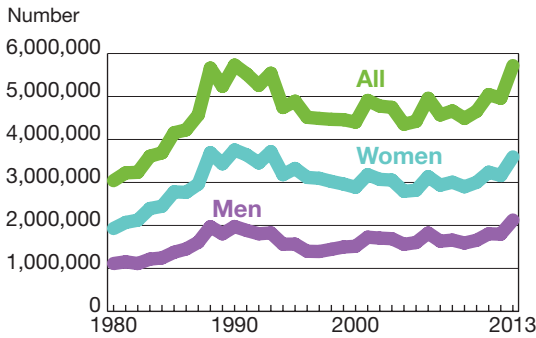
The basic daily level for parents with little or no SQI has been increased a number of times since 1974: from SEK 25 to SEK 32 in 1978, to SEK 37 in 1980, to SEK 60 in 1987, to SEK 120 in 2002, to SEK 150 in 2003, to SEK 180 in 2004 and to SEK 225 in 2013. The minimum level for the days not based on SQI has essentially followed the above trend, with the exception of 2002–2006 when it remained at SEK 60. It has not changed since being raised to SEK 180 in 2006.

Period during which parental benefit days can be taken

The period during which parental benefit days can be taken has also changed from time to time. Parental benefit adopted in 1974 for care of a newborn infant could be used until 270 days after the child's birth. Special parental benefit introduced in 1978 could be used until the child turned 8 or completed its first year in school. The combination of parental benefit for care of a newborn infant and special parental benefit in 1986 lowered the limit to the child's 4th birthday. On 1 July 1989, the rule was changed back to when the child turned 8 or completed its first year in school. The period was extended on 1 January 2014 to the child's 12th birthday. Now, however, parental benefit could be paid for no more than 96 days for children age 4 or older.

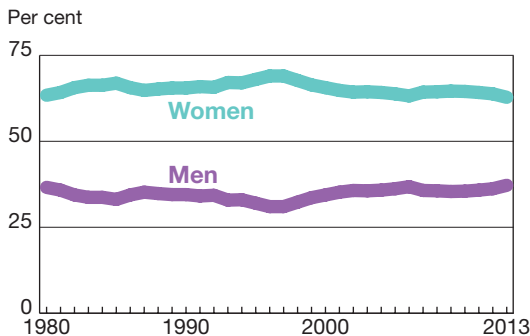
Temporary parental benefit for care of children.

These days, temporary parental benefit consists of several possible components. This section traces the evolution of temporary parental benefit for care of children, which was adopted in 1974.

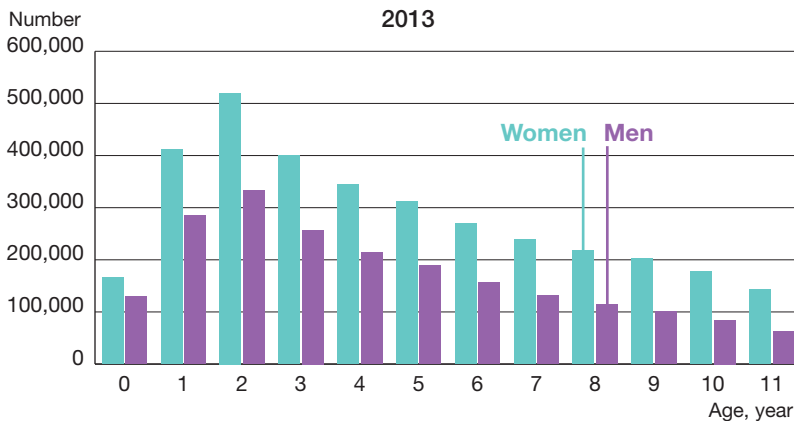
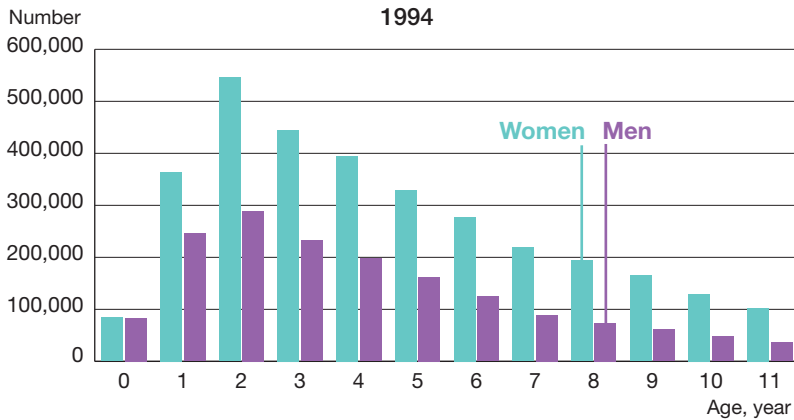


Because the pre-1980 statistics include the 10 days of paternal leave for care of a newborn infant, the data are not comparable. Thus, we are not presenting the number of days taken for 1974–1979.

Temporary parental benefit days taken for care of children. The number of temporary parental benefit days taken for care of children increased in the 1980s and declined somewhat in the mid-1990s. The number rose from 2009 to 2013. More than 5.7 million temporary parental benefit days, 3.6 million for women and 2.1 million for men, were paid in 2013.

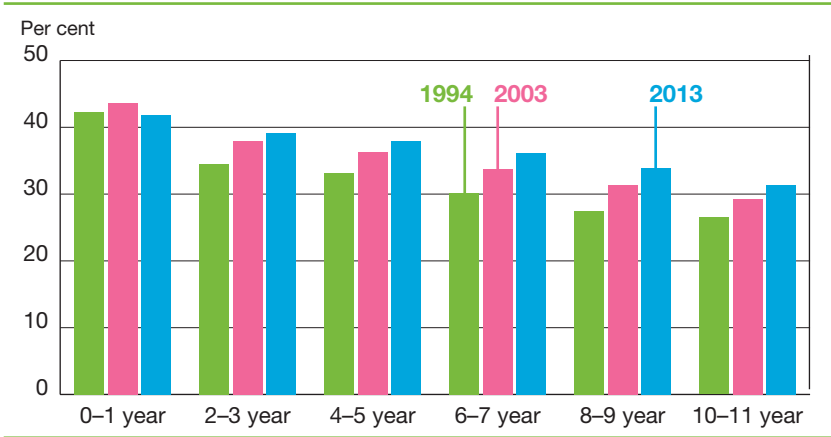


Proportion of temporary parental benefit days taken for care of children by gender. The proportion has not changed much since the 80s and women have taken 60–70 per cent of all temporary parental benefit days, whereas men have taken 30–40 per cent during this period. A total of 62.8 per cent of the days were paid to women and 37.2 per cent to men in 2013.



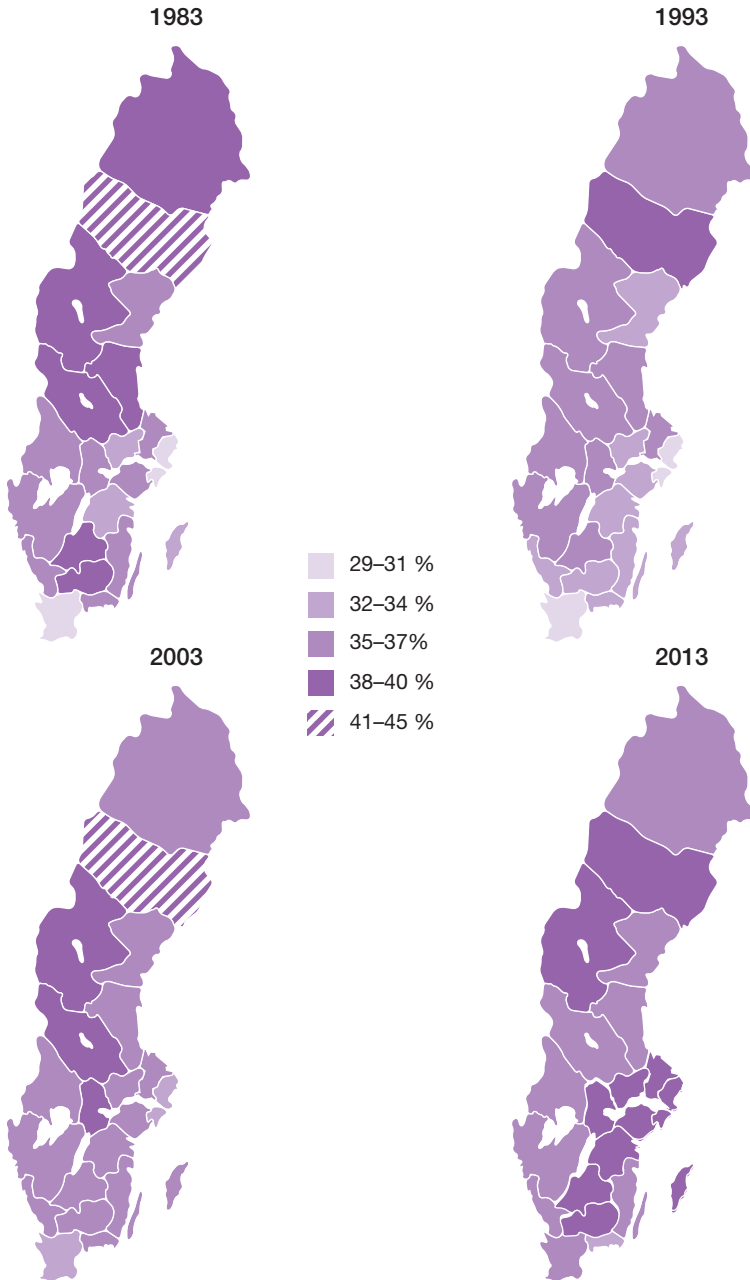
Number of temporary parental benefit days for care of children in 1994, 2003 and 2013 by age of the child. Both women and men took the most days when their child was 1–3 years old. The number of days gradually decreased until the

child's 12th birthday. Women have always used more days than men regardless of the age of the child. The basic pattern held throughout the years despite variations in the total number of days taken.



Proportion of temporary parental benefit days for care of children taken by men by age of the child. Men have always taken a greater proportion of their days when a child is

young than when it is older. In 2013, men used 42 per cent of their days for children age 1 or younger. The proportion gradually decreased to 31 per cent for children age 10-11.



Proportion of temporary parental benefit days taken by men for care of children by county. The proportion of temporary parental benefit days taken by men in 2013 ranged from 34.3 per cent in Blekinge County to 40.0 per cent in Gotland County.

The proportion held fairly steady through the years. Västerbotten and Uppsala counties had some of the highest proportions every year. Skåne and Stockholm counties had some of the lowest proportions every year.

Regulations

Amendments to the rules for temporary parental benefit for care of children

Number of days

Sickness benefit for care of children as adopted on 1 January 1974 entitled parents to paid leave from employment up to 10 days per calendar year until the child's 10th birthday. Fathers were entitled to 10 days to care for children younger than 10 when a sibling was born. That time was included in the 10 days for care of children. The name was changed in 1977 to parental benefit for temporary care of children. The limit was raised to 12 days per calendar year for families with one child, 15 days for families with two children, and 18 days for families with three or more children. Maximum annual paid leave to care for children was raised to 60 days per child in 1980. The limit for the age of the child was raised from 10 to 12, and the father's right to take 10 days for care of newborn infants became an independent component. On 1 July 1988, annual

temporary parental benefit for care of children was extended to 90 days per child. Meanwhile, restrictions were placed on the ability to use the benefit for children younger than 240 days. Since 1 July 1990, annual temporary parental benefit has been extended by an additional 30 days to 120 days per child.

Compensation level

The compensation level has changed several times since 1974. When first adopted, the benefit paid 90 per cent of SQI up to 7.5 of the basic amount. Since the parent is compensated for loss of income from employment, there is no minimum level, as is the case with parental benefit. On 1 March 1991, the annual compensation level per child was lowered to 80 per cent of SQI for the first 14 days and 90 per cent afterwards. The level was lowered to 75 per cent of SQI in 1996 and raised to 80 per cent in 1998. The ceiling for computing SQI was raised from 7.5 to 10 times the basic amount on 1 July 2006 and lowered back to 7.5 times the basic amount in 2007.

Social Insurance in Figures 2014

Social insurance is an integral part of most people's lives. It has a major impact on both the general sense of security and the economy of the country. Expenditures for benefits and allowances administered by Försäkringskassan totalled SEK 212 billion or almost 6 per cent of Swedish GDP in 2013.

Each year Försäkringskassan publishes *Social Insurance in Figures*, which proceeds from statistics and comments to present a number of benefits and allowances that it administers and pays. The benefits and allowances are described in tables, maps and diagrams for the following areas: 1) scope and financing of social insurance; 2) registered insured persons; 3) financial security for families and children; 4) financial security in the event of disability; 5) financial security in the event of illness; 6) other payment. We have devoted a special chapter of our 2014 report to parental insurance, which is celebrating its 40th anniversary this year.