

Social Insurance in Figures 2011



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Social Insurance in Figures 2011 can be ordered from
the website www.forsakringskassan.se,
and costs SEK 120 excluding VAT, postage and packing.

Foreword

Each year the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, the purpose of which is to describe with the aid of statistics and comments a number of insurances and benefits administered by the agency.

Social insurance is an integral part of most people's daily lives. It impacts crucially not only on people's security and welfare but also on the national economy. In 2010, just over 3.2 million people received a payment from the Swedish Social Insurance Agency. That is approximately 54 per cent of Sweden's population aged between 16 and 64. Total expenditure for the insurances and benefits administered by the Swedish Social Insurance Agency amounted to approximately SEK 211 billion, or the equivalent of 6 per cent of Sweden's gross national product (GNP).

Many co-workers at the Swedish Social Insurance Agency have contributed to *Social Insurance in Figures 2011*. Jacob Stavstedt wrote the chapter on The Financial Scope of Social Insurance; Helena Bertilsson wrote the chapters on Registered Insured Persons, Financial Security in Case of Sickness and Disability, Other Payments; and Andrea Kolk wrote the chapter on Financial Security for Families and Children. Marie Mulder served as editor for the publication.

Stockholm, September 2011

Adriana Lender
Director General

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Introduction

The aim of Swedish social insurance is to provide financial security during the various phases of life for all people living or working in Sweden. The part of social insurance administered by the Swedish Social Insurance Agency consists primarily of insurances and benefits paid out to families with children, to the sick, and to people with functional disabilities. As of January 2010, the Swedish Pensions Agency administers insurances and benefits paid out to pensioners. These payments are not included in this publication.

In 2010, approximately 3.2 million people received at least one payment from the Swedish Social Insurance Agency, which represents 54 per cent of Sweden's population aged between 16 and 64. Total expenditure for the Swedish Social Insurance Agency was SEK 211 billion, or the equivalent of 6 per cent of Sweden's gross national product (GNP). A little over half of expenditure went to sick persons and persons with functional disabilities, almost a third to children and families, and the remainder to other benefits primarily within the labour market area and to administration.

Social insurance is presented in this booklet by means of tables, charts and diagrams under headings such as: The Financial Scope of Social Insurance, Registered Insured Persons, Financial Security for Families and Children, Financial Security in Case of Illness and Disability, and Other Payments. The data used to measure several of the insurances and benefits include: number of recipients, amounts paid out and average rates of compensation. The statistics presented refer normally to the whole year 2010, alternatively December 2010.

Insured persons require social insurance in varying degrees and use it in different ways. Therefore, data is presented broken down by gender and age, and in some cases by region of birth and county.

On the Swedish Social Insurance Agency web site www.forsakringskassan.se there is a PDF version of *Social Insurance in Figures 2011* as well as a grid diagram with links to the underlying statistics. Further statistical information is available on the Swedish Social Insurance Agency web site for official and other statistics, <http://statistik.forsakringskassan.se/>. Questions concerning statistics may also be e-mailed to statistikenheten@forsakringskassan.se.

Directions for reading

The concept 'social insurance' as used in *Social Insurance in Figures 2011* refers only to insurances and benefits administered by the Swedish Social Insurance Agency. This means that insurances and benefits within social insurance administered by the Swedish Pensions Agency are not included, for example old-age pension, survivor support for children, pension rights for child years, etc. As a result, data concerning, for example, social insurance expenditure for various areas of expenditure may differ from that reported in other contexts.

For each insurance and benefit included in *Social Insurance in Figures 2011* there is a 'rules box' that describes the rules obtaining in the year the statistics refer to, that is, 2010. This contains an easy-to-understand summary to help the reader place the statistics in their context and is not to be taken as a formal description of the regulations for the insurance or benefit in question. In cases where regulations have changed in the course of the year, the most up-to-date regulations for the current year are shown. Official regulatory information is to be found on the Swedish Social Insurance Agency home page www.forsakringskassan.se.

Only current concepts in accordance with the Social Insurance Code are used, even though these may not have been into force during the reference year 2010. This makes it easier for the reader to relate *Social Insurance in Figures 2011* to other currently published information, statistics and analyses available at the Swedish Social Insurance Agency.

Retroactive decisions, revisions, withdrawals, etc, may lead to discrepancies between statistics extracted at different times from the Swedish Social Insurance Agency's data registry bank. As a result, for example, information concerning the number of recipients reported in *Social Insurance in Figures 2010* may differ somewhat from that reported elsewhere.

The concept 'days' includes throughout only so-called 'net days', that is to say, for example, two days with 50 per cent benefit count as one net day. This is a departure from previous years' publications and can, for instance, cause the measure 'average number of days compensated' to differ from what was reported in previous years.

All data concerning expenditure, average amounts, average number of days, etc, are rounded off. In contrast, data totals or data for all individuals are based on calculations of non-rounded-off values.

In calculating the size of income-related daily allowances in the case of sickness cash benefit, pregnancy cash benefit, parental cash benefit, etc, the compensation rate (80 or 75 per cent) is multiplied by a so-called conversion factor; this was 0.97 in 2010. The conversion factor is set by the Swedish Parliament. Compensation in the case of income-related daily allowances is therefore just under 80 or 75 per cent of the sickness cash benefit qualifying income.

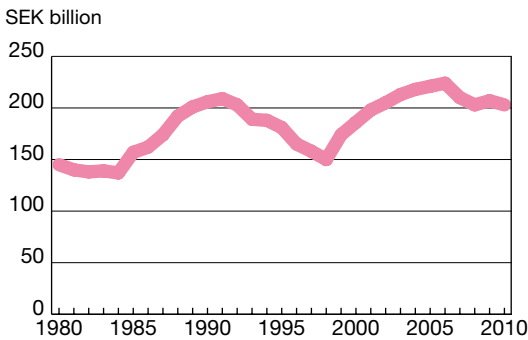
The diagram "Proportion of the population with sickness or activity compensation per region of birth in December 2010" has been age-standardized. This is because the age structure varies for different regions of birth – this is important to bear in mind since the prevalence of sickness varies with age. Age standardization means the age structure is adjusted so as to be the same for different regions of birth.

The size of daily allowances is calculated differently depending on whether it is an hours-per-day based allowance (for example, temporary parental cash benefit) or a calendar day based allowance (for example, parental cash benefit). This means that even though the maximum allowance is based on 7.5 price base amounts for temporary parental cash benefit and 10 price base amounts for parental cash benefit, the average daily allowance for temporary parental cash benefit can nevertheless exceed that for parental cash benefit.

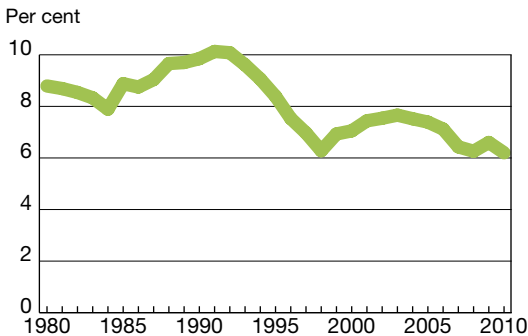
The Financial Scope of Social Insurance

Social insurance expenditure

Social insurance expenditure is here defined as expenditure for insurances and benefits administered by the Swedish Social Insurance Agency during 2010, that is to say, primarily insurances and benefits paid out to families with children, to the sick and to people with disabilities.



Social insurance expenditure (excluding administration) in year 2010 prices. In 2010, social insurance expenditure for benefits administered by the Swedish Social Insurance Agency (excluding administration) totalled SEK 203 billion. Between 1992 and 1998, expenditure decreased, mainly due to cost-cutting regulatory changes such as reduced levels of compensation and the introduction of a sick-pay period and a qualifying day in sickness insurance. The increased expenditure from 1999 onwards was partly due to the sharp rise in the cost of sickness insurance. The decrease in expenditure from 2006 onwards is primarily due to lower costs for sickness cash benefit and sickness compensation. Social insurance expenditure in 2010 including administrative costs was just under SEK 211 billion.

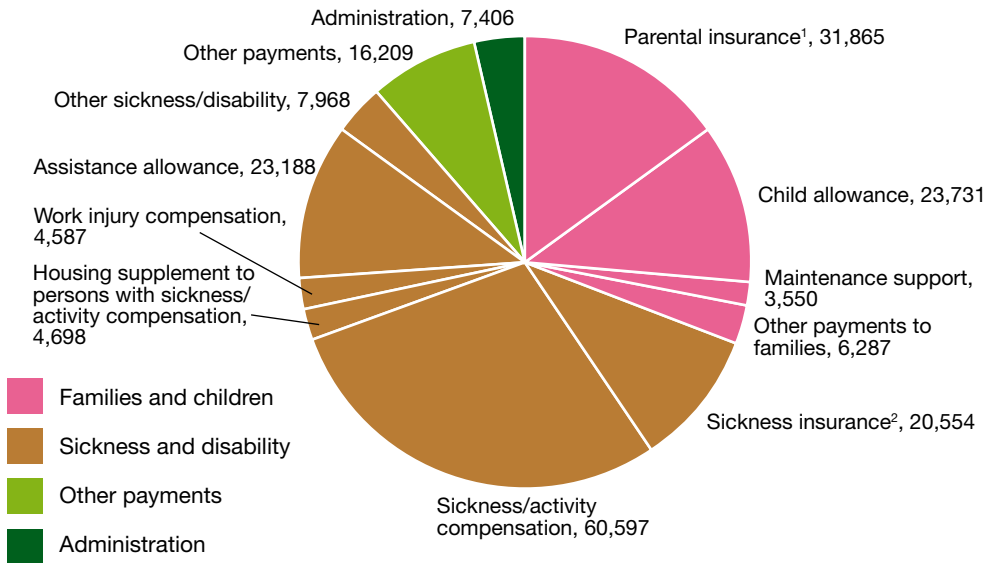


Social insurance expenditure (excluding administrative costs) relative to the gross national product (GNP). Payments from social insurance play a significant role in the national economy. In 2010 these equated to 6.2 per cent of GNP – the lowest level in 30 years. Social insurance expenditure including administrative costs equated to 6.4 per cent of GNP in 2010.

Area of expenditure/benefit, SEK million	2008	2009	2010
<i>Financial security for families and children</i>			
Parental cash benefit	24,058	25,224	26,488
Temporary parental cash benefit	4,646	4,641	4,852
Pregnancy cash benefit	508	522	525
Child allowance	23,389	23,364	23,731
Housing allowance for families with children and for young people	3,223	3,372	3,493
Care allowance	2,679	2,789	2,766
Maintenance support	3,724	3,645	3,550
Adoption allowance	28	29	28
Total	62,255	63,586	65,433
<i>Financial security in case of sickness and disability</i>			
Sickness cash benefit	24,638	20,628	18,449
Rehabilitation benefits	1,894	2,140	1,990
Allowance for care of close relatives	76	90	115
Dental care	3,867	5,503	4,897
Medical care in international contexts	361	608	579
Sickness/activity compensation	69,633	67,804	60,597
Housing supplement	4,359	4,467	4,698
Disability allowance	1,192	1,242	1,226
Work injury compensation	5,425	5,156	4,587
Car allowance	200	222	259
Assistance allowance	19,858	21,753	23,188
Contribution to county councils	1,000	1,000	1,000
Other benefits	7	7	6
Total	132,510	130,620	121,592
<i>Other payments</i>			
Activity support	6,738	10,293	16,157
Daily cash benefit for conscripts	3	3	0
Family allowance for conscripts	41	29	31
Other	22	19	21
Total	6,805	10,344	16,209
<i>Administration</i>	7,701	7,447	7,406
Total	209,271	211,998	210,640

Social insurance expenditure 2008–2010 in SEK million (current prices). For one area of expenditure, financial security in case of sickness and disability, expenditure fell successively between 2008 and 2010. This was primarily due to reduced expenditure for sickness cash benefit and sickness compensation. On the other hand, expenditure for financial security

for families and children increased, which may be partly explained as the result of more children being born. Within the category Other Payments, expenditure is dominated by activity support, the benefit paid out to persons participating in labour market programs. The increase is due to high unemployment and increased labour market policy measures.

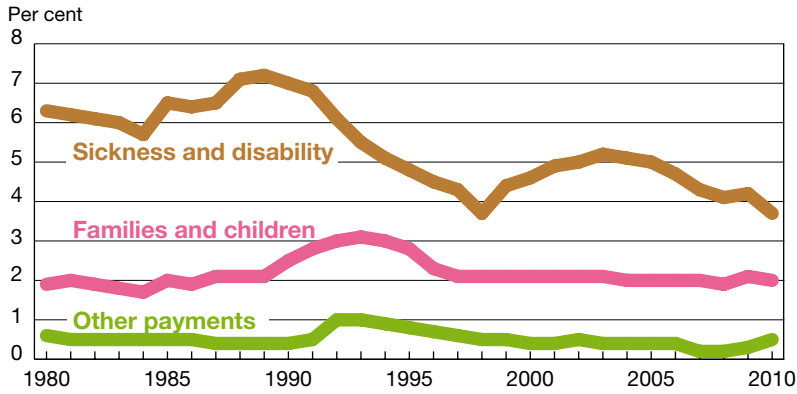


¹ Including parental insurance, temporary parental insurance and pregnancy allowance.

² Including sickness allowance, rehabilitation allowance and allowance for care of close relatives.

Distribution of expenditure for 2010 (SEK millions). A little more than half of social insurance expenditure (58 per cent or SEK 122 billion) went to the sick and disabled. Families with children accounted for 31 per cent of expendi-

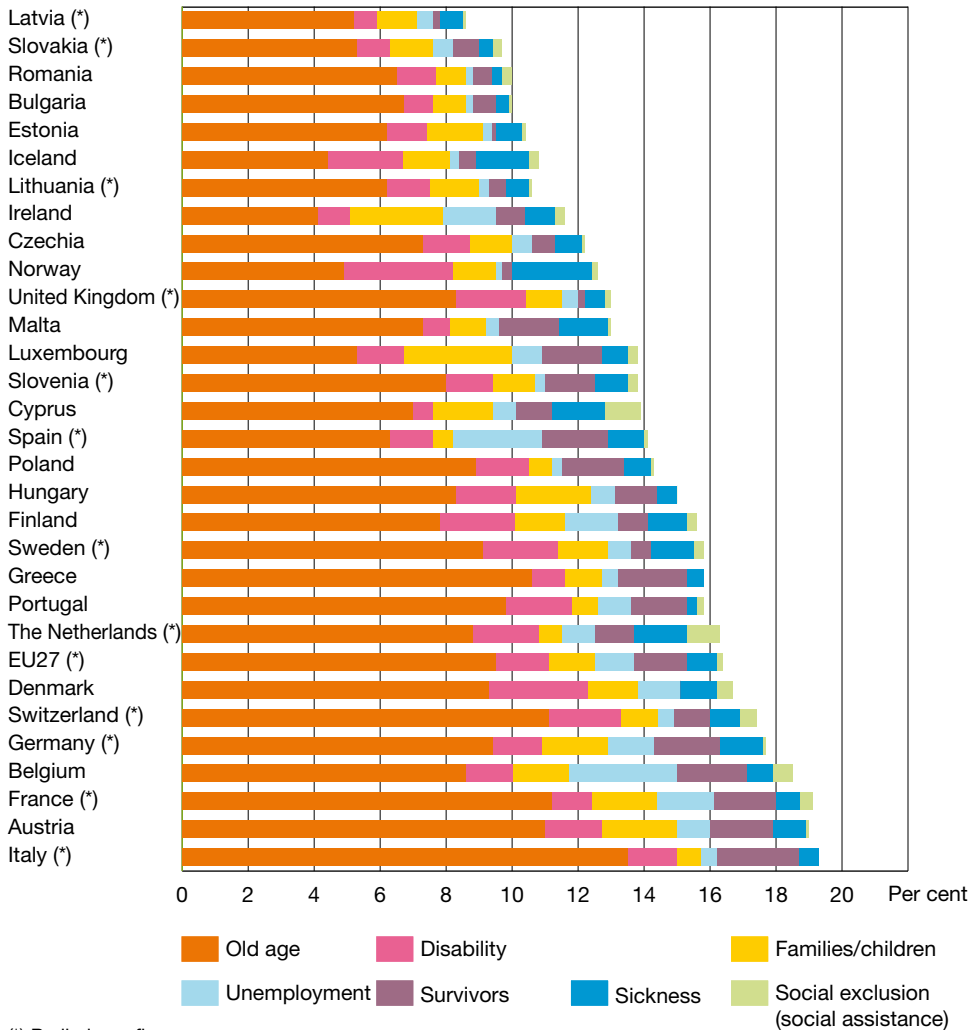
ture (SEK 65 billion). In addition, there were various other benefits, primarily within the labour market area (just over SEK 16 billion). Remaining expenditure comprised administrative costs (just over SEK 7 billion).



Expenditure areas relative to GNP.

Expenditure for sickness and disability increased during the latter part of the 1980s but then fell from just over 7 per cent of GNP in 1989 to just under 4 per cent of GNP in 1998. The drop was partly the result of reduced sickness absence, the introduction of the sick-pay period, the reduction of compensation levels and the transfer of responsibility for medicine costs to the county councils. Between 1998

and 2003, expenditure relative to GNP rose as a result of increasing sickness absence. Subsequently, expenditure once again decreased. Expenditure in the area of financial security for families and children increased in relation to GNP in the early 1990s due to the large cohorts of children. In the second half of the 1990s, expenditure once again fell in relation to GNP and has since remained stable at just over 2 per cent.



(*) Preliminary figures
 Source: Eurostat (2010)

Public transfers relative to GNP in 2008 in Sweden and other European countries. Public transfers include not only social insurance but also unemployment benefit and financial assistance. Sweden’s proportion of public transfers to households relative to GNP is at the same level as the EU average, approximately 16 per cent. The Baltic countries have one of the lowest

proportions, between 8 and 10 per cent. There are large differences between countries when it comes to how they use public transfers and direct transfers to meet needs within the social insurance system. Examples of direct services are tax reductions and subsidized places at day-care centres, and these are not included in this survey.

How social insurance is financed

Social insurance is financed by contributions, public funds and other incomes such as municipal disbursements.

SEK million	Income				Expenditure			Surplus/ deficit
	Contrib- utions	Statu- tory gov't funding	Other	Total	Pay- ments ⁴	Admin- istra- tion	Total	
Parental insurance ¹	27,079	–	–	27,079	31,340	1,135	32,475	–5,396
Child allowance	–	23,978	–	23,978	23,731	247	23,978	–
Housing allowance for families with children, etc	–	3,723	–	3,723	3,493	230	3,723	–
Care allowance	–	2,945	–	2,945	2,766	179	2,945	–
Maintenance support	–	2,420	1,499	3,919	3,550	369	3,919	–
Sickness insurance ²	74,574	14,941	–	89,515	81,677	3,585	85,262	4,253 ³
Contributions to county councils	–	1,000	–	1,000	1,000	–	1,000	–
Dental care	–	5,103	–	5,103	4,897	206	5,103	–
Medical care in international contexts	–	618	–	618	579	39	618	–
Disability allowance	–	1,317	–	1,317	1,226	91	1,317	–
Activity support	16,157	698	–	16,855	16,157	698	16,855	–
Work injury benefits, etc	8,370	48	46	8,464	4,587	242	4,829	3,635
Car allowance	–	285	–	285	259	26	285	–
Assistance allowance	–	19,096	4,309	23,405	23,188	217	23,405	–
Housing supplement	–	4,834	–	4,834	4,698	136	4,834	–
Other benefits	17	71	5	92	86	6	92	–
Total	126,197	81,077	5,859	213,132	203,234	7,406	210,640	2,493

¹ Includes parental cash benefit and temporary parental cash benefit but not pregnancy cash benefit, which is financed by the sickness insurance contribution.

² Includes sickness cash benefit, rehabilitation cash benefit and other rehabilitation benefits, sickness and activity compensation, pregnancy cash benefit and allowance for care of close relatives.

³ The difference between sickness insurance contributions received and the costs they are intended by statute to finance.

⁴ The amounts also include national old-age pension contributions.

Social insurance income and expenditure in 2010, in SEK million. In 2010, income from social contributions amounted to SEK 126 billion. The part financed by public funds (taxation) was SEK 81 billion (38 per cent of expenditure). Municipal disbursements, maintenance support debtors, etc,

accounted for just under 3 per cent of expenditure. Of the insurance categories financed by contributions, sickness insurance and work injury insurance produced a surplus of almost SEK 8 billion in 2010. Meanwhile parental insurance produced a deficit of just over SEK 5 billion.

Premium rates in %	2004	2005	2006	2007	2008	2009	2010
Old-age pension contribution ¹	10.21	10.21	10.21	10.21	10.21	10.21	10.21
Survivor's pension contribution ¹	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Sickness insurance							
– Employer's contribution	11.08	10.15	8.64	8.78	7.71	6.71	5.95
– Self-employed	11.81	11.12	9.61	9.61	7.93	6.93	6.04
Parental insurance contribution ¹	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Work injury contribution ¹	0.68	0.68	0.68	0.68	0.68	0.68	0.68
Labour market contribution							
– Employer contribution	3.7	4.45	4.45	4.45	2.43	2.43	4.65
– Self-employed	1.16	1.91	1.91	1.91	0.5	0.5	2.11
General salary contribution ¹	3.13	3.07	4.4	4.4	7.49	7.49	6.03
Total employer contribution	32.7	32.46	32.28	32.42	32.42	31.42	31.42
Total general salary contribution	30.89	30.89	30.71	30.71	30.71	29.71	28.97 ²

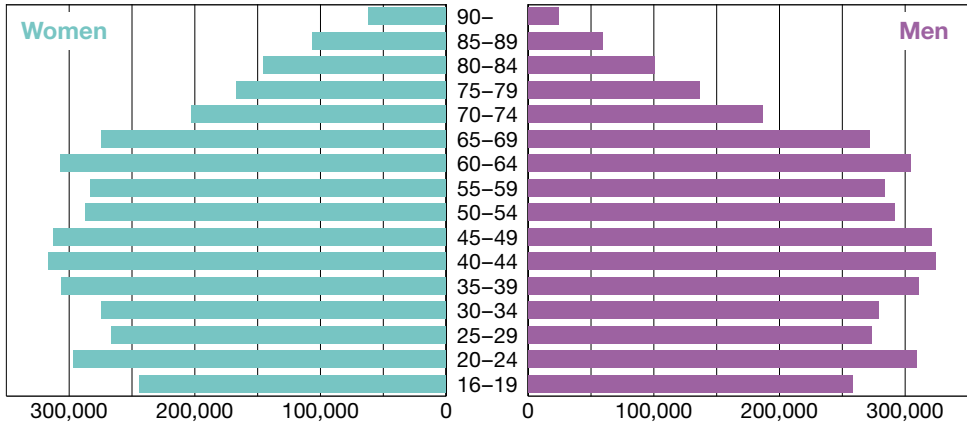
¹ The same premium rate applies to employers and self-employed.

² From 1 January 2010 to 30 June the sickness insurance contribution in the general salary contribution amounted to 6.78 per cent. The general salary contribution then totalled 29.71 per cent. The sickness insurance contribution was reduced as of 1 July 2010 by 0.74 percentage units as a result of an extended qualifying period for self-employed persons. The law applies to income earned after 30 June 2010.

Statutory contributions to social insurance as a percentage of the contribution base. The contribution base for social insurance contributions consists of the wage sum of employees and self-employed persons. Contributions are paid in by employers and self-employed persons. Certain changes in contributions between 2002 and 2008 have been compensated for by corresponding changes in the so-called general salary contribution (a contribution not linked to

any particular social insurance benefit). Total employer contributions thus remained stable at just over 32 per cent up to 2009. In that year, the sickness insurance contribution was reduced by one percentage unit while other contributions remained the same. Thus the overall contribution rate was reduced by one percentage unit. In 2010, the sickness insurance contribution was further reduced while the labour market contribution was raised.

Registered Insured Persons



Registered insured persons in December 2010.

All persons living or working in Sweden are covered by the Swedish Social Insurance system. This means they are entitled to various types of insurance and allowance.

Residence-based insurances and allowances normally apply to all persons who have lived in Sweden for over one year. Usually, residence-based insurance ceases to apply to people considered to be no longer living in Sweden.

Work-based insurances and allowances normally apply to all persons employed or self-employed in Sweden. The purpose of work-based insurances and allowances is to compensate for some form of loss of income.

All insured Swedish and foreign citizens aged 16 or over and resident in Sweden are registered with the Swedish Social Insurance Agency.

**Regulations
2010**

Region of birth	Number of registered insured persons aged 16–64		
	Women	Men	All
Sweden	3,246,206	3,201,941	6,448,147
Nordic countries excluding Sweden	137,992	99,111	237,103
EU 27 ¹ excluding Nordic countries	107,186	96,478	203,664
Rest of Europe	89,067	80,216	169,283
Sub-Saharan Africa	35,057	35,157	70,214
Asia excluding Middle East	72,487	42,069	114,556
Middle East, North Africa and Turkey	118,587	138,835	257,422
North America	11,574	12,325	23,899
South America	29,192	26,898	56,090
Oceania	1,106	1,932	3,038
Total²	3,848,454	3,734,962	7,583,416

¹ EU 27 includes all 27 member states of the European Union.

² Registered insured persons with undocumented region of birth (approximately 20 cases) are not included in the table.

Registered insured persons in December 2010 sorted according to region of birth. Of just under 7.6 million insured persons registered

with the Swedish Social Insurance Agency in 2010, 85 per cent were born in Sweden, while 15 per cent were born outside Sweden.

Regulations 2010

Insured persons who are entitled to a sickness cash benefit qualifying income are those whose estimated annual earned income amounts to at least 24 per cent of the price base amount. In 2010, that corresponded to a sickness cash benefit qualifying income

(SGI) of approximately SEK 10,200. Being entitled to a sickness cash benefit qualifying income is a precondition for entitlement to income-related daily allowances such as sickness cash benefit, pregnancy cash benefit and temporary parental cash benefit.

	Number of registered insured persons aged 19–64			Estimated proportion entitled to a sickness cash benefit qualifying income, per cent		
	Women	Men	All	Women	Men	All
Sweden	2,238,779	2,336,073	4,574,852	88	88	88
Nordic countries excluding Sweden	84,931	65,791	150,722	79	79	79
EU 27 excluding Nordic countries	73,866	66,938	140,804	74	81	77
Rest of Europe	72,786	65,519	138,305	71	77	74
Sub-Saharan Africa	28,564	28,683	57,247	56	65	61
Asia excluding Middle East, Middle East, North Africa and Turkey	102,342	121,941	224,283	54	69	62
North America	9,074	9,988	19,062	73	77	75
South America	25,469	23,755	49,224	77	81	79
Oceania	949	1,732	2,681	72	80	77
Total	2,700,027	2,755,289	5,455,316	84	86	85

Persons entitled to a sickness cash benefit qualifying income are estimated to be those with a pension qualifying income (PGI) of at least 24 per cent of the price base amount (excluding those who receive income-related sickness or activity compensation and those without a sickness cash benefit qualifying income who receive parental cash benefit at guarantee level).

Estimated proportion of persons aged 19–64 entitled to a sickness cash benefit qualifying income at the start of 2010. In 2010, the proportion entitled to a sickness cash benefit qualifying income was highest among persons born in Sweden and lower among those born outside Sweden. Approximately 88 per cent of women and men born in Sweden were entitled to receive income-related daily allowances such as sickness cash benefit, pregnancy cash benefit and temporary parental cash benefit. Among registered insured women and men born in the Middle East, North Africa and Turkey,

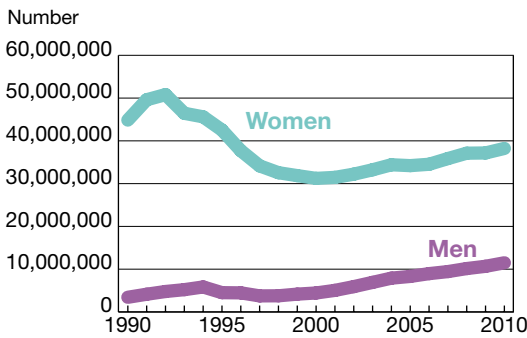
54 per cent and 69 per cent respectively were entitled to a sickness cash benefit qualifying income. The main explanation of this is that labour market affiliation is weaker among persons born in these regions compared with persons born in Sweden.

Exact information on the proportion of insured persons entitled to a sickness cash benefit qualifying income is not available. This is because the assessment of whether a person is entitled to a sickness cash benefit qualifying income is made when he or she applies for an income-related daily allowance. Thus the figures are estimates only.

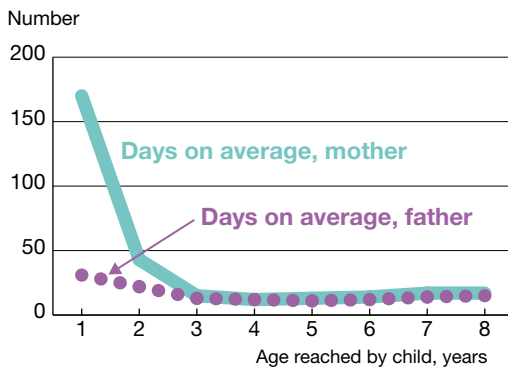
Financial Security for Families and Children

Parental cash benefit

Parental cash benefit is intended to make it easier for both parents to combine parenthood with gainful employment or studies.



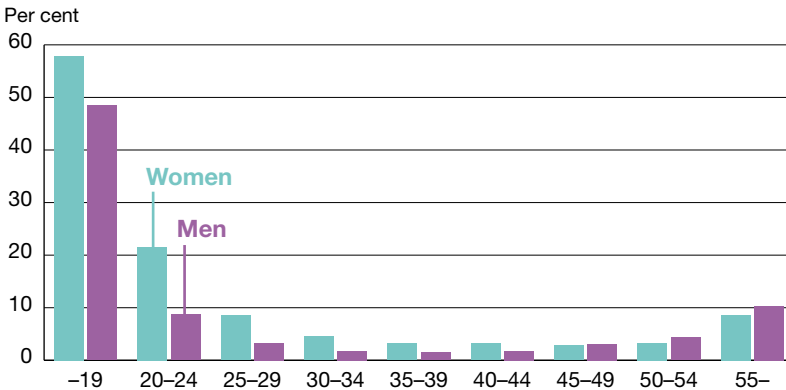
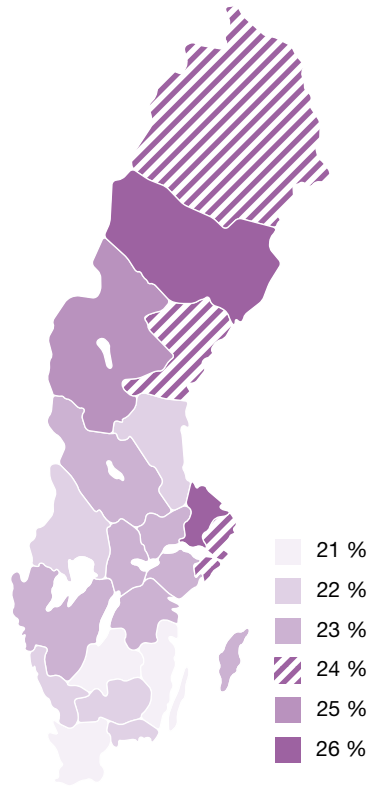
Number of days with parental cash benefit. The number of days claimed peaked in the early 1990s, subsequently declining over a number of years as the birth rate fell. In the first few years of the 21st century, the birth rate rose once again and likewise the number of days claimed. Several regulatory changes were made during this period, affecting among other things the number of days compensated and the size of the compensation. In 2010, almost 50 million days with parental cash benefit were paid out, of which 77 per cent went to women. Meanwhile, the number of men claiming days increased. From having claimed 7 per cent of paid-out days in 1990, men claimed 23 per cent of the days in 2010.



The average number of parental cash benefit days claimed at different ages for children born in 2002. For children born in 2002, most parental cash benefit days were claimed before the child's first birthday and mainly by women. The difference between the average number of parental cash benefit days claimed by women and by men decreases as the child grows older.

Men's share of parental cash benefit days per county in 2010. Of all parental cash benefit days paid out in 2010, men claimed 23 per cent. The proportion was highest in the county of Västerbotten (just over 26 per cent) and lowest in the county of Jönköping (21 per cent). Within many of the counties, the spread between different municipalities was great. For example, the proportion was higher in municipalities with major university towns (e.g. Umeå, Uppsala and Lund) than in sparsely-populated municipalities.

Men's share of parental cash benefit days is also dependent on how many parental cash benefit days are claimed by women. This means that although there may be proportional differences between two counties, the average number of days claimed by men per child may be the same. The difference in proportion is due rather to the fact that the number of days claimed by women varies between the counties.



Proportion of recipients of parental cash benefit at basic level only in 2010. Of parental cash benefit recipients in the age group 19 years or younger, just under 58 per cent of women and just under 49 per cent of men received parental cash benefit at only basic level in 2010. However, the number of re-

cipients of parental cash benefit in the youngest age group was small. The proportion with parental cash benefit at only basic level decreases with the increasing age of parents up to the age of 50, when the proportion once again begins to increase.

Regulations 2010

Parental cash benefit for the birth or adoption of a child is available to parents for a total of 480 days per child. For 390 days, the benefit is based on the income of the parent. A minimum level of SEK 180 per day is payable to parents with low or no incomes. For the remaining 90 days, the parent receives an amount equivalent to the lowest level, which is SEK 180 per day for all recipients.

If the parents have joint custody of the child, each is entitled to half the total number of parental cash benefit days. However, one of the parents may transfer parental cash benefit days to the other

parent, with the exception of 60 days earmarked for each parent.

The benefit is payable for different portions of a day – whole, three-quarters, half, one-quarter or one-eighth. Parental cash benefit can normally be claimed up to the child's eighth birthday or the completion of the child's first year at school. The compensation is just under 80 per cent of the income qualifying for sickness cash benefit (SGI), and maximum compensation is based on 10 price base amounts. In 2010, the maximum compensation amounted to SEK 901 per day.

Age	Number of children		Proportion of children for whom parental cash benefit was paid out, % of total number of children	
	Boys	Girls	Boys	Girls
0	49,992	52,795	89	89
1	52,889	56,152	96	96
2	39,453	42,190	73	73
3	29,929	31,956	56	56
4	27,664	29,139	52	52
5	25,981	27,321	50	50
6	27,662	29,086	54	53
7	27,960	29,198	55	55
8	25,033	26,215	50	51
Total	306,563	324,052	64	64

Children for whom parents claimed parental cash benefit in 2010. A total of 89 per cent of children born in 2010 (0 years old in the table) have parents who claimed parental cash benefit during that year. As the age of the

children increases, it becomes less usual for their parents to claim parental cash benefit. In total, parental cash benefit was paid out for 64 per cent of all children aged 0–8 years during 2010.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	1,720	52	171	93	184	210
20-24	23,630	3,939	159	49	286	436
25-29	67,049	26,337	133	43	408	539
30-34	118,139	73,056	106	42	497	615
35-39	116,354	102,042	79	36	513	636
40-44	52,220	67,895	58	31	474	608
45-49	11,687	27,576	42	31	421	574
50-54	1,180	7,811	39	32	380	530
55-	64	3,032	52	40	285	485
Total	392,043	311,740	98	37	454	603

Parental cash benefit in 2010.

Out of a total of SEK 24.2 billion paid out in parental cash benefit in 2010, 71 per cent went to women and 29 per cent to men. Of the recipients, 56 per cent were women and 44 per cent men. The

average number of days decreases for older age groups. This is partly because young parents more often have young children and parents usually claim the greater number of parental cash benefit days while the child is still young.

Region of birth	Number of, recipients basic level only		Average amount (irrespective of benefit level), SEK per day	
	Women	Men	Women	Men
Sweden	2.9	0.8	502	635
Nordic countries excluding Sweden	5.7	2.6	493	602
EU 25 excluding Nordic countries	16.3	5.7	395	572
Rest of Europe	16.5	5.5	347	485
Sub-Saharan Africa	35.5	18.3	242	375
Asia excluding Middle East	23.4	10.8	316	469
Middle East, North Africa and Turkey	30.5	15.4	261	409
North America	16.2	6.8	402	526
South America	15.4	5.6	380	508
Oceania	16.0	5.4	446	587
Total	6.6	2.2	454	603

Proportion of women and men using parental cash benefit at basic level only, and average payments to all parents in 2010. During 2010, just under 7 per cent of women and just over 2 per cent of men claimed parental cash benefit only at basic level due to having a low income or none at all. The proportion of parents who used only parental cash benefit at basic level was least among those born

in Sweden. Irrespective of region of birth, it was consistently more common for women than men to claim parental cash benefit only at basic level.

Parents born in Sweden received higher average compensation per day than those born outside Sweden. Irrespective of region of birth, women received on average lower compensation per day than men.

A gender equality bonus

The gender equality bonus offers an incentive for parents to share parental leave equally and participate in working life.

Regulations 2010

The parent who has taken out most days with parental cash benefit may receive a gender equality bonus if he or she works or pursues studies while the other parent draws parental cash benefit. The bonus is calculated retroactively and takes the form of a tax reduction. The maximum bonus is awarded when parents take out 135 days each with

parental cash benefit at sickness cash benefit qualifying level or at basic level. This equates to SEK 13,500 per parental couple at most. The 60 days reserved for each individual parent and the days at the lowest level are not bonus-qualifying. The bonus applies to children born after 30 June 2008.

Age	Number granted		Proportion granted, % of those potentially entitled ¹		Average amount of bonus granted, SEK over the year	
	Women	Men	Women	Men	Women	Men
-24	478	63	27	31	3,492	4,632
25-29	3,355	459	48	48	3,852	5,022
30-34	8,776	1,488	59	60	4,137	5,428
35-39	6,193	1,512	59	63	4,166	5,520
40-44	1,440	562	56	59	4,170	5,262
45-49	95	166	51	55	4,467	5,145
50-	5	56	50	45	1,540	4,766
Total	20,342	4,306	55	58	4,087	5,364

¹ A form was sent out in 2010 to those parents who were potentially entitled to the gender equality bonus. However, it was not certain that these would subsequently be judged to have met all criteria for a gender equality bonus.

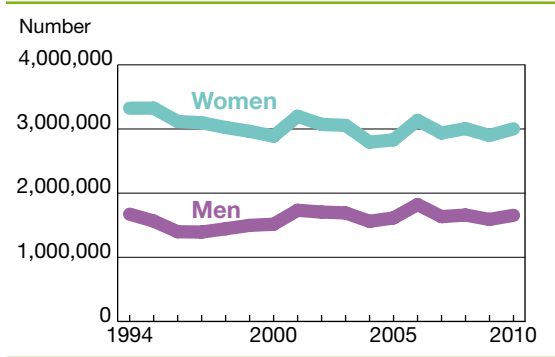
The gender equality bonus in 2010. During the course of 2010, just over 20,300 women and just over 4,300 men were granted a gender equality bonus. This corresponds

to approximately 55 per cent of the women and 58 per cent of the men potentially entitled to a gender equality bonus.

Temporary parental cash benefit for the care of children

Temporary parental cash benefit for the care of children makes it possible for parents to be compensated for staying home from work when a child is sick.

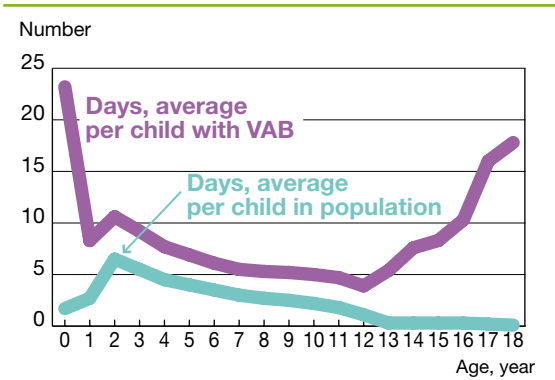
Days with temporary parental cash benefit for the care of children. In 2010, out of a total of 4.7 million days compensated, women used just over 64 per cent and men just under 36 per cent.



Average number of days with temporary parental cash benefit for the care of children in 2010.

The number of days with temporary parental cash benefit per child in the population (irrespective of whether they used the benefit or not) is highest at the age of 2 and then decreases with increasing age.

For children born during 2010 (0 years old in the figure) and for children who are 12 years old or older, the average number of days with temporary parental cash benefit for the care of children in the population is low. On the other hand, the average number of days is high for those children for whom the benefit is used. This is mainly because the benefit is used for seriously ill children in these age groups.



The abbreviation VAB stands for temporary parental cash benefit for the care of children.

Regulations 2010

If a parent has to give up paid employment because a child is sick or infected, or the child's normal care-giver is sick or infected, or a visit must be paid to the community preventive health service, etc., the parent may claim temporary parental cash benefit. This applies to children under 12 and in certain cases older children. Normally, compensation may be paid for 60 days per child and year. A further 60 days may be claimed if the child is sick or a visit must be paid to the community preventive health service. The right to temporary parental cash benefit may in certain circumstances be transferred to another person who stays home from work instead of the parent

in order to care for the child. The parents of seriously ill children under the age of 18 may receive temporary parental cash benefit for the care of children for an unlimited number of days. In such cases, both parents may receive compensation for the same child and same period.

The benefit is payable for different portions of a day – whole, three-quarters, half, one-quarter or one-eighth – and is just under 80 per cent of the sickness cash benefit qualifying income. In the case of employees, for example, it is calculated on the basis of working time in days or hours. The maximum benefit is based on 7.5 price base amounts.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0	4,076	4,485	7	8
1	17,483	19,104	32	33
2	32,185	36,234	59	63
3	31,391	34,763	58	61
4	29,889	33,881	56	60
5	28,815	32,703	56	60
6	28,387	31,431	55	58
7	26,451	29,506	52	55
8	24,410	27,477	49	53
9	21,774	24,957	46	50
10	19,587	22,635	42	45
11	16,914	19,516	36	40
12	12,144	13,726	26	28
Total	293,506	330,418	44	47

Children aged 0–12 years for whom parents claimed temporary parental cash benefit for the care of children in 2010. Parents of almost 614,000 children received parental cash benefit for the care of children during 2010. It was most common for parents of two-year-olds to claim temporary parental cash benefit for the care of children, 59 per cent of all girls and 63 per cent of all boys having one parent who claimed the benefit. The corresponding figure for all children in the age-group 0–12 was 44 per cent for girls and 47 per cent for boys.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	16	3	12.1	2.3	380	693
20-24	3,842	1,650	9.9	7.6	593	780
25-29	28,924	16,009	9.4	7.0	690	838
30-34	83,613	54,118	9.0	6.6	755	870
35-39	123,815	87,001	8.1	6.1	785	884
40-44	89,615	68,037	7.1	5.6	795	883
45-49	36,305	32,668	6.5	5.4	798	865
50-54	8,269	10,762	6.2	5.4	797	863
55-59	2,861	3,273	3.9	5.4	811	837
60-	2,464	1,290	2.7	4.2	807	830
Total	379,724	274,811	7.9	6.0	770	874

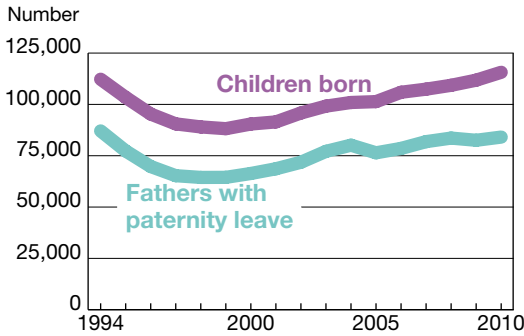
Temporary parental cash benefit for the care of children in 2010.

During 2010, just under 655,000 persons used temporary parental cash benefit for the care of children, of whom 58 per cent were women and 42 per cent were men.

In total, approximately SEK 3.7 billion was paid out, of which just over 61 per cent went to women and just under 39 per cent to men. On average, women used 8 days and men 6 days during the year.

Temporary parental cash benefit in connection with childbirth or adoption

This insurance enables a father, a second parent or other person to be compensated for attending the birth of a child and taking care of children in connection with childbirth or adoption.



Temporary parental cash benefit in connection with childbirth or adoption. The number of children born decreased towards the end of the 1990s, which may explain why the number of persons who used temporary parental cash benefit in connection with childbirth or adoption declined. During the first decade of the 21st century, the number of children born has increased as has also the number of persons who have used the benefit. For just under 73 per cent of children born in 2010, temporary parental cash benefit was used by the father, by a second parent or by another person in connection with childbirth or adoption.

Regulations 2010

In connection with the birth of a child, the father or the child's second parent has the right to temporary parental cash benefit for 10 days per child if he/she takes time off from work. In certain circumstances, these days may be transferred to someone other than the father or the child's second parent. In the case of adoption, parents are entitled to five days each. The benefit must

be claimed within 60 days of the arrival of the child in the home or the assumption of custody of the child by the adoptive parent.

The compensation level is just under 80 per cent of the sickness cash benefit qualifying income. For employed persons, for example, it is calculated in terms of days or hours of working time. The maximum benefit is based on 7.5 price base amounts.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	27	2,812	7.5	9.6	478	810
25-29	103	14,963	8.4	9.6	721	866
30-34	188	28,658	8.1	9.6	832	897
35-39	195	23,314	7.7	9.5	819	903
40-44	193	9,275	7.6	9.5	859	892
45-49	148	2,853	8.3	9.5	853	875
50-54	106	777	7.7	9.4	819	862
55-59	105	213	7.6	9.3	823	863
60-	73	73	7.4	9.0	861	877
Total	1,138	82,938	7.9	9.6	816	888

Temporary parental cash benefit in connection with childbirth or adoption in 2010.

During 2010, approximately SEK 717 million was paid out

in temporary parental cash benefit in connection with childbirth or adoption. Just over 1 per cent of this amount was paid out to women.

Temporary parental cash benefit for contact days

Parents of children covered by the Act concerning Support and Service for Persons with Certain Disabilities (LSS) can receive compensation when they participate in parental training, etc.

Regulations 2010

Parents of children covered by the Act concerning Support and Service for Persons with Certain Disabilities (LSS) are entitled to 10 so-called contact days per child and year for children up to the age of 16. These days can be claimed for parental training, school induction or visits to pre-school activities or schoolchild care programmes in which the child participates.

The benefit is payable for different portions of a day – whole, three-quarters, half, one-quarter or one-eighth. The level of compensation is just under 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 price base amounts.

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
–29	57	25	2.7	2.4	730	764
30–34	310	169	2.6	2.5	789	868
35–39	831	447	2.6	2.2	779	901
40–44	1,038	554	2.4	2.2	819	905
45–49	658	434	2.5	2.1	817	909
50–54	280	225	2.1	2.3	824	895
55–	59	91	2.5	2.3	828	911
Total	3,233	1,945	2.5	2.3	803	898

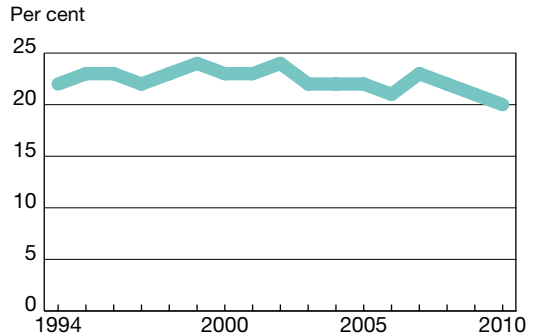
Temporary parental cash benefit for contact days in 2010. Just under 5,200 parents used contact days for children covered by the Act concerning Support and Service for Persons with Certain Disabilities (LSS) during 2010. Of these, just

over 62 per cent were women and just under 38 per cent men. In total, approximately SEK 10.3 million was paid out in temporary parental cash benefit for contact days, of which 62 per cent went to women and 38 per cent to men.

Pregnancy cash benefit

Pregnancy cash benefit enables pregnant women who are unable to continue working to take time off for rest.

Number of pregnant women with pregnancy cash benefit. During the later stages of pregnancy, many women receive some degree of social insurance compensation in the form of pregnancy cash benefit, sickness cash benefit or parental cash benefit. The proportion of pregnant women receiving pregnancy cash benefit has remained around 20–24 per cent over the time period. In 2010, the proportion of pregnant women who received pregnancy cash benefit was 20 per cent.



The proportion of women with pregnancy cash benefit is calculated as a percentage of the number of children born.

A pregnant woman with a physically taxing job may receive pregnancy cash benefit if the employer is unable to provide her with more suitable alternative employment toward the end of her pregnancy. The woman may in such cases receive pregnancy cash benefit for a maximum of 50 days during the last two months of pregnancy. If a particular kind of work is prohibited during pregnancy under the Work Environment Act, a woman

is entitled to pregnancy cash benefit for each day that the ban applies (which may mean for the whole pregnancy).

The compensation level is just under 80 per cent of the sickness cash benefit qualifying income, and maximum compensation is based on 7.5 price base amounts. In 2010, the highest possible pregnancy cash benefit was SEK 676 per day.

Regulations 2010

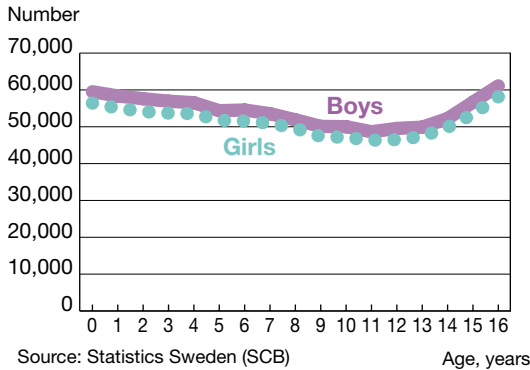
Age	Number of recipients	Number of days on average	Average amount, SEK per day
-19	18	40	377
20-24	2,928	39	452
25-29	8,547	39	516
30-34	7,629	39	546
35-39	3,710	39	550
40-44	733	39	547
45-	35	40	517
Total	23,600	39	524

Pregnancy cash benefit in 2010. In 2010, just under SEK 480 million was paid out in pregnancy cash benefit to 23,000 women. The majori-

ty of recipients were in age groups 25–34 years, those age groups where it is also most common for women to give birth to children.

Child allowance

Child allowance is designed to even out financial disparities between families with and without children.



Number of children according to age in 2010. At the end of 2010, there were approximately 873,000 girls and 921,000 boys aged 0–16 years. The very large cohorts of children born in the early 1990s may explain the large number of children in the 15–16 age group. After peaking in 1990, the number of children born decreased annually but since the turn of the century there has once again been a slight increase.

Regulations 2010

Child allowance includes basic child allowance, extended child allowance and large-family supplement.

Parents are entitled to basic child allowance for children resident in Sweden up to and including the quarter in which the child reaches the age of 16. Subsequently, the parent may receive so-called extended child allowance for as long as the child attends compulsory school or the equivalent. If the parents of newborn children have joint custody, they can decide which parent is to receive child allowance. The money is paid out to the mother by default. For parents living apart

whose children take turns to live with either one of them, half the child allowance can be paid to each parent if both parents are in agreement on this.

A parent who receives basic child allowance, extended child allowance or study grants for two or more children also receives a large-family supplement. Child allowance is tax free. Child allowance is SEK 1,050 per child and month. In 2010, large-family supplement was SEK 150 a month for the second child, SEK 454 for the third child, SEK 1,010 for the fourth child and SEK 1,250 for each additional child.

	Monthly amount in 2010, SEK			Annual amount in 2010, SEK
	Child allowance	Large-family supplement	Total	
1 child	1,050	–	1,050	12,600
2 children	2,100	150	2,250	27,000
3 children	3,150	604	3,754	45,048
4 children	4,200	1,614	5,814	69,768
5 children	5,250	2,864	8,114	97,368
For each additional child	1,050	1,250	2,300	27,600

Age	Number of recipients		Proportion of recipients with large-family supplement ¹ , %	
	Women	Men	Women	Men
-19	3,623	2,712	2	0
20-24	29,358	1,408	21	5
25-29	89,936	3,273	43	23
30-34	173,827	8,707	61	33
35-39	238,885	14,943	73	40
40-44	229,806	16,040	57	37
45-49	147,087	11,647	34	30
50-54	51,624	5,454	18	23
55-59	9,877	2,294	8	20
-60	1,117	1,241	4	17
Total	975,140	67,719	53	31

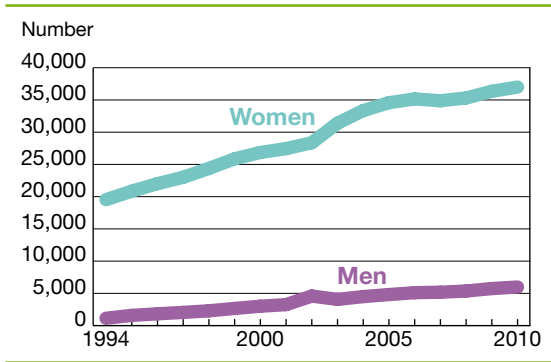
¹ This includes only parents who receive large-family supplement for children with basic child allowance or extended child allowance. Large-family supplement for children with a study grant is not included. The proportion of recipients with large-family supplement is therefore a low estimate.

Child allowance in 2010. Just under 1,043,000 parents received basic child allowance, large-family supplement and/or extended child allowance during 2010, of which just under 94 per cent were women and just over 6 per cent were men.

The proportion of recipients who received large-family supplement was 55 per cent among women and 31 per cent among men. In 2010, SEK 23.7 billion was paid out in child allowance.

Care allowance

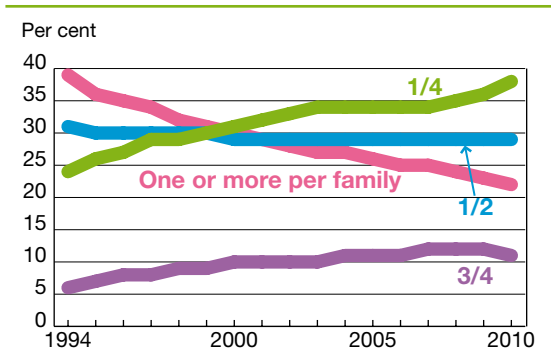
Care allowance helps parents with sick or functionally disabled children to give them the attention, care and support needed for optimal development.



Recipients of care allowance in

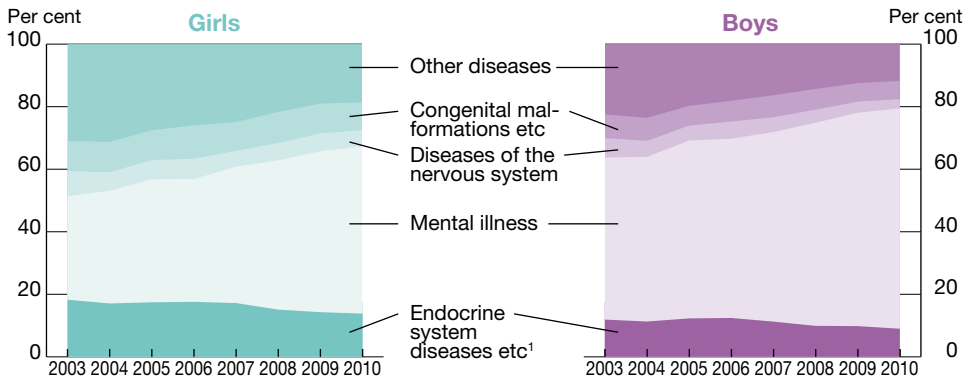
December. The number of parents with care allowance has more than doubled since 1994. Primarily children with psychological diagnoses account for this increase. In 2003, the age up to which care allowance may be granted was raised from 16 to 19 years, which also explains the increase in the number of care allowance recipients that year. The proportion of men among recipients is small but has risen from 7 per cent in 1995 to 14 per cent in 2010. Correspondingly, the proportion of women has fallen from 93 per cent in 1995 to 86 per cent in 2010.

Of care allowance recipients in December 2010, approximately 8,200 received additional costs allowance; approximately 700 of these received additional costs allowance only.



Proportion of care allowances according to size in December.

The lowest level (one-quarter) is today the most common and in 2010 it accounted for 38 per cent of all care allowances. The proportion of care allowances at the full rate or higher has decreased over the period, from representing just over 39 per cent of all care allowances in 1994 to representing just under 22 per cent of all care allowances in 2010.



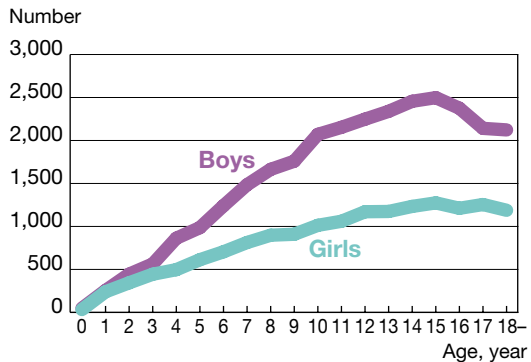
¹ For example, diabetes and metabolic diseases.

Newly-granted care allowances according to diagnostic group. The proportion of newly-granted care allowances based on psychological diagnoses increased during the first decade of the 21st century. In

2003, they represented 33 per cent and 52 per cent respectively of all newly-granted care allowances for boys and girls. The corresponding figure for 2010 was 53 and 71 respectively.

Children with care allowance according to age in December 2010.

Of the children receiving care allowance in December 2010, approximately 35 per cent were girls and 65 per cent boys. Boys dominate in all age groups of 1 year or older.



Regulations 2010

Parents may receive care allowance for their child if the child is in need of special supervision or care for a period of at least six months. This applies up to and including the month of June in the year the child reaches 19. The need for special supervision or care must be the result of sickness or functional disability. Parents may also receive care allowance if the child's sickness or functional disability results in increased expenses (additional costs).

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

Care allowance is payable at 100, 75, 50 or 25 per cent of the full benefit rate. Full care allowance is 2.5 times the price base amount per year, which in 2010 amounted to SEK 8,833 per month. Care allowance is taxable and qualifies for pension. However, care allowance for increased expenses is exempt from tax.

Under certain circumstances, additional costs allowance may be paid out on top of the normal full benefit amount. Care allowance may be granted even if there is only a need of compensation for additional costs. In such cases, care allowance is 36 or 62.5 per cent of the price base amount per year depending on the size of the additional costs.

Age	Number of children		Proportion of children whose parents receive care allowance for more than one child, %	
	Girls	Boys	Girls	Boys
0-2	617	748	13	13
3-5	1,554	2,412	17	17
6-8	2,416	4,390	21	19
9-11	2,982	5,983	23	20
12-15	4,852	9,541	21	19
16-19	3,654	6,639	18	18
Total	16,075	29,713	20	19

Children with care allowance in December 2010. Approximately one-fifth of the children were in families receiving care allowance for more than one child. Approxi-

mately 22 per cent of both girls and boys with care allowance were aged 16-19, the age group that was added by the new rules in 2003.

	Number of recipients (parents)		Average amount, in December, SEK	
	Women	Men	Women	Men
-24	187	7	5,448	3,786
25-29	1,204	74	4,961	3,924
30-34	4,129	421	4,802	4,249
35-39	9,276	1,113	4,626	4,188
40-44	10,868	1,633	4,628	4,015
45-49	7,358	1,450	4,624	3,976
50-54	3,079	790	4,604	4,042
55-	900	495	5,082	4,505
Total	37,001	5,983	4,670	4,097

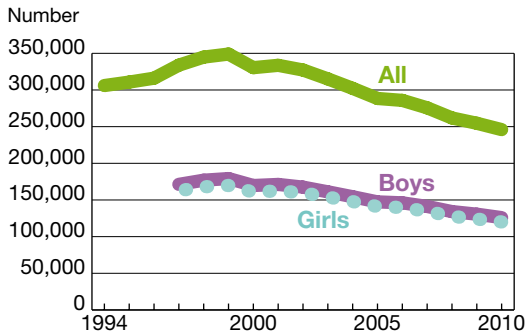
Care allowance in December 2010.

A total of SEK 2.5 billion in care allowance was paid out during 2010, of which 88 per cent was paid out to women and 12 per cent to men. Of the recipients, 86 per cent were

women and 14 per cent men. Most care allowances were paid out to persons aged between 40 and 44. Approximately 2,300 care allowance recipients in December 2010 had shared care allowance.

Maintenance support

Through maintenance support children of separated parents are guaranteed maintenance even when the parent responsible for paying child support fails to do so.



Children with maintenance support. The number of children with maintenance support increased during the 1990s, which was due partly to an overall increase in

the number of children and partly to the introduction of extended maintenance support in 1997. Since 2000, the number of children with maintenance support has fallen. This can partly be explained by the low birth rate at the end of the 1990s and beginning of the new century and by the fact that it is more common for children to live with each of their parents in turn and thus maintenance is regulated directly. Another reason for the decrease may be the efforts of the Swedish Social Insurance Agency to get separated parents to regulate child support payments by themselves.

Regulations 2010

Parents are responsible for supporting their children up to the age of 18, or longer if the child continues in school. When a child lives permanently with only one of the parents, the other parent must contribute towards the child's upkeep by paying child support. The parents may themselves agree on a suitable amount or calculate an amount according to the Parental Code regulations, in which case the level of child support is based on the child's needs and the parents' combined financial means.

A child is entitled to maintenance support from the Swedish Social Insurance Agency if

- the parent liable for child support fails to pay or pays less than SEK 1,273 a month
- paternity has not been established
- the child has been adopted from abroad by only one parent

Maximum maintenance support is SEK 1,273 per month and child. Extended maintenance support is payable for a child pursuing studies which qualify for extended child allowance or a study grant, but no longer than June of the year in which the child turns 20.

Maintenance support may be granted in the form of full maintenance support, supplementary maintenance support or maintenance support in case of alternating residence. When full maintenance support is paid, the parent liable to pay child support must make a repayment to the Swedish Social Insurance Agency. Repayment liability is calculated on the basis of income declared in the latest tax return and is fixed at a percentage depending on how many children the child support debtor has to support.

Children for whom parents received maintenance support in December 2010. In total, the parents of just over 11 per cent of all girls and boys aged 0–19 received maintenance support. The proportion was highest for children in the age group 15–17, where approximately 18 per cent of all children had one parent who received maintenance support from the Swedish Social Insurance Agency.

Age	Number of children		Proportion of each age group	
	Girls	Boys	Girls	Boys
0–2	6,741	7,174	4.1	4.1
3–5	11,939	12,624	7.5	7.5
6–8	15,717	16,709	10.3	10.4
9–11	19,492	20,429	13.8	13.7
12–14	23,598	24,476	16.4	16.1
15–17	31,633	32,390	18.4	17.8
18–19	10,925	12,125	8.5	8.9
Total	120,045	125,927	11.3	11.2

Maintenance support in December 2010. During 2010 almost SEK 3.6 billion was paid out in maintenance support, of which 85 per cent went to women and 15 per cent to men. A large part of the amount paid out by the Swedish Social Insurance Agency is repaid by the child support debtors. Of the recipients, almost 83 per cent were women and just over 17 per cent men.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
–24	16,189	11,286	1,361	1,275
25–29	12,318	755	1,690	1,238
30–34	20,443	1,872	1,882	1,442
35–39	30,376	3,598	1,920	1,581
40–44	31,248	4,847	1,831	1,612
45–49	21,662	4,314	1,699	1,567
50–54	8,980	2,246	1,596	1,540
55–59	2,218	1,015	1,536	1,536
60–	322	559	1,675	1,565
Total	143,756	30,492	1,753	1,449

Age	Number of parents liable to pay		Number with debts		Average debt ¹ in December, SEK	
	Women	Men	Women	Men	Women	Men
–24	307	2,605	26	375	4,849	5,220
25–29	1,054	6,615	208	1,996	5,883	6,972
30–34	2,101	12,308	529	4,054	6,262	9,701
35–39	4,234	20,576	1,368	7,109	6,032	11,742
40–44	5,080	28,419	1,869	10,500	7,711	14,178
45–49	3,880	27,275	1,550	10,961	7,018	13,442
50–54	1,625	16,711	644	6,995	7,526	13,429
55–59	406	8,457	174	3,672	5,469	13,235
60–	59	5,462	28	2,388	18,938	11,615
Total	18,746	128,428	6,396	48,050	6,963	12,594

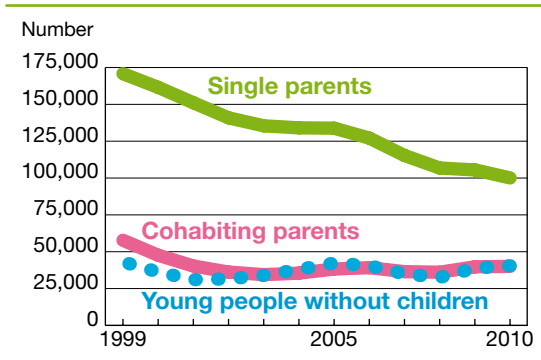
¹ The average debt is calculated from the proportion of child support debtors with unpaid debts to the Swedish Social Insurance Agency. This means that any debt that has been referred to the Swedish Enforcement Authority for collection is not included in the table.

Parents liable to pay child support in December 2010. Of just over 147,000 parents liable to pay child support in December 2010, almost 13 per cent were women and just

over 87 per cent men. 34 per cent of the women and 37 per cent of the men were in debt to the Swedish Social Insurance Agency.

Housing allowance

Housing allowance is designed to allow families with children and youth households with low incomes to live in good-quality and sufficiently spacious accommodation.



Number of households with housing allowance in December. The number of households with housing allowance has decreased since the end of the 1990s. The decrease is due partly to the regulatory changes made during the period, partly to the fact that income levels have risen while income ceilings for the benefit have remained unchanged. In total, housing allowance was paid out to almost 181,000 households in December 2010. Just over one-fifth of those receiving the allowance belonged to a youth household without children.

Regulations 2010

Families with children may receive housing allowance. Youth households without children, if applicants are aged 18-28, are also eligible for housing allowance.

The amount of allowance depends on the composition of the household, cost of accommodation, size of dwelling and size of income.

Those applying for a housing allowance are required, among other things, to estimate their income for the coming calendar year for which they are applying. On the basis of this information, a preliminary housing allowance is calculated. After notice of final taxation for the year of the allowance, final housing allowance is determined. The decision on final housing allowance for 2010 will be announced in 2012. If a household has received more than SEK 1,199 in excess in preliminary housing

allowance, the difference must be repaid. If the difference exceeds SEK 2,500, an additional fee is charged. On the other hand, if a household has received too little preliminary allowance and the difference exceeds SEK 1,199, the difference will be paid out with interest.

For married or cohabiting couples with children, the housing allowance is individually means-tested. The benefit is reduced if the annual income of either partner exceeds SEK 58,500.

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

For youth households without children, the allowance is reduced if the annual income of singles exceeds SEK 41,000 or if the combined income of couples exceeds SEK 58,000.

	Max. housing allowance per month, SEK	Max. living area, m ²	Income limit above which the allowance is reduced per year, SEK		Regulations 2010
			Single persons	Married/cohabiting	
<i>Families with children</i>					
Number of children living at home					
1	2,600	80	117,000	58,500/ applicant	
2	3,200	100	117,000	58,500/ applicant	
3	4,000	120	117,000	58,500/ applicant	
4	4,000	140	117,000	58,500/ applicant	
5 or more	4,000	160	117,000	58,500/ applicant	
<i>Households without children</i>					
18–28 år	1,100	60	41,000	58,000	

Age	Number of households by type			Average amount per household in December, SEK		
	Single persons		Couples	Single persons		Couples
	Women	Men		Women	Men	
–24	19,727	15,231	4,873	1,077	737	1,459
25–29	12,963	6,312	6,525	1,738	877	1,751
30–34	12,261	1,487	7,159	2,116	1,537	2,010
35–39	16,463	2,152	7,226	2,020	1,541	2,123
40–44	18,116	2,915	6,564	1,856	1,533	2,186
45–49	14,002	3,195	4,907	1,743	1,505	2,129
50–54	6,596	2,235	2,945	1,714	1,487	2,090
55–59	1,994	1,262	1,412	1,735	1,509	2,014
60–	380	916	798	1,738	1,534	1,999
Total	102,502	35,705	42,405	1,721	1,072	1,972

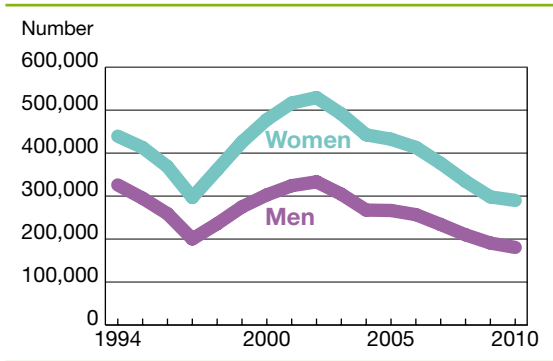
Housing allowance in December 2010. Housing allowance is mainly paid to single parents, most often women. During 2010, a total of almost SEK 3.5 billion was paid out in housing allowance. Approxi-

mately 59 per cent of this amount went to households with a woman as sole breadwinner, 13 per cent to households with a man as sole breadwinner, and 28 per cent to households with couples.

Financial Security in Case of Sickness and Disability

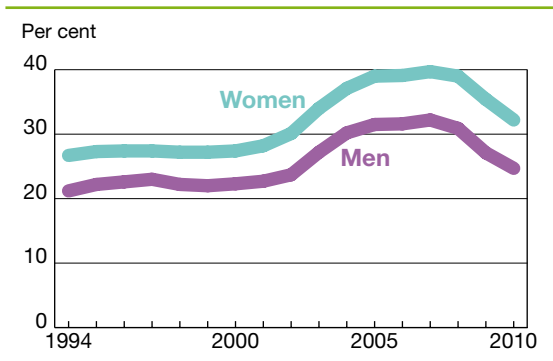
Sickness cash benefit

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



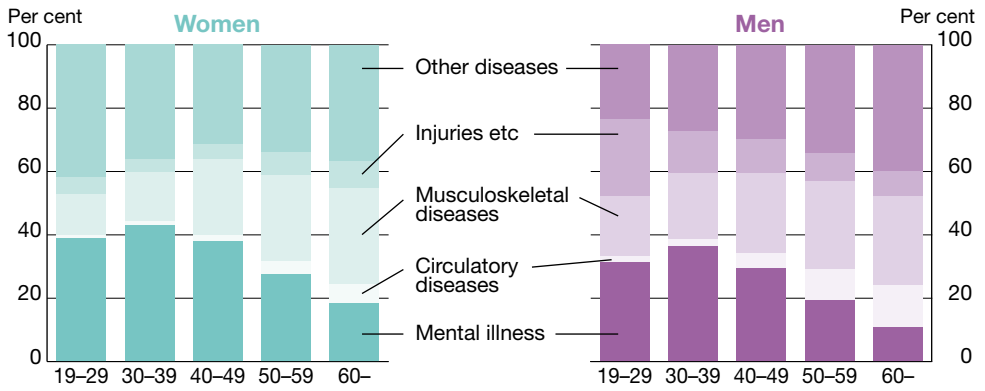
Number of recipients of sickness cash benefit. During the mid-1990s, the number of recipients of sickness cash benefit fell, and then rose again. After the period 1997–2002, which saw among other things a sharp increase in long-term sickness absence, the number of recipients of sickness cash benefit once again declined year by year. The number of women with sickness cash benefit over the period has always exceeded that of men.

In total, just over 470,000 persons received sickness cash benefit at some time during 2010. This corresponds to approximately 8 per cent of all registered insured persons aged between 16 and 64.



Proportion of paid sickness cash benefit days at partial rate. In the early 2000s, the proportion of paid sickness cash benefit days at partial rate increased. This can be partly attributed to a government directive to the Swedish Social Insurance Agency to make greater use of partial sick leave.

In 2010, approximately 32 per cent of sickness cash benefit days awarded to women and 25 per cent of sickness cash benefit days awarded to men were paid at partial rate.



Ongoing cases of sickness cash benefit according to age and diagnostic group in December 2010.

For both women and men with sickness cash benefit in December 2010, psychological illnesses and muscular ailments, etc, were among the most common diagnos-

tic groups. Psychological illnesses accounted for 34 per cent of all cases for women and 24 per cent of all cases for men. The corresponding figure for muscular ailments, etc, was 23 per cent for women and 25 per cent for men.

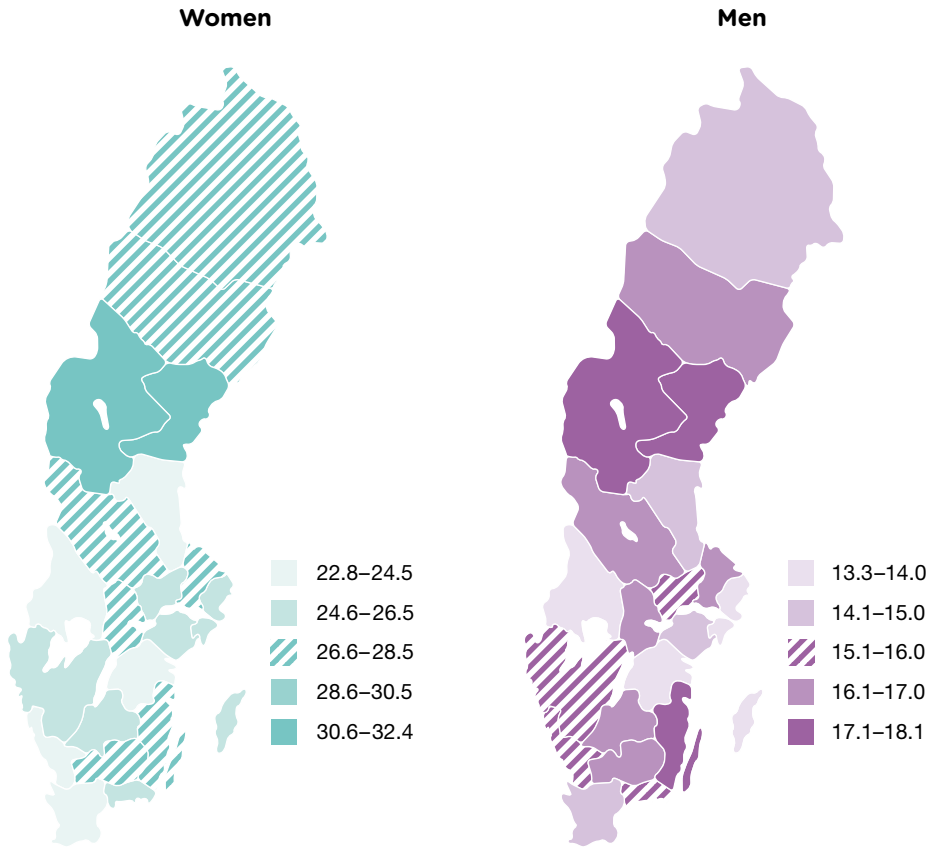
Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
16-24	10,863	8,467	61	60	394	476
25-29	22,493	11,006	56	62	472	516
30-34	33,162	13,934	56	63	499	530
35-39	36,919	17,686	63	66	501	542
40-44	36,236	21,009	67	68	495	540
45-49	37,615	23,723	68	69	493	539
50-54	36,624	24,343	69	74	494	537
55-59	36,499	26,782	72	80	488	536
60-	39,488	33,642	69	77	474	526
Total	289,899	180,592	65	71	487	532

Sickness cash benefit in 2010.

Out of just over SEK 16.2 billion (excluding coordination funds) paid out in sickness cash benefit in 2010, 58 per cent went to women and 42 per cent to men. Of the recipients, 62 per cent were women and 38 per cent men. The average payable amount for men was 9 per cent higher than for women, which partly reflects differences in the income levels of women and men.

The average number of sickness cash benefit days increases with

advancing age for both women and men. One reason for this is the risk of an illness leading to a longer period of recovery with advancing age. It may also reflect the fact that persons who have been professionally active over a long period of time have also been subjected to greater overall strain. For the age group 60 or older, the number of sickness cash benefit days decreases somewhat compared with younger people.



Ongoing cases of sickness per county in December 2010. Among registered insured persons aged 16–64 nationwide, women totalled 26 per 1,000 and men 15 per 1,000 of ongoing sickness cases. A sickness case is defined as a continuous period during which compensation is paid out in the form of sickness cash benefit and/or rehabilitation cash benefit.

Västernorrland and Jämtland are the counties with the greatest number of cases of sickness per 1,000 registered insured women and men. This is partly because the average age is higher in counties in northern Sweden than in other counties. It can also be attributed to differences in health, living and working conditions between the counties.

In the event of loss of income for medical reasons, a person may receive full, three-quarters, half or one-quarter sickness cash benefit. The decisive factor is the extent to which a person's work capacity has been reduced. It is also possible to receive sickness cash benefit for medical treatment or medical rehabilitation aimed at preventing sickness or reducing the sickness period.

During the first 14 days of a sickness period, an employee receives sick pay from the employer with the exception of the first day, which is a qualifying day. If reduced working capacity due to sickness persists after the end of the sick pay period, the employee may receive sickness cash benefit from the Swedish Social Insurance Agency. Self-employed persons have a qualifying period of 7 days but may choose to have a qualifying period of 14, 30, 60 or 90 days.

Sickness cash benefit equivalent to just under 80 per cent of sickness cash benefit qualifying income (SGI) is payable for 364 days within a period of 450 days. Maximum sickness cash benefit is based on 7.5 price base amounts. In 2010, that meant a maximum compensation of SEK 676 per day during this period. If reduction of work capacity due to sickness persists after this period, extended sickness cash benefit may be granted for a further period of 550 days. In that case, compensation equates to just under 75 per cent of SGI. Maximum compensation is based on 7.5 price base amounts. In 2010, that meant a maximum compensation of SEK 634 per day during this period. Persons suffering from very severe illnesses may receive more days of sickness cash benefit at normal level equivalent to 80 per cent of SGI for an unlimited period of time. For un-

employed persons special rules for compensation apply and in 2010 the maximum payment per day for unemployed persons was SEK 486.

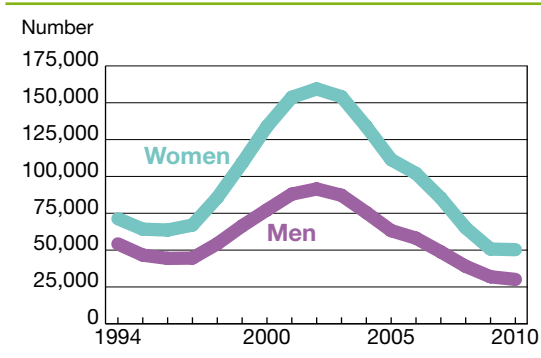
The assessment of reduced work capacity and the right to sickness cash benefit is made according to the so-called rehabilitation chain. For the first 90 days, the assessment is made relative to a person's normal work tasks. After 90 days, the right to sickness cash benefit is assessed relative to whether the insured person can carry out other kinds of work for the employer. After 180 days, the insured person only qualifies for sickness cash benefit if he or she is unable to perform any kind of work in the labour market.

However, this does not apply if the Swedish Social Insurance Agency judges that the insured person in all probability will be able to return to work with the employer before day 366. In that case, work capacity is assessed relative to a job with the employer also after day 180. If it may be considered unreasonable to assess work capacity against the regular labour market, the assessment may be made in relation to the normal job also after day 365 even though the insured person is judged to have work capacity suitable for work in the labour market. For self-employed persons, work capacity is tested against the person's normal work up to day 180, after which the person is tested against the regular labour market unless it is highly probable that the person can return to the normal work before day 366 or if it may be considered unreasonable to assess work capacity against the regular labour market. For unemployed persons, work capacity is tested relative to the whole of the labour market from day one.

Regulations 2010

Vocational rehabilitation

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



Long-term sickness cases in December. It is mostly people representing long-term sickness cases that receive some form of vocational rehabilitation. 'Long-term sickness cases' here refers to persons receiving benefit in the form of sickness cash benefit, rehabilitation cash benefit and/or work injury cash benefit for at least 60 days. Between 2002 and 2010, the number of long-term sickness cases fell by more than 170,000 individuals. In 2010, the proportion of women among long-term sickness cases was approximately 63 per cent and the proportion of men 37 per cent.

Regulations 2010

Work training and further education courses are examples of programmes offered within vocational rehabilitation.

During vocational rehabilitation, an individual may receive rehabilitation cash benefit to compensate loss of income and a special allowance to cover certain so-called additional costs arising from rehabilitation activities (e.g. travelling expenses). In addition, the Swedish Social Insurance Agency may provide allowances for work aids and compensation for travel to and from work instead of sickness cash benefit.

Rehabilitation cash benefit is payable at 100, 75, 50 or 25 per

cent of the full rate. Full rehabilitation cash benefit is just under 80 per cent of sickness cash benefit qualifying income (SGI) and is included in the 364 days maximum for which a person may receive sickness cash benefit. In 2010, maximum rehabilitation cash benefit per day during this period was SEK 676. Subsequently, extended rehabilitation cash benefit equating to just under 75 per cent of SGI may be paid out and this is included in the 550 days maximum for which a person may receive extended sickness cash benefit. In 2010, maximum compensation for one day during this period was SEK 634.

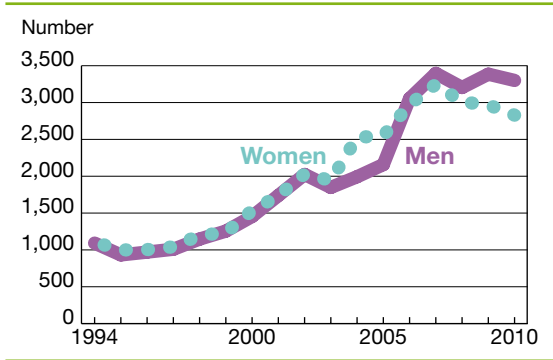
Age	Number of recipients		Average number of days		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
16-24	282	177	126	123	368	440
25-29	758	460	106	102	410	460
30-34	1,308	675	101	100	427	463
35-39	1,931	837	90	94	436	471
40-44	2,238	959	87	98	427	476
45-49	2,139	1,058	80	89	423	481
50-54	1,814	1,022	82	84	421	472
55-59	1,577	950	76	84	427	480
60-	901	650	62	67	431	489
Total	12,948	6,788	86	90	424	473

Rehabilitation cash benefit in 2010. In 2010, 66 per cent of recipients of rehabilitation cash benefit were women and 34 per cent were men. Out of a total of just over SEK 766 million paid out in rehabilita-

tion cash benefit in 2010, 62 per cent went to women and 38 per cent to men. The statistics for rehabilitation cash benefit do not include allowances for work aids, etc.

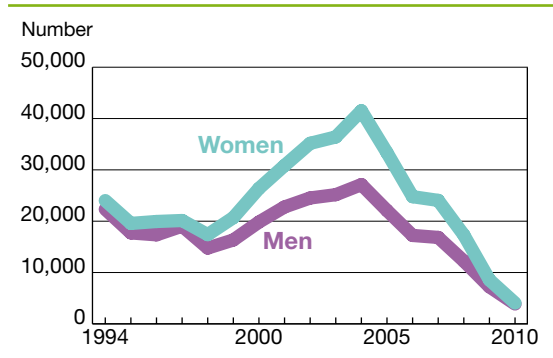
Sickness compensation and activity compensation

Sickness compensation and activity compensation provide financial security in case of long-term reduction in work capacity.

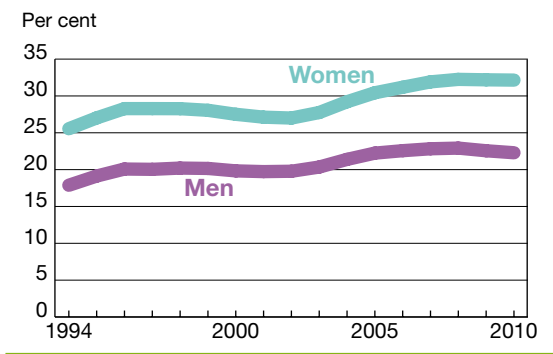


Newly-awarded activity compensation (permanent and temporary disability pension before 2003) for persons younger than 30. The number of newly-awarded activity compensations for persons younger than 30 in 2010 was approximately 6,100, which was almost three times as much as in 1994.

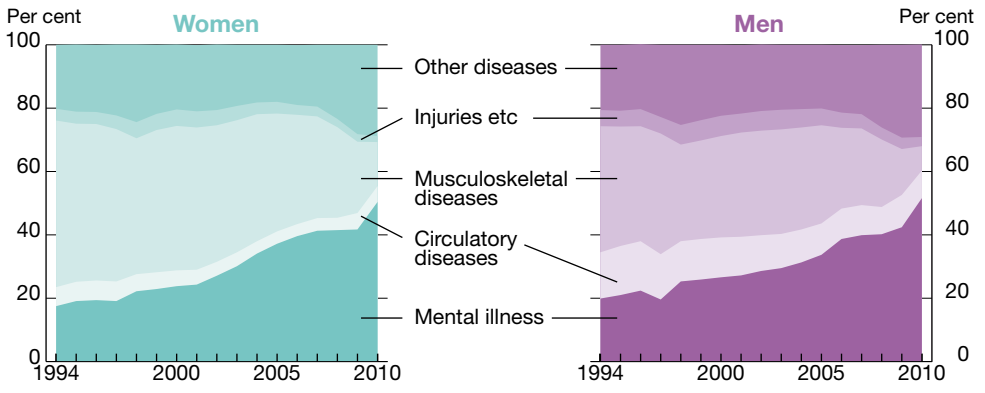
The increase since 2003 is partly due to an increased number of awards on grounds of extended school attendance.



Newly-awarded sickness compensation (permanent and temporary disability pension before 2003) for persons aged 30 or older. The number of newly-awarded sickness compensations has steadily declined during the past few years and in 2010 the number was approximately 7,900.

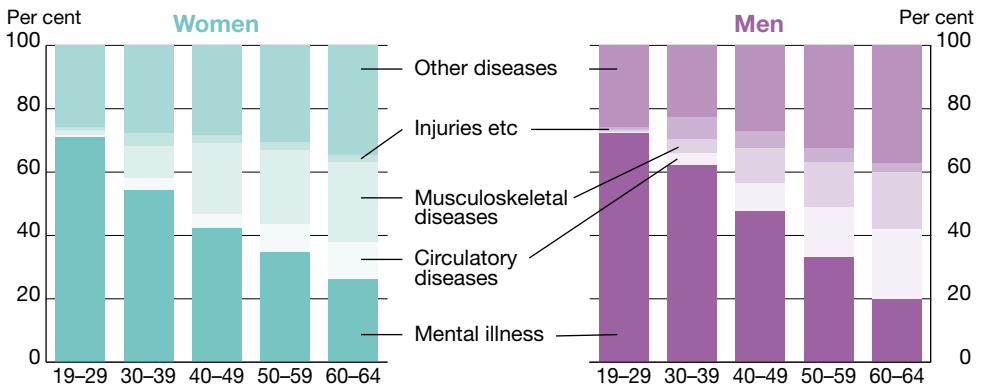


The proportion of sickness and activity compensations at partial rate in December 2010 (permanent and temporary disability pension before 2003). The proportion with partial sickness and activity compensation has fluctuated over time but has generally included more women than men. In December 2010, 32 per cent of women and 22 per cent of men received partial compensation.



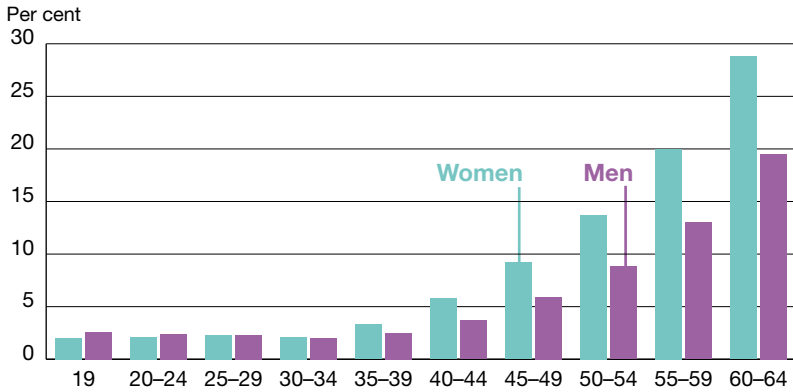
Newly-awarded sickness and activity compensation (permanent and temporary disability pension before 2003) according to diagnostic group. Up to 2004, muscular, skeletal and connective-tissue illnesses were the dominant diagnostic group for persons newly-awarded sickness and activity compensa-

tion. Since 2005, however, psychological illnesses have been the largest diagnostic group for both women and men. In 2010, psychological diagnoses accounted for 50 per cent of all newly-awarded sickness and activity compensations for women and 52 per cent for men.



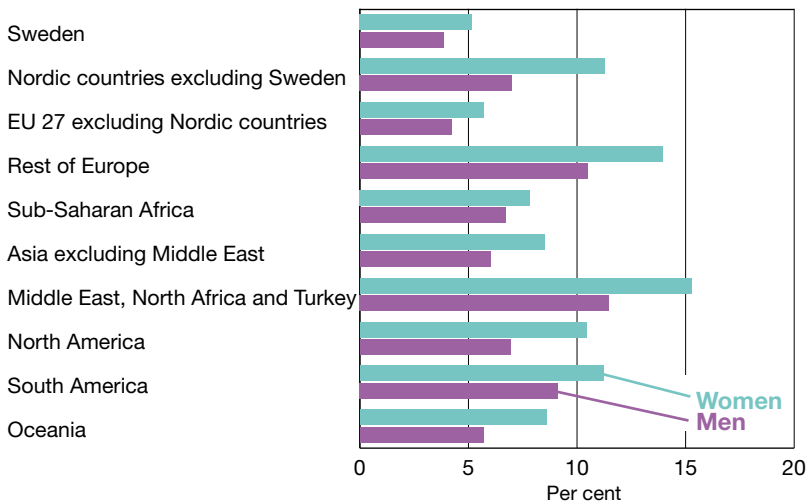
Newly-awarded sickness and activity compensation according to age and diagnostic group in 2010. In 2010, psychological illnesses were the most common diagnostic group for both women and men in nearly all age groups. In the youngest age group, it accounted for 71 and 72 per cent for women and men

respectively of all newly-awarded sickness compensation or activity compensation. In the oldest age group, psychological illnesses accounted for 26 and 20 per cent for women and men respectively of all newly-awarded sickness compensation or activity compensation.



Proportion of the population with sickness or activity compensation in December 2010. In December 2010, there were almost 443,000 recipients of sickness or activity compensation, of which 59 per cent were women and 41 per cent men. Approximately 8 per cent of the population aged between 19 and 64 have for health reasons wholly

or partially left working life with sickness or activity compensation, the proportion increasing with increasing age. In the age group 60-64, the corresponding proportion is 29 per cent for women and 19 per cent for men. In almost all age groups, it is more common for women than men to have compensation.



The proportions are age-standardized. See Directions for reading for an explanation.

The proportion of the population with sickness or activity compensation per region of birth in December 2010, age-standardized values. The proportion with sick-

ness or activity compensation varies for persons born in different regions of birth, due partly to differences in health, living and working conditions.

Activity compensation is granted to persons aged 19–29 who for medical reasons have had their work capacity reduced by at least one quarter during at least one year. It is always granted for a limited time only. Activity compensation may be combined with participation in various activities aimed at utilizing the individual's potential for development and work during the years of youth. Young people who have not yet completed their basic or secondary education due to functional disability are entitled to full activity compensation on grounds of extended school attendance for the duration of their studies.

Sickness compensation is granted to those aged 30–64 who have permanently reduced work

capacity, that is to say, for the foreseeable future.

Sickness or activity compensation may be paid out at 100, 75, 50 or 25 per cent of the full rate. There is an income-based compensation and a guarantee compensation. Income-based compensation is tied to earned income. Guarantee compensation is granted to persons with low or zero earnings. For activity compensation, guarantee compensation varies according to age, etc. The maximum guarantee compensation per month in 2010 was SEK 8,303, corresponding to 2.35 price base amounts. For sickness compensation, the maximum guarantee compensation per month was SEK 8,480 in 2010, corresponding to 2.4 price base amounts.

Age	Number of recipients		Average amount in December, SEK		Proportion of each age interval, %	
	Women	Men	Women	Men	Women	Men
19	1,285	1,756	7,396	7,408	0.5	0.7
20–24	6,156	7,224	7,441	7,479	2.1	2.3
25–29	5,195	4,981	7,714	7,921	2.0	1.8
Total	12,636	13,961	7,549	7,628	1.6	1.7

Activity compensation in December 2010. In 2010, disbursements for activity compensation amounted to SEK 2.6 billion, of which 47 per cent went to women and 53 per cent to men. 48 per cent of the recipients were women, 52 per cent were men.

The majority of those receiving activity compensation have had

no opportunity to build up their own insurance protection through gainful employment and therefore receive guarantee compensation. In total in 2010, 94 per cent of the women and 96 per cent of the men received guarantee compensation (guarantee compensation alone or in combination with income-based compensation).

Age	Number of recipients		Average amount per month, SEK		Proportion of population, %	
	Women	Men	Women	Men	Women	Men
20–24 ¹	164	200	8,523	8,469	0.1	0.1
25–29 ¹	919	1,245	8,459	8,466	0.3	0.5
30–34	5,883	5,691	7,923	8,431	2.1	2.0
35–39	10,154	7,661	7,774	8,587	3.3	2.5
40–44	18,322	12,055	7,882	8,996	5.8	3.7
45–49	28,679	18,812	8,003	9,228	9.2	5.9
50–54	39,394	25,560	8,116	9,363	13.7	8.8
55–59	56,517	37,044	8,316	9,651	20.0	13.0
60–64	88,482	59,421	8,694	10,167	28.8	19.5
Total	248,514	167,689	8,320	9,595	9.4	6.2

¹ Pensions for people receiving permanent or temporary disability pensions prior to 2003 were recalculated as sickness compensation regardless of age. As of 2003, sickness compensation is not newly-awarded to persons below the age of 30.

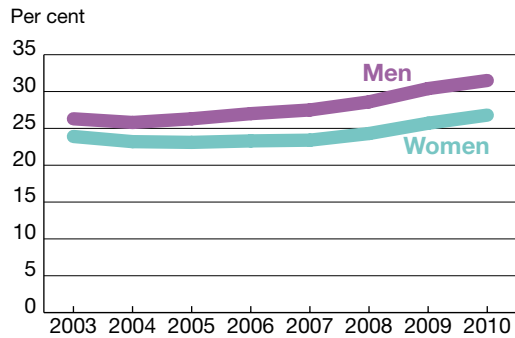
Sickness compensation in December 2010. Of sickness compensation recipients, 60 per cent were women and 40 per cent men. During 2010, SEK 47.6 billion was paid out in sickness compensation, of which 56 per cent went to women and 44 per cent to men.

The proportion of those receiving sickness compensation in the form of guarantee compensation (guarantee compensation alone or in combination with income-based compensation) was 52 per cent for both women and men.

Housing supplement for persons with sickness or activity compensation

Persons with sickness or activity compensation who have low incomes may receive housing supplement to enable them to live in good-quality accommodation without having to sacrifice their standard of living in other ways.

Proportion of persons with sickness or activity compensation receiving housing supplement in December. The proportion of persons receiving housing supplement increased somewhat during the period 2003 to 2010. Among recipients of sickness compensation or activity compensation, 27 per cent of women and 32 per cent of men also received housing supplement in 2010.



Housing supplement consists of:

- housing supplement for pensioners (BTP)
- special housing supplement for pensioners (SBTP).

Housing supplement is a part of the national pension and sickness insurance benefit scheme. As of 1 January 2010, the Swedish Social Insurance Agency administers housing supplement only for recipients of sickness or activity compensation. The Swedish Pension Agency administers housing supplement for recipients of other benefits such as old-age pension, widow's pension, etc.

The size of housing supplement depends on the cost of accommodation and the income and assets of the individual. In 2010, maximum BTP for recipients of sickness or activity compensation amounted to 93 per cent of accommodation costs up to a ceiling of

SEK 5,000 per month for singles and SEK 2,500 per month for married persons. BTP is a tax-free benefit which the individual must apply for.

SBTP is a benefit designed to guarantee the individual a reasonable standard of living after reasonable accommodation costs have been paid. To qualify for SBTP, a person must already have been granted BTP. During 2010, accommodation costs up to a maximum of SEK 6,200 per month for singles and SEK 3,100 per month for married persons were considered to be reasonable. The amounts for reasonable living standard were SEK 4,786 per month for singles and SEK 4,044 for married persons. SBTP is paid out in the form of a top-up amount up to a reasonable living standard.

Regulations 2010

Age	Number of recipients		Proportion of recipients of sickness or activity compensation with housing supplement, %		Average amount in December, SEK	
	Women	Men	Women	Men	Women	Men
19	169	203	13	12	2,725	2,588
20–24	3,240	3,693	51	50	3,221	3,228
25–29	3,718	4,189	61	67	3,281	3,283
30–34	3,210	3,604	55	63	3,229	3,309
35–39	4,386	4,271	43	56	2,995	3,123
40–44	6,278	5,463	34	45	2,825	2,902
45–49	9,054	7,467	32	40	2,738	2,777
50–54	10,874	8,572	28	34	2,742	2,706
55–59	13,207	9,858	23	27	2,713	2,646
60–64	15,778	9,980	18	17	2,609	2,534
Total	69,914	57,300	27	32	2,803	2,838

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

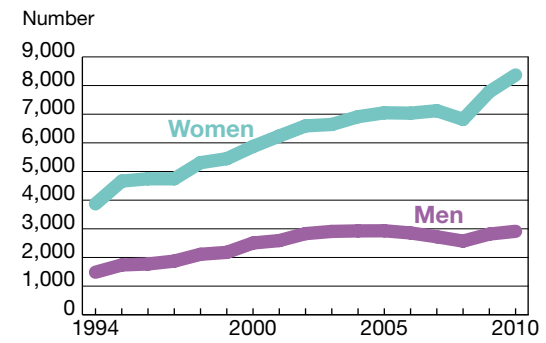
Housing supplement for persons with sickness or activity compensation in December 2010. Of housing supplement recipients, 55 per cent were women and 45 per cent

men. In total, SEK 4.7 billion was paid out in housing supplement in 2010, of which 55 per cent to women and 45 per cent to men.

Allowance for care of close relatives

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

Persons with an allowance for care of close relatives. The number of recipients of allowance for care of close relatives has increased during the time period. This can be attributed partly to increased public awareness of the existence of such an allowance but it may also be due to increased life expectancy in the population. In 2010, recipients of allowance for care of close relatives numbered almost 11,300.



Persons staying home from work to look after a seriously ill person at home or in a care institution are entitled to receive an allowance for care of close relatives. Generally, the allowance is payable for a maximum of 100 days for each person cared for.

The allowance for care of close relatives is payable at 100, 50 or 25 per cent of the full rate. Maximum compensation is just under 80 per cent of the sickness cash benefit qualifying income based on 7.5 price base amounts.

**Regulations
2010**

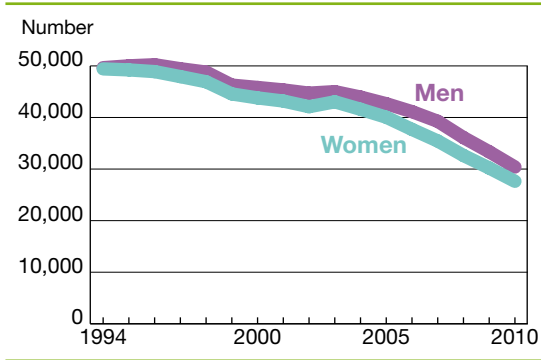
Age	Number of recipients		Number of days on average		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	81	34	8,4	9,9	5,942	7,944
25-29	213	101	10,3	9,6	7,947	8,343
30-34	414	190	11,8	11,3	9,221	9,785
35-39	700	343	10,1	10,6	8,267	8,991
40-44	1,127	452	9,2	10,7	7,531	9,256
45-49	1,486	509	10,8	10,8	8,925	9,243
50-54	1,614	446	11,0	10,8	9,122	9,637
55-59	1,521	445	12,4	13,2	10,074	11,723
60-	1,213	393	15,8	18,0	12,526	15,416
Total	8,369	2,913	11,6	12,1	9,412	10,476

Allowance for care of close relatives in 2010. Out of a total of almost SEK 109 million in allowance for care of close relatives in 2010, 72 per cent went to women

and 28 per cent to men. Of the recipients of allowance for care of close relatives, 74 per cent were women and 26 per cent were men.

Work injury compensation

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



Number of individual life annuities according to the work injury insurance scheme in December.

The number of individual life annuities has declined during the period, partly due to a regulatory change in 1993 which introduced much stricter criteria for approval of work injury. In 2002, more generous rules for determining the existence of work injury were introduced, which may explain increased numbers that year. In 2003, the rules were changed so that only individuals below the age of 65 were granted life annuities, which partly explains why the number of life annuities between 2003 and 2010 has decreased by 34 per cent.

Regulations 2010

All gainfully employed persons in Sweden are insured against work injury. The term work injury refers to injury resulting from accidents or harmful influences at work. Compensation may be paid for loss of income, cost of dental care, cost of medical care abroad, sickness cash benefit in special cases, and costs for special aids. There is also compensation for survivors and for help with funerals, which as of 1 January 2010 is administered by the Swedish Pension Agency.

The largest form of compensation paid out from work injury insurance is a life annuity. This is only payable if an approved work injury has caused a lasting reduction in a person's ability to find gainful employment.

While still suffering from the immediate effects of a work injury,

employees receive regular sick pay or sickness cash benefit. People with injuries that appeared on 1 January 2003 or later receive compensation for qualifying days when granted a life annuity.

The life annuity compensates the recipient for all lasting loss of income. In order to calculate the size of the annuity, the income the person would have been likely to earn if the accident had not occurred is compared with the income the person is likely to receive after the accident. The annuity provides compensation for the entire difference, but may not exceed 7.5 times the price base amount per year, which was equivalent to SEK 26,500 per month in 2010.

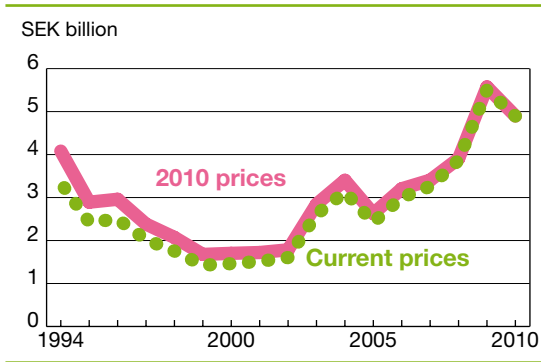
Work injury annuities in December

2010. Of recipients of work injury annuities, 44 per cent were women and 56 per cent were men. In 2010, a total of SEK 3.6 billion was paid out in work injury annuities, of which 38 per cent went to women and 62 per cent to men. Women received on average SEK 1,332 (20 per cent) less in monthly compensation than men.

Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
-24	3	11	12,957	15,406
25-29	17	60	10,232	10,495
30-34	76	159	6,737	8,003
35-39	251	488	6,834	7,477
40-44	955	1,325	6,172	6,910
45-49	1,680	2,707	5,618	6,635
50-54	2,675	3,912	5,434	6,573
55-59	4,614	5,789	5,220	6,425
60-64	8,588	9,733	5,204	6,791
Total	18,859	24,184	5,360	6,692

Dental care

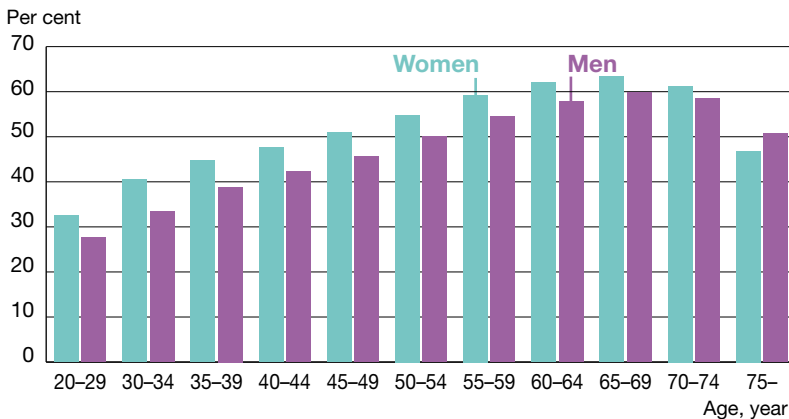
The aim of state dental care support is to encourage regular visits to the dentist and enable those with extensive needs for dental care to receive the necessary treatment.



Amounts paid out for dental care.

Expenditure for dental care insurance decreased during the greater part of the 1990s, but regulatory changes in 2002 led to a steep increase. The new regulatory framework introduced 1 July 2008 has meant increased subsidies to patients and thus increased expenditure for dental care insurance.

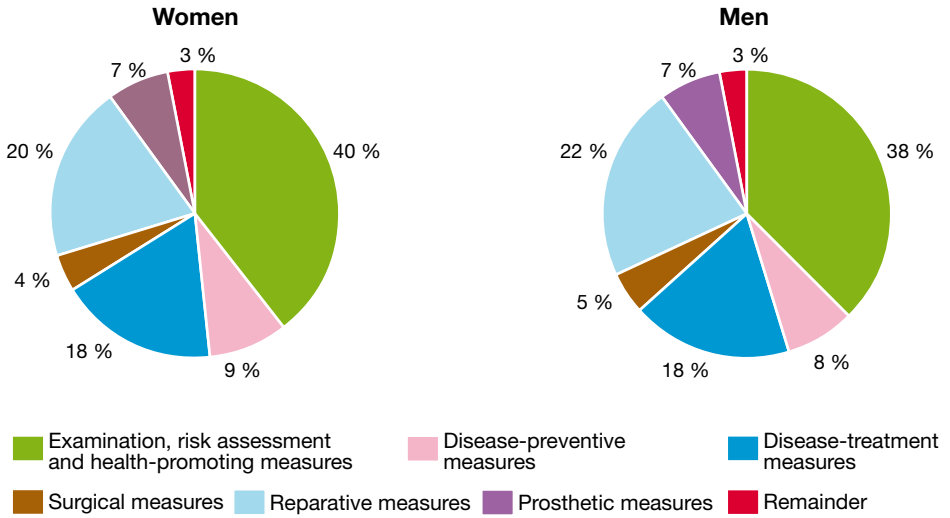
In 2010, expenditure for dental care was just under SEK 4.9 billion. Total expenditure for dental care decreased during 2010, which may be attributed to the fact that expenditure for the old dental care support almost totally vanished. On the other hand, expenditure increased for the new dental care support by just over 4 per cent.



Note that the size of the general dental care benefit is greater for the youngest and oldest age groups. For more information, see the Rules Box.

Proportion of the population that utilized the general dental care benefit in 2010. In total, 47 per cent of the population aged 20 or older utilized the general dental

care benefit during 2010. The proportion was higher among women than men in all age groups up to the age of 74.



The proportion of measures according to type of measure in 2009. The most common types of measure are examination, risk assessment and health-promotion (40 per cent for women and 38 per cent for men). These are used to determine whether a patient is healthy, ill or at risk of illness.

Reparative measures, for example, dental fillings, are the second most common type of measure. Remaining measures are preventive measures (for example, fluoride treatments), prosthetic measures (insertion of crowns, bridges, etc), surgical measures (extraction of teeth, etc).

Regulations 2010

Dental care for children up to and including the age of 19 is free of charge. For people aged 20 or older, a new system of dental care support was introduced 1 July 2008 consisting of two parts: a general dental care benefit and high-cost protection.

The general dental care benefit is designed to encourage regular visits to the dentist and is intended mainly to be used for examinations and preventive dental care. The benefit is SEK 150 per year for persons aged 30–74, and SEK 300 per year for age groups 20–29 and those aged 75 or older.

High-cost protection means that insured persons do not have to pay the full cost of major treatment themselves. The highest compensation paid out is calculated on the basis of so-called reference prices. Each dental care measure that qualifies for compensation has a reference price, which is a price set by the Swedish Dental and Pharmaceutical Benefits Agency.

High-cost protection is not calculated per calendar year but

over a compensation period of maximum 12 months which may be initiated at any time by the insured person. From then on, all measures qualifying for protection that are carried out during the compensation period are covered by the high-cost protection.

- For treatments whose combined compensation-qualifying amount does not exceed SEK 3,000 over the compensation period, the patient pays 100 per cent of the dental care costs.
- For treatments whose compensation-qualifying amount exceeds SEK 3,000 but does not exceed SEK 15,000 over the compensation period, the state pays 50 per cent of the compensation qualifying amount over SEK 3,000.
- For treatments whose compensation-qualifying amount exceeds SEK 15,000 over the compensation period, the state pays 85 per cent of the compensation-qualifying amount over SEK 15,000.

Age	Number of completed compensation periods		Average amount paid out by the Swedish Insurance Agency per completed period, SEK	
	Women	Men	Women	Men
20-29	22,682	20,463	1,986	2,153
30-34	20,075	18,300	2,326	2,494
35-39	25,821	23,944	2,594	2,634
40-44	31,029	28,714	2,884	2,818
45-49	37,725	35,255	3,229	3,361
50-54	44,753	43,030	3,585	3,769
55-59	54,394	53,886	4,206	4,300
60-64	65,545	67,032	4,629	4,885
65-69	57,631	60,421	4,876	5,085
70-74	37,745	37,075	4,274	4,497
75-	61,036	49,961	4,289	4,466
Total	458,436	438,081	3,854	4,042

Only compensation periods during which compensation was paid out are included (that is, where the cost exceeded SEK 3,000).

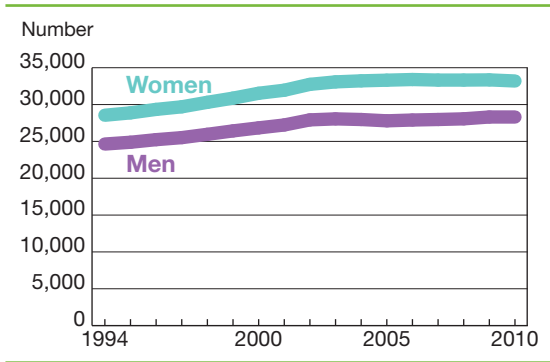
Completed compensation periods with high cost protection in 2010.

In 2010, a total of approximately 897,000 compensation periods with high cost protection were completed where the cost exceeded 3,000

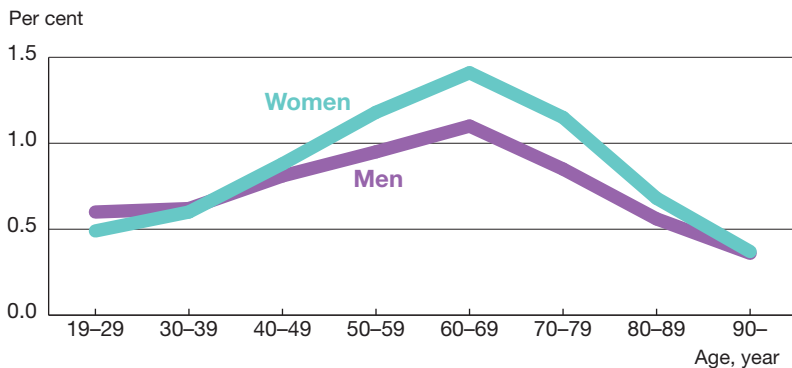
kronor. On average, the Swedish Insurance Agency paid out approximately SEK 3,900 for women and SEK 4,000 for men per completed compensation period.

Disability allowance

Disability allowance provides financial security for people with functional disabilities who need the help of another person or have additional costs due to their disability.

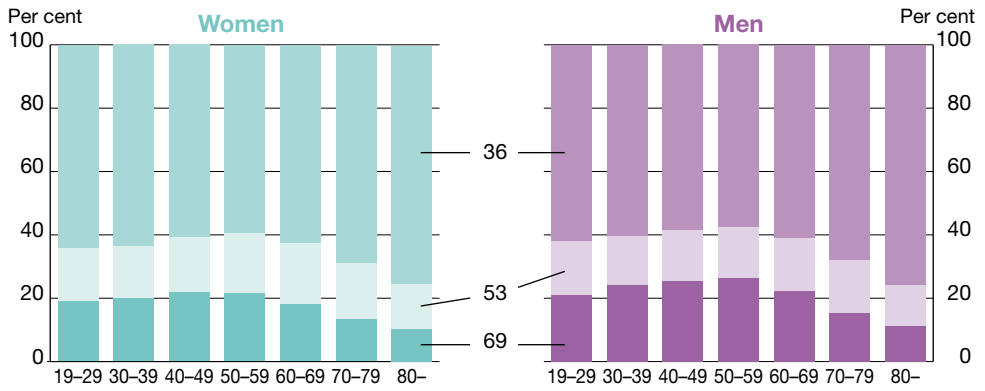


Persons with disability allowance in December. The number of persons with disability allowance increased steadily from the beginning of the 1990s up to the early 2000s but has since stabilized. In 2003, the lower age limit for which disability allowance could be granted was changed from 16 to 19. In 2010, the number of persons with disability allowance was approximately 62,000.



Proportion of persons in the population with disability allowance in December 2010. Out of the whole population of people aged 19 or older, 1 per cent had disability allowance in December 2010. In general, disability allowances are more common among women than

men, though not among younger people – partly due to the fact that more boys are born with functional disabilities. The proportion of persons in the population with disability allowance is greatest in the age group 60–69 years.



Disability allowance according to benefit rate and age in December 2010. Just over 63 per cent of women and just under 61 per cent

of men with disability allowance had the lowest benefit rate (36 per cent). The lowest rate is also more common among older age groups.

Persons who suffer from reduced functional ability over a significant period of time and thus need time-consuming help from other persons in order to cope with life at home or at work are entitled to disability allowance. It is also possible for them to receive a disability allowance if they have significant additional costs due to their functional disability. Disability allowance may be granted from July of the year a person reaches the age of 19; the person must have suffered functional capacity impairment before the age of 65.

There are three benefit rates: 36, 53 and 69 per cent of the price base amount per year, depending on the assistance required and the size of additional costs. In 2010, these three rates corresponded to SEK 1,272, SEK 1,873 and SEK 2,438 per month respectively. The blind and people with visual impairment, as also the deaf and people with serious hearing loss, always receive allowances if their disability arose before the age of 65.

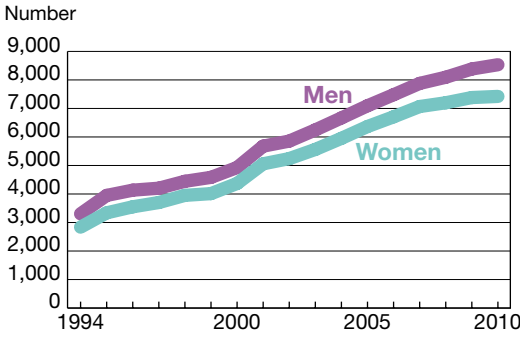
Regulations 2010

Disability allowance in December 2010. Of recipients of disability allowance, 54 per cent were women and 46 per cent were men. Out of a total of SEK 1.2 billion in disability allowance in 2010, 53 per cent went to women and 47 per cent to men.

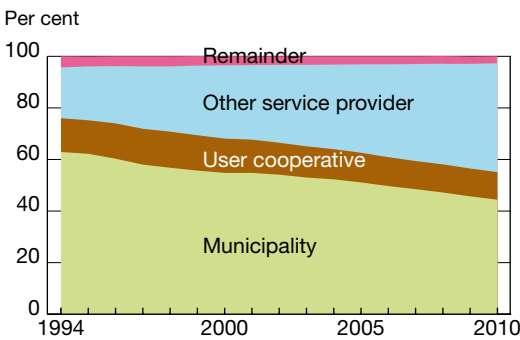
Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19-29	3,040	3,926	1,594	1,618
30-39	3,509	3,660	1,605	1,645
40-49	5,533	5,214	1,630	1,664
50-59	6,744	5,449	1,638	1,675
60-69	8,193	6,318	1,599	1,630
70-79	4,251	2,757	1,533	1,549
80-89	1,702	900	1,487	1,485
90-	227	86	1,384	1,395
Total	33,199	28,310	1,597	1,632

Assistance allowance

Having access to personal assistants gives people with severe functional impairments an opportunity to live normal lives.



Persons with assistance allowance in December. The number of persons with assistance allowance has steadily increased since the mid-1990s. As of 2001, a change in the rules allows persons aged 65 to retain the personal assistance they were granted prior to reaching the age of 65, which may partly explain the subsequent increase in numbers. During the whole time period, more men than women have received assistance allowance.



The group 'Remainder' includes those who choose to act themselves as employer of their assistants or who organize their assistance with the help of several employers.

Persons with assistance allowance according to type of provider in December. The proportion of persons arranging assistance with the help of the municipality has steadily declined during the time period, primarily benefiting other service organizations which include private assistance providers. In December 2010, the proportion arranging assistance with the help of the municipality was just over 44 per cent and the proportion arranging assistance via other service organizations was just over 42 per cent. Note that information on providers is only gathered at the time of the initial granting of the allowance, so that possible changes of provider are not included in the statistics.

Assistance allowance is available to persons suffering from autism, mental retardation, major learning disabilities after brain damage in adult life, or other lasting functional disorders not due to normal ageing. The impairment must be severe and cause considerable difficulties in daily living. Persons living in sheltered group accommodation or receiving care in an institution are not entitled to assistance allowance.

Assistance allowance may only be used for the hire of personal assistance from the municipality, from a user cooperative or from a private company, or for paying salaries directly to personal assistants hired to help with daily living.

Assistance allowance is paid at an hourly rate. In 2010, this was SEK 252. However, it is possible to apply for increased allowance.

Regulations 2010

Assistance allowance in December 2010.

Out of a total of 94 million hours of assistance allowance in 2010, 46 per cent went to women and 54 per cent to men. On average, men were granted more hours than women in most age groups. In 2010, expenditure for assistance allowance was SEK 23.2 billion (including municipal expenditure).

	Number of recipients		Number of hours on average, December	
	Women	Men	Women	Men
0-14	862	1,227	401	388
15-19	544	787	464	461
20-24	535	765	542	554
25-29	415	597	568	573
30-34	402	533	584	578
35-39	452	509	536	572
40-44	424	503	527	539
45-49	516	549	514	532
50-54	552	510	487	536
55-59	678	635	492	509
60-64	844	793	473	492
65-	1,198	1,125	433	434
Total	7,422	8,533	486	497

Assistance allowance according to personal category in December 2010.

Personal category 1 includes persons with mental retardation, autism, etc. Personal category 2 includes persons with major and lasting learning disabilities after brain damage in adult life. Personal category 3 includes persons with other lasting physical and psychological disorders not due to normal ageing.

The number of persons granted assistance allowance is greatest in personal category 3, which accounts for just over 60 per cent of all women and just under 53 per cent of all men granted assistance

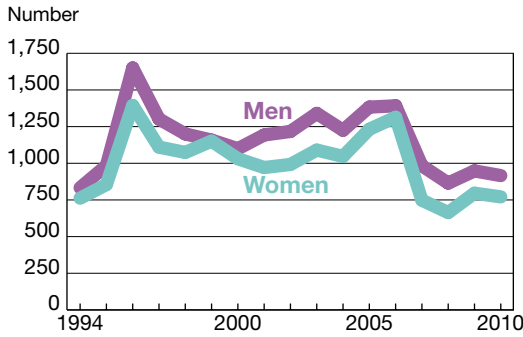
Personal category	Number of recipients		Number of hours on average, December	
	Women	Men	Women	Men
1	2,547	3,406	499	498
2	337	514	578	600
3	4,341	4,374	474	489
Total	7,225	8,294	488	500

Note that information concerning personal category is lacking for some persons, so that the totals differ somewhat from those in the previous table.

allowance. The most hours per month are granted to personal category 2, due to the fact that in this group we find disabilities which on average call for more extensive support and service than for persons in the other personal categories.

Car allowance

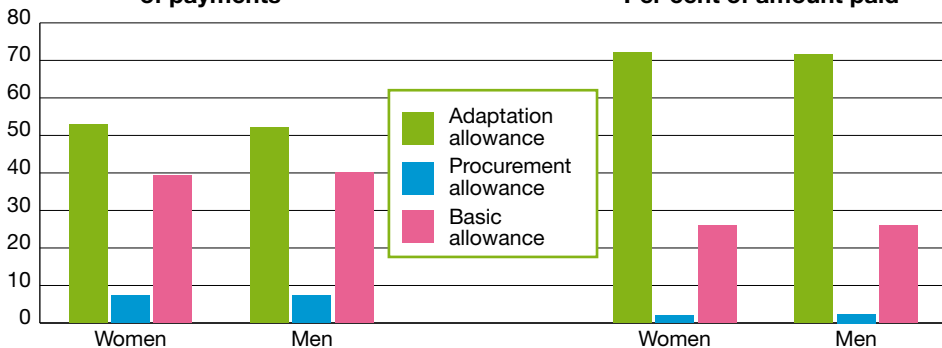
Car allowance is designed to help people whose permanent functional disabilities make it hard for them to move around from place to place.



Number of granted car allowances.

Car allowances were introduced in 1988. Up to 2006, it was only possible to get a new car allowance every seventh year, so peaks in demand occurred regularly throughout this period. As of 2007, it is possible to receive a new car allowance every ninth year. Somewhat fewer women than men receive this benefit.

Percentage of the number of payments



Car allowance according to type of benefit in 2010. In 2010, the most common form of car allowance was adaptation allowance, which accounted for 53 per cent and 52 per cent respectively of all car al-

lowances paid out to women and men. In 2010, almost 72 per cent of the amount paid out was in the form of adaptation allowance to women and men.

Car allowance consists of several benefits. There are two allowances for the purchase of a car – basic allowance and procurement allowance. Basic allowance is payable for the purchase of a car and may be granted every ninth year. Depending on income, procurement allowance may also be granted. Adaptation allowance may be granted for adapting a vehicle. In certain cases, car allowance may also be granted for driving lessons. Car allowance is granted

mainly for cars but also for other vehicles such as motorbikes and mopeds. The basic requirement for entitlement to a car allowance is that the individual has a permanent functional disability that causes significant difficulties in getting around or in using public transport. Parents who have a child with a functional disability may in certain cases be entitled to car allowance if they need the car in order to be able to get around with the child.

Regulations 2010

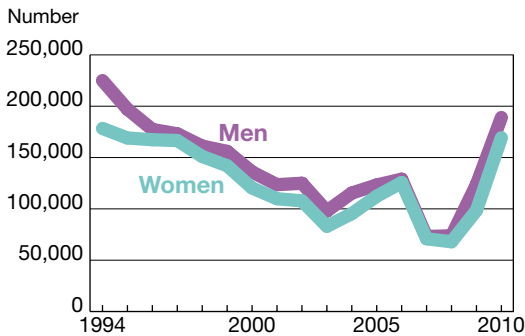
Car allowance in 2010. Of recipients of car allowance, just over 46 per cent were women and just under 54 per cent were men. Out of a total of SEK 259.2 million in car allowances in 2010, 45 per cent went to women and 55 per cent to men.

Age	Number of recipients		Average amount over the year, SEK	
	Women	Men	Women	Men
0–15	211	284	105,183	118,983
16–19	58	61	134,866	95,476
20–24	48	57	134,791	156,463
25–29	30	40	212,473	79,269
30–34	35	58	112,940	121,505
35–39	76	83	130,441	176,882
40–44	93	126	119,662	106,897
45–49	117	127	105,995	113,003
50–54	103	96	105,109	155,232
55–59	94	84	93,571	173,539
60–64	88	88	133,606	108,127
65–	42	45	183,135	87,946
Total	995	1,149	119,927	125,505

Other Payments

Activity support and development allowance

Activity support and development allowance is paid to unemployed persons who participate in labour market programmes.



Number of recipients of activity support and development allowance. Activity support and development allowance is paid out by the Swedish Social Insurance Agency but the responsibility for costs lies with the Job Centre (*Arbetsförmedlingen*). During 2010, approximately 358,000 persons received activity support or development allowance, of whom there were somewhat more men than women.

Regulations 2010

A person who participates in a labour market programme arranged by the Job Centre may receive activity support or development allowance from the Swedish Social Insurance Agency. Examples of programmes that qualify for activity support are the job and development guarantee, work practice, and support for starting up a business. Participants qualifying for unemployment benefit received a maximum activity support of SEK 680 per day and a minimum of SEK 320 per day in 2010. Participants not qualifying for unemployment benefit received activity support at guarantee level – SEK 223 per day – in 2010.

A person aged between 18 and 24 who participates in a job guarantee scheme for young people and who does not qualify for unemployment benefit may receive a development allowance instead of activity support at guarantee level. In 2010, development allowance was SEK 135 per day, unless the participant lacked a final grade from high school and was under 20 years of age, in which case development allowance was SEK 48 per day. Unlike activity support, development allowance is a non-taxable benefit.

Age	Number of recipients		Average number of days		Average amount, per day, SEK	
	Women	Men	Women	Men	Women	Men
16-24 ¹	40,453	58,180	102	107	195	219
<i>of which</i>						
<i>development allowance:</i>	31,143	42,907	99	102	130	130
<i>activity support:</i>	13,007	20,520	81	89	385	435
25-29	16,183	22,292	93	102	357	402
30-34	14,920	16,845	92	96	419	447
35-39	17,584	15,830	101	101	454	483
40-44	19,549	15,830	108	107	464	499
45-49	19,081	16,420	114	116	469	514
50-54	15,687	15,254	123	123	478	523
55-59	13,822	14,412	132	132	492	540
60-	12,015	13,945	143	140	523	574
Total	169,294	189,008	110	111	401	415

¹ The numbers for activity support and development allowance do not add up to the number for the 16-24 age group. This is because a person may have received both development allowance and activity support during the year. The total for the 16-24 age group does however represent unique individuals who have received one or other of these benefits during the year.

Number of recipients of activity support or development allowance in 2010. Of the recipients of activity support or development allowance, 47 per cent were women and 53 per cent men. A total of SEK

16.2 billion in activity support and development allowance was paid out during 2010, of which 46 per cent went to women and 54 per cent to men.

Social Insurance in Figures 2011

Social insurance is an integral part of most people's daily lives. It impacts crucially not only on people's security and welfare but also on the national economy. In 2010, expenditure for insurance and benefit systems administered by the Swedish Social Insurance Agency totalled SEK 211 billion, equating to 6 per cent of Sweden's gross national product (GNP).

Each year the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, the purpose of which is to describe by means of statistics and comments a number of insurances and benefits administered and disbursed by the Swedish Social Insurance Agency within the framework of social insurance. These insurances and benefits are here described using tables, charts and diagrams under headings such as: The Financial Scope of Social Insurance, Registered Insured Persons, Financial Security for Families and Children, Financial Security in Case of Sickness and Disability, and Other Payments.