

Social Insurance in Figures 2008



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In this PDF version of Social Insurance in Figures 2008 – available at www.forsakringskassan.se – the diagrams are linked to the underlying statistics. This means that when you click on a diagram, you are taken to an attached PDF file showing the statistics upon which the diagram is based.

You can reach the same PDF file by clicking on the paperclip symbol at the lower left corner of the screen or via View/Navigation Panels/Attachments. There is also an Excel file containing the same information.

Foreword

Social Insurance in Figures 2008 is the first issue of what will become a regular publication from the Swedish Social Insurance Agency aimed at providing a comprehensive review of social insurance through concisely commented statistics.

Social insurance is a natural part of most people's daily lives. It has a vital influence not only on people's security and welfare but also on the national economy. In 2007, it cost approximately SEK 445 billion – the equivalent of 15 per cent of the gross national product (GNP).

This book presents social insurance through figures, tables and diagrams under such headings as: registered insured persons, financial security for families and children, financial security in case of illness and disability, financial security in old age, etc. A separate section lists regulatory changes introduced in social insurance since 2006.

Many co-workers at the Swedish Social Insurance Agency have contributed to *Social Insurance in Figures 2008*. Eva-Lo Ighe has acted as editor, assisted by Tommy Edlund.

Stockholm, November 2008

Curt Malmberg
Director General

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Introduction

The Swedish Social Insurance Agency administers social insurance, the aim of which is to provide financial support to people in case of sickness, work injury or old age, to families with children, and to people with functional disabilities.

Sweden's population stands today at just over 9 million people. Of these, nearly 1.7 million are under the age of 16, and almost as many – 1.6 million – are aged 65 or older. In principle, all people older than 15 and resident in Sweden are insured and registered with the Swedish Social Insurance Agency. At present, that amounts to just over 7.4 million people.

In 2007, social insurance expenditure totalled SEK 445 billion. That equates to 15 per cent of the gross national product (GNP) and represents approximately half of expenditure below the spending ceiling set by Parliament. For every SEK 100 spent by households on consumer goods, SEK 23 derives from social insurance.

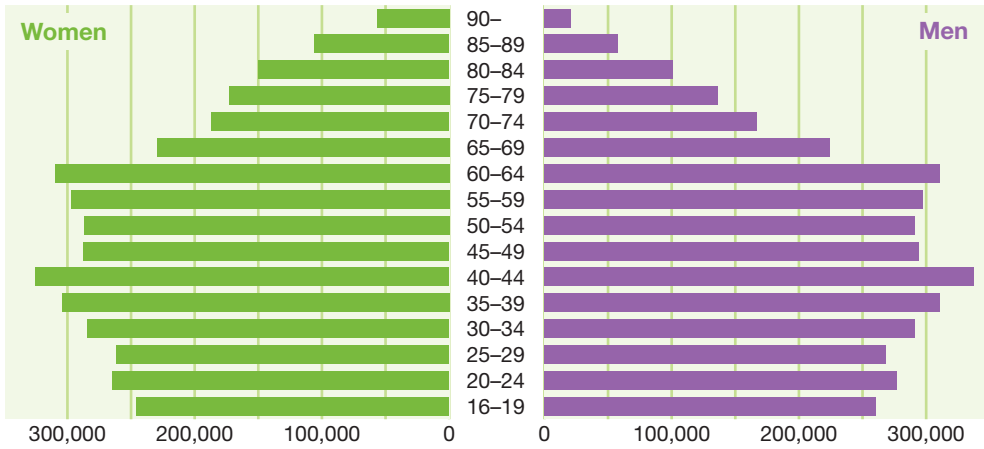
This book presents social insurance through figures, tables and diagrams arranged under such headings as: registered insured persons, financial security for families and children, financial security in case of illness and disability, financial security in old age, etc. Numbers of recipients, amounts paid out, and average compensation for several of the benefits and allowances are some of the measures employed to describe social insurance in figures. Statistics are presented using diagrams and tables for the year 2007 and time series that typically extend from 1990 onwards.

In accordance with the Swedish Social Insurance Agency's policy on human rights, the agency must guarantee an equal and legally correct application of the general insurance to each individual. Consequently, Social Insurance in Figures sometimes breaks down data by age and gender and, in certain cases, by region of birth.

The book also contains a brief summary of regulatory changes introduced between January 2006 and July 2008 and it lists documents published by the Swedish Social Insurance Agency during 2007 and up to October 2008.

More statistics can be found on the Swedish Social Insurance Agency home page at www.forsakringskassan.se/omfk/analys. You may also e-mail questions concerning the statistics to statistikenheten@forsakringskassan.se.

Registered insured persons



Registered insured persons in 2007.

Regulations 2007

Swedish citizens and foreign citizens who have reached the age of 16 and are resident in Sweden are registered according to the National Insurance Act (AFL).

All insured persons are registered with the Swedish Social

Insurance Agency according to the National Insurance Act. Persons leaving Sweden are still considered as residents of Sweden if their stay abroad does not exceed one year.

Age	Women	Men	All
16-19	245,691	260,397	506,088
20-29	525,890	545,182	1,071,072
30-39	588,436	601,731	1,190,167
40-49	612,785	631,996	1,244,781
50-59	584,096	588,629	1,172,725
60-69	539,503	534,716	1,074,219
70-79	359,965	302,712	662,677
80-89	255,801	158,836	414,637
90-	56,623	20,783	77,406
Total	3,768,790	3,644,982	7,413,772

Registered insured persons in 2007.

Regulations 2007

Sickness cash benefit insurance covers all registered insured persons whose estimated annual earned income amounts to at least 24 per cent of the base amount. The income qualifying for sickness cash benefit (SGI) determines the

so-called daily allowances such as sickness cash benefit, parental cash benefit, temporary parental cash benefit, pregnancy cash benefit, allowance for care of close relatives, disease carrier's allowance and national defence allowance.

Region of birth	Women	Men	All
Sweden	3,212,299	3,150,352	6,362,651
Nordic countries excluding Sweden	144,313	104,289	248,602
EU 27 excluding Nordic countries	97,130	86,790	183,920
Rest of Europe	87,809	79,691	167,500
Sub-Saharan Africa	25,685	26,945	52,630
Asia excluding Middle East	60,934	35,631	96,565
Middle East, North Africa and Turkey	101,474	122,572	224,046
North America	10,763	11,442	22,205
South America	27,303	25,464	52,767
Oceania	998	1,703	2,701
Total	3,768 708	3,644 879	7,413 587

Registered insured persons in 2007.

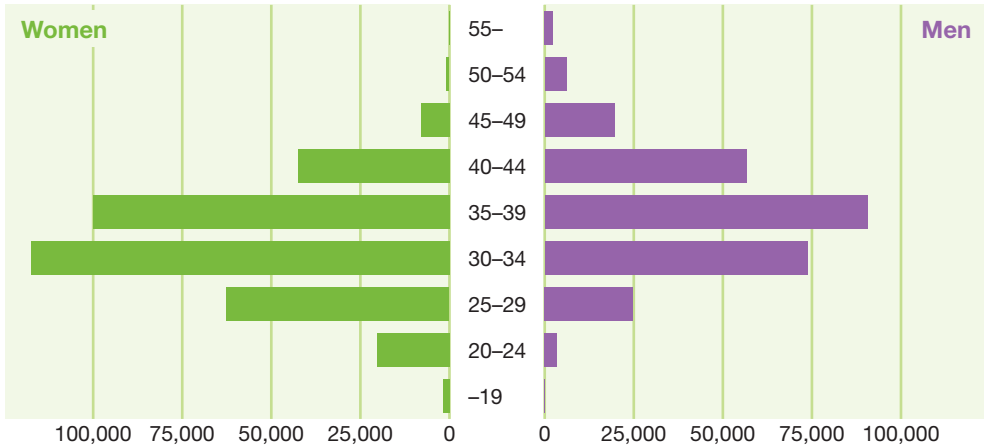
86 per cent of the insured persons registered with the Swedish Social Insurance Agency were born in Sweden, while 14 per cent were

born outside Sweden. Out of 7.4 million registered insured persons in 2007, information on region of birth is lacking for 185 persons.

Financial security for families and children

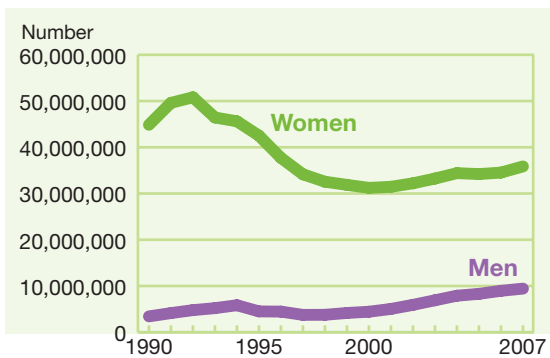
Parental cash benefit for the birth of a child

Parental insurance is intended to help both parents combine parenthood with gainful employment.



Persons with parental cash benefit in 2007. In 2007, 633,000 persons received parental cash benefit. Women made up 56 per cent, and men 44 per cent. Among the under-

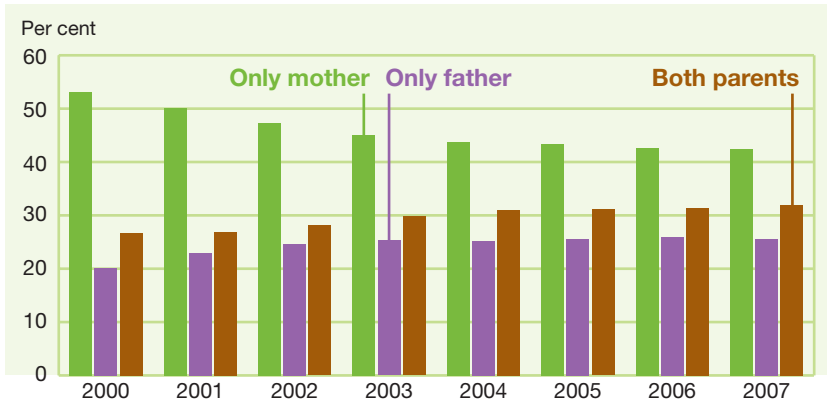
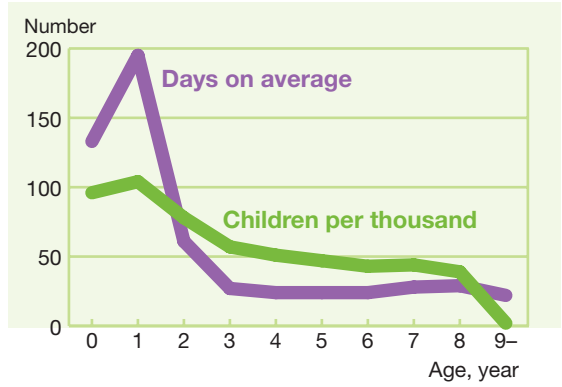
forties, more women than men used parental cash benefit, while the opposite was true for those aged 40 or older.



Number of days with parental cash benefit. Of 45 million parental cash benefit days paid out in 2007, 79 per cent went to women. The number of days claimed peaked in 1992, subsequently declining over a number of years as the birth rate fell. After a certain stagnation around the middle of the first decade of the 21st century, a slight increase is now discernible. However, the number of days claimed by men has never been greater. Thus, men have increased their share of days from 10 per cent in 1997 to 21 per cent in 2007.

Children for whom parents used parental cash benefit in 2007.

The largest number of days with parental cash benefit was claimed for children up to the age of one year. For children between three and eight years old, the average number of days remained relatively constant at around 30 annually. The parents of approximately 1,700 children who had reached the age of 9 but not yet completed their first year of school claimed parental cash benefit in 2007.



Children whose parents claimed parental cash benefit, irrespective of the age of the children. The proportion of children whose fathers

claimed parental cash benefit – either the father alone or as part of a couple – increased from 47 per cent in 2000 to 57 per cent in 2007.

Parental cash benefit for the birth or adoption of a child is available for a total of 480 days per child. For 390 days, the benefit is based on parents' income, though the minimum amount payable is SEK 180 per day. For the remaining 90 days, everyone receives the minimum amount of SEK 180 per day.

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

the 60 days that are reserved for each parent.

The benefit is payable for different portions of a day – whole, three-quarters, half, quarter or eighth. Parental cash benefit can normally be claimed up to the child's eighth birthday or the completion of the first year of school. The level of compensation is just under 80 per cent of the income qualifying for sickness cash benefit based on 10 price base amounts. In 2007, the maximum parental cash benefit was SEK 874 per day.

Regulations 2007

Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	1,758	45	171	64	30,344	12,141
20-24	20,445	3,517	158	43	43,310	18,084
25-29	62,567	24,776	132	40	50,800	20,185
30-34	117,490	73,790	107	38	49,825	22,280
35-39	100,025	90,607	84	33	39,799	19,649
40-44	42,460	56,611	63	29	27,714	16,814
45-49	7,998	19,617	43	29	15,877	15,411
50-54	836	6,162	35	29	11,951	14,775
55-	37	2,311	43	35	11,946	15,994
Total	353,616	277,436	101	43	43,172	19, 359

Parental cash benefit in 2007. Out of a total of SEK 20.6 billion paid out in parental cash benefit for the

birth of a child in 2007, 74 per cent went to women and 26 per cent to men.

Region of birth	Proportion of recipients, basic level only		Average amount SEK per day	
	Women	Men	Women	Men
Sweden	2.8	0.7	464	596
Nordic countries excl. Sweden	5.7	2.4	453	553
EU 27 excl. Nordic countries	19.0	6.5	362	538
Rest of Europe	22.2	7.8	293	414
Sub-Saharan Africa	32.7	15.2	243	375
Asia excl. Middle East	24.8	12.5	297	415
Middle East, North Africa and Turkey	32.5	15.5	245	381
North America	19.7	8.2	376	512
South America	18.4	5.8	339	459
Oceania	14.3	5.6	427	541
Total	6.4	2.9	426	456

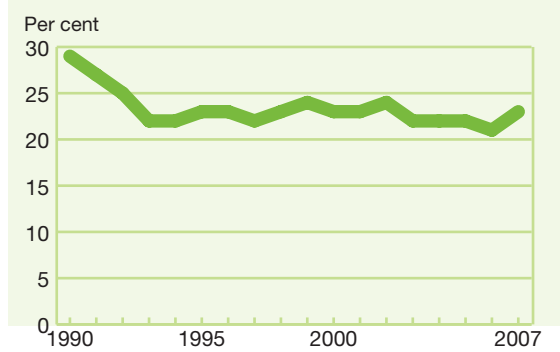
Proportion of mothers and fathers using only parental cash benefit at basic level, and average payments to all parents in 2007. In 2007, just over 6 per cent of mothers and just below 3 per cent of fathers claimed only parental cash benefit at basic level out of the 390 days. The proportion of parents using only parental cash benefit at basic

level was lowest among those born in Sweden. The mothers' share was consistently greater than that of the fathers. Swedish-born parents received higher average compensation than those born outside Sweden. Irrespective of country of origin, mothers received on average lower compensation per day than fathers.

Pregnancy cash benefit

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

Number of women with pregnancy cash benefit. During the later stages of pregnancy, many women receive social insurance compensation in the form of pregnancy cash benefit, sickness cash benefit or parental cash benefit. After a marked decline in the early 1990s, the proportion of women receiving pregnancy cash benefit has been around 21–24 per cent.



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 prohib-

ited during pregnancy under the Work Environment Law, a woman is entitled to pregnancy cash benefit for each day that the ban applies.

The compensation level is almost 80 per cent of the income qualifying for sickness cash benefit based on 7.5 price base amounts. In 2007, the highest possible pregnancy cash benefit was SEK 655 per day.

**Regulations
2007**

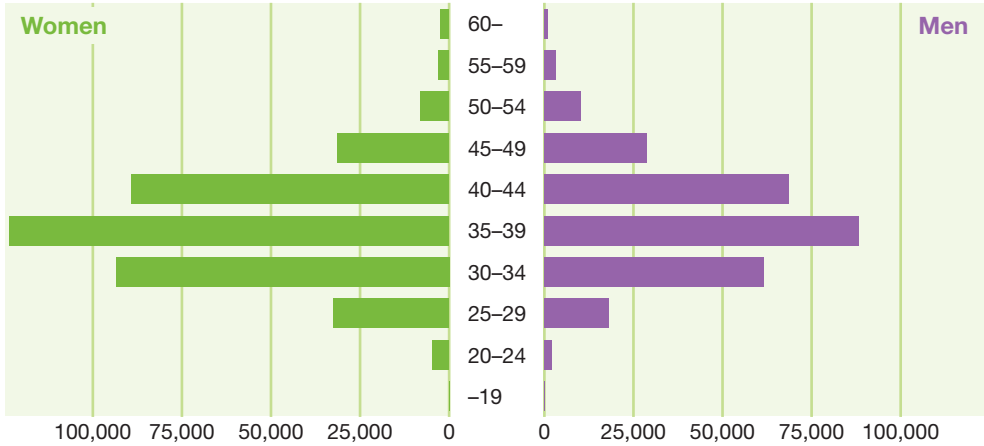
Age	Number of recipients	Average number of days	Average amount over the year, SEK
-19	25	35	11,037
20-24	2,995	38	16,263
25-29	8,458	38	18,304
30-34	8,343	38	19,141
35-39	3,770	38	19,758
40-44	806	37	18,561
45-49	31	39	19,451
Total	24,430	38	18,566

Pregnancy cash benefit in 2007. In 2007, SEK 454 million was paid out

in pregnancy cash benefit to almost 24,000 women.

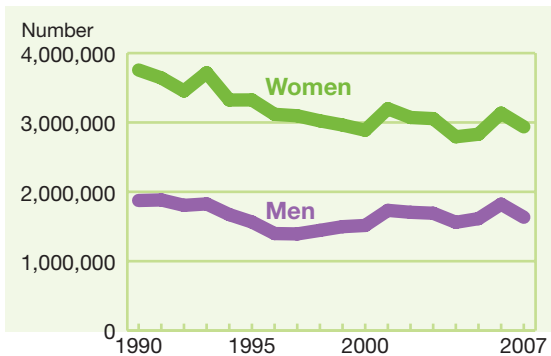
Temporary parental cash benefit

Among other things, temporary parental cash benefit enables parents to stay home from work when their child is sick.



Persons with temporary parental cash benefit for the care of a child in 2007. During 2007, 670,000 persons used temporary parental cash benefit. The majority were women, who accounted for 58 per cent.

Men made up 42 per cent, which is a little less than the proportion of men claiming parental cash benefit for the birth of a child. Distribution according to age and gender for both types of benefit is identical.



Days with temporary parental cash benefit for the care of a child. Out of a total of 4.6 million days paid in 2007, women used 64 per cent. The proportion of days used by men during the period 1990-2007 varied between 31 and 37 per cent. In 2007, it was 36 per cent.

If a parent has to give up paid employment because a child is sick or infected, or the child's normal custodian 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 is 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 at home from work to care for the child in place of the parent. The parents of gravely ill children under the age of 18 may receive temporary parental cash benefit for an unlimited number of days. In addition, both

parents may receive compensation for the same child and same period.

Parents of children covered by the Swedish Act on Support and Service for Certain Functionally Disabled Persons (LSS) may receive compensation for the care of a sick child aged between 16 and 21 (sometimes older).

In addition, the parent of a child who is under 16 and covered by LSS is also entitled to ten so-called contact days per child and year. These days may be used for parental training courses, settling the child in or visiting the child during pre-school or after-school recreational activities.

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

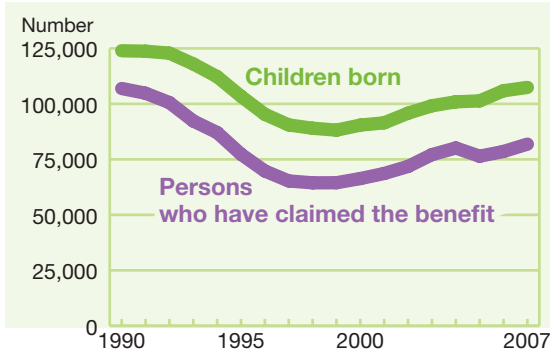
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	31	5	12.4	5.4	5,710	6,727
20-24	4,610	2,012	9.1	7.5	5,141	6,794
25-29	32,524	17,966	9.2	6.8	6,004	6,500
30-34	93,536	61,740	8.6	6.4	6,162	6,074
35-39	123,449	88,264	7.6	5.8	5,636	4,974
40-44	89,086	68,532	6.7	5.4	5,041	4,313
45-49	31,316	28,744	6.1	5.1	4,529	4,479
50-54	7,988	10,274	5.7	5.0	4,242	5,940
55-59	2,997	3,134	3.3	5.1	2,467	4,587
60-	2,408	1,106	2.7	4.8	2,033	1,894
Total	387,945	281,777	7.6	5.8	5,486	5,195

Temporary parental cash benefit for the care of a child in 2007. In 2007, out of a total of approximately SEK 3.6 billion paid out in tempo-

rary parental cash benefit for the care of a child, 60 per cent went to women and 40 per cent to men.

Temporary parental cash benefit in connection with childbirth or adoption

This benefit enables fathers or another parent to be present at the birth of a child, manage the home and take care of children in connection with childbirth or adoption.



Temporary parental cash benefit in connection with childbirth or adoption. The number of children born and the number of fathers

claiming temporary parental cash benefit in connection with childbirth or adoption peaked in 1990, when approximately 86 per cent of fathers claimed the days. During the greater part of the 1990s, the number of used days declined as fewer children were born and the proportion of new fathers taking advantage of their 10 allowed days dropped to 72 per cent. In 2001, the trend was once again reversed and since 2004 the number of children born annually has again been over 100,000. In 2007, just over 76 per cent of fathers or the other parent claimed the 10 days.

Regulations 2007

In connection with the birth of a child, the father or other parent has the right to temporary parental cash benefit for 10 days per child if he/she takes time off from gainful employment. In certain circumstances, these days may be transferred to someone other than the father or the child's other 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 almost 80 per cent of the income qualifying for sickness cash benefit based on 7.5 price base amounts.

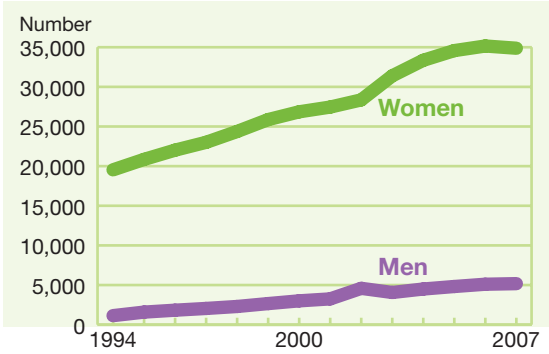
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	0	32	0.0	9.3	0	6,032
20-24	17	2,785	9.9	9.6	6,095	7,334
25-29	80	14,500	9.4	9.6	6,161	7,939
30-34	130	29,281	8.1	9.7	6,004	8,284
35-39	164	21,961	7.2	9.6	5,645	8,339
40-44	137	9,131	7.3	9.6	5,778	8,104
45-49	98	2,397	7.5	9.5	5,837	7,900
50-54	86	688	7.5	9.5	5,956	7,811
55-59	71	181	7.5	9.2	5,620	7,363
60-	48	74	6.6	9.2	5,229	7,374
Total	831	81,030	7.7	9.6	5,811	8,165

Temporary parental cash benefit in connection with childbirth or adoption in 2007. During 2007, ap-

proximately SEK 660 million was paid out. Just over 5 million of this amount was paid out to women.

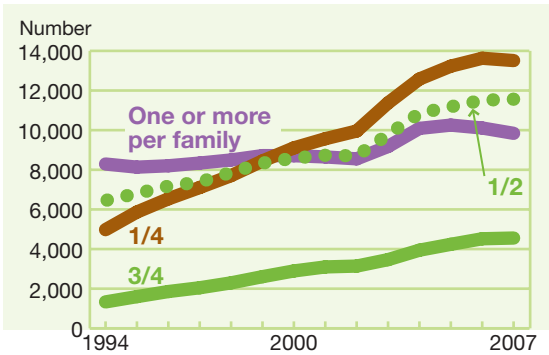
Care allowance

Care allowance helps parents give a sick or functionally disabled child the care, attention and support it needs for optimal development.



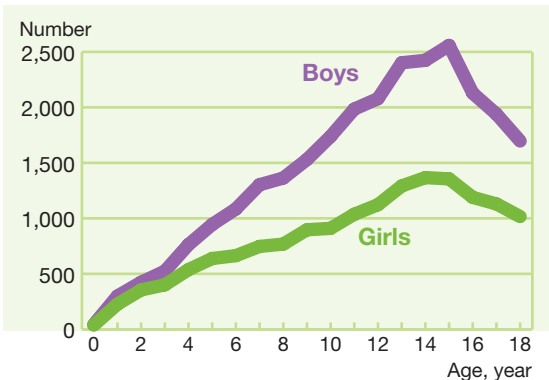
Recipients of care allowance.

The number of parents with care allowance has increased by approximately 94 per cent since 1994. Primarily children with psychological diagnoses account for this increase. As of 2003, care allowance may be granted for children up to the age of 19, which helps explain the increased number of care allowance recipients over recent years. The proportion of fathers among recipients is small but has nevertheless risen from just over 6 per cent to almost 13 per cent.



Care allowance according to level.

In 1988, one-fourth compensation was introduced and in 1992 three-quarters compensation was added. More people could now be granted care allowance than previously, and today the lowest level has become the most common. Over the past 10 years, psychological diagnoses have increased for newly-granted care allowances by 230 per cent for girls and by 175 per cent for boys, while other diagnoses have varied much less.



Children with care allowances in December 2007.

Of the children receiving care allowance in December 2007, girls accounted for approximately 37 per cent and boys 63 per cent. Boys dominated in all age groups. The proportion of girls was lowest in the age-group 10-11 years, 34 per cent.

Regulations
2007

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 illness or functional disability. The parent 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 sick or functionally disabled children in the specified age group, the right to care allowance is based on their 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 annum, which in 2007 amounted to SEK 8,396 per month. Care allowance is taxable and qualifies for pension. However, care allowance for increased expenses is exempt from tax.

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

Children with care allowance in December 2007. Approximately one fifth of the children were in families receiving care allowance for more than one child. Approximately 21 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. Since 2005, this group has increased by 3 per cent.

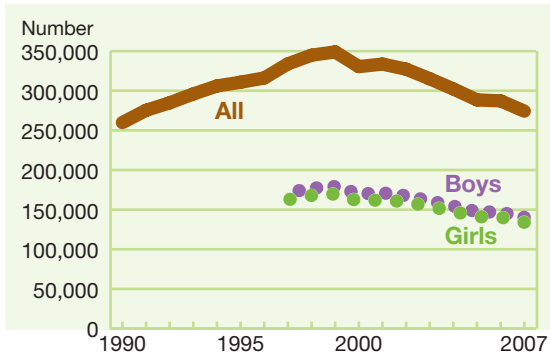
Age	All children		Children in families with care allowance for one child	
	Girls	Boys	Girls	Boys
0–2	620	767	554	666
3–5	1,577	2,322	1,280	1,815
6–8	2,179	3,751	1,672	3,005
9–11	2,844	5,254	2,194	4,174
12–15	5,138	9,463	4,027	7,569
16–19	3,335	5,767	2,716	4,721
Total	15,696	27,329	12,443	21,950

Care allowance in December 2007. A total of SEK 2.2 billion in care allowance was paid out during 2007, representing a decrease of approximately SEK 100 million compared with 2005. In 2007, 89 per cent was paid out to women and 11 per cent to men.

Age	Number of recipients (parents)		Average amount in December, SEK	
	Women	Men	Women	Men
–24	112	5	5,287	4,031
25–29	1,005	46	4,933	4,228
30–34	4,016	329	4,697	4,298
35–39	8,795	922	4,637	4,120
40–44	10,773	1,489	4,645	3,982
45–49	6,629	1,233	4,636	3,835
50–54	3,052	716	4,687	4,122
55–	735	287	5,629	6,691
Total	35,221	5,176	4,668	4,050

Maintenance support

Through maintenance support society guarantees that children of separated parents receive a certain amount of maintenance even when parents responsible for paying child support default on their obligations.



Children with maintenance support or maintenance advance. In December 2005, the Swedish Social Insurance Agency paid maintenance support to approximately 274,000 children and young people up to the age of 20. This was a little under 12 per cent of all children in this age group. The increased number

of children receiving maintenance support or maintenance advance during the 1990s was due both to an overall increase in the number of children and to a larger proportion receiving these benefits. Moreover, extended maintenance support was introduced in 1997. The higher proportion was a consequence of the national economic crisis and a greater number of divorces. Since 2000, both numbers and proportion have diminished. The birth rate has fallen, parents' ability to pay has improved and the frequency of separations is lower than before. Another reason for the decline in maintenance support is the increasing tendency of parents to regulate child support payments by mutual agreement instead of going via the Social Insurance Agency.

Regulations 2007

Parents are responsible for supporting their children until the child turns 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 level of child support is determined by agreement or by a court of law, 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 by only one parent.

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

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 repay, either in full or in part, the costs borne by society for the maintenance support paid to the other parent. The repayment liability is set at a percentage of the income the person declared in his/her latest tax return.

Children with maintenance support in December 2007. In each reported age group, it is almost equally common for girls to receive maintenance support as boys. The proportion is highest for those aged 15–17.

Age	Number of recipients		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0–2	5,690	6,106	3.7	3.7
3–5	11,534	12,152	7.7	7.8
6–8	16,314	16,957	11.9	11.7
9–11	20,911	22,124	14.9	14.9
12–14	30,061	30,920	17.8	17.5
15–17	38,364	39,668	20.3	19.8
18–20	12,053	13,305	6.8	7.2
Total	134,927	141,232	12.1	12.0

Maintenance support in December 2007. In 2007, approximately SEK 4 billion was paid out in maintenance support. 82 per cent of the recipients were women and 18 per cent men.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
–24*	15,635	11,529	1,264	1,203
25–29	12,060	823	1,557	1,085
30–34	22,707	2,030	1,770	1,315
35–39	35,918	4,339	1,889	1,467
40–44	38,572	6,573	1,786	1,470
45–49	22,317	4,638	1,674	1,450
50–54	9,187	2,496	1,534	1,453
55–59	2,298	1,062	1,442	1,408
60–	261	572	1,526	1,438
Total	158,955	34,062	1,703	1,354

* Including recipients of extended maintenance support.

Age	Number of parents liable to pay		Number with debts		Average debt* in December, SEK	
	Women	Men	Women	Men	Women	Men
–24	845	2439	25	295	3,885	4,623
25–29	2,600	6,686	162	1,789	5,723	7,337
30–34	5,540	13,753	676	4,467	6,231	10,133
35–39	9,562	24,918	1,761	8,609	7,288	13,628
40–44	10,465	36,901	2,539	14,205	8,180	15,137
45–49	5,415	29,690	1,573	12,085	8,370	15,452
50–54	1,929	18,518	698	7,990	8,956	15,056
55–59	460	9,091	207	4,133	8,341	13,597
60–	53	5266	25	2,359	9,427	13,199
Total	36,869	147,262	7,666	55,932	7,855	14,061

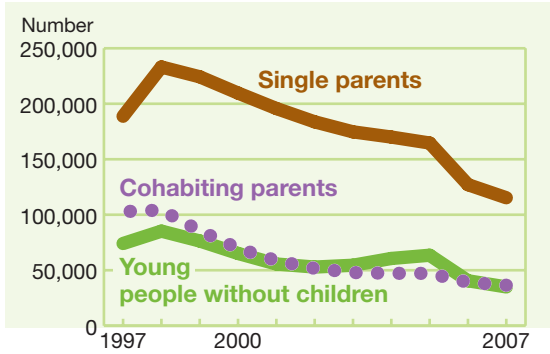
* The average debt is calculated from the proportion of child support debtors with unpaid debts to the Swedish Social Insurance Agency.

Parents liable to pay child support in December 2007. Of 184,000 parents liable to pay child support in December 2007, 20 per cent were women and 80 per cent men. 21 per cent of the women and 38 per cent of the men were in debt to the

Swedish Social Insurance Agency. The total debt amounted to approximately SEK 850 million, representing a decrease of 2.5 billion compared with year-end 2004. Women accounted for 7 per cent and men 93 per cent.

Housing allowance

Housing allowance is designed to enable financially weak households to live in good-quality and sufficiently spacious accommodation.



Households with housing allowance during the year. The number of households with housing allowance has steadily diminished over the past decade. The decrease has been especially great in the last two years. This is due partly to the regulatory changes that have been made, partly to the fact that income level has risen while income ceilings for the benefit have remained unchanged.

Regulations 2007

Families with children, and youth households without children if applicants are aged 18–28, may receive 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 to estimate their income for the calendar year or years 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 2007 will be announced in 2009. If a household has received more than SEK 1,200 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 small a preliminary allowance and the difference exceeds SEK 1,200, 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, SEK per year		Regulations 2007
			Single persons	Married/cohabiting couples	
<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 years	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	17,792	12,190	2,718	971	667	1,211
25–29	12,245	5,233	4,614	1,581	796	1,461
30–34	13,812	1,426	5,385	1,912	1,302	1,755
35–39	20,499	2,398	6,583	1,843	1,324	1,908
40–44	24,566	3,785	6,932	1,669	1,360	1,956
45–49	16,145	3,486	5,379	1,578	1,343	1,951
50–54	7,426	2,515	3,711	1,541	1,351	1,933
55–59	2,196	1,278	1,854	1,578	1,372	1,837
60–	343	937	1,288	1,736	1,372	1,866
Total	115,024	33,248	38,464	1,589	1,010	1,796

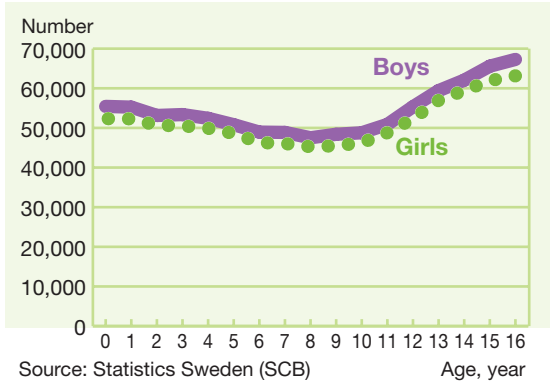
Housing allowance in December 2007. Housing allowance is mainly paid to single parents, most often women. In December 2007, a total of approximately 187,000 households received a preliminary housing allowance.

In 2007, a total of SEK 3.5 billion was paid out in housing allowances to approximately 247,000 house-

holds. A quarter of those who received the allowance were students. For households with children, approximately SEK 2.2 billion went to the roughly 64 per cent of households that had a woman as sole breadwinner. Households with a man as sole breadwinner made up approximately 12 per cent and received SEK 0.3 billion.

Child allowance

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



Number of children according to age in 2007.

At the end of 2007, there were 876,000 girls and 923,000 boys aged 0–16 years. The very large cohorts of children born around 1990 had reached the age of sixteen or seventeen by 2007. After peaking in 1990, the number of births gradually decreased but the past few years have seen a slight increase. The number of children born in 2007 (zero years in the figure) was 13 per cent lower than the number born in 1990.

Regulations 2007

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

All parents are entitled to basic child allowance for children resident in Sweden, up to the quarter in which the child reaches the age of 16. After that, 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 one of them is to receive child allowance. If no choice is made, the money is paid out to the mother. For parents

living apart whose children take turns to live with each one of them, half the child allowance can be paid to each parent if there is 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 not taxed. Child allowance is SEK 1,050 per child and month. Large-family supplement is SEK 100 a month for the second child, SEK 354 for the third child, SEK 860 for the fourth child and SEK 1,050 for each additional child.

	Monthly amount, SEK		Annual amount, SEK	
	Child allowance	Large-family supplement	Total	SEK
1 child	1,050	–	1,050	12,600
2 children	2,100	100	2,200	26,400
3 children	3,150	354	3,604	43,248
4 children	4,200	860	5,514	66,168
5 children	5,250	1,050	7,614	91,368
For each additional child	1,050	1,050	2,100	25,200

Amounts for child allowance in 2007. In 2007, SEK 23.5 billion was paid out in child allowance. The

amounts for respective children have remained the same since October 2005.

Child pension and surviving children's allowance

A child is entitled to a child pension and surviving children's allowance if one or both of its parents have died.

Children under 18 are entitled to receive a child pension. A child who is studying and is entitled to extended child allowance or a study grant (in principle, for basic or upper secondary school studies) may continue to receive the pension up to the end of June in the year the child turns 20.

The size of child pension depends primarily on the parent's

income and the number of children in the family. As a supplement to or substitute for child pension, the child can in certain circumstances receive surviving children's allowance. This amounts to 40 per cent of the price base amount for each deceased parent, equivalent to SEK 1,343 per month during 2007.

**Regu-
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2007**

Child pensions in December 2007.

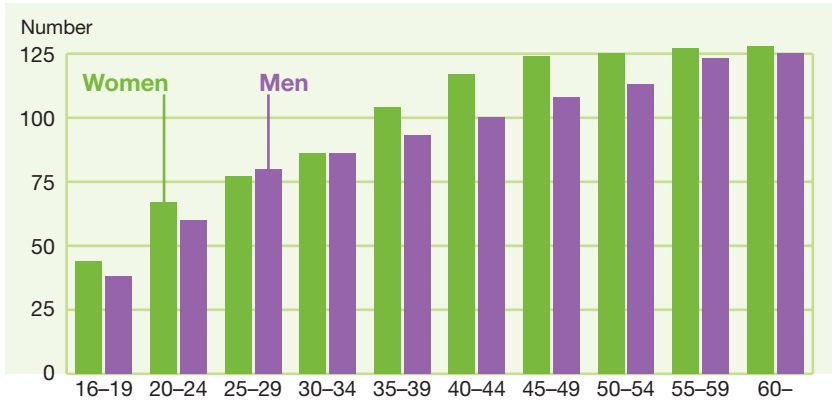
Out of a total of just over SEK 1 billion paid out in child pension and surviving children's allowance in 2007, approximately 49 per cent went to girls and 51 per cent to boys.

Age	Number of recipients		Average amount in December, SEK	
	Girls	Boys	Girls	Boys
0-4	587	594	2,553	2,382
5-9	1,771	1,930	2,559	2,574
10-14	4,951	5,077	2,659	2,678
15-19	5,660	6,034	2,855	2,890
Total	12,969	13,635	2,726	2,744

Financial security in case of sickness and disability

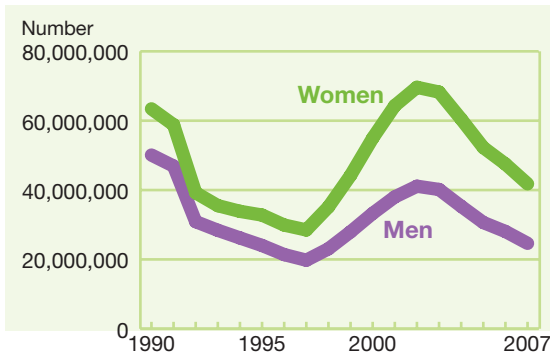
Sickness cash benefit

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



Sickness cash benefit days per recipient in 2007. The number of sickness cash benefit days increases with advancing age for both women and men. This might be interpreted to mean that medical risks increase

with age. It may also indicate an increase in the pressures of working life or that persons who have been professionally active over a long period have also been subjected to greater overall strain.



Paid sickness cash benefit days. The number of paid sickness cash benefit days decreased steadily during the period 1990-1997. After the period 1997-2002, which saw a

sharp increase in sickness absence, the number of sickness cash benefit days has once again decreased every year. Since 2002, expenditure for sickness cash benefit has decreased by one-third. The decline in recent years is due partly to a stricter interpretation of the rules and probably to changed attitudes in society. Long-term recipients of sickness cash benefit have been transferred more promptly to sickness compensation than was earlier the case. The number of paid sickness cash benefit days has been consistently higher for women than for men.

In the event of loss of income due to medical reasons, a person may receive 100, 75, 50 or 25 per cent of sickness cash benefit, depending on the degree to which the person's work capacity is impaired.

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 except for the first day, which is a qualifying day. If reduced work 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 may have a qualifying period of 3 or 30 days.

There is no official limit to how long a person may receive sickness cash benefit but the Swedish Social Insurance Agency must investigate within one year of the day sickness was first reported whether the person should instead receive sickness compensation or, in the case of those under 30, activity compensation.

Full sickness cash benefit is almost 80 per cent of the income qualifying for sickness cash benefit for all days in the sickness period except the qualifying day. The maximum sickness cash benefit for one day was SEK 655 in 2007 based on 7.5 price base amounts. Special rules apply to unemployed persons, for whom the maximum daily compensation was SEK 486.

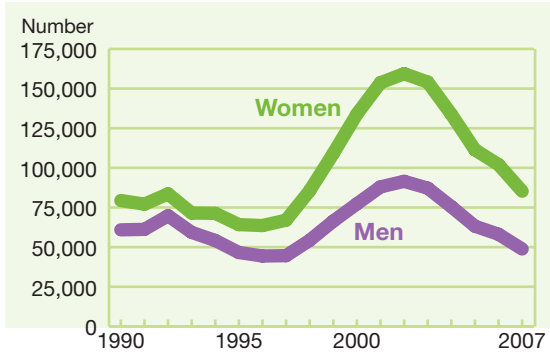
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	538	758	44	38	13,398	13,936
20-24	14,154	10,690	67	60	24,196	27,379
25-29	29,228	14,262	77	80	30,471	36,829
30-34	43,846	18,732	86	86	34,898	40,482
35-39	47,555	23,318	104	93	40,935	43,136
40-44	49,432	29,467	117	100	45,278	45,937
45-49	44,245	28,756	124	108	46,774	48,952
50-54	47,065	30,781	125	113	46,817	50,479
55-59	49,194	35,810	127	123	47,055	54,784
60-	50,940	41,273	128	125	47,087	56,348
Total	376,197	233,847	111	106	42,376	47,874

Sickness cash benefit in 2007. Out of a total of approximately SEK 27.1 billion paid out in sickness cash benefit in 2007, 59 per cent went to women and 41 per cent to men. 62

per cent of recipients were women and 38 per cent were men. On average, men received 13 per cent higher compensation than women.

Vocational rehabilitation

Various rehabilitation programmes exist to help the long-term sick to return to work.



Long-term sickness. Long-term sickness here refers to cases of sickness lasting at least 60 days. Between 2002 and 2007, the number of persons on long-term sick leave fell by 117,000. The proportion of women among those on long-term sick leave rose between 1992 and 2001, but since then it has remained stable at approximately 64 per cent.

Regulations 2007

Trial work experience, work training, assessment and further education courses are examples of programmes offered by 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 offer allowances for work aids and provide 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 almost 80 per cent of the income qualifying for sickness cash benefit. In 2007, the maximum rehabilitation cash benefit per day was SEK 655.

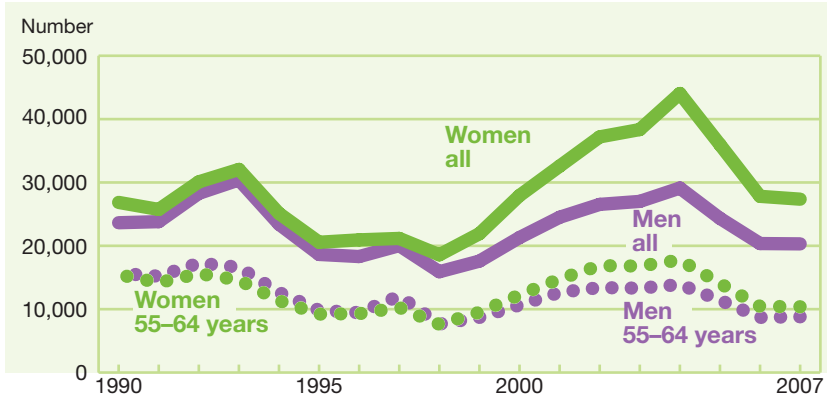
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	441	243	101	96	36,779	43,033
25-29	1,282	700	105	104	42,631	50,061
30-34	2,500	1,101	96	102	41,373	49,273
35-39	3,756	1,450	97	101	42,696	50,696
40-44	4,481	1,856	91	98	39,901	49,286
45-49	3,854	1,727	86	97	37,568	47,961
50-54	3,705	1,714	83	95	36,111	49,111
55-59	3,129	1,674	77	89	33,340	45,147
60-	1,873	939	66	71	29,006	36,527
Total	25,021	11,404	88	95	37,996	47,493

Rehabilitation cash benefit in 2007. Out of almost SEK 1.5 billion paid out for rehabilitation cash benefit in 2007, 64 per cent went to women

and 36 per cent to men. Out of the recipients, 69 per cent were women and 31 per cent men.

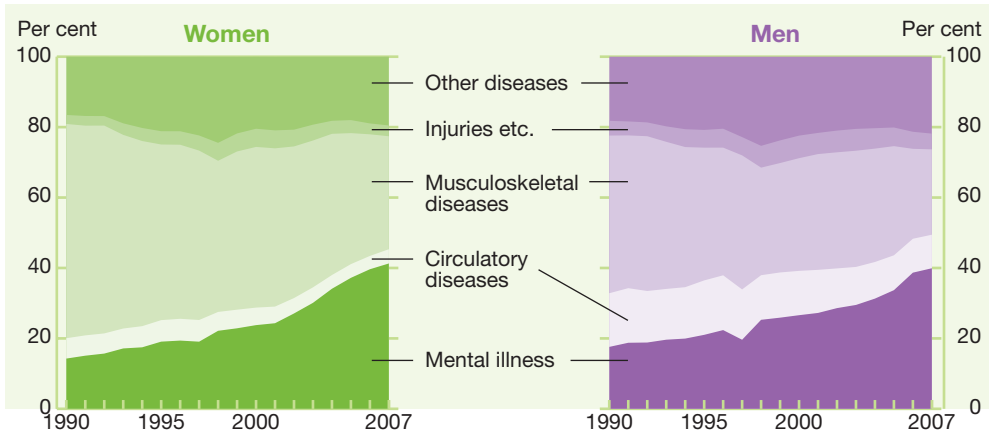
Sickness compensation and activity compensation

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



Newly granted sickness and activity compensation (permanent and temporary disability pensions before 2003). Cases of long-term sickness increased dramatically between 1998 and 2004. This led to the granting of a record number of new sickness and activity compensations during the first half-decade of the new century, particularly in 2004, when there were over 73,000.

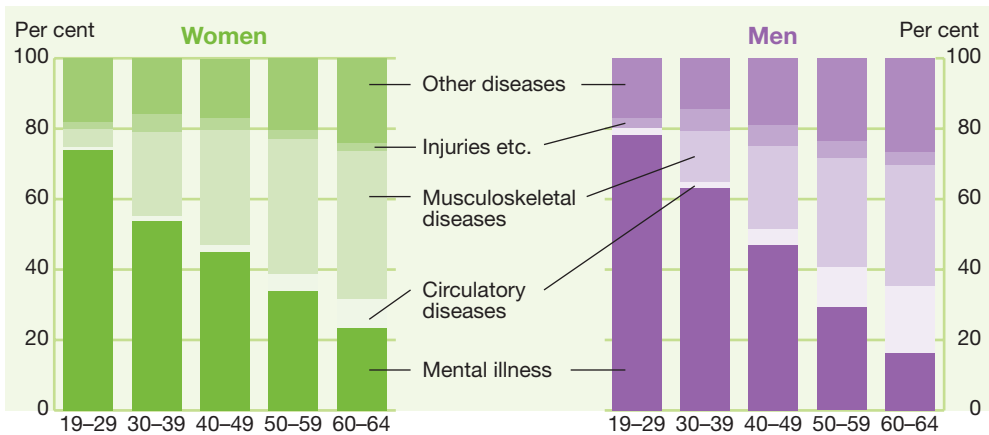
But the decline observed in long-term sick leave is now starting to be seen also in the granting of new sickness and activity compensations. The age distribution has undergone a strong shift from older to younger people. The average age of those with a newly granted compensation has fallen from just under 55 in the late 1980s to approximately 47 in 2007.



Newly-granted sickness and activity compensation according to diagnostic group (permanent and temporary disability pensions before 2003). Psychological illnesses have increased among people with sickness compensation/ activity compensation in all age groups. Previously, muscular, skeletal and connective-tissue illnesses were always the dominant diagnostic

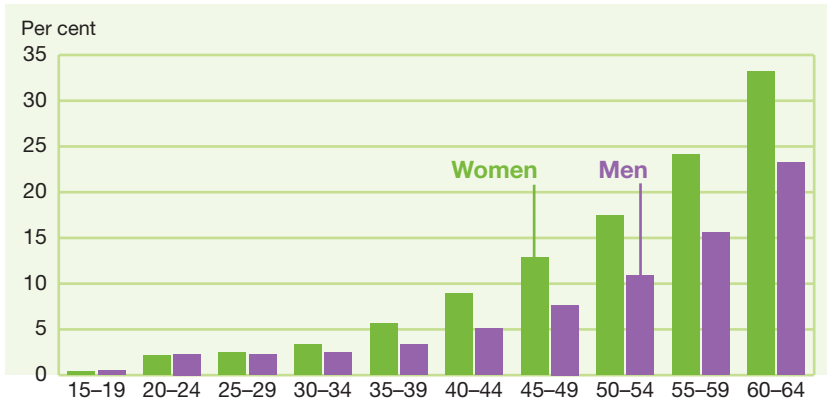
group overall but in 2007 psychological illnesses made up the largest diagnostic group among both men and women.

The proportion of partial benefits has fluctuated over time, but these have generally been more common among women than men. In 2007, 47 per cent of the women and 32 per cent of the men received partial benefits.



Newly-granted sickness and activity compensation in 2007, according to age and diagnostic group. Muscular, skeletal and connective-tissue illnesses still dominate age groups from 50 years upwards. But here, too, psychological illnesses have increased. Together with the increase in the proportion of

newly-granted compensation to younger age groups, this resulted in psychological illness accounting for approximately 41 per cent in 2007, while muscular, skeletal and connective-tissue illnesses made up approximately 29 per cent of all newly-granted compensation.



Proportion of the population with sickness or activity compensation in December 2007. In December 2007, there were 552,000 persons with sickness or activity compensation, of which 60 per cent were women and 40 per cent men. This means that just over 10 per cent of the population of working age have for health reasons wholly or par-

tially left working life with sickness or activity compensation, the proportion increasing with increasing age. In all age groups over the age of 25, more women than men have compensation. In the age groups 60-64, the proportion receiving sickness compensation is as high as 33 per cent for women and 23 per cent for men.



Number per thousand with sickness or activity compensation in December 2007, age-standardized values (age distribution for Swedish-born persons has been used as reference). In December 2007, there were consistently more women than men with sickness or activity compensation, irrespective

of region of birth. However, the size of the gender gap varies according to region of birth. The number of recipients of sickness or activity compensation varies according to different regions of birth due to different health, living and working conditions.

Regulations 2007

Sickness or activity compensation may be granted to those aged 19–64 who for medical reasons have their work capacity reduced by at least 25 per cent for a period of at least one year. There are four levels of compensation: 100, 75, 50 or 25 per cent of the full rate.

Activity compensation is granted to persons aged 19–29. 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 youth. Young people who have not yet completed their basic or secondary education due to functional disability are en-

titled to full activity compensation for the duration of their studies.

Sickness compensation is granted to persons aged 30–64. The compensation may be limited in time if there is a long-term but non-permanent reduction in work capacity.

Sickness or activity compensation may be paid in the form of income-based compensation and guarantee compensation. Income-based compensation is tied to earned income. Guarantee compensation is granted to persons with low earnings. It is at most 2.4 price base amounts, which was equivalent to SEK 8,060 per month in 2007.

Most recipients of sickness compensation are people who have been forced by ill health to leave the labour market after a long working life. This group receives compensation proportional to previously earned income.

By contrast, most recipients of activity compensation have had no opportunity to build up their own

insurance protection in the pension system through gainful employment and therefore receive guarantee-level compensation. In 2007, 81 per cent of those with activity compensation received guarantee-level compensation, which represents an increase compared with 2005, when 74 per cent received guarantee-level compensation.

Age	Number of recipients		Average amount in December, SEK		Proportion of population, %	
	Women	Men	Women	Men	Women	Men
20–24	652	860	8,074	8,065	0.2	0.3
25–29	1,387	1,776	7,883	7,995	0.5	0.7
30–34	9,494	7,106	7,591	8,207	3.3	2.4
35–39	17,094	10,379	7,630	8,521	5.6	3.3
40–44	29,143	17,177	7,706	8,826	9.0	5.1
45–49	37,040	22,610	7,744	8,945	12.9	7.7
50–54	49,988	31,706	7,868	9,119	17.4	10.9
55–59	71,733	46,361	8,051	9,374	24.1	15.6
60–64	102,736	72,250	8,482	10,149	33.2	23.3
Total	319,267	210,225	8,057	9,413	12.0	7.8

Sickness compensation in December 2007. Pensions for people receiving permanent or temporary disability pensions prior to 2003 were recalculated as sickness compensation regardless of age. The number of people receiving sickness compensation in under-30 age groups decreased from ap-

proximately 16,000 in 2003 to just over 4,000 in 2007. Meanwhile, the number of those receiving activity compensation increased from just under 6,000 to just over 22,000. In 2007, SEK 55.2 billion was paid out in sickness compensation, of which 56 per cent went to women and 44 per cent to men.

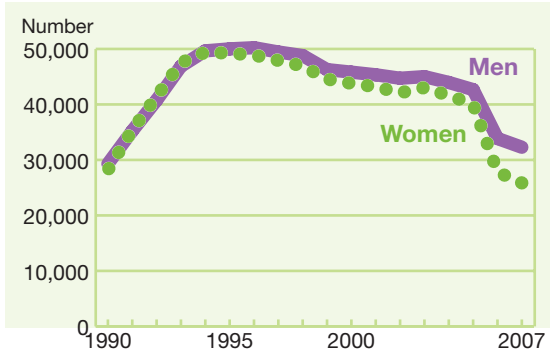
Age	Number of recipients		Average amount in December, SEK		Proportion of population, %	
	Women	Men	Women	Men	Women	Men
19	965	1,368	7,024	7,039	0.4	0.5
20–24	5,037	5,556	6,994	7,101	1.9	2.0
25–29	5,049	4,269	7,385	7,769	1.9	1.6
Total	11,051	11,193	7,175	7,348	1.8	1.8

Activity compensation in December 2007. Out of a total of SEK 1,8 billion in activity compensation in 2007, approximately half went to

women and half to men. Guarantee-level compensation was paid to 75 per cent of the women and 86 per cent of the men.

Work injury compensation

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



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

of the 1990s, the number of work injury claims assessed increased sharply. At the same time, the number of cases in which actual work injury was confirmed also increased. The decline after 1993 was due to the introduction of much stricter criteria for approval of work injury. In 2003, the rules were changed so that only persons under 65 were granted life annuities, which partially explains the 30-per-cent drop in the number of life annuities after 2005. However, the downward trend in the granting of life annuities continues, irrespective of age-group.

Regulations 2007

All persons with gainful employment 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.

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

While still suffering from the immediate effects of an 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 an annuity.

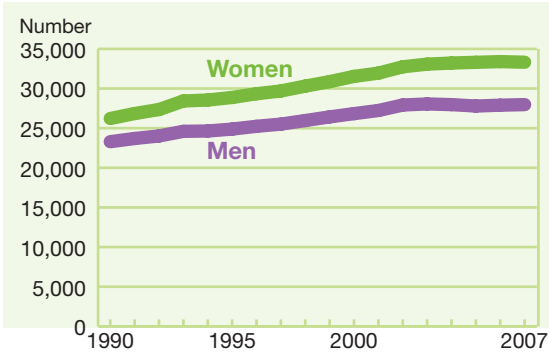
The annuity compensates the recipient for all remaining loss of income. In order to calculate the size of the annuity, the income the person would have been likely to earn if the accident had not occurred is compared with the income the person is likely to receive after the accident. The annuity provides compensation for the entire difference, but may not exceed 7.5 times the price base amount per year, which was equivalent to approximately SEK 25,188 per month in 2007.

Work injury annuities in December 2007. Out of a total of SEK 3.9 billion in work injury annuities in 2007, women received 39 per cent and men 61 per cent. Women received on average SEK 1,337, or 22 per cent - a lower monthly compensation compared with men.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
20-24	2	18	7,381	13,151
25-29	58	92	7,085	7,975
30-34	170	343	5,882	7,785
35-39	639	931	6,120	6,665
40-44	1,475	2,307	5,440	6,181
45-49	2,242	3,467	4,976	6,011
50-54	3,780	4,965	4,707	5,886
55-59	6,651	7,746	4,650	5,950
60-64	10,746	12,217	4,604	6,176
Total	25,763	32,086	4,763	6,100

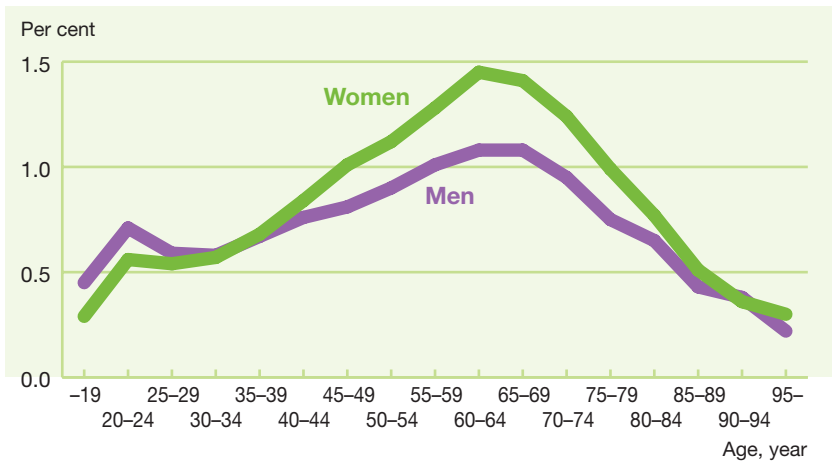
Disability allowance

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.

The numbers increased steadily from the beginning of the 1990s up to 2003-2004 but have since stabilized, and for women they decreased somewhat in 2007.



Proportion of persons in the population with disability allowances in 2007. Generally, disability allowances are more common among women than men, though not among young-

er people due to the fact that more boys are born with functional disabilities. The proportion of persons with disability allowance is greatest in the age group 60-69 years.

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 and is payable to persons who

have suffered functional capacity impairment before the age of 65.

There are three compensation levels: 36, 53 and 69 per cent of the base amount per year, depending on the assistance required and the size of additional costs. In 2007, these three levels corresponded to SEK 1,209, SEK 1,780 and SEK 2,317 per month. 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.

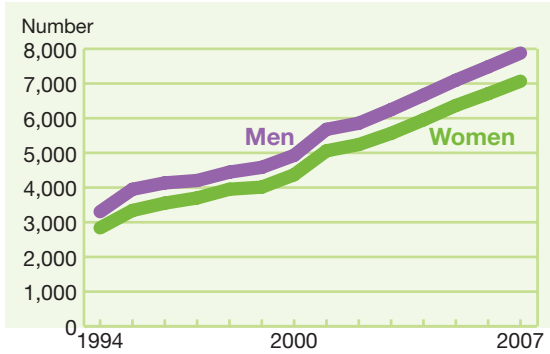
Regulations 2007

Disability allowance in December 2007. Out of a total of SEK 1.1 billion in disability allowance in 2007, 55 per cent went to women and 45 per cent to men.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19	182	300	1,550	1,538
20–29	2,981	3,700	1,537	1,519
30–39	3,760	3,899	1,584	1,544
40–49	5,670	5,015	1,589	1,566
50–59	7,055	5,668	1,602	1,559
60–69	7,750	5,803	1,554	1,529
70–79	4,036	2,611	1,471	1,464
80–89	1,691	903	1,391	1,406
90–	196	73	1,301	1,332
Total	33,321	27,972	1,558	1,527

Assistance allowance

Being able to employ personal assistants gives people with functional impairments an opportunity to live normal lives.



Persons with assistance allowance. Assistance allowance was introduced in 1994, since when the number of recipients has increased steadily over the fourteen years reported here. Men have always outnumbered women.

Regulations 2007

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

The allowance from the Swedish Social Insurance Agency to the functionally disabled is to be used for the hire of personal assistants (carers) who can help them with activities of daily living. Functionally disabled persons may hire an assistant of their own or use those available from the municipality or other agencies.

Assistance allowance is paid at an hourly rate. In 2007, this was SEK 228. However, it is possible to apply for increased allowance.

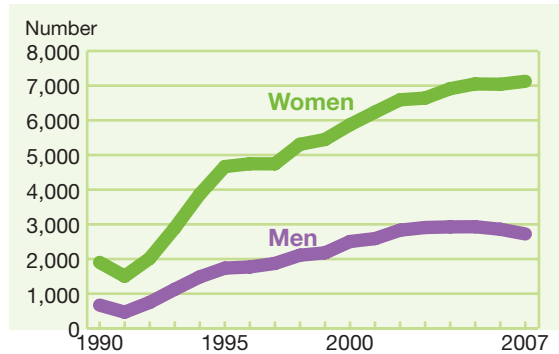
Age	Number of recipients		Average number of hours in December	
	Women	Men	Women	Men
0–14	787	1,119	371	377
15–19	509	694	411	413
20–24	476	627	509	526
25–29	403	540	538	560
30–34	414	496	540	539
35–39	399	475	482	532
40–44	483	532	494	509
45–49	486	461	459	518
50–54	580	536	459	494
55–59	715	689	448	472
60–64	968	877	445	445
65–	847	832	396	414
Total	7,067	7,878	452	469

Assistance allowance in December 2007. Out of a total of 83 million hours of assistance allowance in 2007, 46 per cent went to women and 54 per cent to men. Up to the age of 45, more men than women received assistance allowance while men were granted more hours than women in virtually all age-groups. This difference was greatest in the age range of 45–54 years.

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 member of the family.

Persons with an allowance for care of close relatives. The allowance for care of close relatives was introduced in mid-1989. In 1991, the level of compensation was lowered, which may explain the decrease in the number of recipients that year. The following year, the rules were changed so that also a person looking after a seriously ill relative in hospital or other institution (i.e. not only in the home) was entitled to receive the allowance. The steady increase since 1991 can be attributed partly to increased public awareness of the existence of such an allowance but the most important



factor is the ageing population. Women look after relatives to a far greater extent than men do.

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 60 days for each person cared for.

The allowance is payable at 100, 50 or 25 per cent of the full rate. Full compensation is almost 80 per cent of the income qualifying for sickness cash benefit, based on 7.5 price base amounts.

**Regulations
2007**

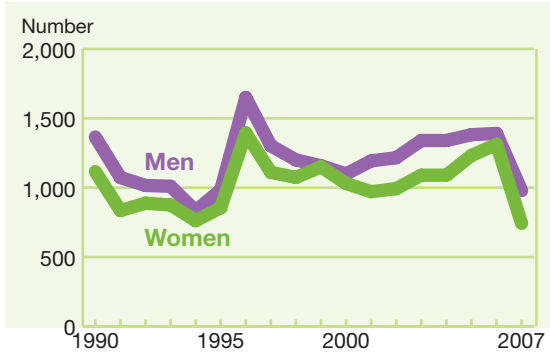
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	58	39	14,2	8,0	8,503	5,454
25-29	202	92	9,8	6,2	6,376	4,882
30-34	348	168	9,6	9,7	6,747	7,351
35-39	704	301	8,7	8,6	5,992	6,682
40-44	1,102	462	9,5	9,1	6,556	6,659
45-49	1,212	460	9,4	10,1	6,526	7,725
50-54	1,319	461	10,5	9,7	7,145	7,356
55-59	1,237	434	11,3	12,2	7,326	8,676
60-	943	307	13,0	16,0	8,458	11,381
Total	7,125	2,724	10,0	11,0	7,010	7,779

Allowance for care of close relatives in 2007. Out of a total of approximately SEK 71 million in

allowance for care of close relatives in 2007, 70 per cent went to women and 30 per cent to men.

Car allowance

Car allowance is to help people with permanent functional disabilities who have difficulty moving around from place to place.



Car allowances granted, number of recipients. Car allowances were introduced in 1988. Since it is possible to get a new car allowance every ninth year, peaks in demand occur regularly over the time period. Somewhat fewer women than men have received this benefit. Means-tested allowance for the purchase of a car have mainly gone to women. On the other hand, costs for adapting cars have been higher for men.

Regulations 2007

Car allowance for the purchase of a car may be granted every ninth year. Car allowance may also be granted for adapting a vehicle and in certain cases for driving lessons. Car allowance is granted mainly for cars but also for other vehicles such as motorbikes and mopeds. The basic prerequisite for receiving a car allowance is that the individual has a permanent functional disability that presents significant difficulties in getting around or in using public transport. The following groups are entitled to a car allowance providing they meet the basic requisites:

- A person under 65 who is reliant on a motor vehicle for work purposes or for rehabilitation/studies.
- A person under 65 who has been granted a car allowance as above but who has subsequently received sickness or activity compensation.
- Another person aged between 18 and 49 who will be the actual driver of the vehicle.
- A parent with children under 18.
- Parents whose children fulfil the basic requisites.

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
0–15	219	298	72,805	77,832
16–19	59	80	82,593	78,269
20–24	45	60	90,512	103,805
25–29	38	54	97,718	160,798
30–34	64	69	108,708	163,196
35–39	91	104	101,127	104,557
40–44	99	143	103,931	97,547
45–49	163	131	110,167	111,784
50–54	134	146	91,634	100,991
55–59	110	131	88,513	96,874
60–	109	115	117,139	119,904
Total	1,158	1,372	93,086	99,358

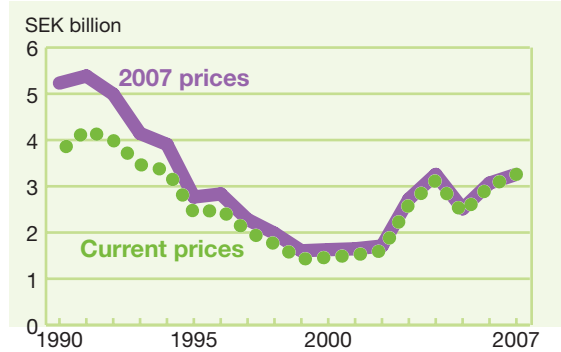
Car allowances granted in 2007. Out of a total of SEK 244 million in car allowances in 2007, 44 per cent went to women and 56 per cent to men.

Dental care

The aim of dental care insurance is to guarantee a high level of dental health irrespective of personal incomes.

Amount paid for dental care.

Compensation regulations have been progressively revised, obliging patients to pay an ever larger share. Costs for dental care insurance thus decreased between 1992 and 1999, but regulatory changes in 2002 led to a steep rise in costs. In January 2004, certain restrictions were introduced, leading to a new reduction in costs. Developments in recent years mainly reflect variations in the number of examinations and the time for subsequent treatment.



Dental care for children under 20 is free of charge.

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

For crowns, braces and suchlike, as well as for orthodontic treat-

ment, there is high-cost protection for patients in acute need of treatment.

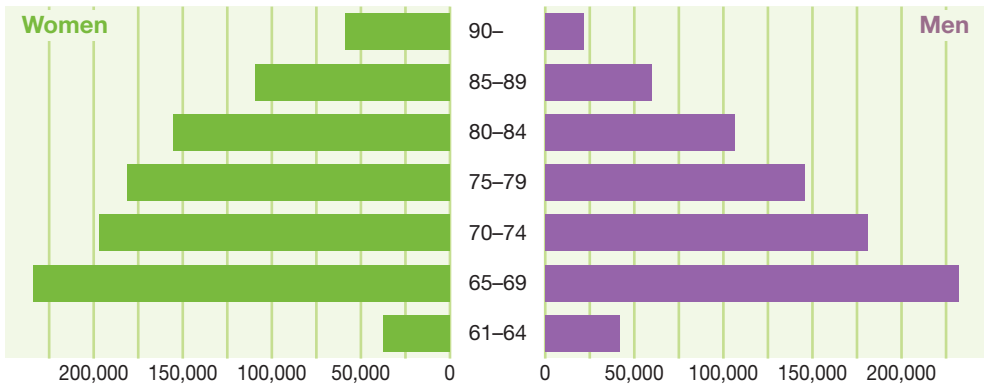
As of July 2002, special compensation rules apply to all insured persons aged 65 and over. But as of January 2004, certain restrictions apply to compensation for prosthetic dental care for people aged 65 or older.

**Regulations
2007**

Financial security in old age, etc.

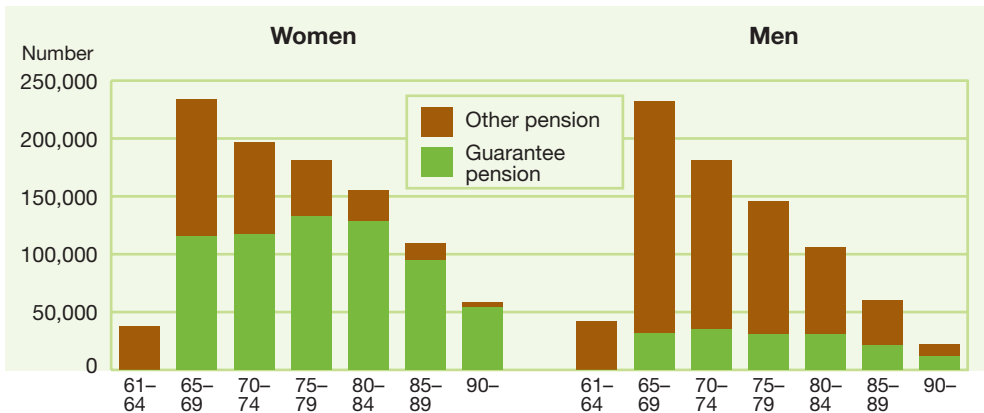
Old-age pension

Old-age pension provides security in old age. It consists of income pension, premium pension and guarantee pension.



Old-age pensioners in 2007. Among old-age pensioners there are significantly more women than men, since women as a group live longer than men. Only among pensioners in the

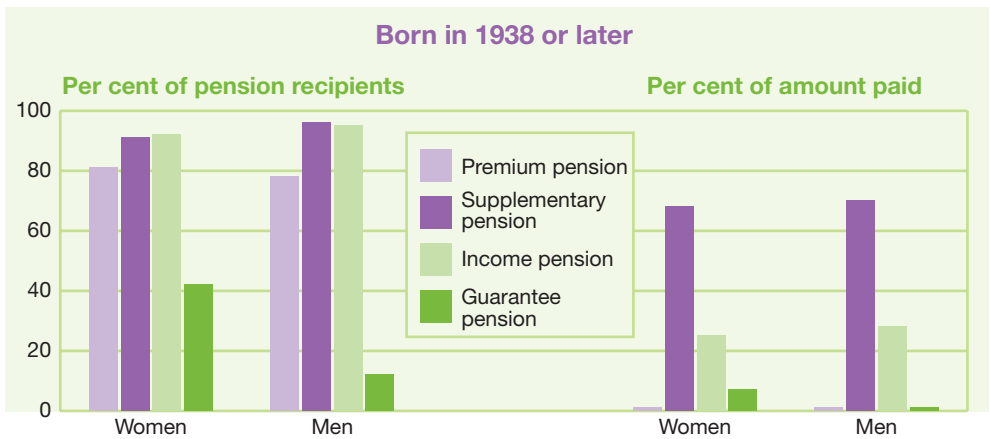
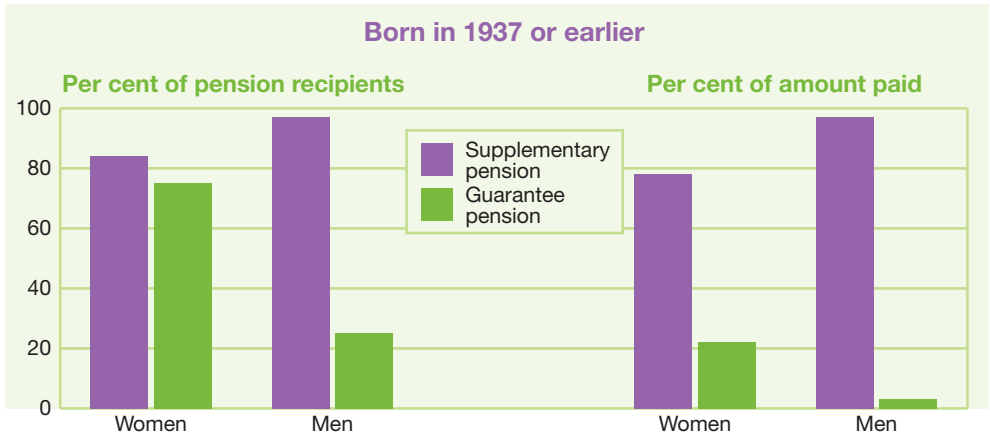
age group 61-64 do men outnumber women. Early withdrawal of old-age pension has increased over recent years – by 48 per cent between 2005 and 2007 alone.



'Guarantee pension' means that the recipient receives guarantee pension alone or in combination with one or more of the other types of pension. 'Other pension' indicates that the recipient does not receive guarantee pension but one or more of the other types of pension.

Old-age pensioners with and without guarantee pension in 2007. The dramatically increasing participation of women in working life during the latter part of the twentieth century is reflected in the greater

proportion of women needing guarantee pension among those aged 70 and over compared with younger age-groups. Similar patterns are discernible for men but at a much lower level.



The different types of pension in 2007. Persons aged 70 and older (that is, those born in 1937 or earlier) can only receive guarantee pension and supplementary pension. 75 per cent of the women and 25 per cent of the men received guarantee pension. Out of a total of 701,000 women, 113,000 received guarantee pension alone, while out of a total of 514,000 men only 16,000 received guarantee pension alone. This reflects the different earning patterns of men and women for these generations.

In December 2007, 545,000 pensioners were covered by the new income pension scheme (i.e. they were born in 1938 or later). In addition to guarantee pension and supplementary pension, these could also receive income pension and premium pension. 81 per cent of the women and 78 per cent of the men had premium pension but the amounts involved so far are insignificant. 42 per cent of the women and 12 per cent of the men received guarantee pension, while 3 per cent of the women and 1 per cent of the men received guarantee pension alone.

Regulations 2007

Old-age pension must be applied for, though not before the age of 61. People may postpone claiming old-age pension as long as they like and the pension increases in value the longer a person waits. Old-age pension is payable as a full, three-quarters, one-half or one-quarter benefit. As of January 2003, pensions are taxed in the same way as earned income.

The right to old-age pension is earned primarily through gainful employment. Earned income – together with certain so-called pensionable amounts – makes up the individual pension base. People accumulate pensionable amounts, for example, while receiving sickness or activity compensation or parenting small children. Pension entitlement amounts to 18.5 per cent of the pension base.

The earned parts of the pension are paid out in the form of income

pension and premium pension. Pension entitlement for income pension is 16 per cent of the base while the remaining 2.5 per cent is placed in funds for the premium pension. If earned pension falls below a certain basic security level, it is supplemented by guarantee pension.

The general old-age pension applies to all those born in 1938 or later. Persons born earlier receive their old-age pension in the form of supplementary pension and, possibly, guarantee pension. Supplementary pension largely equates to the earlier basic pension and general supplementary pension (ATP) based on pension points in the old scheme. Persons born in the period 1938–1953 also receive their earned pension to varying degrees in the form of supplementary pension.

Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
61–64	37,406	41,942	4,604	7,567
65–69	233,582	231,893	9,349	11,986
70–74	196,771	181,139	9,122	12,390
75–79	180,905	145,402	8,365	12,313
80–84	155,245	106,163	7,707	12,273
85–89	109,165	59,941	7,162	12,103
90–	58,444	21,735	6,694	11,403
Total	971,518	788,215	8,269	11,935

Old-age pensions in December 2007. SEK 209 billion was paid out in old-age pension in 2007, approximately 46 per cent to women and 54 per cent to men. Of the recipients,

women made up 55 per cent, men 45 per cent. Supplementary pension accounted for SEK 178 billion of the total amount.

Maintenance support for the elderly

Maintenance support for the elderly gives persons with a low old-age pension or no pension at all the means to support themselves.

Maintenance support for the elderly is payable to persons resident in Sweden who have reached the age of 65. The benefit is means-tested and its aim, like that of the special housing supplement to pensioners, is to guarantee the individual a reasonable standard of living. The standard of living level corresponds to a standardized financial minimum level and the cost of reasonable accommodation.

In 2007, the reasonable accommodation cost was up to SEK 6,200 per month for unmarried persons and SEK 3,100 for married persons. The reasonable standard of living level was approximately SEK 4,346 per month for unmarried persons and approximately SEK 3,640 for married persons. The benefit is granted for a maximum of twelve months at a time.

**Regulations
2007**

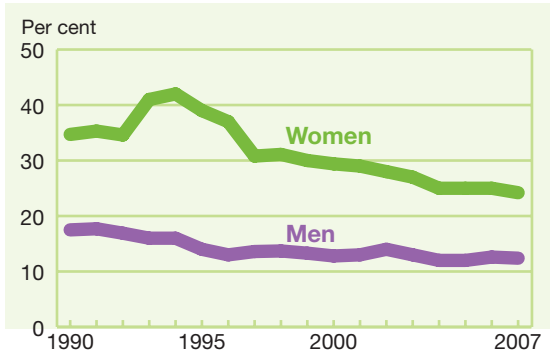
Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
65–69	3,345	2,705	2,790	2,312
70–74	951	1,267	5,317	2,029
75–79	649	741	5,617	2,625
80–84	445	319	4,157	2,456
85–89	222	149	2,938	1,898
90–	114	34	2,942	3,231
Total	5,726	5,215	3,645	2,291

Maintenance support for the elderly in December 2007. In 2007, SEK 394 million was paid out in maintenance support for the elderly,

of which approximately 64 per cent went to women and 36 per cent to men.

Housing supplement for pensioners, etc

Housing supplement enables pensioners and certain other low-income groups to live in good-quality accommodation without sacrificing their standard of living in other ways.



Proportion of persons with housing supplement. The proportion of persons with housing supplement has been falling over time for both women and men. Women have lower pensions than men on average and have a lower financial standard also in other respects. In 2007, the proportion of women with housing supplement was twice that of men.

Regulations 2007

The housing supplement consists of

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

BTP may be granted to persons with full old-age pension, widows' pension, special survivor's pension, wives' supplement, sickness compensation, activity compensation or an EU pension equivalent to Swedish benefits. BTP is not granted for old age pension before the age of 65 (early withdrawal).

The size of the housing supplement depends on the cost of accommodation and the income and assets of the individual. In 2007, the maximum BTP was 93 per cent of accommodation costs. Cost of accommodation for persons aged 65 or older was up to SEK 6,200 a month for single persons and SEK 3,100 for married persons. For

other beneficiaries, the amounts were SEK 5,700 and SEK 2,850 respectively. BTP is a tax-free form of support which the individual must apply for.

SBTP is a form of support designed to guarantee individual pensioners a reasonable standard of living, corresponding in principle to a standard minimum financial level and the cost of reasonable accommodation. The highest acceptable cost of accommodation is SEK 6,200 per month. To qualify for SBTP, a person must already have been granted BTP. In addition, the person's income after deductions for reasonable accommodation costs must fall below a certain fixed minimum level. The supplement is paid in the form of a topping-up amount bringing the income level up to the minimum income level.

Age	Number of recipients		Average amount*, in December, SEK	
	Women	Men	Women	Men
-19	202	256	2,387	2,421
20-24	2,928	3,416	2,798	2,746
25-29	3,521	3,814	2,799	2,839
30-34	4,119	4,014	2,684	2,794
35-39	5,660	4,916	2,374	2,554
40-44	8,575	6,885	2,254	2,431
45-49	10,101	8,068	2,237	2,358
50-54	12,180	9,596	2,268	2,264
55-59	14,402	9,984	2,282	2,235
60-64	16,355	10,112	2,207	2,150
65-69	27,318	12,279	2,013	2,024
70-74	31,506	9,607	1,963	1,863
75-79	39,792	9,698	2,029	1,711
80-84	47,904	9,096	2,130	1,592
85-89	45,568	6,727	2,252	1,544
90-	33,223	4,029	2,526	1,713
Total	303,354	112,497	2,201	2,109

* The average amount includes both BTP and SBTP.

Housing supplement in December 2007. In 2007, SEK 10.9 billion was paid out in housing supplement.

Approximately 74 per cent of this was paid to women and 26 per cent to men.

Age	Number of recipients		Average amount*, in December, SEK	
	Women	Men	Women	Men
65–69	27,270	12,256	2,013	2,024
70–74	31,463	9,587	1,962	1,863
75–79	39,756	9,682	2,028	1,710
80–84	47,863	9,088	2,130	1,592
85–89	45,542	6,722	2,253	1,544
90–	33,198	4,025	2,526	1,713
Total	225,092	51,360	2,158	1,771

* The average amount includes both BTP and SBTP.

Housing supplement for old-age pensioners in December 2007. Housing supplement for old-age pensioners was approximately SEK 6.9 billion in 2007, of which 84 per cent went to women and 16 per cent to men.

Age	Number of recipients		Average amount*, in December, SEK	
	Women	Men	Women	Men
19	202	256	2,387	2,421
20–24	2,928	3,416	2,798	2,746
25–29	3,517	3,811	2,800	2,839
30–34	4,118	4,011	2,684	2,795
35–39	5,653	4,909	2,374	2,555
40–44	8,547	6,879	2,254	2,431
45–49	10,053	8,053	2,237	2,358
50–54	12,082	9,575	2,267	2,264
55–59	14,242	9,964	2,278	2,235
60–64	15,928	10,088	2,195	2,151
Total	77,270	60,962	2,323	2,394

* The average amount includes both BTP and SBTP.

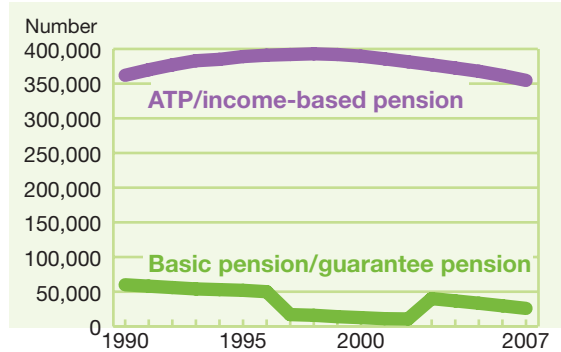
Housing supplement for persons with sickness compensation or activity compensation in December 2007. In 2007, housing supplement for persons with sickness or activity compensation was approximately SEK 3.9 billion. Of this, 55 per cent was paid to women and 45 per cent to men.

Survivor's pension for adults

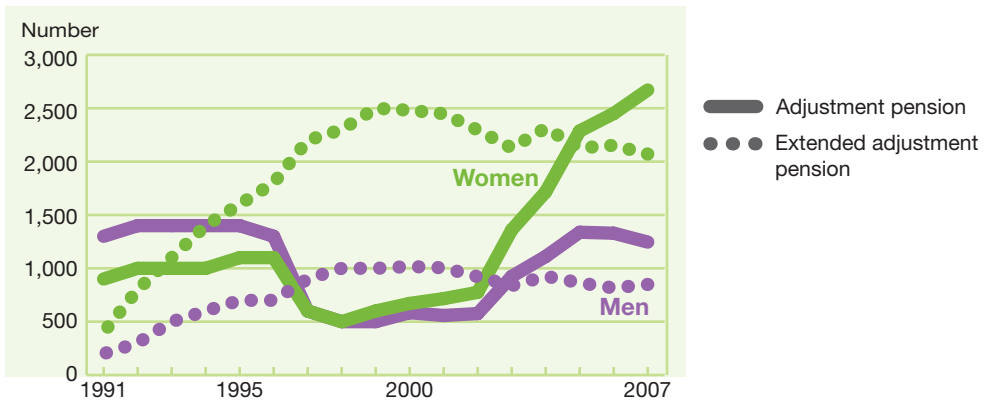
Survivor's pension provides financial security to persons whose close relatives have died.

Women with widow's pensions.

The widow's pension was abolished in 1990 but due to transitional regulations the number of women receiving widows' pensions from the ATP scheme actually increased for a while. On the other hand, the number receiving basic pensions fell dramatically due to the introduction of means-testing in April 1997. Means-testing has been abolished in the new pension scheme and the number of widows with guarantee pensions in 2003 was almost on a par with the number of basic pensioners in 1996 (that is, before means-testing was introduced). But widow's pension is being slowly phased out.



(that is, before means-testing was introduced). But widow's pension is being slowly phased out.



Adjustment pensions and extended adjustment pensions. The period for which an adjustment pension is payable was reduced from one year to six months in 1997, which meant the number of persons receiving the benefit at any one time was halved. At the same time, there was an increase in the number of persons receiving extended adjustment pensions. As of 2003, the period for which an adjustment

pension is payable has once again been increased to one year, which is reflected in the trend. Over the past few years, however, the increase in the number of men with adjustment pension has come to a halt and in 2007 it decreased somewhat, while the number of women with the benefit has continued to grow. In 2007, more than twice as many women as men received extended adjustment pensions.

Regulations 2007

Survivor's pension for adults includes

- adjustment pension
- extended adjustment pension
- special survivor's pension (no longer granted after 2002)
- widow's pension.

These benefits are paid as a form of income-based pension, which is based on the previous income of the deceased. As a supplement to or substitute for income-based pension, it is possible under certain circumstances to receive guarantee pension. It is 2.13 times the price base amount, which was SEK 7,153 per month in 2007. As of January 2003, pensions are taxed in the same way as earned income.

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

- was at the time of the death permanently cohabiting, with children under 18, or
- had cohabited continuously with the deceased for a period of at least five years prior to the time of the death.

The adjustment pension is payable for twelve months and its size is based on the deceased person's accumulated income pension or pension points for supplementary pension. The adjustment pension is payable concurrently with a person's own pension.

If the survivor has custody of children under 18 years of age, he/she receives an **extended adjustment pension** for twelve months or until the youngest child reaches the age of twelve. The right to extended adjustment pension is forfeited if the survivor remarries.

The right to **widow's pension** and the size of widow's pension depends on the age of the woman, on whether the couple were married or in an equivalent relationship at year-end of 1989 and on the husband's years with pension points (ATP points). The pension is coordinated with sickness compensation, activity compensation and old-age pension. Widow's pension is no longer payable if the widow remarries.

Age	Number of recipients Women	Average amount, in December, SEK Women
-39	37	1,570
40-49	2,171	3,211
50-59	14,172	5,370
60-64	20,605	6,907
65-69	26,075	2,529
70-74	39,387	2,832
75-79	62,831	3,462
80-89	149,792	3,417
90-	42,203	2,573
Total	357,273	3,473

Widow's pension in December 2007.

The majority of women receiving a widow's pension are themselves old-age pensioners, but approximately 10 per cent are under 65. In 2007, 34 per cent of female old-age pensioners aged over 65 also received widows' pension. Since 2003, a so-called basic pension supplement has been included in the average amount for those under 65, which accounts for the higher amounts for these age groups.

Out of a total of SEK 14.9 billion in widow's pensions in 2007, 82 per cent went to widows who were 65 or older. Guarantee pension was SEK 627 million and was paid out to 30,000 widows.

Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
-29	23	5	6,203	7,153
30-34	49	12	6,551	6,706
35-39	102	38	6,970	6,601
40-44	167	65	6,818	6,666
45-49	231	89	6,902	6,868
50-54	456	169	6,939	6,937
55-59	778	322	7,102	7,009
60-64	865	546	7,108	7,041
Total	2,671	1,246	7,018	6,971

Adjustment pensions in December 2007. As a result of transitional regulations, the majority of women over 60 receive widow's pensions instead of adjustment pensions. Out of a total of SEK 329 million

in adjustment pensions in 2007, 68 per cent went to women and 32 per cent to men. Guarantee pension accounted for SEK 93 million of the total amount.

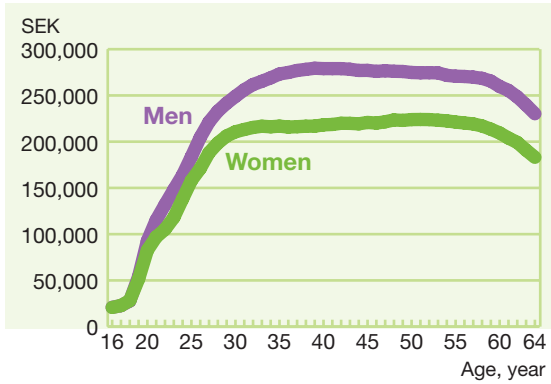
Age	Number of recipients		Average amount, in December, SEK	
	Women	Men	Women	Men
-29	87	10	6,720	7,160
30-34	233	39	6,692	6,861
35-39	427	122	6,746	7,114
40-44	639	244	6,847	6,919
45-49	437	200	6,519	6,875
50-54	183	148	6,720	6,619
55-59	53	68	6,785	6,659
60-64	12	18	6,215	5,325
Total	2,071	849	6,718	6,830

Extended adjustment pensions in December 2007. Out of a total of SEK 237 million in extended adjustment pensions in 2007, 71 per cent

went to women and 29 per cent to men. SEK 79 million consisted of guarantee pension.

Earned pension base

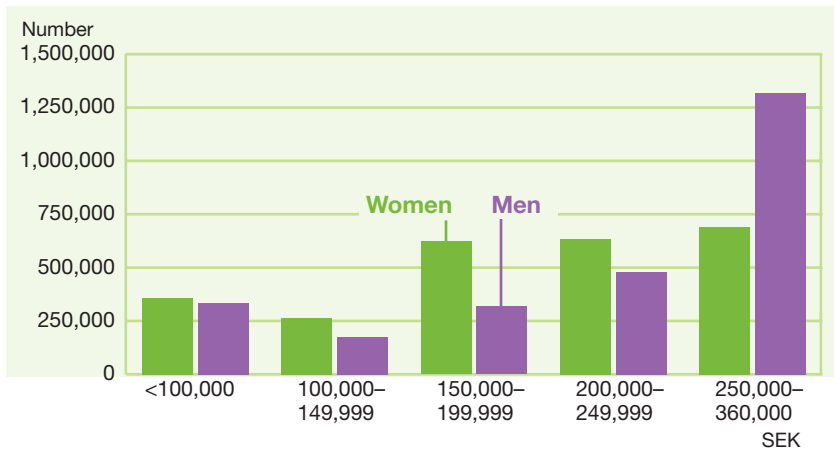
The earned pension base according to the reformed pension system rules is shown here for persons aged 16–64.



The median pension base in 2006.

The median pension base may be seen as a picture of the expected average lifetime-income profile for each annual cohort. The differences in income between men and women are considerable. The earned pension base for women is approximately 81 per cent of that for men.

The disparity primarily reflects the shorter working hours for women in paid employment and the wage differences between the sexes. Approximately half of younger women receive pensionable amounts for childcare years, which are included in the pension base and raise it. The pension base increases with increasing age for both women and men in the age-group 20-35 years, which may be explained by the fact that they pursue careers and/or begin to work full-time. Subsequently, the pension base increases somewhat for women during the greater part of their working lives, while men's pension base tends rather to diminish. After the age of 50, the pension base decreases for both women and men as they cut back on working hours.



Number of persons by earned pension base in 2006. Women are over-

represented in the lower income brackets as are men in the highest.

The pension base is the sum of pensionable income and pensionable amounts up to 7.5 income base amounts. Pensionable income includes income from employment, self-employment and social insurance payments (sickness cash benefit, parental cash benefit, unemployment benefit, etc).

Pensionable amounts are calculated for sickness compensation and activity compensation (disability pension), national service, studies and childcare years. Pen-

sion rights are then calculated as 18.5 per cent of the pension base. The pension right for income pension is 16 per cent and the pension right for premium pension is 2.5 per cent of the pension base for persons born in 1954 or later. For those born between 1938 and 1953, a lower percentage is allocated to income pension and premium pension based on the number of twentieth parts in the reformed pension scheme.

Regulations 2007

Region of birth	Number of persons with pension base		Proportion of population		Pension base median, SEK	
	Women	Men	Women	Men	Women	Men
Sweden	2,462,266	2,515,601	90.6	90.1	204,100	252,400
Nordic countries excluding Sweden	42,455	34,553	90.1	90.0	198,200	233,400
EU 27 excluding Nordic countries	24,356	32,530	81.5	93.9	167,050	212,900
Rest of Europe	6,338	6,360	65.1	70.7	158,100	173,400
Sub-Saharan Africa	3,917	5,128	54.2	61.1	158,100	117,700
Asia excluding Middle East	11,195	6,714	63.9	73.6	156,700	128,450
Middle East, North Africa and Turkey	6,743	9,492	47.3	49.9	139,500	117,600
North America	2,554	3,557	71.8	80.5	161,300	202,700
South America	3,395	4,265	72.0	79.2	158,100	172,400
Oceania	367	873	75.5	90.0	158,100	224,500
Total	2,563,586	2,619,073	89.9	89.6	202,900	250,500

Earned pension base in 2006. The proportion of persons who have earned a pension base among people aged 16–64 years is greatest for persons born in Sweden, followed by people born in other Nordic countries and the EU. The lowest proportion of people with a pension base, just under 50 per cent, is found among those born in the Middle East, North Africa and Turkey. The pension base was highest for both women and men born in Sweden, while men born in the regions of the Middle East, North Africa, Turkey and Sub-Saharan Africa had the least pension base.

The spread is large between different birth regions both as regards the proportion of persons with a pension base and the size of the pension base. This is partly due to the fact that foreign-born persons have not established themselves in the labour market as extensively as persons born in Sweden, nor have they had as much time on average to earn a pension base.

Just over 4,000 persons are not included in this table compared with the one below because information concerning the region of birth for these persons is missing.

Age	Number of persons with pension base		Proportion of population, %		Pension base median, SEK	
	Women	Men	Women	Men	Women	Men
16-19	71,441	68,739	30.1	27.4	36,500	39,900
20-24	242,860	251,748	93.7	92.8	105,100	124,600
25-29	250,593	256,236	95.4	95.3	184,000	218,900
30-34	280,395	287,924	96.2	96.5	214,500	260,500
35-39	297,517	306,244	96.7	97.1	216,500	276,600
40-44	307,557	319,647	96.4	96.7	219,100	278,500
45-49	276,043	282,636	96.3	96.5	221,800	276,400
50-54	276,007	280,981	96.4	96.5	223,500	274,100
55-59	292,450	295,081	96.0	96.6	218,100	269,000
60-64	270,554	272,426	90.1	89.9	198,500	247,900
Total	2,565,417	2,621,662	89.8	89.6	202,900	250,500

Earned pension base in 2006. The proportion of persons who had earned a pension base among people aged 16-64 years was approximately 90 per cent for both women and men. The high proportion is explained by the fact that not only salary but also such things as sickness or activity compensation, sickness cash benefit, parental cash benefit, unemployment benefit

and study allowance are included when calculating the pension base. Among older people, the proportion of persons with a pension base is lower, primarily owing to early retirement.

Half of women had a pension base greater than SEK 202,900, while the corresponding figure for men was SEK 250,500.

Social Insurance in Figures 2008

Social insurance is a natural part of most people's daily lives. It exerts a vital influence not only on people's security and welfare but also on the national economy. In 2007, it cost approximately SEK 445 billion – the equivalent of 15 per cent of the gross national product (GNP).

Social Insurance in Figures 2008 is the first issue of what will become a regular publication from the Swedish Social Insurance Agency aimed at providing a comprehensive review of social insurance through concisely commented statistics. This book presents social insurance through figures, tables and diagrams under such headings as: registered insured persons, financial security for families and children, financial security in case of illness and disability, financial security in old age, etc.