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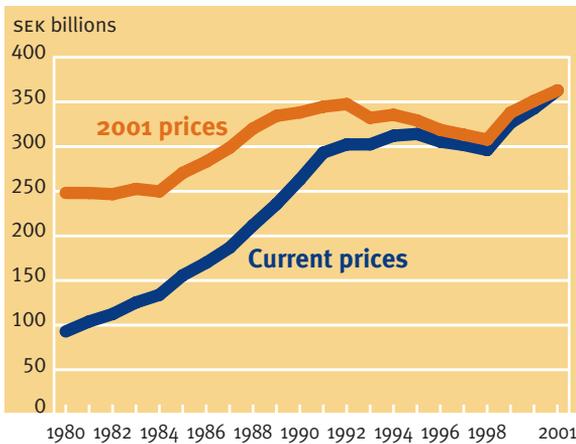
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Social Insurance in figures

The financial scope of the social insurance system

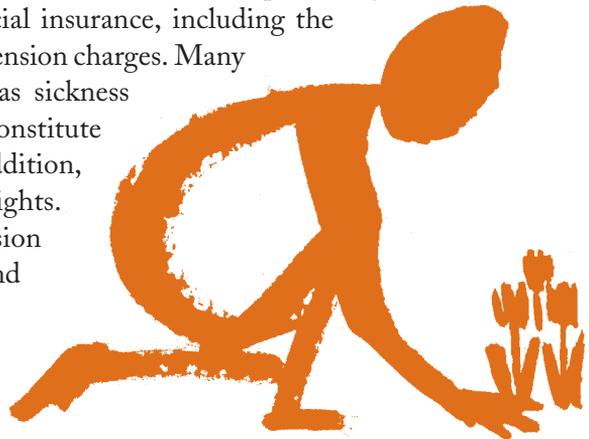
In 2001, social insurance costs totalled SEK 362.9 billion. Since 1980, these costs have risen by 46 per cent expressed in terms of 2001 prices.



Social insurance costs. During the period 1980–2001, old-age pensions under the supplementary pension scheme (ATP) accounted for the main increase in costs, an increase of over 200 per cent at 2001 prices.

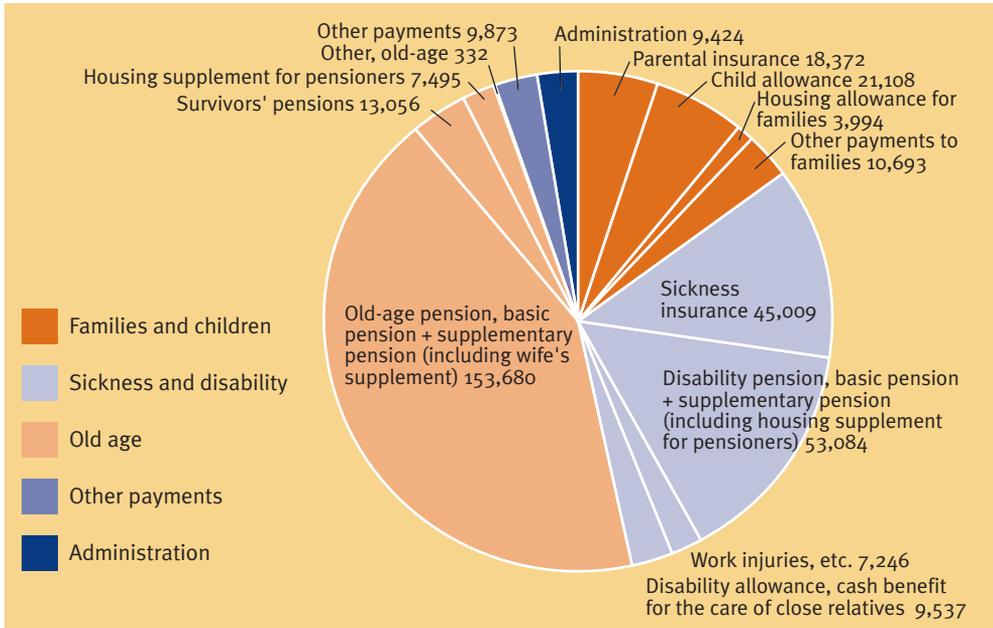
This increase was particularly pronounced during the second half of the 1980s. After 1992, the total costs expressed as fixed prices then fell, year on year, before increasing sharply again as from 1999.

Increased expenditure was in part due to a sharp rise in the costs of health insurance and ATP. In 1999, there were also a couple of major changes made with regard to social insurance, including the introduction of national old-age pension charges. Many of the insurance schemes, such as sickness benefit and parental allowances, constitute pension-entitling income. In addition, childcare qualifies for pension rights. Thus the state pays old-age pension charges that, in principle, correspond to these pension rights, amounting to SEK 19.2 billion for social insurance in 2001.



Type of insurance/benefit	1999	2000	2001
Financial security for families and children			
Parental insurance	15,595	16,844	18,372
Child allowance	16,766	18,932	21,108
Housing allowance for families with children and for young people	5,067	4,373	3,994
Care allowance for disabled children	1,851	1,986	2,053
Maintenance support	4,592	4,481	4,380
Child pension			
Basic pension	289	288	290
Supplementary pension (ATP)	649	653	661
Pension right for child-care years	3,108	3,240	3,276
Adoption allowance	22	21	33
Total	47,939	50,818	54,167
Financial security in case of sickness and disability			
Sickness insurance			
Sickness benefit and rehab. allowance, close relative allowance	27,855	36,458	42,811
Medical benefits etc.	1,899	2,001	2,198
Early retirement/disability pensions etc			
Basic pension	13,869	14,236	14,859
Supplementary pension (ATP)	24,037	24,770	26,107
National old-age pension charges	8,865	8,739	9,201
Occupational guarantee for early retirement/ disability pensioners	0	2	5
Housing supplement for early retirement/ disability pensioners	2,498	2,564	2,912
Disability allowance	1,012	1,036	1,060
Work injury benefit	7,236	7,343	7,246
Car allowance	201	209	226
Assistance allowance	6,039	6,960	8,238
Other benefits	15	14	13
Total	93,526	104,332	114,876
Financial security in old age, etc.			
Old-age pension			
Basic pension	53,279	53,201	53,171
Supplementary pension (ATP)	93,234	96,481	100,509
Survivor's pension			
Basic pension	465	432	410
Supplementary pension (ATP)	12,194	12,433	12,646
Housing allowance for pensioners	7,437	7,055	7,495
Partial pension	300	211	260
Other pensions	87	78	72
Total	166,996	169,891	174,563
Other payments			
Activity support	10,192	8,511	9,745
Daily allowance for conscripts etc.	16	12	7
Family allowance for conscripts	103	87	73
Other	420	108	48
Total	326,609	342,766	362,903
Administration	7,417	9,007	9,424
Total	326 609	342 766	362 903

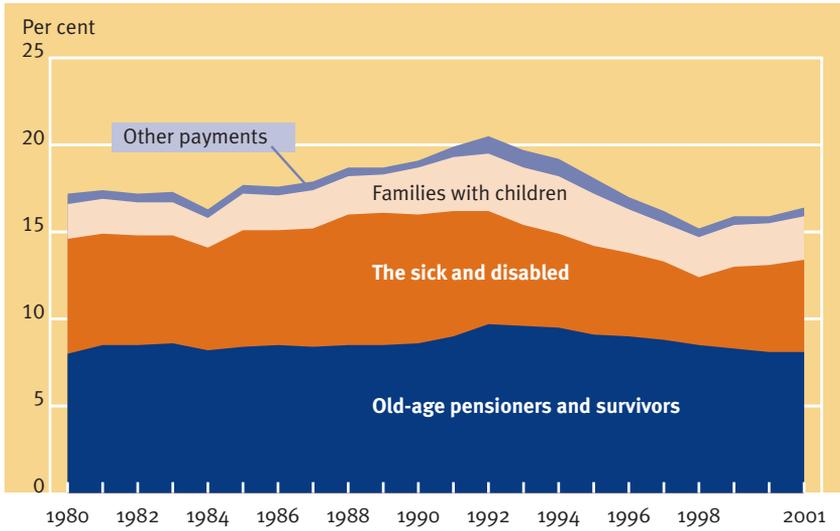
Social insurance expenditure from 1999 to 2001 in SEK million, including national old-age pension charges.



Breakdown of expenditure for 2001 in SEK million. Almost half of social insurance expenditure (48 per cent or SEK 174.6 billion) went to old-age pensioners and survivors. Just under a third (32 per cent or SEK 114.9 billion) went to the sick and those with functional disability. Support for

families with children amounted to 15 per cent (SEK 54.2 billion) of the total expenditure. In addition there are various other benefits, particularly within the labour market sector (SEK 9.9 billion). The remainder comprising of administration costs (SEK 9.4 billion).





Payments from social insurance expressed as a proportion of GNP. As of 1999, national old-age pension charges are included, raising the social insurance share of the GNP by just under one percentage point.

Payments from social insurance represent a significant part of the national economy. In 2001 the payments from national insurance corresponded to approximately 16 per cent of the gross national product (GNP). Having increased almost continuously, overall social insurance payments peaked at just under 21 per cent of GNP during 1992. A number of cost-cutting regulatory measures have subsequently brought about a reduction in the share of social insurance in an expanding GNP. These changes include reduced compensation levels, sick pay periods, and qualifying days for sickness insurance. In 2001, the share of GNP deriving from social insurance was down to the same level as at the end of the 1970s.



Type of insurance	Income, SEK million				Expenditure, SEK million			Surplus/deficit ¹
	Charges	Statutory gov. funding	Other ²	Total	Payments	Administration	Total	
Sickness insurance	82,546	13,811	–	96,357	93,353 ³	3,004	96,357	0
Medical care benefits	–	2,377	–	2,377	2,198	179	2,377	–
Disability allowance	–	1,145	–	1,145	1,060	85	1,145	–
Industrial injuries	13,077	176	–	13,253	7,246	376	7,622	5,631
Car allowance	–	260	–	260	226	34	260	–
Assistance allowance	–	6,444	1,896	8,340	8,238	102	8,340	–
Old-age pension								
Via national Pension Fund (AP Fund)	156,811 ⁴	–	–25,036	131,775	143,564	1,943	145,507	–13,732
Via national budget	10,803 ⁵	0	–	10,803	10,116	100	10,216	587
Premium pension scheme	18,376 ⁴	–	–	18,376	0	442	442	..
Survivor's pension	16,109	0	–	16,109	14,007	58	14,065	2,044
Housing supplement (BTP)	–	10,683	13	10,696	10,420	276	10,696	–
Partial pension	0	266	–	266	260	6	266	0
Parental insurance	20,849	0	–	20,849	18,002	802	18,804	2,045
Child allowance	–	21,232	–	21,232	21,108	124	21,232	–
Housing allowance for families with children, etc.	–	4,371	–	4,371	3,994	377	4,371	–
Care allowance for children with functional disability	–	2,180	–	2,180	2,053	127	2,180	–
Maintenance support	–	2,885	1,884	4,769	4,380	389	4,769	–
Pension right for child-care years	–	3,276	–	3,276	3,276	..	3,276	–
Other benefits ⁶	–	45	127	172	166	6	172	0
Non-apportioned administration ⁷	–	650	–	650	–	650	650	–
Total	318,571	69,801	–21,116	367,256	343,667	9,080	352,747⁴	..

¹ Total not given since income from the premium pension scheme consists of reserve funds.

² Those liable to pay maintenance, municipalities, interest, etc.

³ Including disability pension, pregnancy allowance, closely related person's allowance and national old-age pension charges.

⁴ Including national old-age pension charges.

⁵ Old-age pension charges above a maximum of 8.07 of the base amount may be considered to have partially financed national basic pensions in 2001.

⁶ Excluding payments in the labour market area and conscript allowances.

⁷ Mainly the national insurance offices' costs for changing the pension debt and some administrative costs for the National Social Insurance Board.

Social insurance income and expenditure in 2001. Social insurance is primarily financed through social security charges, general pension contributions, national old-age pension charges, tax revenue and interest earned on funds.

According to the statutory financing regulations, costs should in part be covered by social security charges and general pension contributions. The actual proportion for any one year is, however, only approximate, since the law does not specify for every insurance the degree to which it is to be financed by fees.

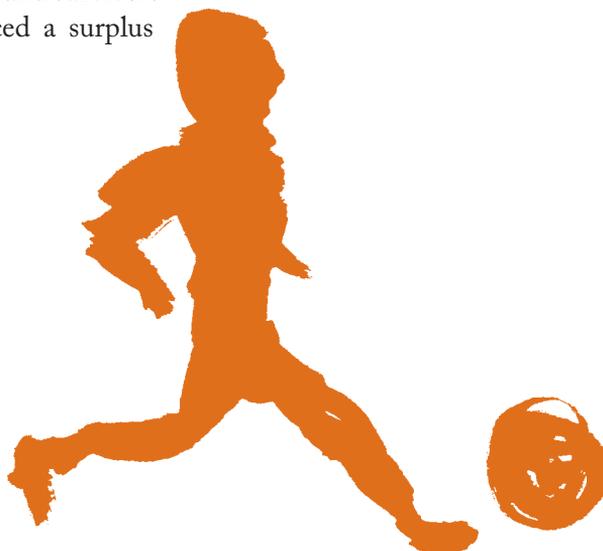
Due to the fact that income in the premium pension scheme (18.4 billion) is made up of reserve funds, it is impossible to state exactly how large a share of total expenditure was covered by income from contributions in 2001 (if we exclude the premium pension scheme, it amounted to roughly 86 per cent). The part which according to the statutory regulations should be financed by the government amounted to barely one fifth of total expenditure. Payments from the municipalities, parents liable to pay maintenance, and some others, covered approximately 1 per cent of total expenditure. Exchange rate differences and interest, etc. from the AP fund, produced a negative figure of over SEK 25 million, which is due to the negative stock market development during 2001.

The income from social security charges and general pension charges, as well as exchange rate differences and interest, etc. totalled SEK 297.5 billion. The contribution of state funds amounted to SEK 69.8 billion. Excluding payments made within the labour market sector, the total expenditure was SEK 352.7 billion.

Industrial injury insurance has produced an annual surplus since 1994 that has gradually cancelled out the deficit from earlier years. During 2001 the surplus was SEK 5.6 billion.

The part of the old-age pension financed via the AP fund, gave a total deficit of SEK 13.7 billion.

Parental insurance and survivors pensions each produced a surplus of SEK 2.0 billion.



Year	Social security charges paid	General insured persons' contributions	Charges paid as a proportion of the total social insurance expenditure, in per cent ¹
1990	193,512		75
1991	204,455		71
1992	191,360		67
1993	175,185	6,244	63
1994	182,881	6,705	64
1995	166,672	28,385	65
1996	168,883	37,959	71
1997	165,956	47,261	74
1998	154,996	52,025	72
1999	152,564 ²	59,610	67 ²
2000	209,151 ²	63,734	82 ²
2001	235,039 ²	65,156	85 ²

¹ Excluding payments within the labour market sector and payments to conscripts.
² Excluding the premium pension scheme, including national old-age pension charges.

Charges received 1990–2001 in SEK million. Note that the figures are not comparable over time. This is due to the many regulatory changes made primarily at the end of the nineties, as well as to the fact that the period costs of fees was implemented differently from year to year.

Type of insurance	1990	1995	1998	1999	2000	2001
Social insurance charges ¹						
Sickness insurance	10.10	6.23	7.90	7.50	8.50	8.80
Work injury insurance	0.90	1.38	1.38	1.38	1.38	1.38
Basic pension	7.45	5.86	6.83	–	–	–
Old-age pension (ATP)	13.00	13.00	6.40	6.40	10.21	10.21
Survivor's pension	–	–	–	1.70	1.70	1.70
Partial pension	0.50	0.20	0.20	–	–	–
Parental insurance	–	–	–	2.20	2.20	2.20
Total	31.95	26.67	22.71	19.18	23.99	24.29
General insured persons' contributions						
Sickness insurance	.	2.95	.	.	.	–
Pension	.	1.00	6.95	6.95	7.00	7.00
Total	.	3.95	6.95	6.95	7.00	7.00

¹ Other percentage rates often apply to self-employed persons since 1993.

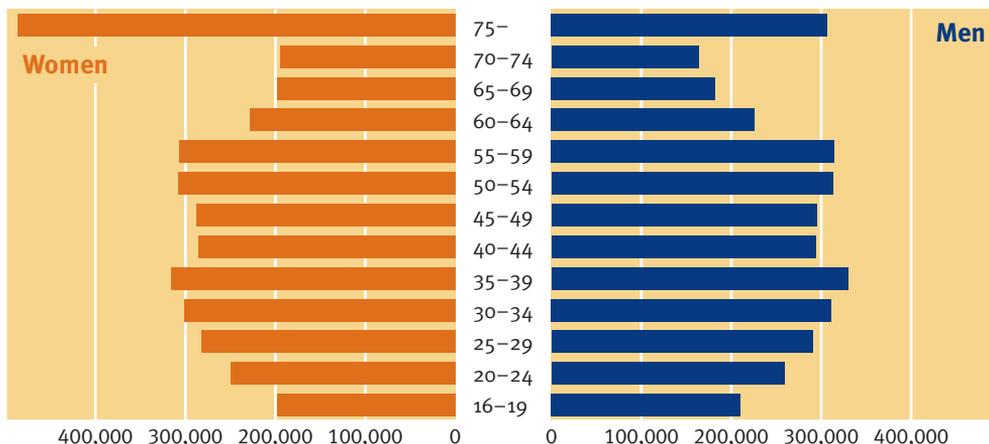
Statutory contributions to social insurance as a percentage of chargeable income. Social security charges are based on the salaries of employees and self-employed persons and are paid by the employer and the self-employed respectively.

A general pension contribution is paid by those employed. It is based on earned income as well as on other income such as sickness benefit, unemployment insurance and other compensation for loss of income up to a total of 8.07 times the raised income-related base amount for one year. During the period 1993–1997, there was also a general sickness insurance charge. In 1998, the general sickness insurance charge was replaced by a corresponding increase in the general pension charge. In 1999, several changes were made, partly to ensure that charges more nearly corresponded to expenditure in each area. Charges for basic and partial pension were abolished. Charges for survivor's pension and parental insurance were introduced. In addition, sickness insurance contributions were lowered by 0.4 percentage units. Overall, the result was a dramatic reduction (by 3.53 percentage units) in total direct charges for social security. This was compensated, however, by an increase of 3.56 percentage units in the general salary contribution.

During the years 2000 and 2001, sickness insurance contribution was raised by a total of 1.3 percentage points and old-age pension contribution by 3.81 percentage points. However, this was compensated by a reduction in the general salary contribution of 5.35 percentage points.



Registered insured persons



Registered insured persons in 2001.

Swedish citizens and foreign nationals resident in Sweden are insured under the National Insurance Act (AFL). All insured persons aged 16 and over and resident in Sweden are

registered at the social insurance office. Persons leaving Sweden are considered as domiciled here, provided their stay abroad does not exceed one year.

Regulations

Age	Women	Men	Women and men
16-19	197,894	210,186	408,080
20-29	531,624	549,306	1,080,930
30-39	616,887	640,976	1,257,863
40-49	572,919	588,884	1,161,803
50-59	615,784	627,136	1,242,920
60-69	425,813	408,216	834,029
70-	681,763	469,991	1,151,754
Total	3,642,684	3,494,695	7,137,379

Registered insured persons in 2001.

Sickness benefit insurance is held by all registered insured persons whose annual earned income is estimated to be a minimum of 24 per cent of the basic amount. In 2001, this was the equivalent of SEK 8,900. For 1997 and earlier, the figure was SEK 6,000 per annum. The income entitling earners to sickness benefit may be no higher than 7.5 times the basic amount per annum (SEK 276,700 for 2001).

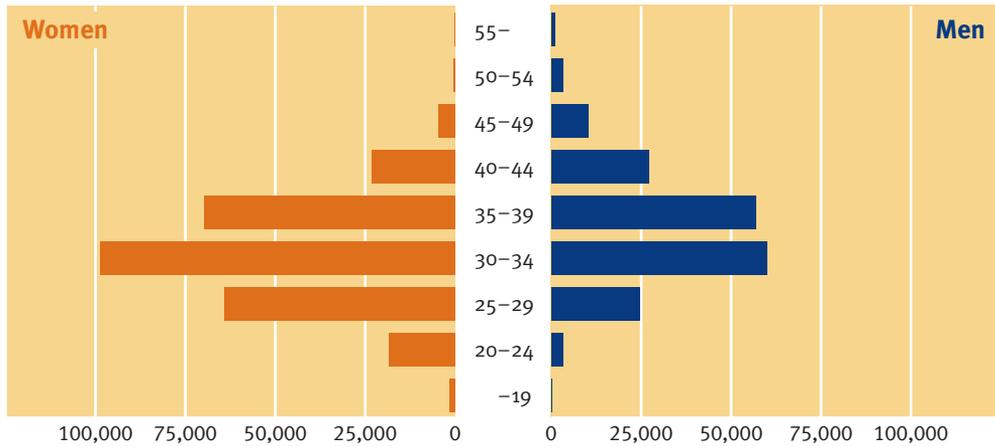
Since 1992, people have no longer been obliged to report new or changed income to the social insurance office in advance. Today, any change in income level may be reported at the time of claiming a benefit from the social insurance office. This means that details are no longer available as to how many insured persons there are at each income level.

Regulations

Financial security for families and children

Parental allowance for the birth of a child

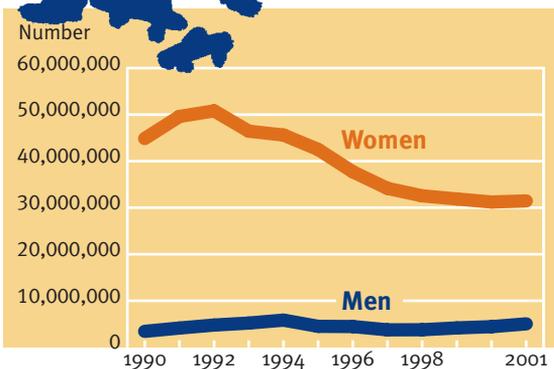
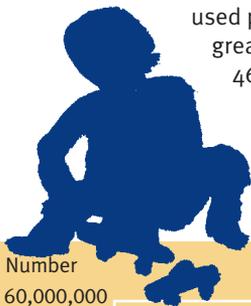
Parental insurance is designed to help both parents combine parenthood and working life.



Persons with parental allowance in 2001.

Women have consistently used parental insurance to a greater extent than men. 467,000 persons received parental allowance in 2001. Women made up 60 per cent, and men 40 per

cent. Roughly one third of the women and half the men were above the age of 35. Only in the very highest age groups did more men than women receive parental allowance, due to the fact that older men can have children with younger women.



Number of days with parental allowance.

On average, men claim far fewer

days than women. Out of the total days with parental allowance claimed in 2001, women accounted for 86 per cent. The figure clearly shows the impact of the large number of children born in the years around 1990. The number of days with parental allowance claimed since then has decreased progressively year by year in conjunction with the falling birth rate. The number of days with parental allowance was highest in 1992. Since then, the number of days has steadily decreased. For men, however, the numbers peaked in 1994, and a slight rise has been noticeable in recent years.

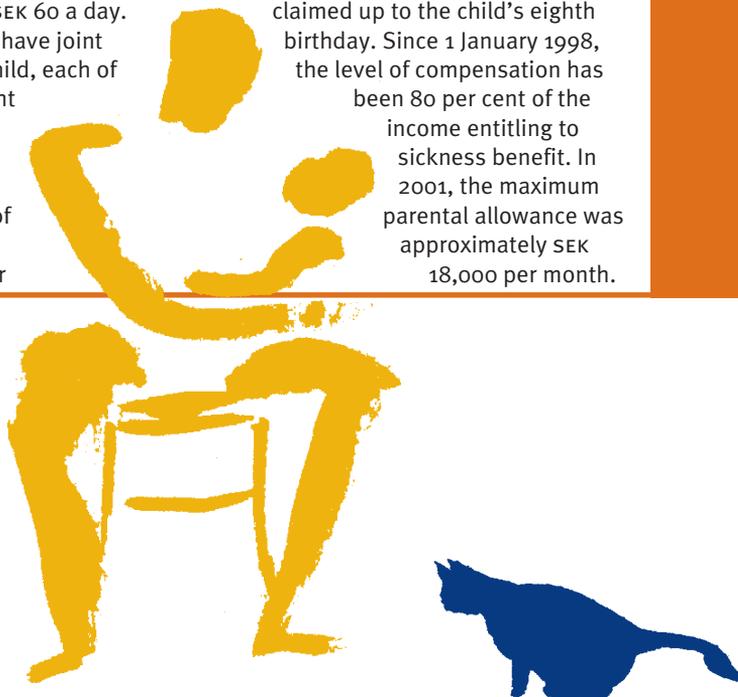
Regulations

Parental allowance for the birth or adoption of a child is available for a total of 450 days per child. For the first 360 days, the benefit is related to the parents' loss of income, though the minimum amount is SEK 60 per day. For the remaining 90 days, everyone receives a guaranteed amount of SEK 60 a day.

If the parents have joint custody of the child, each of them has the right to half the total number of parental allowance days. One of the parents may, however, transfer

the right to parental allowance to the other parent, with the exception of the 30 days known as the "father's/mother's month". The benefit is payable for different portions of a day – at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate.

Parental allowance can normally be claimed up to the child's eighth birthday. Since 1 January 1998, the level of compensation has been 80 per cent of the income entitling to sickness benefit. In 2001, the maximum parental allowance was approximately SEK 18,000 per month.



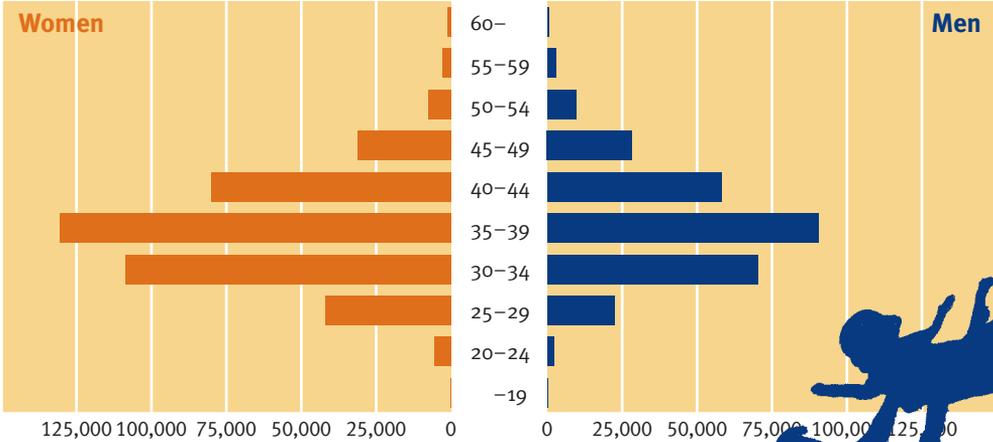
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	1,588	52	178	47	13,278	7,639
20-24	18,504	3,114	160	37	36,093	13,424
25-29	64,161	24,442	136	29	44,598	12,491
30-34	98,603	60,024	114	27	41,686	11,995
35-39	69,800	56,980	92	26	33,463	11,321
40-44	23,257	27,152	69	26	23,472	10,912
45-49	4,548	10,233	43	26	12,725	10,894
50-54	381	3,129	39	28	10,854	11,409
55-	14	1,051	77	26	24,372	10,060
Total	280,856	186,177	112	27	37,759	11,651

Parental allowance for the birth of a child in 2001.

Out of a total of SEK 12.8 billion paid in parental allowances for the birth of a child in 2001, 83 per cent went to women and 17 per cent to men.

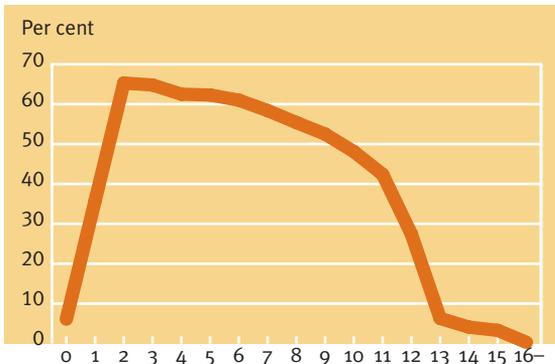
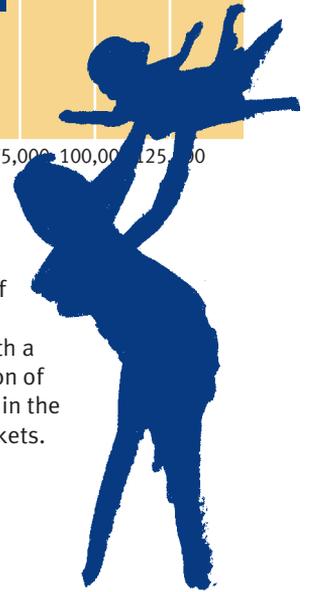
Temporary parental allowance

Temporary parental allowance enables parents to stay at home from work when their child is sick.



Persons with temporary parental allowance for the care of a child in 2001. Just over 695,000 persons used temporary parental allowance in 2001. Most of these were women, accounting for 59 per cent. Men made up 41 per cent, which is somewhat higher than the number of men who received parental allowance for the birth of a

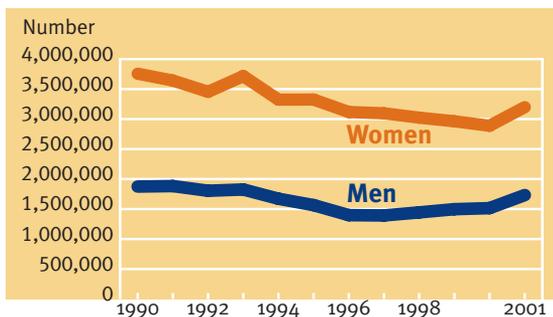
child. Distribution according to age and sex for both types of benefit is strikingly similar, with a higher proportion of men found only in the higher age brackets.



Children cared for with temporary parental allowance in 2001. Temporary parental allowance was taken out for more than half of the children aged between two and nine. Around 60 per cent of two–six year-olds were at one time or another during 2001 cared for by a parent or other person receiving temporary parental allowance. Levels for 2001 are significantly higher than the previous year due to an uncommonly virulent flu epidemic.

Days with temporary parental allowance for the care of a child. Out of the total number of days paid in 2001, women accounted for 65 per cent. Payments made to men declined for some time, but have been increasing somewhat over the past few years.

Despite an increase in the number of children during the 1990s, the number of days for which payment was made for the care of sick children decreased for the major part of this period, although not in most recent years.



A parent needing to stay home from work to care for a sick child is entitled to temporary parental allowance. This applies to children under 12 (in certain cases under 16). Normally, compensation is paid for 60 days per child and year. The right to temporary parental allowance may in certain circumstances be transferred to another person who stays at home from work instead of the parent to care for the child.

Parents of children covered by the 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 15 or younger and who is covered by LSS is also entitled to ten so-called contact days per child and year. Since 1 July 2001, all children between the ages of 6–11 have been allocated one contact day per year for visits to schools or youth recreation centres.

The allowance is payable on a whole, three quarter, half, or quarter day basis. In 1997, the level of compensation was 75 per cent. Since 1 January 1998, it has been 80 per cent of the income entitling to sickness benefit.

Regulations

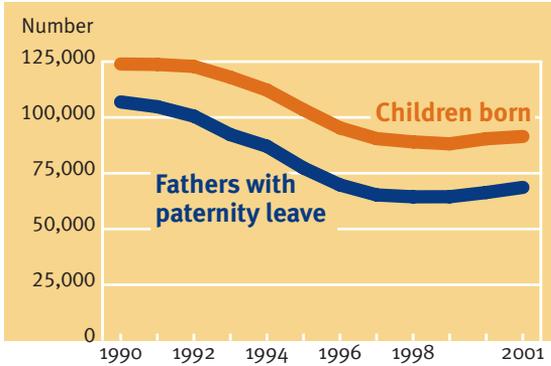


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	51	27	11	6	4,190	3,371
20-24	5,658	2,208	10	8	4,622	4,794
25-29	41,988	22,287	9	7	4,953	5,005
30-34	108,494	70,207	9	7	5,072	4,789
35-39	130,565	90,417	8	6	4,746	4,447
40-44	79,913	58,173	7	6	4,109	4,020
45-49	31,322	28,309	6	5	3,706	3,680
50-54	7,532	9,760	5	5	3,097	3,555
55-59	2,824	2,841	3	5	1,862	3,312
60-	1,199	604	3	5	1,728	3,030
Total	409,546	284,833	8	6	4,589	4,369

Temporary parental allowance for care of children 2001. Out of a total of approximately SEK 3.1 billion paid in 2001 in temporary parental allowance for care of children, 60 per cent went to women and 40 per cent to men.

Paternity leave

Paternity leave enables the father to be present at the birth of his child, manage the home and take care of children when a child is born.

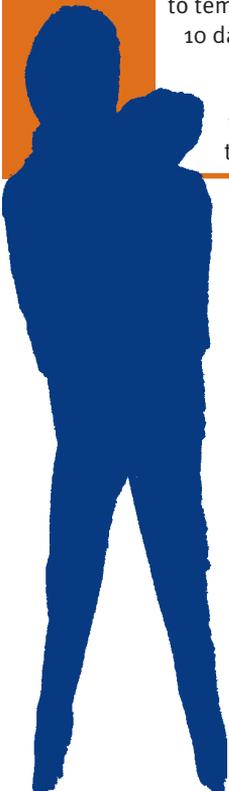


Paternity leave. The number of children born and the number of fathers taking paternity leave reached a peak in 1990, when approximately 86 per cent of fathers took paternity leave. During the greater part of the 1990s, the number of days of paternity leave progressively diminished, due to a decrease in the number of children born and in the number of new fathers taking advantage of their 10 allowed days. In 2001, only 75 per cent of fathers took paternity leave.

Regulations

In connection with the birth of a child or adoption, the father has the right to temporary parental allowance for 10 days per child. Since 1 July 2001, this paternity leave period may, in certain circumstances, be taken by someone other than the father. This must be taken

out within sixty days after the home-coming of the child or after the adoptive parent has assumed custody of the child. Since 1 January 1998, the compensation level has been 80 per cent of the income entitling to sickness benefit.



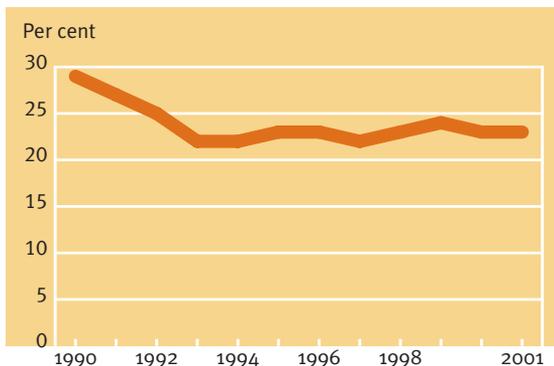
Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
-19	0	36	-	9.5	-	4,841
20-24	3	2,650	7.7	9.6	4,763	6,060
25-29	12	15,185	6.2	9.6	3,644	6,764
30-34	25	25,375	4.4	9.6	2,430	7,133
35-39	44	16,853	4.3	9.5	2,885	7,097
40-44	45	5,886	4.3	9.5	2,761	6,931
45-49	35	1,791	7.0	9.4	4,289	6,796
50-54	23	506	7.7	9.6	5,188	6,827
55-59	24	127	7.4	9.6	4,977	6,955
60-	4	20	7.5	9.5	5,542	6,666
Total	215	68,429	5.7	9.6	3,633	6,971

Paternity leave in 2001. During 2001 the sum of SEK 478 million was paid out in paternity leave. Just under SEK 1 million of this sum was paid to women.

Pregnancy allowance

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

Number of women with pregnancy allowance. During the latter stages of pregnancy, most women receive social insurance compensation in the form of pregnancy allowance, sickness benefit or parental allowance. The proportion of women receiving pregnancy allowance generally increased throughout the 1980s, reaching a peak of almost 30 per cent in 1990. After a clear decline at the start of the 1990s, the proportion has remained fairly constant at around 22–23 per cent.



The social insurance office grants pregnancy allowance only where the employer is unable to offer the woman alternative employment. The woman may receive pregnancy allowance for a maximum of 50 days during the last two months of pregnancy.

Since 1 January 1998, the compensation level has been 80 per cent of income entitling to sickness benefit. In 2001, the maximum pregnancy allowance was just over SEK 18,000 per month.

Regulations

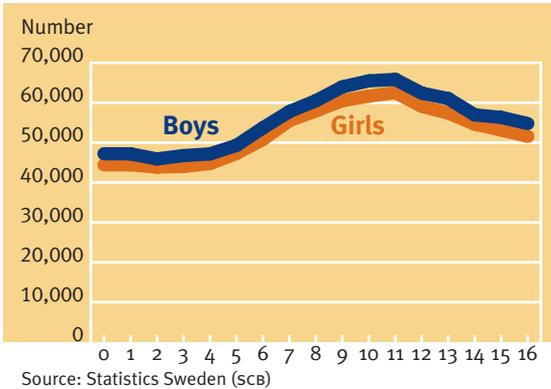
Age	Number of recipients	Average number of days	Average amount over the year, SEK
–19	41	38	11,214
20–24	2,653	39	14,411
25–29	8,041	38	15,664
30–34	6,979	38	16,206
35–39	3,069	38	16,372
40–44	503	39	16,549
45–49	19	31	12,729
Total	21,305	38	15,797

Pregnancy allowance 2001. In 2001, SEK 336 million was paid out in pregnancy allowance to just over 21,000 women.



Child allowance

Child allowance is designed to even out the financial inequalities between families with and without children as well as over a lifetime.



Number of children in 2001. At the close of 2001 there were 894,000 girls and 942,000 boys in the age-range 0–16. These figures clearly show the effect of the so-called baby boom. The very large number of children born around 1990 had reached the age of ten or eleven by 2001. Since the peak year of 1990, the number of births has gradually fallen, although a slight upturn may be in sight. The number of children born in 2001 (zero years old in the figure) was just under 30 per cent lower than the number of children born in 1990.

Regulations

Child allowance includes basic child allowance, extended child allowance and additional child allowance.

All parents have the right to basic child allowance for children domiciled in Sweden, up to the quarter when the child reaches the age of 16. Subsequently the parent may receive so-called extended child allowance as long as the child attends compulsory school or the equivalent.

A parent who receives basic child allowance, extended child allowance or study grants for three or more children, also receives additional

child allowance. In 1996 and 1997 the rules were changed so that no new additional child allowances were granted, but since 1 January 1988 these have once again been made available. Child allowance is tax-exempt.

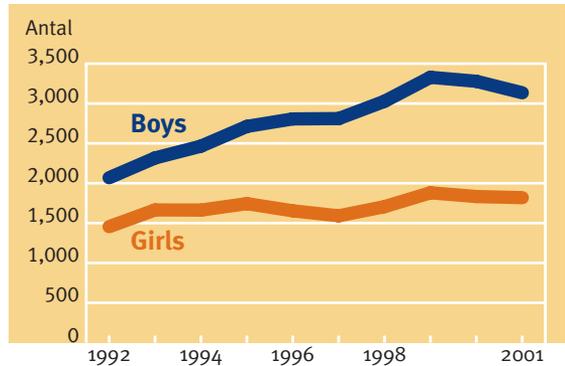
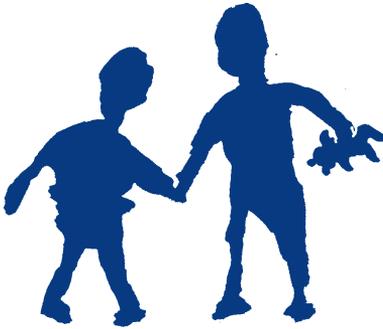
On 1 January 2001, child allowance was raised from SEK 850 to SEK 950 per child and month. Additional child allowance was SEK 254 per month for the third child, SEK 760 for the fourth child and SEK 950 for the fifth child and for every additional child.

	Monthly sum, SEK			Yearly sum, SEK
	Child allowance	Additional allowance	Total	
1 child	950	–	950	11,400
2 child	1,900	–	1,900	22,800
3 child	2,850	254	3,104	37,248
4 child	3,800	1,014	4,814	57,768
5 child	4,750	1,964	6,714	80,568
For every additional child:	950	950	1,900	22,800

Amount of child allowance paid out in 2001. Approximately SEK 21.1 billion was paid in child allowance in 2001.

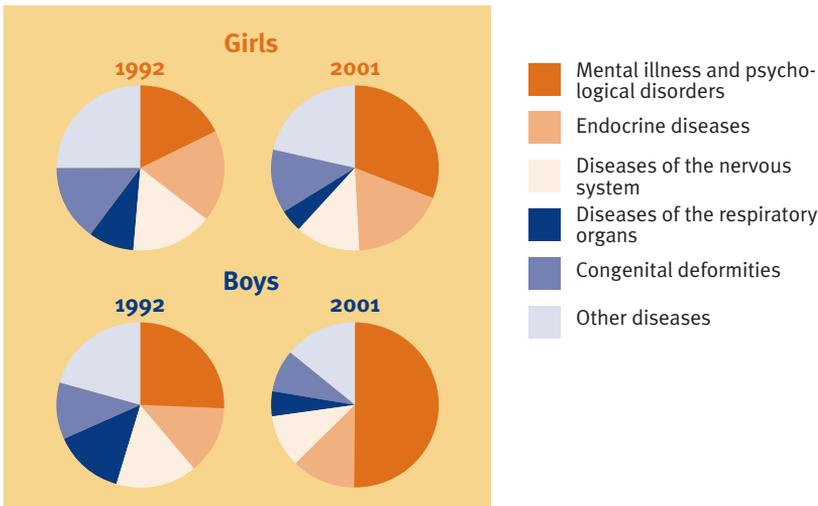
Care allowance

Care allowance helps parents to provide a sick or functionally disabled child with care and attention, and the support necessary for the child to develop in the best possible way.



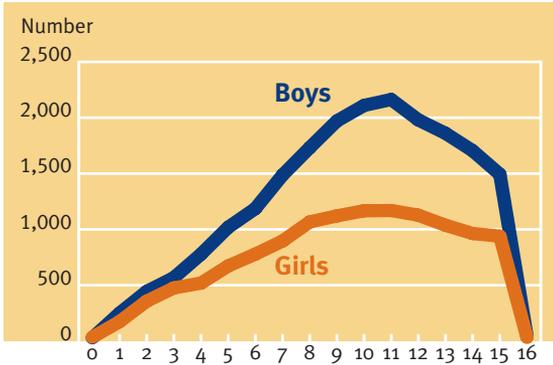
Children with new care allowances. A greater number of new care allowances were granted during the 1990s. In 1988, a 25 per cent payment was introduced, allowing more people to benefit from care allowances than previously. A 75 per cent payment was introduced in 1992. As of 1994, this has been the

lowest level most frequently granted. At the same time, a shift has taken place from younger to older children. This is partly due to the total number of children in the age range 0–4 having decreased and partly to a significant increase in new grants in the higher age range, mainly among boys.



Children with new care allowances. Psychological diagnoses primarily account for the changed picture in 2001 compared with 1992. Behavioural disorders such as DAMP and ADHD have

been diagnosed ever more frequently. The number of diagnosed cases among boys has more than trebled while among girls it has more or less doubled.



Children with care allowances in December 2001. Among children receiving care allowance in December 2001, girls accounted for 38 per cent and boys 62 per cent. The boys

dominated in all age groups. The proportion of girls was highest in the low age group, 40–45 per cent up to the age of five.

Regulations

A parent may receive care allowance for his/her child if the child is younger than 16 and is in special need of care and attention for at least six months due to sickness, learning difficulties or some other form of functional disability. The parent may also receive care allowance if the child's sickness or functional disability gives rise to 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 attention and care, as well as the extent of the increased expenses.

Care allowance is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full benefit rate. Full care allowance is 2.5 times the basic amount per annum, which in 2001 amounted to SEK 7,688 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 can be paid on top of the normal amount for full benefit. Since 1 January 1998, a parent may be granted care allowance 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 basic amount per year, depending on the size of the additional expenses.



Age	All children		Children in families with care allowance for one child	
	Girls	Boys	Girls	Boys
0-2	567	724	482	613
3-5	1,668	2,366	1,314	1,819
6-8	2,742	4,405	2,030	3,413
9-11	3,457	6,244	2,603	4,908
12-14	3,127	5,544	2,509	4,528
15-16	972	1,534	803	1,291
Total	12,533	20,817	9,741	16,572

Children with care allowance in December 2001. Just over one fifth of the children were in families receiving care allowance for more than one child.

Age	Number of recipients (parents)		Average amount per month, SEK	
	Women	Men	Women	Men
-24	160	2	4,589	6,727
25-29	1,532	78	4,616	3,981
30-34	5,646	344	4,532	4,003
35-39	8,797	876	4,531	3,834
40-44	6,674	929	4,477	3,808
45-49	3,450	600	4,585	3,977
50-54	1,017	286	4,615	4,002
55-	176	138	4,728	3,902
Total	27,452	3,253	4,534	3,894

Care allowance in December 2001. In total, just under SEK 1.9 billion in care allowance was paid during 2001, of which 91 per cent went to women and 9 per cent to men.

Child pension

A child is entitled to a child pension if one or both of the parents are deceased.

The child may receive the pension up to and including the age of 17. A child who is studying may in certain cases continue to receive the pension up to the end of June in the year the child turns 20.

The child pension from the basic pension scheme is at least 25 per cent of the basic amount for each deceased parent, corresponding to SEK 769 per month in 2001.

From the supplementary pension scheme, the child receives 30 per

cent of each deceased parent's supplementary pension (ATP). If the child has siblings, a further 20 per cent of the ATP sum is added for each sibling. The total sum is proportioned equally between the children.

The total child pension (basic pension and supplementary pension) for one child should always be at least 40 per cent of the basic amount per annum for each deceased parent, which was equivalent to just over SEK 1,200 per month in 2001.

Regulations

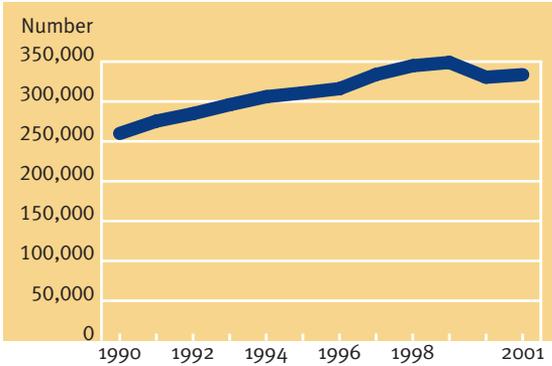
Age	Number of recipients	
	Girls	Boys
0-4	389	425
5-9	2,121	2,198
10-14	5,145	5,497
15-19	6,519	7,035
Total	14,174	15,155
Average amount per month, SEK	2,605	2,588

Child pensions in December 2001. Out of a total of about SEK 950 million paid in child pensions in 2001, around 48 per cent went to girls and 52 per cent to boys.



Maintenance support

Maintenance support encourages parents to take financial responsibility for the children they do not live with, while society guarantees children a reasonable standard of living.



Children with maintenance support or advance maintenance contribution.

In December 2001, maintenance support was paid from the social insurance scheme to around 333,000 children and young people in the age-range 0–20. This is equivalent to 15 per cent of all children in this age range. The increase in the number of children receiving maintenance support during the 1990s was due both to an increase in the total number of children and to an increase in the proportion of children receiving the benefit. In 1997, moreover, extended maintenance support was introduced.

Regulations

On 1 February 1997, a new support system was introduced, aimed at parents who have separated. Maintenance support replaced the previous system of maintenance advances and special allowances for certain adopted children. The idea behind this is that parents have a maintenance obligation towards their children. A parent who does not live together with his/her child is legally obliged to fulfil his/her maintenance obligation by paying maintenance to the parent with whom the child lives.

The parent with whom the child lives can receive maintenance support from the social insurance office if:

- the parent obliged to pay maintenance does not do so
- the maintenance agreed is lower than SEK 1,173 per month, in which case maintenance support is paid in the form of a supplementary allowance

- paternity has not been established
- one parent is deceased and the child does not receive a child pension
- the child has been adopted by only one parent.

Maximum maintenance support is SEK 1,173 per month and child. Extended maintenance support can be paid for a child pursuing studies which qualifies for extended child allowance or a study grant, but no longer than June in the year the child turns 20.

In principle, the parent liable to pay maintenance 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 he/she had in his/her latest tax return. The percentage is also based on the number of children he/she has.

Proportion of respective group, per cent				
Age	Girls	Boys	Girls	Boys
0-2	7,182	7,505	5.4	5.3
3-5	14,666	15,591	10.8	10.9
6-8	24,891	26,065	15.1	15.2
9-11	35,655	37,190	19.3	19.0
12-14	37,148	38,493	21.7	21.3
15-17	33,492	35,388	21.7	21.6
18-20	9,408	10,958	6.4	7.1
Total	162,442	171,190	14.9	14.9

Children with maintenance support in December 2001.

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24 *	14,884	10,295	1,205	1,122
25-29	16,985	934	1,673	1,481
30-34	35,013	3,155	1,588	1,684
35-39	49,464	6,890	2,035	1,745
40-44	37,581	7,433	1,883	1,706
45-49	20,539	5,105	1,640	1,633
50-54	7,980	2,438	1,442	1,517
55-59	1,774	934	1,331	1,565
60-	166	367	1,286	1,438
Total	184,386	37,551	1,741	1,517

* Including recipients of extended maintenance support.

Maintenance support in December 2001. During 2001 SEK 4.4 billion was paid out in maintenance support, of which 85 per cent to women and 15 per cent to men.

Age	Number of parents liable to pay		Number with debts		Average debt* in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	668	2,887	30	464	6,560	7,381
25-29	2,806	9,716	604	4,037	9,115	14,937
30-34	6,864	23,615	2,098	11,642	13,099	24,090
35-39	11,260	41,698	4,038	21,177	14,953	29,436
40-44	9,570	42,639	4,212	22,621	16,015	30,784
45-49	5,023	35,116	2,564	19,960	15,101	28,316
50-54	1,862	21,050	1,120	12,616	14,275	25,073
55-59	419	9,791	271	5,914	14,966	23,590
60-	44	4,331	32	2,571	11,169	21,102
Total	38,516	190,843	14,969	101,002	14,706	27,120

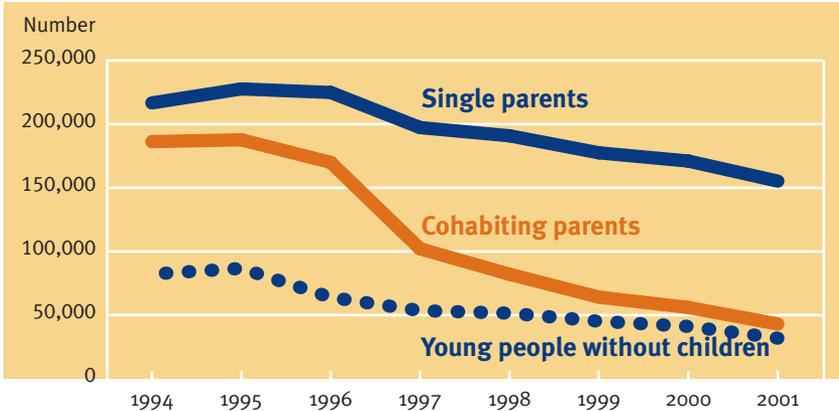
* The average debt is calculated on the percentage of parents liable for maintenance with an outstanding debt.

Parents liable to pay maintenance in December 2001. Of the 229,000 parents liable to pay maintenance in December 2001, 17 per cent were

women and 83 per cent men. Out of the total debts of just over SEK 2.9 billion at the end of 2001, 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 adequate and sufficiently spacious accommodation.



Households with housing allowance. The number of households receiving housing allowance has decreased over the past few years as a result of

changes in the regulations. The decrease has been most evident among households consisting of two parents and children.

Regulations

Families with children and young households without children (28 and younger) may receive a housing allowance. The amount of allowance is determined by the size of household, accommodation costs and income.

On 1 January 1997, a new system was introduced for estimating and verifying the income of those applying for a housing allowance. Applicants are asked to estimate what they will earn over the coming twelve months, and a preliminary housing allowance is calculated on the basis of this information. Afterwards, the income estimate is checked against actual taxed income and a final

housing allowance is calculated.

The balancing of benefits for 2001 will be carried out in January 2003.

Households that have received too large a preliminary benefit are obliged to pay back the difference plus an extra charge. If on the other hand a household has received too little preliminary benefit, the difference is made up with interest.

For married or cohabiting couples with children, the housing allowance is means-tested on an individual basis. The benefit is reduced if the annual income of either partner exceeds SEK 58,500, corresponding to a monthly income of just under SEK 5,000.

For a single parent, the housing allowance is reduced if annual income exceeds SEK 117,000, corresponding to a monthly income of just under SEK 10,000.

	Max. housing allowance per month, SEK	Max. living area, sq metres	Income limit above which the housing allowance is reduced, SEK per year		Regulations
			Single persons	Married/cohabiting couples	
<i>Families with children</i>					
Number of children					
1	2,500	80	117,000	58,500/applicant	
2	3,175	100	117,000	58,500/applicant	
3	3,900	120	117,000	58,500/applicant	
4	3,900	140	117,000	58,500/applicant	
5 or more	3,900	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 month and household, SEK		
	Single persons		Cohabiting couples	Single persons		Cohabiting couples
	Women	Men		Women	Men	
–24	17,150	10,639	5,442	966	622	1,303
25–29	16,558	5,053	7,320	1,567	779	1,572
30–34	23,329	2,770	8,748	1,821	1,120	1,744
35–39	32,385	5,118	9,052	1,805	1,169	1,788
40–44	27,429	5,479	6,346	1,660	1,170	1,808
45–49	16,455	4,342	3,313	1,496	1,182	1,784
50–54	6,998	2,427	1,430	1,415	1,165	1,676
55–59	1,921	1,229	470	1,428	1,204	1,698
60–	280	659	102	1,600	1,240	1,722
Total	142,505	37,716	42,223	1,591	962	1,677

Housing allowance in December 2001.

Housing allowance is mainly paid to single parents, most frequently women. A total of around 222,000 households received a preliminary housing allowance in December 2001.

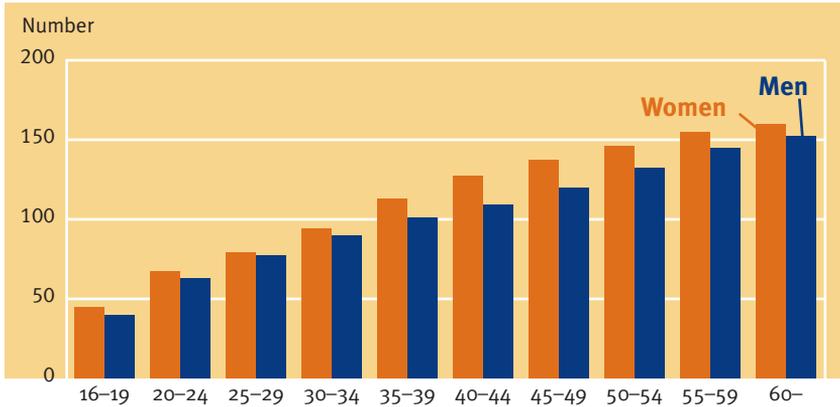
In the course of 2001, a total of SEK 4 billion was paid in housing allowance

to about 322,000 households. About SEK 3 billion went to the approximately 64 per cent of households where a woman was the sole breadwinner. Households where a man was sole breadwinner amounted to approximately 17 per cent and received SEK 0.5 billion.

Financial security in case of sickness and disability

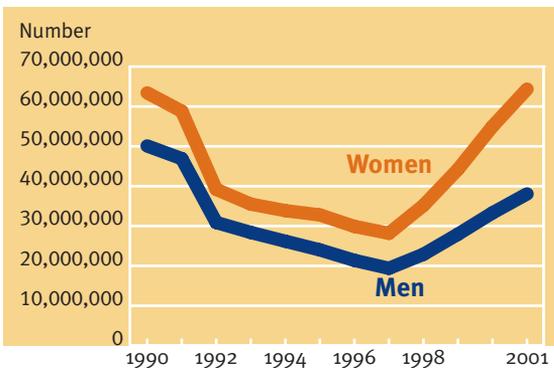
Sickness benefit

Sickness benefit aims to provide financial security during periods of reduced working capacity due to sickness.



Sickness benefit days per recipient in 2001. The number of sickness benefit days increases with advancing age for both women and men. This may be interpreted in terms of medical risks increasing with age. It may also mean

that the pressures of working life are increasing or that persons who have been professionally active during a long period have also been exposed to a greater overall strain.



Paid sickness benefit days. At the beginning of the nineties, the number of sick days paid by social insurance declined sharply. This decline was primarily the result of changes in the

regulations. One example is the sick pay period introduced in 1992, another is the qualifying day introduced in 1993. A further reason for the decline could be greater restrictiveness in applying the sickness insurance regulations, in conjunction with increased unemployment.

The considerable increase in the number of long-term sick in the latter part of the 1990s was largely accounted for by women, constituting roughly two-thirds of those registered. Women on sick-leave are getting younger, suffer more frequently from psychological disorders, and are most likely to be employed within the nursing, education and health care sectors.

Regulations

In the event of a person losing income for medical reasons, they may receive sickness benefit payments of 100 per cent, 75 per cent, 50 per cent or 25 per cent, depending on the extent capacity for work has been lost. It is also possible to receive sickness benefit for preventative medical treatment or rehabilitation with the aim of reducing the sickness period.

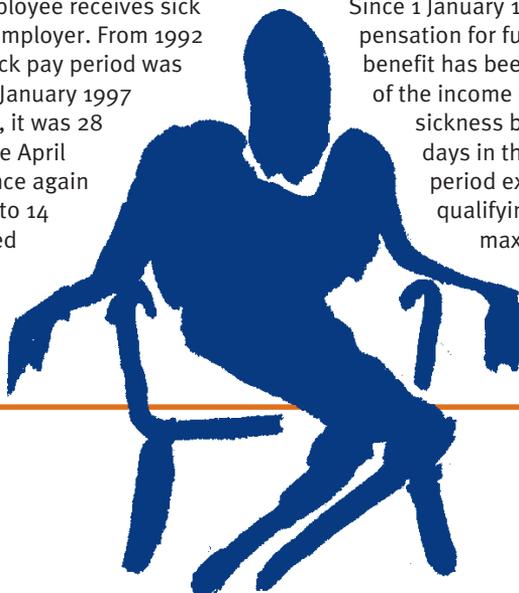
During the first days of a sickness period, an employee receives sick pay from the employer. From 1992 to 1996, the sick pay period was 14 days. From January 1997 to March 1998, it was 28 days, and since April 1998, it has once again been reduced to 14 days. If reduced working capacity due to sickness persists after the end of

the sick pay period, an employee may receive sickness benefit from the social insurance office.

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 benefit, but if the social insurance office judges that the situation is likely to last for at least a year, the person is considered for a temporary or permanent disability pension instead.

Since 1 January 1998, compensation for full sickness benefit has been 80 per cent of the income entitling to sickness benefit for all days in the sickness period except the qualifying day. The

maximum sickness benefit for one day was SEK 606 in 2001.

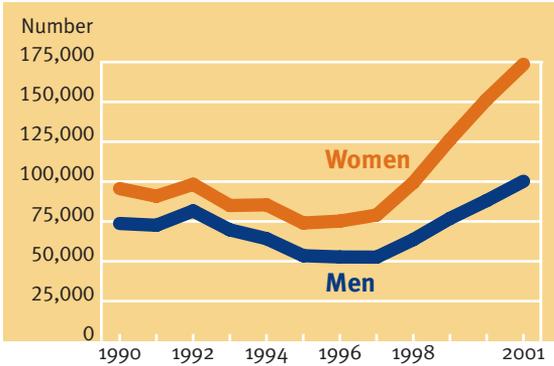


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	1,158	1,011	45	40	11,601	12,352
20-24	20,944	13,977	67	63	21,426	24,233
25-29	44,790	21,494	79	77	26,978	31,720
30-34	63,134	29,933	94	90	33,065	37,186
35-39	68,009	38,520	113	101	38,651	41,398
40-44	60,396	38,408	127	109	42,495	44,379
45-49	62,678	40,920	137	120	45,213	48,205
50-54	71,714	47,093	146	132	47,712	52,916
55-59	74,774	53,202	155	145	49,952	58,692
60-	46,846	38,881	160	152	50,286	60,739
Total	514,443	323,439	125	118	41,403	47,594

Sickness benefit in 2001. Out of a total of SEK 36.7 billion in sickness benefit in 2001, 58 per cent went to women and 42 per cent to men.

Occupational rehabilitation

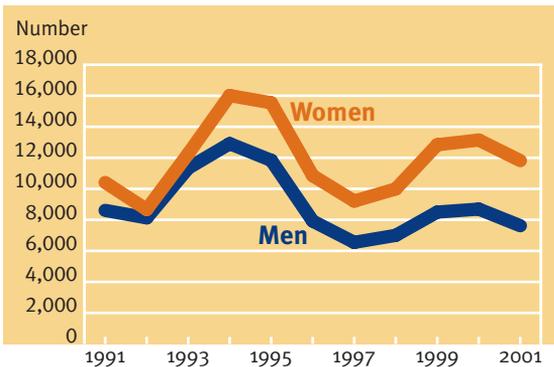
A variety of rehabilitation measures help the long-term sick to return to work.



Long-term sickness. Long-term sickness refers here to cases of sickness lasting at least 30 days. The number of persons on long-term sick leave decreased substantially at the beginning of the 1990s, but then rose again sharply. At the end of the 1980s, there were around 170,000 persons on long-term sick leave (for at least 30 days), but the number then sank to less than 90,000. It is the very long term cases lasting over a year which account for

the dramatic rise and fall in numbers since the end of the 1980s.

The main reason for the decline during the nineties was that many long-term sick were granted permanent or temporary disability pensions in 1992 and 1993. A similar reaction with an increasing number of grants of permanent disability pensions was already noticeable during 1999, but became even more pronounced in 2000 and 2001.



Purchase of rehabilitation services. In 1994, the number of purchases of rehabilitation services reached a peak. The number of purchases for women has stayed consistently at a significantly higher level, which is explained by the fact that the majority of cases of long-term sickness are found among women. Despite the increase in the number of cases of long-term sickness, the purchase of rehabilitation services by the social insurance offices has declined. These purchases however are dependent on the allocation of resources. Moreover, rehabilitation is not meaningful if started too late.

Regulations

Work testing, work training, assessments by the Labour Market Institute (AMI) and training courses are examples of some of the programmes offered by occupational rehabilitation.

When participating in occupational rehabilitation, an individual may receive a rehabilitation allowance as compensation for lost income and a special allowance which covers certain so-called additional costs arising in connection with the rehabilitation (e.g. travelling expenses). In addition, the social insurance office may provide occupational rehabilitation services, grant allowances for work aids, pay

special compensation for rehabilitation and treatment, and compensate travel to and from work, in place of sickness benefit.

The rehabilitation allowance is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Since 1 January 1998, the full rehabilitation allowance has been 80 per cent of the income entitling to sickness benefit. In 2001, the maximum rehabilitation benefit was just over SEK 18,000 per month.

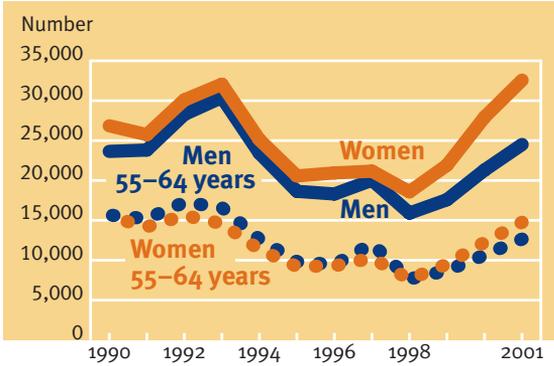


Age	Number of recipients		Average number of days		Average amount over the year, SEK	
	Women	Men	Women	Men	Women	Men
16-19	6	7	74	62	27,499	16,392
20-24	578	398	83	92	28,892	35,360
25-29	1773	1,081	90	101	32,924	43,870
30-34	3,577	1,844	92	97	34,686	43,017
35-39	4,957	2,616	91	96	34,043	43,185
40-44	4,971	2,455	88	95	33,296	43,184
45-49	5,242	2,487	86	90	33,288	40,610
50-54	5,160	2,521	80	83	31,487	36,820
55-59	4,162	1,998	74	80	29,163	36,401
60-	1,140	526	63	65	24,054	29,042
Total	31,566	15,933	85	90	32,292	40,278

Rehabilitation allowance in 2001. Out of a total SEK 1.7 billion for rehabilitation allowances in 2001, 61 per cent went to women and 39 per cent to men.

Permanent and temporary disability pensions

Permanent or temporary disability pensions provide financial security in cases of long-term reduction in ability to work.

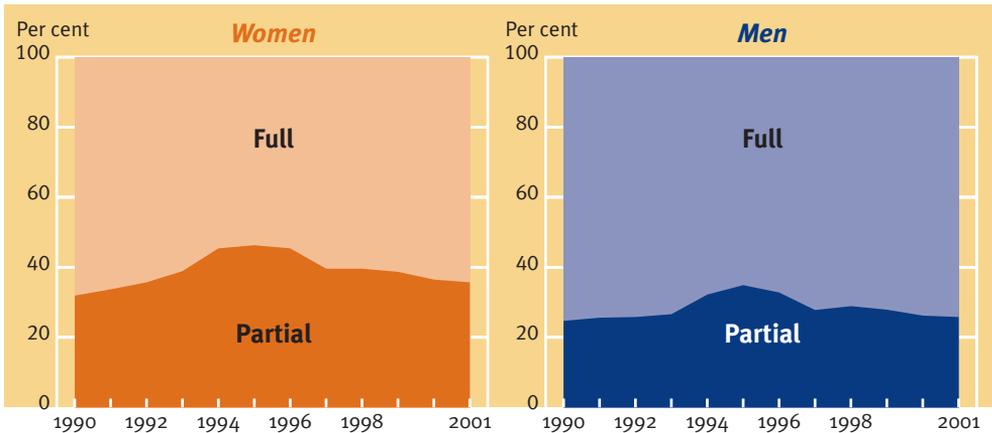


Newly granted permanent and temporary disability pensions. Early in the 1990s, the granting of new disability pensions rose to record heights. The main reason was the greatly increased involvement of the social insurance offices in the field of rehabilitation. A large number of persons on long-term sick leave were granted permanent

disability pensions because they were deemed unable to return to work even after rehabilitation.

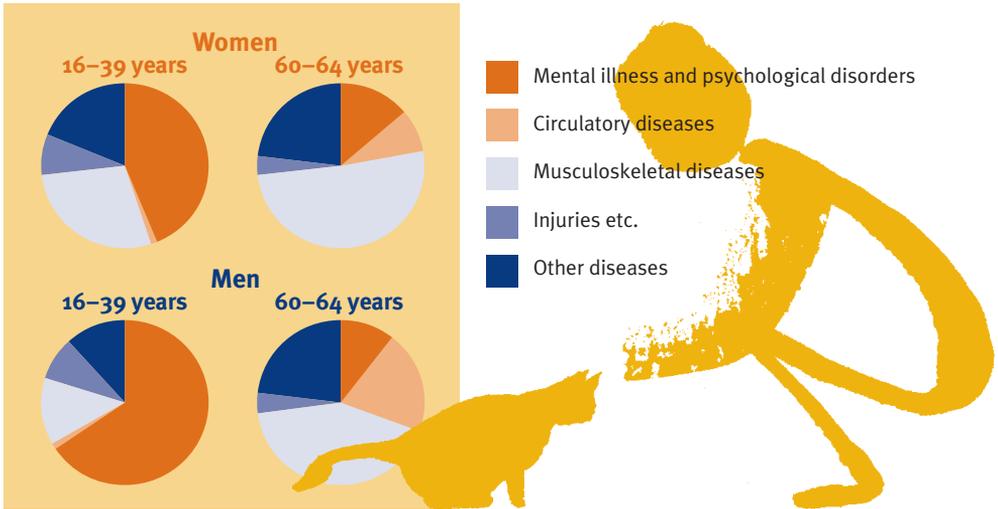
After reaching a peak in 1993, the granting of new disability pensions decreased, and in 1998 sank to the lowest level since the beginning of the 1970s. The decline was due to fewer cases of long-term sick leave in combination with tightened regulations and their more restrictive application.

In recent years, absence due to sickness has increased dramatically, bringing the number of newly-granted disability pensions once again up to the level found during a large part of the 1980s and 1990s. However, the age distribution has changed, with a strong shift from older to younger people. The average age for a new permanent disability pensioner has declined from just under 55 at the end of the 1980s to just over 50 today.



Newly-granted permanent and temporary disability pensions according to scope. Partial disability pensions are more common among women than men. The proportion of partial disability pensions rose steadily during the second half of the 1980s and the

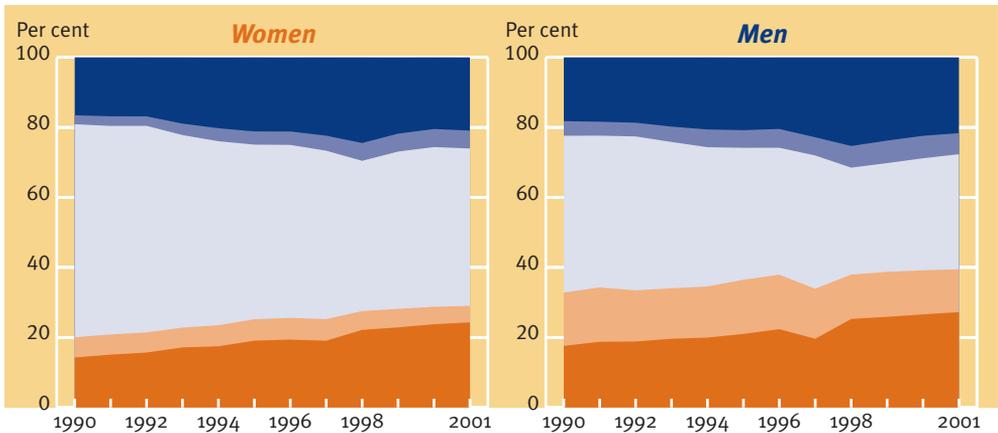
first half of the 1990s. In 1995, a peak was reached when 46 per cent of the women and 35 per cent of the men were granted a partial pension. Subsequently the full pensions have increased in proportion.



Newly-granted permanent and temporary disability pensions in 2001.

There are gender and age-related variations in the sickness pattern among those granted disability pensions. However, the principal reason for both women and men are

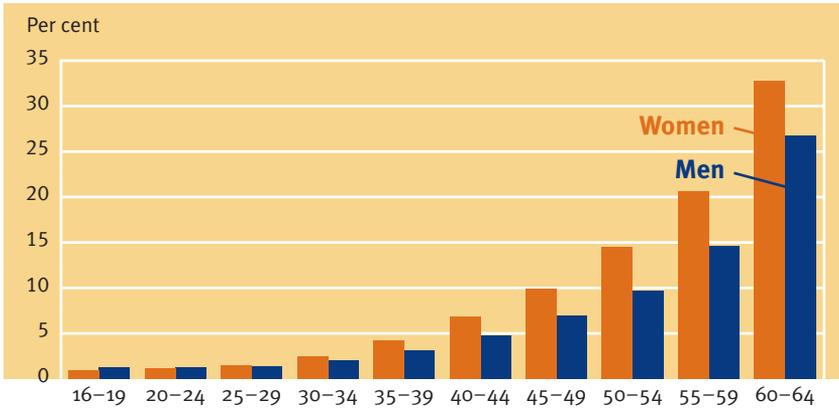
diseases of the muscular-skeletal organs except among the very youngest, where psychological disorders predominate. Cardiovascular disorders are common among men but not so among women.



Newly-granted permanent and temporary disability pensions.

Psychological disorders have increased among those granted disability pensions. This is partly the result of more young people suffering from psychological illness. Psychological disorders are more common among younger people, but these illnesses have increased in all age groups.

- Mental illness and psychological disorders
- Circulatory diseases
- Musculoskeletal diseases
- Injuries etc.
- Other diseases



Proportion of the population with permanent and temporary disability pensions in 2001. In December 2001 there were 457 000 persons with permanent or temporary disability pensions, just over 261 000 women and 195 000 men. Eight per cent of the population of working age have partly or completely left working life with an early pension and the proportion rises with increasing age. In all age groups

over 25, more women than men are receiving disability pensions. In the age groups 60–64, the proportion receiving disability pensions is as high as 30 per cent. Permanent or temporary disability pensions may be granted to those aged 16–64 who for medical reasons have reduced working capacity, either permanently or for a long period, but by at least 25 per cent.

Regulations

Permanent disability pensions provide compensation when working capacity is permanently reduced. Temporary disability pensions are payable when the individual's working capacity is reduced for a longer period, but not permanently. In both cases, compensation is given in the form of a basic state pension and a supplementary pension (ATP). This compensation comprises four levels: 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. The full temporary and permanent pension in the form of the basic state pension corresponds to 90 per cent of the basic amount (geared to the price index) for unmarried and 72.5 per

cent for married pensioners. In 2001 the maximum state pension and ATP was just over SEK 14,700 a month for an unmarried person with a permanent disability pension. Persons with low ATP, or none at all, may receive a pension and a housing supplement. When a person has no ATP whatsoever, they may receive a full pension supplement. In other cases, the full pension supplement is reduced by the amount of ATP. Full pension supplements to permanent disability pensioners in 2001 amounted to 112.9 per cent of the basic amount, which was SEK 3,472 per month.

The vast majority of all permanent disability pensions go to people who have been forced to leave the labour market for reasons of ill health after a long working life. This group receives a supplementary pension (ATP) proportional to earlier earned income.

The average compensation level for younger people with permanent disability pensions is lower than for middle-aged or older people. The

majority of those who receive pensions when very young have severe congenital functional disabilities, or functional disabilities dating from an early age. The majority of such people have not had the opportunity to build up their insurance protection via the ATP system through gainful employment and therefore receive compensation at the basic insurance level.

Age	Number of recipients		Average amount ¹ per month, SEK		Percentage of population, per cent	
	Women	Men	Women	Men	Women	Men
16–19	1,727	2,526	6,216	6,206	0.9	1.3
20–24	2,920	3,361	6,025	6,127	1.2	1.3
25–29	4,273	4,095	5,819	6,149	1.5	1.4
30–34	7,473	5,962	5,985	6,585	2.5	2.0
35–39	13,321	9,857	6,173	7,009	4.2	3.1
40–44	19,434	13,626	6,294	7,278	6.8	4.8
45–49	28,692	19,986	6,464	7,579	9.9	6.9
50–54	44,952	30,041	6,720	8,035	14.5	9.7
55–59	63,528	44,948	6,977	8,701	20.6	14.6
60–64	75,048	61,052	7,153	9,254	32.8	26.7
Total	261,368	195,454	6,772	8,278	9.4	6.8

¹ The average amount includes the basic state pension, pension supplement and own ATP.

Permanent and temporary disability pensions in December 2001. Out of the total of approximately SEK 44 billion in permanent and temporary disability pensions in 2001, 52 per cent went to women and 48 per cent to men. SEK

26.1 billion was paid in the form of ATP. Women accounted for 58 per cent of ATP-pensioners and received half the total sum paid, whereas men accounted for 42 per cent of ATP pensioners, receiving the remainder.



Age	Pension supplement Number of recipients		Housing supplement Number of recipients	
	Women	Men	Women	Men
16-19	1,724	2,515	519	732
20-24	2,884	3,328	1,718	1,977
25-29	3,457	3,504	2,653	2,739
30-34	3,411	3,394	3,556	3,528
35-39	4,283	4,015	5,291	5,026
40-44	5,004	4,522	6,581	6,043
45-49	6,786	5,386	8,425	7,493
50-54	9,762	6,176	10,906	8,304
55-59	12,877	6,493	12,794	8,521
60-64	16,215	6,938	13,349	8,043
Total	66,403	46,271	65,792	52,406

Pension supplement and housing supplement for persons with permanent or temporary disability pensions in December 2001. Out of the total amount paid in the form of permanent disability pensions, the pension supplement was SEK 3 billion

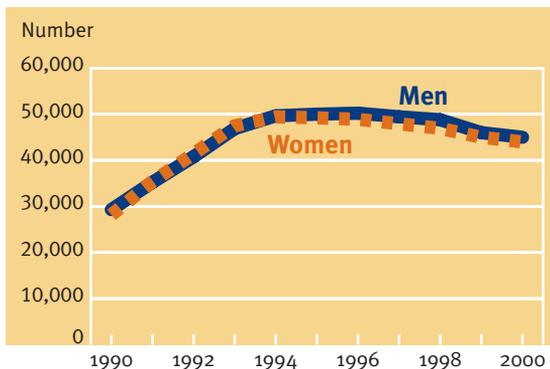
of which 55 per cent went to women and 45 per cent to men. Housing supplements amounted to approximately SEK 3 billion. 56 per cent was paid to women and 44 per cent was paid to men.



Work injury benefit

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

Number of individual life annuities according to the occupational injuries insurance in December. At the end of the 1980s and beginning of the 1990s the number of work injury claims assessed by the social insurance offices increased sharply. At the same time, the number of cases where actual work injury was established also increased. The decline after 1993 was due to the introduction of much stricter criteria for approval of a work injury.



All persons engaged in gainful employment in Sweden are insured against work injuries. The term work injury refers to accidents or illnesses resulting from harmful influences at work. Compensation is normally only payable if an approved work injury has led to a lasting reduction in a person's earning ability. Until the immediate effects of the injury have passed, the employee receives regular sick pay or sickness benefit. If a person's earning capacity is still reduced at the end of the sick leave period, he or she has the right to a

so-called work injury annuity.

The annuity is designed to compensate the recipient for all lasting loss of income. When calculating the size of the annuity, the income that the person is assumed to have earned if the accident had not occurred is compared with the income the person is estimated to receive after the accident. The annuity provides compensation for the entire difference, but may not exceed 7.5 times the price basic amount per year, which was equivalent to roughly SEK 23,000 per month in 2001.

Regulations

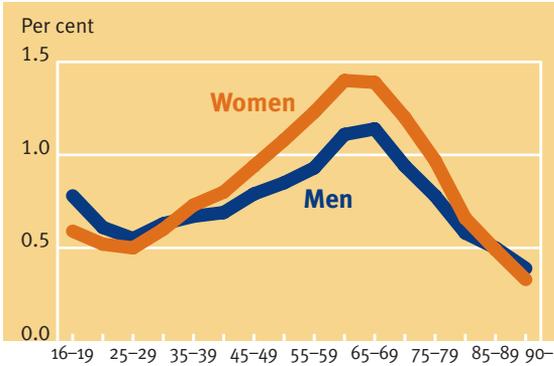
Work injury annuities in December 1998¹. Out of a total SEK 4.7 billion in work injury annuities in 1998, women received just over 40 per cent and men 60 per cent. In 2001, a total of 4.7 billion was paid out.

Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
20-24	8	32	7,102	9,518
25-29	125	285	4,206	5,849
30-34	610	1,253	3,725	4,709
35-39	1,044	2,050	3,371	4,638
40-44	2,073	3,029	3,240	4,429
45-49	3,874	4,579	3,289	4,490
50-54	7,085	7,191	3,283	4,566
55-59	9,667	9,220	3,389	4,673
60-64	12,835	13,228	3,781	4,929
65-	9,607	7,937	1,001	950
Total	46,928	48,804	2,983	4,098

¹ Due to a system changeover, no subsequent data is available at present.

Disability allowance

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



Proportion of persons in the population with disability allowances in 2001. Generally, disability allowances are more common among women than men. The proportion is greatest in the 60–69 age range.

Regulations

Persons who have become functionally disabled between the ages of 16–65 may receive a disability allowance as a supplement to the basic pension or as a separate benefit. In order to qualify for this benefit, these persons must, due to their disability, need time-consuming help from another person in order to cope with life at home or at work. It is also possible for them to receive a disability allowance if they have significant additional costs as a result of their functional disability.

There are three compensation levels: 36 per cent, 53 per cent and 69 per cent of the basic amount per year, depending on the assistance required and the size of the additional costs. In 2001, these three levels corresponded to around SEK 1,100, SEK 1,600 and SEK 2,100 per month. The blind and the deaf always receive allowances if their disability arose before the age of 65.



Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
16–19	1,169	1,650	1,482	1,475
20–29	2,748	3,222	1,424	1,451
30–39	4,127	4,204	1,437	1,478
40–49	5,004	4,383	1,465	1,503
50–59	7,131	5,633	1,448	1,490
60–69	5,942	4,600	1,405	1,432
70–79	4,165	2,646	1,359	1,359
80–89	1,496	823	1,276	1,252
90–	163	68	1,223	1,197
Total	31,945	27,229	1,420	1,454

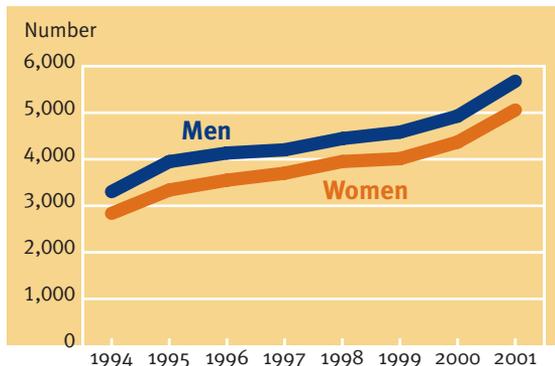
Disability allowance in December 2001. Out of the total SEK 1 billion paid out in disability allowances in 2001, 53 per cent went to women and 47 per cent to men.

Assistance allowance

By being able to employ personal assistants, functionally disabled people are given the opportunity to live normal lives.

Persons with assistance allowance.

Assistance allowance was introduced in 1994, which meant that not many people received it that year. Since then, the numbers of recipients have steadily increased. There have always been more men recipients than women.



Assistance allowance is available to persons younger than 65, who suffer from autism, learning difficulties, significant functional disabilities after brain damage or other major and lasting functional disabilities not due to normal ageing. However, persons living in sheltered group accommodation are not entitled to assistance allowance.

The allowance from the social in-

surance office to the functionally disabled is designed to be used for the employment of personal assistants (carers) who can help them in their daily lives. The functionally disabled person may employ one or several assistants themselves, or use those available from the municipality or other organisations. Assistance allowance is paid at a standard amount per hour. It was SEK 184 in 2001.

Regulations

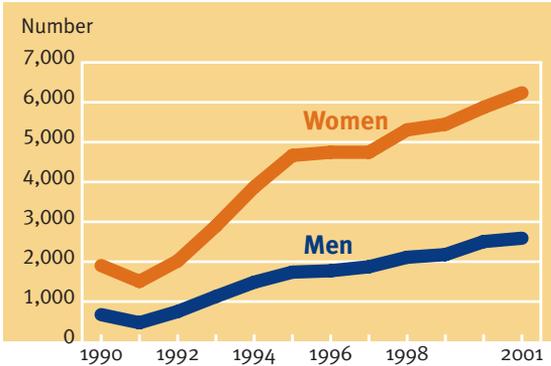
Assistance allowance in December

2001. Out of a total SEK 8.2 billion in assistance allowance in 2001 around 46 per cent went to women and 54 per cent to men. Municipalities accounted for SEK 1.9 billion.

Age	Number of recipients		Average hours per month	
	Woman	Men	Women	Men
0-14	613	806	320	318
15-19	319	435	323	355
20-24	340	479	434	445
25-29	342	416	445	462
30-34	313	427	416	438
35-39	343	425	422	440
40-44	342	347	401	428
45-49	416	437	407	429
50-54	490	515	384	401
55-59	683	557	378	377
60-64	544	544	351	352
65-	314	290	335	300
	5,059	5,678	380	391

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 allowance for care of close relatives. The allowance for care of close relatives was introduced at the

beginning of the second half of 1989. In 1991, the level of compensation was lowered, which may explain the decrease in the number of people receiving the allowance that year.

The following year, the rules were changed so that even 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 is primarily due to an ageing population. Women look after relatives to a far greater extent than men. Among those receiving this care, however, the sexes are more evenly represented.

Regulations

Persons staying home from work to look after a seriously ill person in the home or in a care institution are entitled to receive allowance for care of close relatives. In general, the allowance is payable for a maximum of 60 days for each of the persons cared for. The allowance is payable at 100 per cent, 50 per cent or 25 per

cent of the full rate. In 1997, the compensation level was 75 per cent of the income entitling to sickness benefit. Since 1 January 1998, the compensation level has been 80 per cent. In 2001, the maximum allowance for care of close relatives was approximately SEK 18,000 per month.

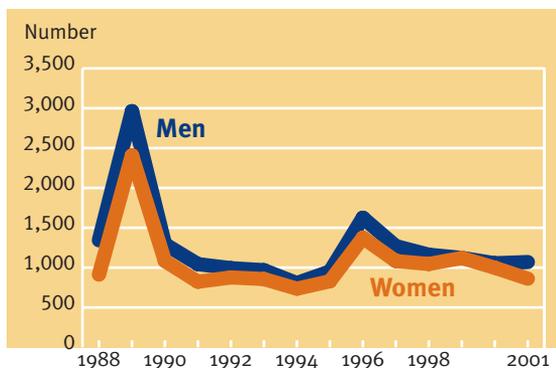
Age	Number of recipients		Average number of days		Average amount, over the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	78	46	10	11	5,134	6,391
25-29	219	130	10	10	5,390	6,803
30-34	425	248	10	8	5,595	5,872
35-39	753	383	9	9	5,057	6,074
40-44	943	389	10	8	5,836	5,447
45-49	1,125	429	10	10	5,640	6,527
50-54	1,178	448	11	12	6,579	7,283
55-59	1,056	368	12	14	6,788	8,652
60-	461	148	14	21	7,820	11,939
Total	6,238	2,589	11	11	6,114	6,988

Allowance for care of close relatives in 2001. Out of a total of about SEK 56 million in allowances for care of close relatives in 2001, 68 per cent went to women and 32 per cent to men.

Car allowance

Car allowance is provided to help people with permanent functional disabilities who find it difficult to get around without the aid of a motor vehicle of their own.

Granted car allowances. Car allowances were introduced in October 1988, and the majority were granted when the benefit was new. Since it is possible to get a new car allowance every seventh year, there was a new peak in 1996. Somewhat fewer women than men have received this benefit. Means-tested allowance for the purchase of a car has mainly gone to women. On the other hand, costs for adapting cars have been higher for men.



Car allowances may be granted every seventh year for purchasing or adapting a car, motorcycle or moped. Five groups are entitled to car allowances:

- Disabled people under 65 who are reliant on a motor vehicle for work purposes or for occupational rehabilitation/training.
- Disabled people under 65 who have been granted car allowances according to the above regulations, but who have later received a perma-

nent or temporary disability pension.

- Other disabled people between the ages of 18 and 49 who can drive the vehicle themselves.
- Disabled parents with children under 18.
- Parents with disabled children.

Since 1 July 1995, functionally disabled people who have been granted car allowances may, under certain circumstances, be granted an allowance for driving lessons.

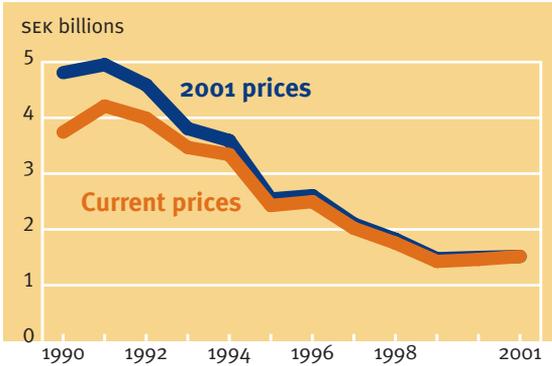
Regulations

Car allowances granted in 2001. Out of a total SEK 226 million paid in car allowances in 2001, 48 per cent went to women and 52 per cent to men.

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
0-15	178	231	70,054	74,554
16-19	33	38	133,279	115,313
20-24	36	44	128,276	143,941
25-29	53	60	141,486	153,336
30-34	62	85	133,131	137,842
35-39	87	94	118,097	150,847
40-44	110	88	129,483	114,773
45-49	106	116	125,185	117,183
50-54	102	93	136,663	113,175
55-59	88	97	120,098	115,099
60-	66	78	143,567	139,145
Total	921	1,024	118,360	116,475

Dental care

Dental care insurance is designed to promote a high level of dental health regardless of individual incomes.



Amount paid for dental care. The total costs of the dental care insurance scheme have decreased since 1992. Compensation regulations have been progressively changed, so that patients have had to pay an ever larger share.

Regulations

On 1 January 1999, the dental insurance scheme was given a new orientation. It was divided up into basic dental care and additional dental care. As before, dental care for children under 20 is free of charge.

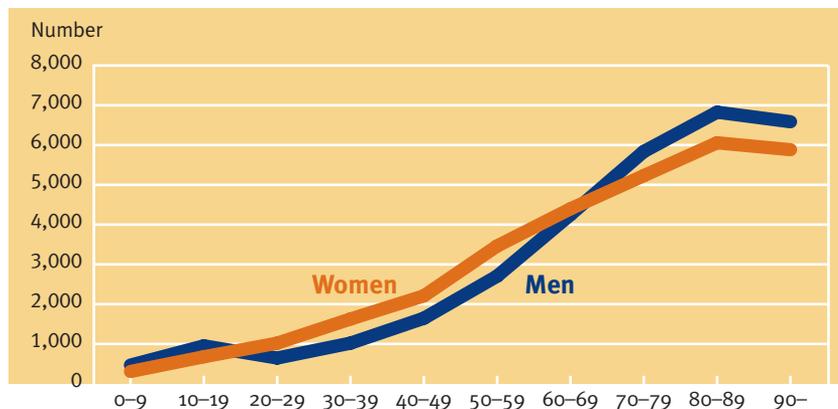
All adults receive financial support for everyday health-promoting dental care, i.e. basic dental care. This includes preventive measures,

fillings, root treatment and the like. A fixed price is paid for basic dental care for a period of two years, regardless of the number of treatments. For additional dental care, there are special compensation regulations. For crowns, braces, and so forth, as well as for orthodontic treatment, there is high-cost protection for patients with high treatment costs.



Medicine

Subsidizing the cost of medicine for all patients helps promote a high standard of public health regardless of individual incomes and guarantees that medicine is readily available.



Sales of prescription drugs – value per inhabitant in 2001. Women have higher medicinal costs than men during their working lives, while men have higher medicinal costs than women after

retirement. This may partly be due to the fact that more expensive medicines are more frequently prescribed to men than women especially in higher age groups.

The high-cost protection system for the purchase of drugs stipulates an upper limit of SEK 1,800 for a twelve month period. Up to this limit, the patient pays:

- the entire cost of the drugs up to SEK 900

- 50 per cent of the cost between SEK 900 and SEK 1,700
 - 25 per cent of the cost between SEK 1,700 and 3,300
 - 10 per cent of the cost between SEK 3,300 and 4,300.
- No drugs are completely free of charge.

Regulations

Sale of prescribed drugs in 2001.

In 2001 the insurance scheme's expenditure on pharmaceuticals was SEK 16.8 billion, of which 55 per cent of the expenditure was on drugs for women and 45 per cent for men.

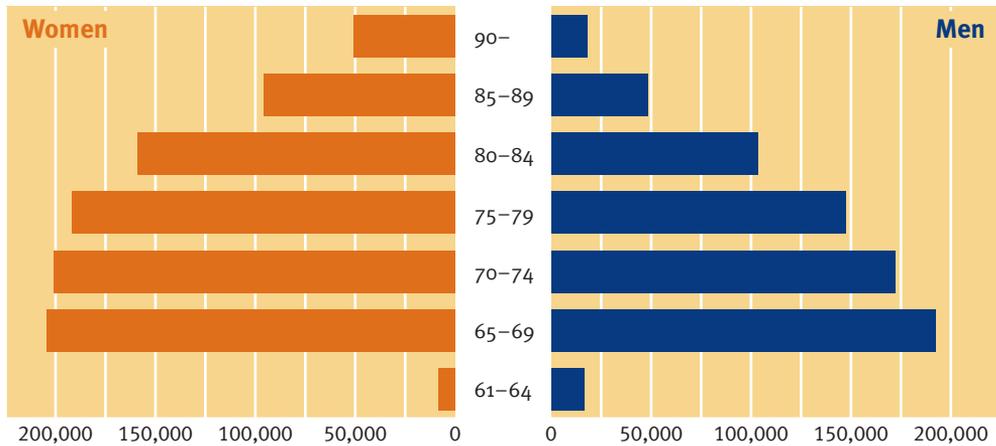
Age	Number of prescription drugs sold, thousands		Average amount per inhabitant, SEK	
	Women	Men	Women	Men
0-9	821	989	308	468
10-19	1,049	757	678	952
20-29	2,113	921	1,020	646
30-39	3,063	1,745	1,627	1,020
40-49	3,922	2,518	2,209	1,645
50-59	6,652	4,314	3,463	2,705
60-69	6,148	4,695	4,398	4,251
70-79	9,110	6,309	5,231	5,838
80-89	12,148	5,550	6,057	6,827
90-	4,349	1,221	5,884	6,586
Total	49,375	29,019	2,476	2,063

Source: Apoteket AB

Financial security in old age etc.

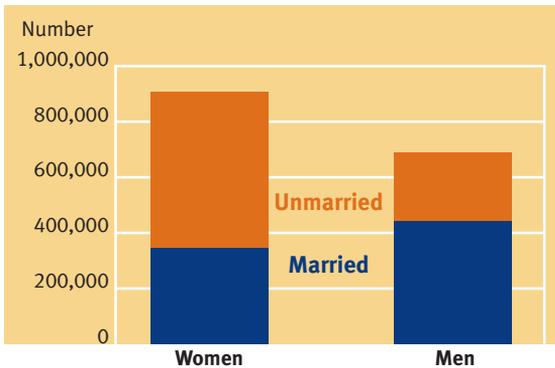
Old-age pension

The new old-age pension system is linked to national and demographic developments. The first payments under the new system took place in 2001 but the great majority of payments are still made in the form of the basic state pension and ATP. However, in 2003 all pensions will be paid according to the new rules.



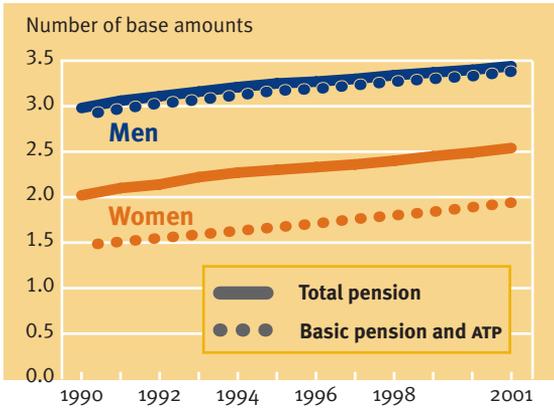
Old-age pensioners in 2001. Among old-age pensioners there are significantly more women than men. The fact that women as a group live longer than men is clearly illustrated in the diagram. Only among pensioners in the age-group 61-64 are there more men

than women. Payments in December to persons in the 61-63 age group have taken place under the new system. They amounted to just under 16,000 out of a total of 1.6 million old-age pensioners.



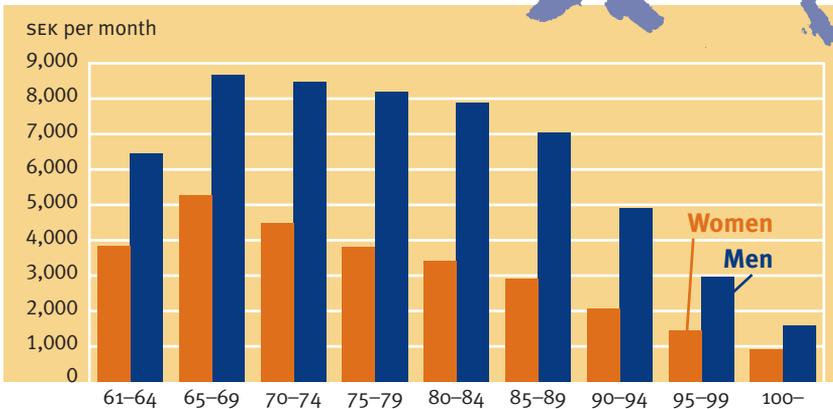
Old-age pensioners in 2001 with payments under the old system. Many older women live alone. This is mainly due to the fact that women live on average five years longer than men, and that women in the current generation of pensioners normally married men who were some years older than themselves. These combined factors generally result in the wife outliving her partner.

Persons who are married or are permanently cohabiting, or who have/have had children together, are reported as married. Others are reported as unmarried.



Full pension includes, besides basic pension and supplementary pension (ATP), pension supplement, handicap allowance, housing supplement and survivor's pension.

The average pension in December among old-age pensioners with payment under the old system. Among old-age pensioners, the pension entitlements (basic pension and ATP) of men are on average almost double those of women. More men receive ATP and men's ATP is on average higher, reflecting among other things the difference between the sexes in earlier working life patterns. The generally lower ATP of women is partly compensated by the fact that they more often receive a share of the collective basic level, mainly pension supplements and housing supplements.



Average ATP amount per old-age pensioner with ATP in 2001. Many of the older women among old-age pensioners have never been professionally active. Among women who have recently retired, however, a

greater number have their own ATP pensions, but they have generally had shorter working careers and lower incomes than their male counterparts in the corresponding age group.

Regulations

Old-age pension is normally paid as from the month in which the person turns 65. It is, however, possible to opt for early retirement from the age of 61 at the earliest, or to postpone retirement up to the age of 70 at the latest.

Old-age pension is payable at 100 per cent, 75 per cent, 50 per cent or 25 per cent of the full rate. Basic pension is paid to all pensioners, regardless of earlier working income.

Full old-age pension from the basic pension scheme is 96 per cent of the basic amount per annum for single persons and 78.5 per cent for married persons. In 2001, this amounted to SEK 2,952 per month for single pensioners and SEK 2,414 for married pensioners per person and month.

The size of the pension from the ATP scheme is based on previous working income (earned ATP points) and the number of years worked. The higher the income and the greater the number of working years, the higher the pension. ATP is calculated as 60 per cent of an average of the 15 best annual incomes. To receive full pension, it is necessary to have worked at least 30 years. For persons who have worked fewer years, ATP is

reduced by one thirtieth for each missing year.

For persons receiving low ATP or none at all, there are pension supplements and housing supplements. Full pension supplement to old-age pensioners comprises 56.9 per cent of the basic amount, amounting to SEK 1,750 per month in 2001.

Under the new system, pensions are paid out in the form of guaranteed pensions, income-related pensions and premium pensions. Income-related and premium pensions are based on lifetime earnings, but everyone has the right to basic security in the form of a guaranteed pension. Pension rights are granted for 18.5 per cent of pension-entitling lifetime earnings from the age of 16. Of this, 16 per cent goes to income-related pension and 2.5 per cent is allocated to an individual bonus pension account that is managed by the Premium Pension Authority (PPM). The new system will be fully applicable for persons born in 1954 and later.

For persons born between 1938–1953 a part of the pension is paid as a so-called supplementary pension, including ATP and the basic state pension.

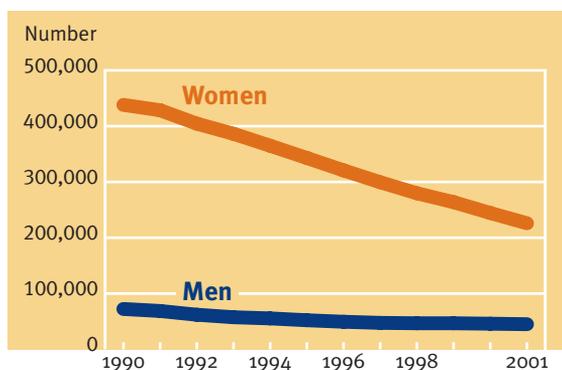
Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
61–64	8,447	16,474	5,565	8,146
65–69	204,216	192,437	7,510	10,846
70–74	200,768	172,128	6,762	10,697
75–79	191,691	147,262	6,067	10,506
80–	305,311	169,789	5,183	9,742
Total	910,433	698,090	6,243	10,405

¹ The average amount includes the basic state pension, pension supplement and individual ATP for persons aged 64 or over. For those aged 61–63, income-related pension, supplementary pension and premium pension are included.

Old-age pensions in December 2001.

SEK 153.7 billion was paid out to old-age pensioners during 2001, roughly 46 per cent to women and 54 per cent to men. SEK 99.3 billion of the entire amount consisted of ATP. 52 per cent of ATP-pensioners with old-age pensions were women, but only 35 per cent of the amount went to women.

Men accounted for 48 per cent of the pensioners and received 65 per cent of the total. SEK 1.2 billion was paid under the new pension system, with just under 25 per cent to women and 75 per cent to men. Most of this was in the form of the new supplementary pension.

**Old-age pension with pension supplement.**

It is becoming increasingly common for women pensioners to have earned their own ATP pension. Consequently, the number requiring

pension supplements is declining. However, there are still considerably more women than men who have low ATP or none at all, and therefore receive pension supplement.

Age	Pension supplement Number of recipients		Housing supplement Number of recipients	
	Women	Men	Women	Men
61–64	828	564		
65–69	31,604	12,376	27,611	10,841
70–74	41,635	10,774	37,964	11,276
75–79	47,399	8,555	54,025	12,678
80–	104,501	12,748	153,750	26,865
Total	225,967	45,017	273,350	61,660

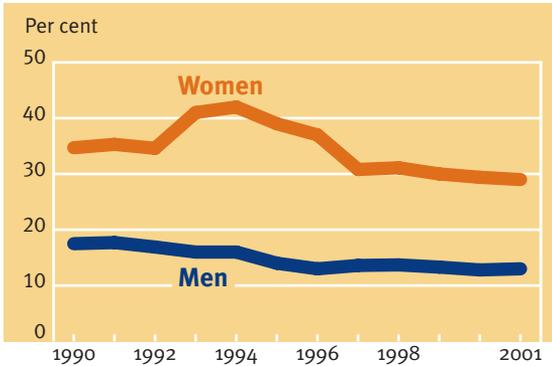
Pension and housing supplements for old-age pensioners in December 2001.

Pension supplements amounted to around SEK 3.5 billion in 2001, of which 87 per cent went to women and 13 per

cent to men. About SEK 7.1 billion was paid in housing supplements to old-age pensioners, of which 86 per cent went to women and 14 per cent to men.

Housing supplements for pensioners

The housing supplement ensures that pensioners with low ATP or none at all, can live in good-quality accommodation without sacrificing their standard of living in other ways.



Proportion of pensioners with housing supplement. Women have lower pensions than men on average, and generally have lower financial means.

The proportion of women with housing supplements is double that of men.

Regulations

The housing supplement consists of

- the housing supplement for pensioners (BTP)
- the special housing supplement for pensioners (SBTP)
- the municipal additional amount (KKB).

BTP may be granted to persons with old-age pensions, permanent or temporary disability pensions, adjustment pensions, extended adjustment pensions, special survivor's pensions, widows' pensions, wives' supplements or EU pensions. 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 the accommodation and the income and assets of the individual. In 2001, the maximum BTP was 90 per cent of accommodation costs in the range of SEK 100–4,500 per month, giving a

maximum of SEK 4,050. BTP is a tax free form of support which the individual must apply for.

Special housing supplement for pensioners (SBTP) is a form of support designed to guarantee individual pensioners a reasonable standard of living, corresponding in principle to a standard minimum economic level and the cost of adequate accommodation. To qualify for SBTP, a person must already have been granted BTP. Moreover, the person's income after deductions for reasonable housing costs must fall below a certain fixed minimum level.

The supplement is paid in the form of a supplementary amount bringing the income level up to the minimum income level. The municipalities are empowered, for a limited period of years, to grant a **municipal additional amount (KKB)** to supplement BTP.

Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
16-19	519	732	1,713	1,591
20-24	1,729	1,978	2,351	2,312
25-29	2,669	2,742	2,499	2,513
30-34	3,586	3,534	2,307	2,366
35-39	5,371	5,035	2,113	2,241
40-44	6,709	6,059	2,000	2,135
45-49	8,582	7,507	2,019	2,050
50-54	11,175	8,325	2,052	1,977
55-59	13,395	8,538	2,044	1,888
60-64	14,418	8,059	1,926	1,776
65-69	27,623	10,853	1,648	1,562
70-74	37,985	11,285	1,666	1,366
75-79	54,064	12,688	1,728	1,258
80-84	63,364	11,140	1,844	1,217
85-89	54,458	8,687	2,042	1,289
90-	36,007	7,057	2,244	1,579
Total	341,654	114,219	1,906	1,679

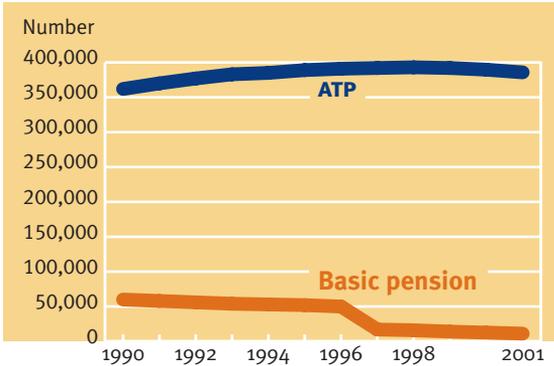
¹ The average amount includes BTP, SBTP and KKB.

Housing supplement in December 2001. In 2001, the sum of SEK 10.4 billion was paid in housing supplement to pensioners. Around 77 per cent of this was paid to women and 23 per cent to men.

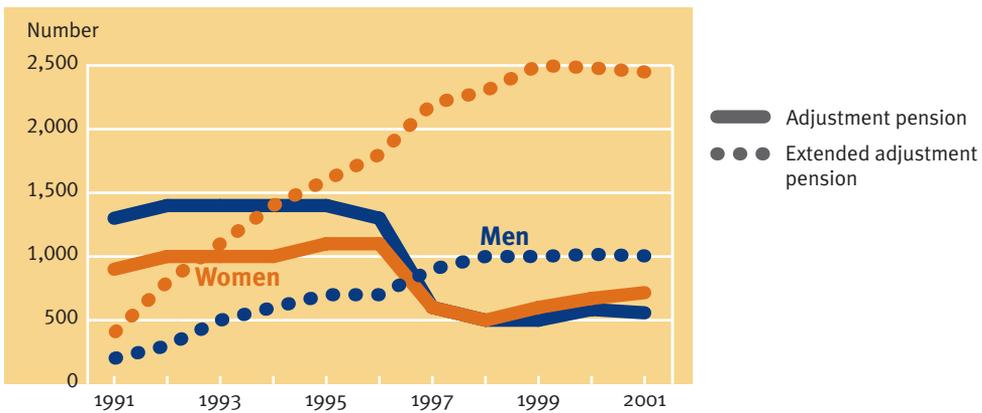


Survivor's pension for adults

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



Women with widows' pensions. The widows' pension was abolished in 1990 but the transitional regulations have meant that the number of women receiving widows' pensions from the ATP scheme has nevertheless increased. On the other hand, those with basic pensions are decreasing. This is because the basic pension component of the widows' pension is lost when the widow herself becomes a pensioner and because the right to widows' pension in the form of basic pension has been means-tested since 1 April 1997.



Adjustment pensions and extended adjustment pensions. The period for which an adjustment pension can be received was reduced from one year to six months in 1997, which led to the number of persons receiving the benefit at any one time being halved.

At the same time, there was an increase in the number of persons receiving extended adjustment pensions. More than twice as many women as men receive extended adjustment pensions.

Regulations

The survivor's pension for adults includes

- adjustment pension
- extended adjustment pension
- special survivor's pension
- widows' pension

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 12, 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 six months and its size is based on the deceased person's right to basic and supplementary pension. The adjustment pension can be received concurrently with a person's own pension. If the survivor has custody of children under twelve, he/she receives an **extended adjustment pension** until the child turns twelve. The right to extended adjustment pension ceases to apply if the

survivor re-marries.

If the survivor has a reduced capacity to earn a living, he/she may receive a **special survivor's pension**. Special survivor's pensions are coordinated with several other benefits. Women whose husbands died before 1990 receive a **widows' pension** instead of an adjustment pension. The right to a widows' pension ceases if the woman re-marries. Widows of men who died in 1990 or later may receive a widows' pension in accordance with the transitional regulations. A widow may receive a widows' pension after the death of her husband in the form of a basic pension and/or ATP. The widows' pension from ATP is normally 40 per cent of what the deceased husband would have received in the form of old-age pension from ATP if he had been alive. For those with low ATP or none at all, there is a pension supplement and housing supplement. Full pension supplement for survivors is 62.9 per cent of the basic amount, that is, SEK 1,934 per month in 2001.

Age	Number of recipients Women	Average amount ¹ per month, SEK Women
–39	342	1,787
40–49	4,347	2,169
50–59	21,815	3,315
60–64	21,757	3,744
65–69	31,131	2,764
70–74	52,941	3,137
75–79	76,477	3,057
80–89	146,866	2,514
90–	31,995	1,481
Total	387,671	2,751

¹ The average amount includes the basic state pension, ATP and pension supplement.



Widows' pensions in December 2001. The majority of women receiving a widows' pension are themselves old-age pensioners, but approximately 12 per cent are still of working age. In 2001, roughly four out of ten female old-age pensioners received a widows' pension. Out of a total of SEK 12.8 billion in widow's pension paid in 2001, 85 per cent went to widows who were 65 years old and above.

Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
-29	12	3	4,505	4,702
30-34	21	16	4,772	4,575
35-39	47	16	4,997	4,703
40-44	88	28	4,912	4,698
45-49	119	48	5,702	5,161
50-54	221	93	6,140	5,175
55-59	176	170	6,218	5,539
60-64	32	184	5,150	5,384
Total	716	558	5,748	5,296

¹ The average amount includes basic state pension, ATP and pension supplement.

Adjustment pensions in December 2001. Out of a total SEK 106 million in adjustment pension paid in 2001,

around 58 per cent went to women and 42 per cent to men.

Age	Number of recipients		Average amount ¹ per month, SEK	
	Women	Men	Women	Men
-29	132	15	4,406	4,702
30-34	356	77	4,559	4,500
35-39	641	217	4,658	4,553
40-44	695	268	4,543	4,552
45-49	475	250	4,564	4,524
50-54	136	116	4,524	4,575
55-59	14	52	4,041	4,420
60-64	0	9	-	3,657
Total	2,449	1,004	4,568	4,531

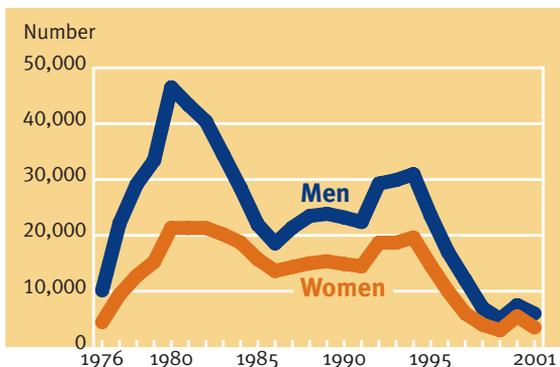
¹ The average amount includes basic state pension, ATP and pension supplement.

Extended adjustment pensions in December 2001. Out of a total SEK 188 million in extended adjustment pension paid out in year 2001, 71 per

cent went to women and 29 per cent to men. Special survivor's pension was paid in December 2001 to 78 women and 19 men.

Partial pensions

Gainfully employed persons wishing to reduce their working hours a few years before retirement could claim partial pension up to the year 2000.



The development of the partial pension. At most, a total of between 60,000 and 70,000 persons have chosen to take out partial pensions – roughly a quarter of those qualifying. At the beginning and end of the period, the proportion has been significantly below 10 per cent. Women have always been in the minority. The increase in 1992 can be explained by the fact that many people applied for partial pensions prior to an imminent tightening of the rules (which was never implemented, however). The same explanation applies to the

increase in 1994, the rules being tightened in July of that year. This regulatory change also explains the decrease the following year. Finally, there was also an increase at the end of 2000 due to the fact that it was no longer possible to apply for this form of pension after December of that year.



After 2000 it is no longer possible to apply for a partial pension. The partial pension will thus have been discontinued by 2005. Persons gainfully employed in the age group 61–64 who wished to reduce their working hours could receive partial pensions. The partial pension is 55 per cent of the difference between

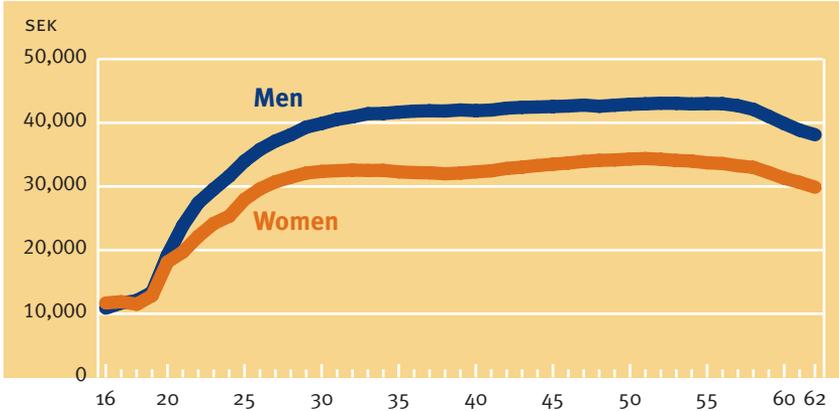
before and after the reduction in working hours. After reducing their working hours, persons with partial pensions are obliged to work between 17 and 35 hours a week, on average. It is possible to receive compensation for a reduction in working hours of up to maximum 10 hours per week.

Regulations

Out of a total SEK 200 million paid in partial pensions in 2001, about a third went to women and two-thirds to men.

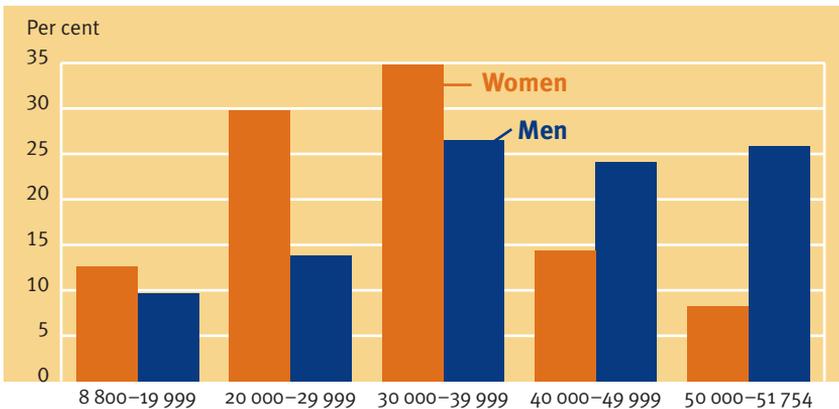
Earned pension rights

Earned pension rights according to the reformed pension system rules are shown here for persons aged 16–64.



Average (median) pensionable income in 2000. For both women and men, average earned pensionable income (PGI) increases with age, reaching a peak in the age group 45–54. Among the higher age groups, average PGI falls since many people for a number of reasons then begin to cut down on the number of working hours. Likewise, salary levels often stagnate as retirement approaches. Long-term

sick leave, partial disability retirement and retirement with partial pension are other reasons for average income levels dropping at more advanced ages. At all ages, women’s incomes are lower than those of men. The main reasons for this are that women earn less than men in most occupations, that women-dominated professions often have lower salary levels and women more often work part-time.



Persons with earned pension rights in 2000. This figure clearly reflects the income differences between men and women. The proportion of women with

an earned pension right under SEK 40,000 is 77 per cent whereas the corresponding proportion for men is around 50 per cent.

For individuals born in 1954 or later, pension entitlement for income-based pensions and premium pensions is calculated as 16 and 2.5 per cent respectively of pensionable income, i.e. the sum of the insured person's income and other pensionable amounts. Pensionable income

includes income generated from services, self-employment and social insurance payments (sickness allowance, parental allowance, unemployment benefit etc.). Pensionable amounts are calculated for disability pension, compulsory service, studies and child-rearing years.

Regulations

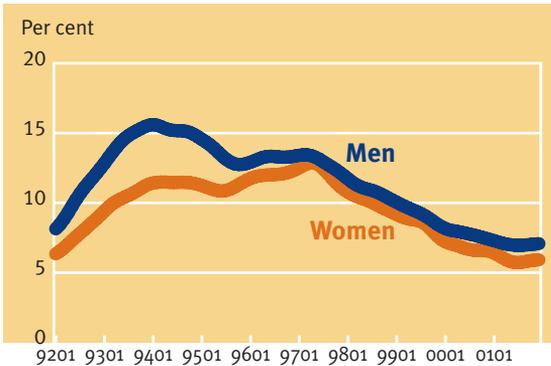


Age	Number of persons with pension rights		Proportion of total per cent		Median entitlement, SEK	
	Women	Men	Women	Men	Women	Men
16–19	19,334	23,532	9.9	11.4	12,654	13,153
20–24	178,468	194,838	70.4	74.0	22,570	26,048
25–29	257,334	265,811	88.5	88.2	30,469	36,981
30–34	285,984	297,581	93.1	92.8	32,486	40,885
35–39	287,296	301,178	93.3	93.0	32,154	41,847
40–44	267,166	276,871	93.1	93.0	32,782	42,217
45–49	269,844	275,795	93.7	93.3	33,873	42,642
50–54	298,283	304,997	93.8	94.1	34,206	42,994
55–59	268,926	279,395	92.2	93.3	33,207	42,420
60–62	114,914	119,051	83.2	86.5	30,636	38,979
Total	2,247,549	2,339,049	83.9	84.2	31,820	39,997

Earned pension rights in 2000. The proportion of the population with earned pension rights in 2000 was approximately 84 per cent for both women and men.

Unemployment insurance

Unemployment insurance is an active and integrated part of labour market policy in which employment strategy is the main alternative and cash allowances are a last-resort measure for people between jobs.



Source: AMS (The Swedish National Labour Market Board), SCB (Statistics Sweden)

Proportion of officially unemployed persons and participants in labour market programmes. The labour market has shown a very positive development over a number of years. The employment figures between 1997 and 2001 have been the highest in recent history, increasing by 320,000 persons. Between the years of 2000 and 2001 alone, total employment figures for Sweden increased by 80,000.

An overall increase in employment has taken place among permanent employees, mainly within the service sectors and especially within the areas of business services and education. An increase has also been evident in the nursing and care sector during the last

year. In the course of 2001, the Swedish economy started to slow down noticeably, and this significantly stunted employment growth in a number of sectors shortly before the start of 2002. This particularly affected industry, where a sharp downturn in employment was mainly due to the sluggish international economy, with severe repercussions for the telecom industry. This slowdown has also affected the IT consultancy sector.

Almost 69,000 people were affected by notices of redundancy, an increase of 40,000 persons compared with the previous year. The three metropolitan counties (Stockholm, Gothenburg and Malmö) accounted for nearly a quarter of all notices. The most severely affected sectors were the manufacturing industry, where electronics was hard hit, and IT-related services, together accounting for almost 70 per cent of the total figure.

Despite the many notices of redundancy, the unemployment figure continued to dwindle during 2001. According to labour force surveys (AKU), an average of 4.0 per cent of Sweden's work force were unemployed. Unemployment has also declined among those over the age of 55, as well as among non-Nordic citizens and disabled workers.

Unemployment benefits paid.

Unemployment benefit payments rose sharply at the beginning of the 1990s in line with increasing unemployment and reached a peak in 1993 of approximately SEK 40 billion. The regulations for unemployment benefit have changed over time.



Unemployment insurance partially compensates for loss of income in the case of unemployment. Since 1 January 1998, unemployment insurance has consisted of two parts, basic insurance and voluntary income-related insurance.

The basic payment is SEK 270 per day for those who have worked full time. This is paid to those fulfilling the work or study criteria (one year of completed studies) and who are not members of an unemployment benefit fund or have not been a member for sufficient time.

Compensation from voluntary income-related insurance may be paid to those who have been members of an unemployment benefit fund for at least a year and who meet the working criteria. The size of the daily cash allowance depends on the income the person received prior to unemployment. The daily allowance is 80 per cent of former earnings, subject to a maximum of SEK 580 per day. During the first 100 days of a payment period, an increased daily allowance may be payable at a maximum rate of SEK 680 a day.

Regulations

Age	Number of recipients		Average number of days		Average amount, SEK	
	Women	Men	Women	Men	Women	Men
20-24	33,168	30,865	53	62	20,243	25,741
25-29	55,839	38,455	58	72	27,116	35,594
30-34	55,480	34,116	64	76	32,359	40,374
35-39	49,000	33,133	66	80	33,648	42,704
40-44	34,437	25,817	66	83	33,591	44,228
45-49	27,347	22,310	68	86	34,438	46,113
50-54	24,863	21,233	73	89	36,847	47,835
55-59	24,190	21,212	86	102	43,833	55,995
60-	25,464	27,469	121	135	55,048	74,031
Total:	329,788	254,610	70	85	33,677	44,630

Source: AMS (The Swedish National Labour Market Board)

Compensation from the unemployment insurance scheme in 2001. Out of a total of approximately SEK 22.5 billion in unemployment benefits paid in 2001, SEK 11.1 billion (49 per cent) went to women and 11.4 billion (51 per cent) to men.



More statistics

Additional statistical details are available on the Swedish National Social Insurance Board's home page (address: www.rfv.se/statistik) and in the publication *Social Insurance*, which is part of the series known as Sweden's Official Statistics.

You may also address questions about statistics directly to the Swedish National Social Insurance Board by contacting the following people:

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Social Insurance in Sweden 2002

The Swedish social insurance administration is a natural part of virtually every citizen's life. It is of considerable importance, not only in terms of people's security and welfare, but also in terms of the national economy, with a current total expenditure per annum of approximately SEK 380 billion.

The National Social Insurance Board continues with this book the recurring publication Social Insurance in Sweden, designed both to discuss and to provide an overall account of important and topical issues relating to social insurance in Sweden.

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