

Social Insurance in Figures 2020



Of all days for which parental benefit was paid in 2019, men claimed 30 per cent and women 70 per cent. See page 26 for more information

A total of 591,000 people received sickness cash benefit during 2019, out of these, 63 per cent were women and 37 per cent men. See page 52



Försäkringskassan 2020
ISSN: 1650-2248
ISBN: 978-91-7500-406-8
FK 141

Design and Art direction: Monica McEwen
Artwork and production: bergkomm.se
Printers: TMG Tabergs, 2020
Font: Neue Haas Grottesque, Chronicle

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Social Insurance in Figures 2020 can be ordered via Försäkringskassan's website www.forsakringskassan.se.
The price is SEK 120 excluding VAT and postage.

Foreword

Försäkringskassan (The Swedish Social Insurance Agency) is one of 28 government agencies in Sweden responsible for compiling statistics, and publishes both official and other statistics related to social insurance. This means that Försäkringskassan is charged with developing, producing and distributing unbiased and publicly available statistics for public information, analytical purposes, and research. Each year, as part of this mandate, Försäkringskassan publishes *Social Insurance in Figures*, which uses statistics and commentary to provide an account of the various forms of compensation administered by the agency.

Social insurance is a natural element of most people's lives. It has a major significance not just for people's sense of security and welfare, but also for the country's economy as a whole. Expenditure for benefits and allowances administered by Försäkringskassan totalled approximately SEK 224 billion in 2019, equivalent to 4.5 per cent of the Swedish gross domestic product (GDP).

Many employees at Försäkringskassan have participated in the production of *Social Insurance in figures 2020*. Ulrik Lidwall wrote the chapters on social insurance recipients, financial security in the event of illness, and on other payments. He is also the editor of the publication. Maria Corin and My Järnefelt wrote the chapter on social insurance expenditure and Magdalena Kubien wrote the chapters on financial security for families and children and on financial security in the event of a disability.

Stockholm, June 2020

Nils Öberg
Director-General

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Introduction

The Swedish social insurance system is intended to provide financial security from the cradle to the grave and encompasses just about everyone who lives or works in Sweden. Social insurance is an important part of the public welfare system and is of great significance not just to individuals, households and companies, but to the entire national economy. The elements of social insurance administered by Försäkringskassan mainly include benefits and allowances for families with children, people who are ill and people with disabilities. Since January 2010 the Swedish Pensions Agency administers social insurance benefits and allowances for pensioners. This publication does not cover such payments.

Social insurance expenditure for benefits and allowances administered by Försäkringskassan totalled approximately SEK 224 billion in 2019, equivalent to 4.5 per cent of the Swedish gross domestic product (GDP) in 2019. Administrative costs amounted to SEK 9.7 billion, which gives a total expenditure of SEK 233 billion. Just over half of all expenditure went to people with illnesses or disabilities, just under two-fifths to children and families, and the remainder to other benefits mainly in the labour market area, and to administration.

Social Insurance in Figures 2020 provides an overview of the benefits and allowances administered by Försäkringskassan. Social insurance is described in tables, diagrams and maps within the following areas: 1) social insurance recipients; 2) social insurance expenditure; 3) financial security for families and children; 4) financial security in the event of disability; 5) financial security in the event of illness; 6) other payments. Among the indicators presented for the various benefits and allowances are the number of recipients, the sums paid, and average amount paid. In order to put the statistics into context, regulations governing the right to each benefit or allowance are described in a separate box. Social insurance meets different needs for different people, and they consequently use it in different ways. For this reason, statistics are broken down by gender and age – as well as by county and region of birth in some cases.

A PDF version of Social Insurance in Figures 2020, along with diagrams containing links to the underlying statistics, is available on Försäkringskassan's web page for statistics and analysis, www.fk.se/statistik. These diagrams contain longer time series than those presented in the printed publication.

More statistics on the benefits and allowances included in Social Insurance in Figures are available on Försäkringskassan's web page for statistics and analysis, www.fk.se/statistik. Questions about the statistics included in this publication or about official or other statistics published on Försäkringskassan's website can be emailed to statistikenheten@forsakringskassan.se.

How to read this report

Each benefit and allowance presented in Social Insurance in Figures 2020 comes with a text box that briefly describes the regulations that applied for it during the year covered by the statistics. Where regulations were changed during the year, the regulations presented are those that applied at the end of 2019. The purpose of these text boxes is to help the reader put the statistics into context. Additional information about regulations is available on Försäkringskassan's website, www.fk.se.

The term “days” always refers to accumulated whole days – for example, two days with 50 per cent payments are regarded as one whole day.

Income-related daily payments of sickness cash benefit, pregnancy benefit, parental benefit, etc., are calculated by multiplying the payment level (75 or 80 per cent) by a conversion factor (0.97 in 2019). The size of the conversion factor is determined by the Riksdag (the Swedish parliament). Thus, income-related daily payments come to just under 75 or 80 per cent of the sickness cash benefit qualifying income.

The way that the size of daily payments is calculated varies depending on whether it is an hour or day-based payment (e.g. temporary parental benefit) or calendar day based payment (e.g. parental benefit). As a result, even though the maximum payment is based on 7.5 times the price base amount for temporary parental benefit and 10 times the price base amount for parental benefit, the average daily amount for temporary parental benefit may exceed the average daily amount for parental benefit.

For benefits and allowances that are paid out over an extended period of time, circumstances may change during that time. This would apply, for example, to an ongoing sickness cash benefit case, where the diagnosis might change over time. Statistics in these tables are based on the most recently registered diagnostic code in the sickness cases.

The diagnoses used are based on the Swedish version of ICD-10. The diagnosis group “mental disorders” is based on the F00–F99 diagnosis chapter and includes both mental and behavioural disorders.

For some benefits and allowances, the total expenditure presented may differ from the amount indicated as paid out. This is because certain benefits and allowances have associated expenditure beyond the actual disbursements, such as for state old age pension contributions.

Unless otherwise specified, the source for the statistics in this publication is Försäkringskassan's data warehouse, Store. Retroactive decisions, reconsideration of cases, rejections, etc., may result in slight differences between statistics taken at different times from Store. For example, data reported on the number of recipients may differ slightly from what has been reported in other contexts.

The bar chart entitled “Proportion of the population receiving activity or sickness compensation in December 2019 distributed by region of birth” has been age adjusted. This is because the age structure varies for different regions of birth, which is important to take into account given that the incidence of illness varies with age. Age adjustment means that the age structure has been adjusted to make it the same for different regions of birth.

In the table for Sickness cash benefit (number of recipients, number of days on average, and average amount per day), incorrect data have been reported for the number of days on average and the average amount per day for the years 2014–2018. For the Social Insurance in Figures publications in 2015–2019, therefore, corrected tables are published for the years 2014–2018 on Försäkringskassan's website: www.fk.se/statistik/.

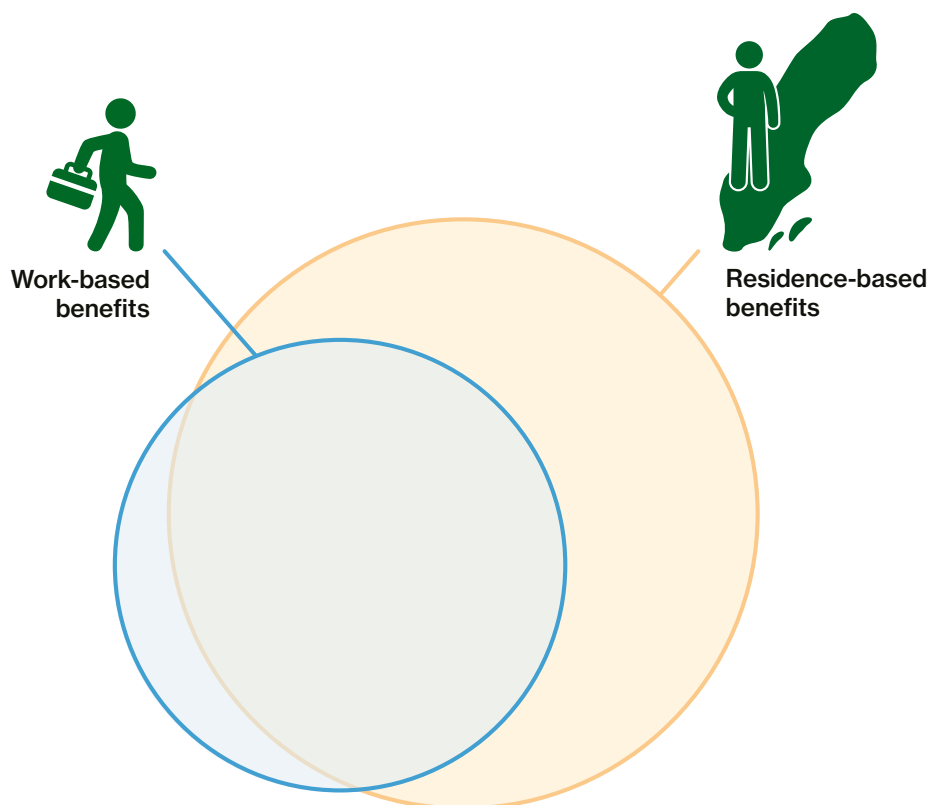
Social insurance recipients

Swedish social insurance covers just about everyone who lives or works in Sweden. Social insurance is an important part of the public welfare system and is of great significance not just to individuals, households and companies, but to the entire national economy.

Social insurance is based on work and residence

In Sweden a person is insured in the Swedish social insurance system if they live or work in the country. Living or working in Sweden may entitle a person to insurance and benefits that are based on

their work or residence. Just about everyone who lives or works in Sweden is covered by the Swedish social insurance system.



Many people are covered by both the work-based and the residence-based parts of the Swedish social insurance system.

Residence-based benefits

In order to be entitled to the residence-based part of the Swedish social insurance system, a person must be considered as having their habitual residence in Sweden.

What all residence-based social insurance has in common is that it provides basic cover for people who live in Sweden. Much of this cover is in the form of benefits rather than insurance. The

cover is made up of different basic payments such as child allowance, housing allowance, and dental care subsidy. It also includes benefits that are paid at a guaranteed rate, such as parental benefit at the minimum level and basic level, and activity compensation and sickness compensation, which are paid in the form of a guarantee benefit.

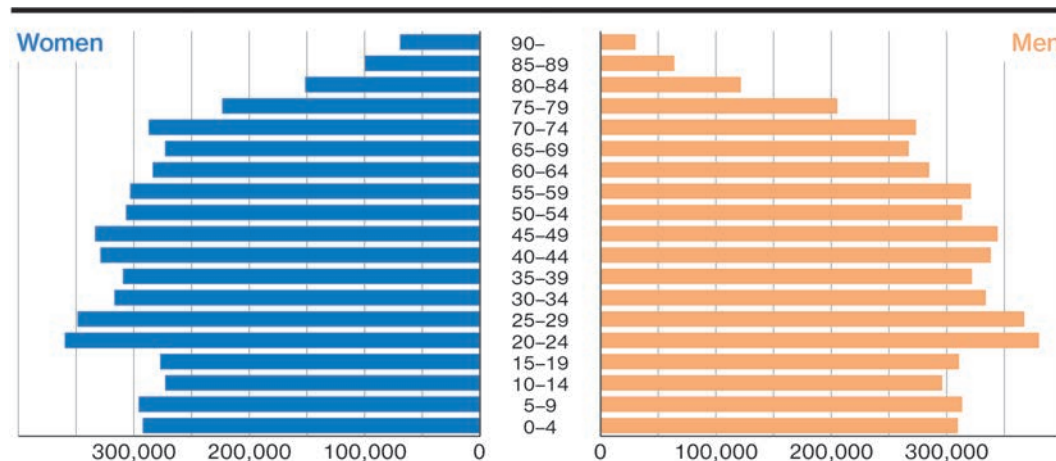
Work-based benefits

An individual who works in Sweden is normally insured under the Swedish social insurance system and is thus entitled to work-based benefits. This is the case regardless of whether they are resident in Sweden or have come to Sweden in order to work without being resident in the country. Even a person who leaves Sweden to work in another country may in some circumstances be covered by Swedish social insurance – this includes posted workers and diplomats.

Work-based benefits mainly take the form of insurance, in which the social insurance

contributions made provide insurance cover in the event of loss of work income. Examples of work-based benefits include sickness cash benefit and income-related activity or sickness compensation, which may be paid in cases where an insured person has suffered a loss of income as a result of an illness that limited their work capacity. Other examples of work-based benefits are those linked to income lost by a person who is pregnant or has a child, such as pregnancy benefit, parental benefit at sickness cash benefit level, and temporary parental benefit.

Sweden's population by age in 2019



Source: Statistics Sweden (SCB)

At the end of 2019 the population of Sweden was just over 10.3 million. Of the total, just under 5.9 million were in the age group (20–64 years) which is the main recipient of those elements of social insurance that Försäkringskassan administers. This applies to benefits directed at families with children, people who are ill, or people with a disability.

Some of the payments made to people between the ages of 20 and 64 also indirectly benefit people older or younger than that group. Child allowance, childcare allowance, and maintenance support are examples of payments made to parents for their children. One type of insurance that reaches older people is benefit

for care of closely related persons. The recipient of this benefit is normally under 64 years old, but the person they are caring for – which is what entitles them to the benefit – is often older than 64.

Some benefits are paid to people who are over the age of 64. For example, sickness cash benefit can be paid to individuals who are in paid employment even after they have turned 65. Other examples include benefits for people with disabilities, where the recipient is entitled to keep e.g. their disability allowance and attendance allowance after they have turned 65, provided they were granted the benefit when they were under the age of 64.

■ **Number of insured persons aged 19–64, and proportion of insured persons with a sickness cash benefit qualifying income at the beginning of 2019**

Country	Number of insured persons 19–64 years ¹			Percentage with sickness cash benefit qualifying income ² , per cent		
	Women	Men	Total	Women	Men	Total
Sweden	2,191,939	2,300,191	4,492,130	92	91	91
Nordic countries except Sweden	56,581	45,717	102,298	85	83	84
EU 28 except the Nordic countries	101,474	102,409	203,883	86	88	87
Rest of Europe	83,175	73,256	156,431	84	88	86
Sub-Saharan Africa	62,649	61,248	123,897	81	81	81
Asia except the Middle East	107,159	68,907	176,066	82	85	83
Middle East, North Africa and Turkey	173,485	205,488	378,973	75	81	78
North America	12,387	12,996	25,383	82	83	83
South America	28,327	26,040	54,367	86	88	87
Oceania	1,334	2 525	3,859	82	86	84
Total	2,818,510	2,898,777	5,717,287	89	89	89

¹ The estimated number of people covered by the Swedish social insurance system in the 19–64 age group is based on data about the number of people registered in the Swedish population register and an estimate of the number of people who were entitled to work-based benefits despite not being registered in Sweden during the year.

² The number of insured persons expected to have a sickness cash benefit qualifying income is estimated here based on individuals with a pensionable income of at least 24 per cent of the price base amount (excluding those who receive income-related activity compensation or sickness compensation, and excluding those who do not have a sickness cash benefit qualifying income and therefore receive parental benefit at the guarantee level).

There are no exact figures on how many people are covered by Swedish social insurance. Nor is there any data on how many people have a sickness cash benefit qualifying income. This is because the assessment of whether an individual is covered by the Swedish social insurance system and of whether they have a sickness cash benefit qualifying income only occurs when they apply for a benefit. Consequently, the estimated number of insured persons is an indicator of the number of potential recipients of the work and residence-based parts of the social insurance system. Correspondingly, the proportion of insured persons with a sickness cash benefit qualifying income relies on an estimate of the share of insured persons who are covered by the work-based parts of the social insurance system.

Of the total number of insured persons, 79 per cent were born in Sweden and 21 per cent were born abroad. The proportion of people expected to have a sickness cash benefit qualifying income is higher among those born in Sweden than among those born abroad. 91 per cent of those born in Sweden are estimated to be eligible for work-based benefits such as sickness cash benefit, pregnancy benefit and temporary parental benefit. Among insured women and men born in the Middle East, North Africa and Turkey, 75 and 81 per cent, respectively, are estimated to have a sickness cash benefit qualifying income. The primary explanation as to why a lower proportion of foreign-born people is expected to have a sickness cash benefit qualifying income is that foreign-born people generally have weaker position in the labour market than those born in Sweden.

Regulations in 2019

Insured persons entitled to sickness cash benefit qualifying income (SGI) are those estimated to have an annual income from paid employment amounting to at least 24 per cent of the price base amount. For 2019, this is equivalent to an income of about SEK 11,100. In order for an income to qualify the individual for sickness cash benefit, it must be payment for work that can be assumed to last at least six consecutive months or to recur annually. In some cases, it is possible to have a sickness

cash benefit qualifying income based on income from previous years (this is referred to as protected SGI). Having the right to sickness cash benefit qualifying income is a basic prerequisite for entitlement to certain work-based benefits, such as sickness cash benefit, pregnancy benefit and temporary parental benefit. The assessment of whether an insured person has a sickness cash benefit qualifying income is only made when the individual applies for this type of work-based benefit.

■ Number of persons who received different types of benefits in 2019

Benefit	Women	Men	Total
Dental care	2,153,347	1,880,584	4,034,008
Child allowance	1,103,418	454,221	1,557,639
Temporary parental benefit	494,191	439,407	933,598
Parental benefit	479,259	411,497	890,745
Sickness cash benefit	375,045	215,983	591,028
Housing allowance	171,805	101,068	272,873
Sickness compensation	157,840	110,245	268,085
Activity grant and development allowance	94,132	110,929	205,061
Maintenance support	125,240	27,170	152,410
Childcare allowance, child carer's allowance and additional cost allowance for children	58,595	12,391	70,986
Introduction benefit	34,691	30,164	64,855
Disability allowance and additional cost allowance for adults	33,589	29,629	63,218
Activity compensation	17,599	20,350	37,949
Work injury annuity	13,587	15,364	28,951
Pregnancy benefit	24,822	0	24,822
Benefit for care of closely related persons	11,706	4,641	16,347
Attendance allowance	6,720	8,067	14,787
Rehabilitation allowance	7,566	3,489	11,055
Car allowance	621	745	1,366

The benefit paid to the largest number of people was the national dental care subsidy. Just over 4 million people received the national dental care subsidy in 2019, which is 39 per cent of the Swedish population.

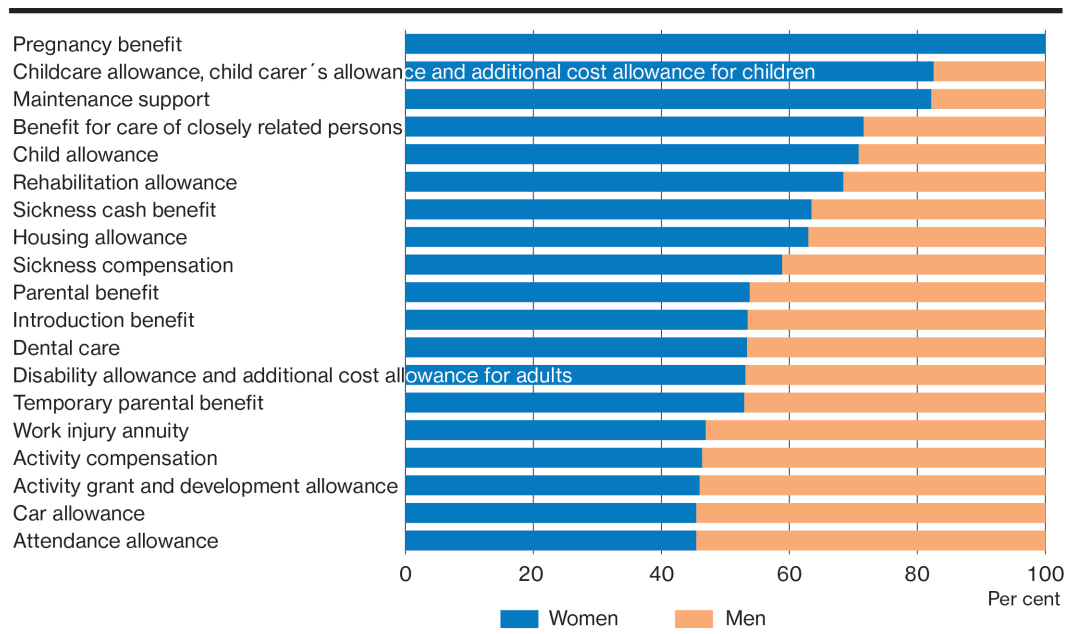
Child allowance is another benefit with a large number of recipients. Just over 1.5 million people received child allowance in 2019, which corresponds to 15 per cent of the Swedish population.

The national dental care subsidy and child allowance are both residence-based benefits and

are not means-tested. There is no need for the insured person to apply for these benefits in order to receive them. Försäkringskassan pays the national dental care subsidy directly to the care provider, who deducts this from the dental bill after each visit. Child allowance is automatically paid to parents who live in Sweden and have children there.

Data on expenditure per benefit is reported on page 15, and further statistics about the various benefits are presented in subsequent chapters.

Gender distribution of payments in 2019



Gender distribution among recipients is uneven for many payments. Benefits paid to families with children have a particularly uneven distribution. Of the recipients of childcare allowance and child carer's allowance in 2019, 83 per cent were women and 17 per cent men – the corresponding figures for maintenance support were 82 per cent women and 18 per cent men.

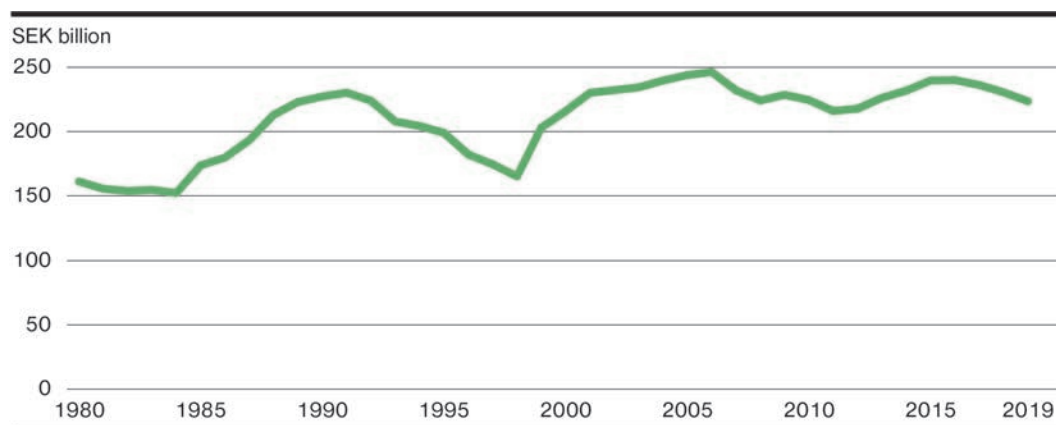
Payments of benefits such as dental care subsidy, temporary parental benefit and activity grant are more evenly distributed between women and men. This is also the case for parental

benefit, where 54 per cent of recipients in 2019 were women and 46 per cent were men. However, the fact that the same number of women and men received a payment does not necessarily mean that women and men have used it equally. The number of days paid and the amount may be unequal, even though the number of recipients is equal. Regarding parental benefit, for example, there is a large difference between the proportion that received a payment and the proportion of days paid to women and men respectively (further information on page 21).

Social insurance expenditure

This chapter presents expenditure for the benefits and allowances within the Swedish social insurance system that were administered by Försäkringskassan in 2019. These are primarily benefits and allowances paid to families with children, people with illnesses and people with disabilities.

■ Social insurance expenditure (excluding administrative costs) at 2019 prices

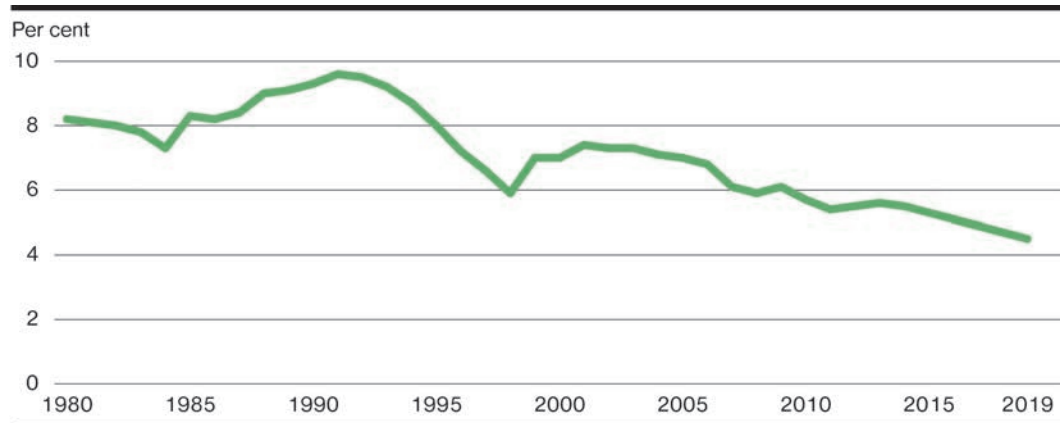


In 2019 social insurance expenditure for the benefits and allowances administered by Försäkringskassan was just under SEK 224 billion. Administrative costs amounted to approximately SEK 9.7 billion, which gives a total expenditure of just over SEK 233 billion. Expenditure (at constant prices) have increased by 39 per cent since 1980.

Expenditure decreased between 1992 and 1998, primarily due to rule changes such as reduced benefit levels and the introduction of a sick pay period and a waiting period into the sickness insurance system. The fact that expenditure has increased since 1999 is partly due to a rapid rise in

sickness insurance expenditure. A national old age pension contribution was also introduced in 1999, whereby the central government pays towards the pension entitlement of people who are receiving, for example, sickness cash benefit and parental benefit. The decrease in expenditure from 2006 is mainly due to a reduction in the costs of sickness cash benefit and sickness compensation. Expenditure on sickness cash benefits increased again between 2011 and 2019. The decrease in total expenditure in 2018 and 2019 is mainly due to a reduction in the number of recipients of attendance allowance and sickness compensation.

■ **Social insurance expenditure (excluding administrative costs) as a proportion of the gross domestic product (GDP)**



Social insurance disbursements represent a significant part of the Swedish economy. Social insurance expenditure as a proportion of GDP has decreased over time. In 2019, social insurance expenditure was 4.5 per cent of GDP, which is the its lowest share of GDP in the past 40 years.

■ Social insurance expenditure 2017–2019 in SEK million (current prices)

Expenditure per expenditure area/benefit, SEK million ¹	2017	2018	2019
Financial security for families and children			
Parental benefit	33,563	35,121	35,795
Temporary parental benefit	7,564	8,116	8,081
Pregnancy benefit	684	677	672
Equality bonus	27	-	-
Child allowance	27,287	31,722	33,175
Housing allowance for families with children and for young people	4,664	4,574	4,606
Childcare allowance and child carer's allowance ²	3,939	4,072	3,972
Maintenance support	3,704	2,593	2,700
Adoption allowance	16	14	14
Total	81,448	86,890	89,015
Financial security in the event of sickness and disability			
Sickness cash benefit	36,078	36,156	35,969
Rehabilitation allowance	1,276	1,034	891
Benefit for care of closely related persons	193	189	186
Supplementary housing allowance	127	165	200
Compensation to employers for high sick pay costs	890	954	1,090
Dental care	5,773	6,449	6,635
International healthcare	433	493	518
Activity and sickness compensation	42,740	40,676	39,037
Housing supplement	4,949	5,130	5,072
Disability allowance and additional cost allowance ³	1,350	1,343	1,304
Work injury compensation ⁴	3,007	2,811	2,677
Car allowance	162	100	143
Attendance allowance	27,930	25,308	24,175
Contributions for healthcare	1,321	1,354	1,254
Contributions to healthcare for the sick listing process	1,338	1,238	1,134
Medical services	53	53	55
Personal Injury compensation	37	39	38
Disease carrier's benefit ⁵	0.2	0.2	5
Total	127 657	123,492	120,383
Other payments			
Activity grant and development allowance	13,124	11,190	10,568
Introduction benefit ⁶	5,355	4,925	3,563
Family benefit for conscripts	26	26	25
Total	18,506	16,140	14,156
Administration ⁷	9,184	9,265	9,674
Total	236,795	235,787	233,228

¹ National old-age pension contributions are included in the expenditure for benefits and allowances of which they are a part

² As of 2019 this includes child carer's allowance as well as childcare allowance

³ As of 2019 this includes additional cost allowance as well as disability allowance

⁴ Includes expenditure on SWEDINT claims

⁵ In 2017 and 2018, only the national old-age pension contribution was included for disease carrier's benefit. 2019 also includes the disease carrier's benefit, which Försäkringskassan has taken over from the Public Health Agency of Sweden

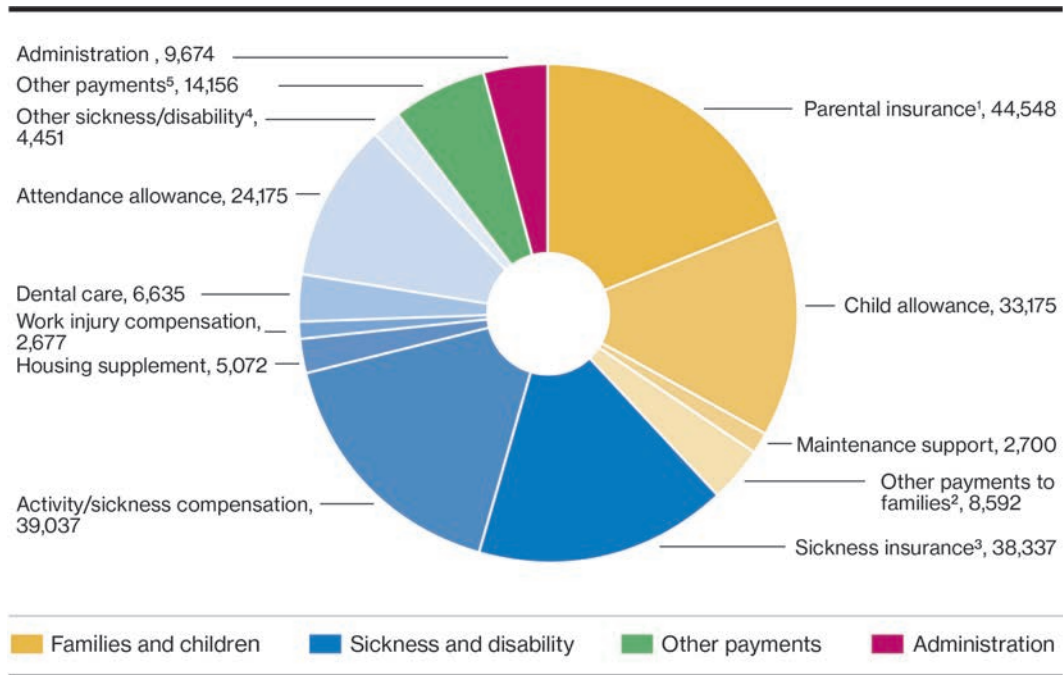
⁶ The reported expenditure for introduction benefits in 2018 was too low in the 2019 edition of Social Insurance in Figures, and has been corrected

⁷ According to the 2019 economic model

Social insurance expenditure (excluding administration) decreased by 2 per cent between 2017 and 2019. Expenditure on financial security for families and children increased by 9 per cent during the period, which is partly explained by wage increases and by an increasing number of children in the population. Expenditure for the category "Financial security in the event of illness and disability" decreased by 6 per cent during the period. This decrease is largely

explained by reduced expenditure on attendance allowance and sickness compensation. For both attendance allowance and sickness compensation, the outflow is greater than the inflow, which means that the number of recipients is going down. Expenditure for the category "Other disbursements" decreased by 24 per cent, which is mainly due to the decrease in expenditure on activity grants and introduction benefits during the period.

■ Breakdown of expenditure in 2019 (SEK million)

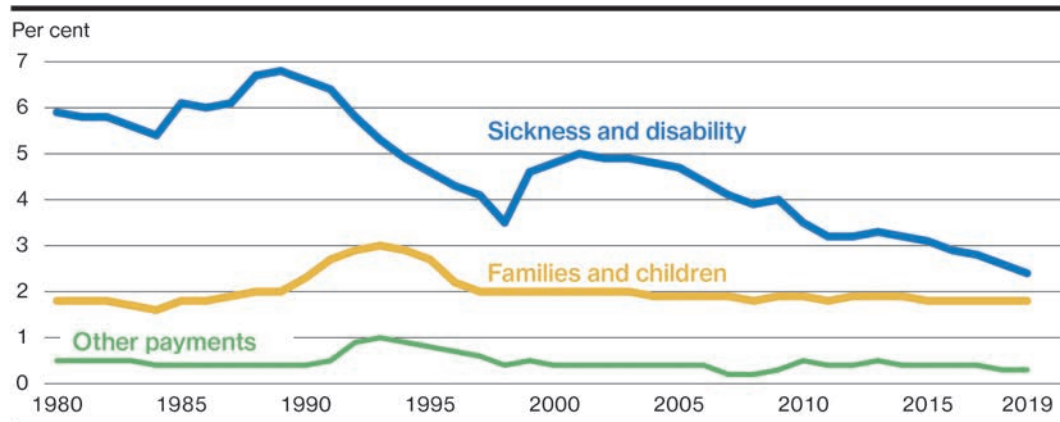


¹ Parental benefit, temporary parental benefit and pregnancy benefit
² Housing allowance, childcare allowance, child carer's allowance and adoption allowance.
³ Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of closely related persons and compensation to employers for high sick pay costs.
⁴ International healthcare, disability allowance and additional cost allowance, car allowance, contributions to health care, medical service, personal injury compensation and disease carrier's benefit.
⁵ Activity grant, introduction benefit and family benefit for conscripts.

Just over half of social insurance expenditure (52 per cent, or approximately SEK 120 billion) went to people who were sick and people with disabilities. Almost two-fifths of the expenditure (38 per cent, or about SEK 89 billion) went to families with

children. In addition, payments were made in the form of certain other benefits and allowances in the labour market area (6 per cent, or about SEK 14 billion). The remainder was administrative costs (4 per cent or SEK 9.7 billion).

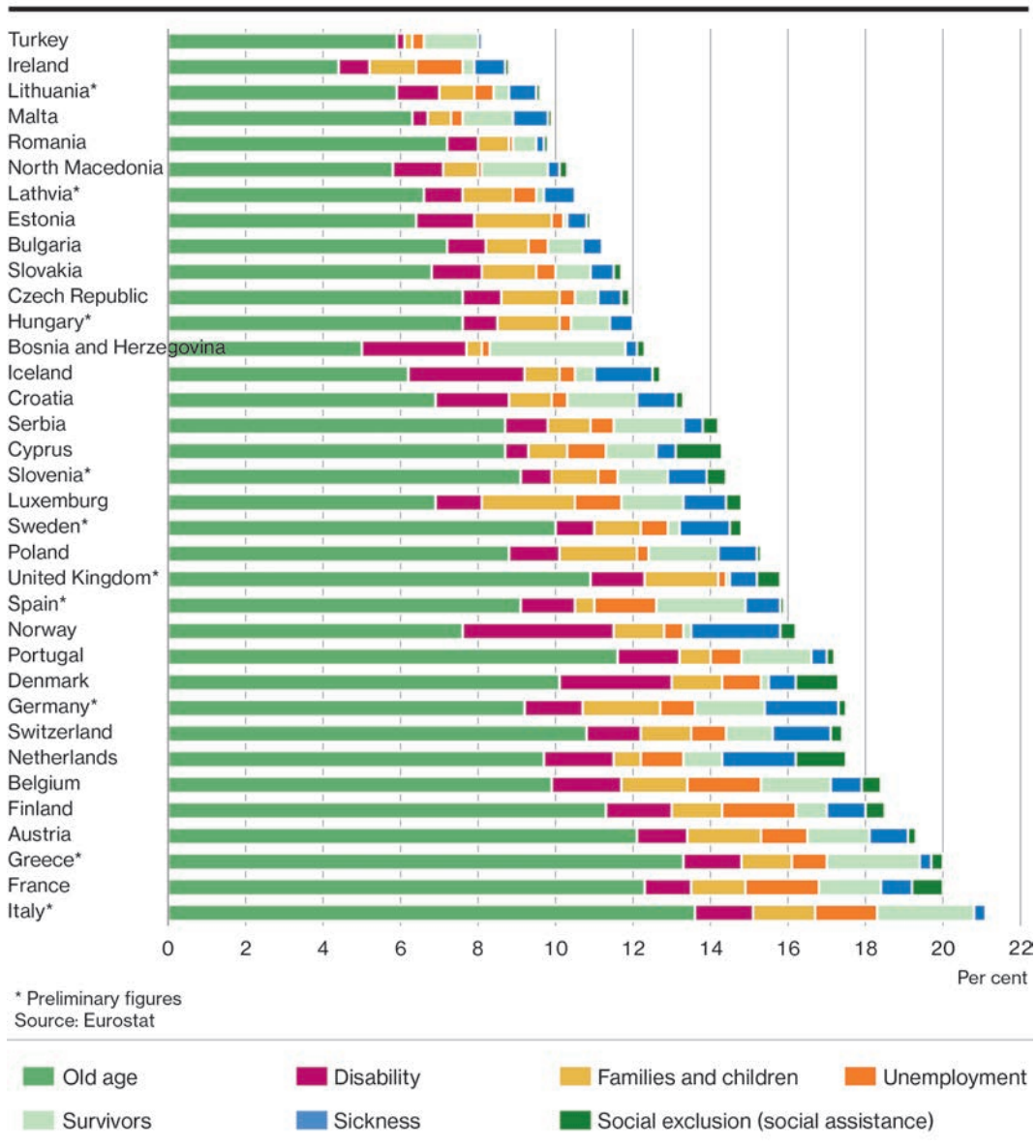
■ Individual expenditure areas as a proportion of GDP



Expenditure for sickness and disability rose in the late 1980s, and then declined from approximately 7 per cent of GDP in 1989 to less than 4 per cent in 1998. The decline was due to factors that included a reduction in the rate of sickness absence, the introduction of a sick pay period with sickness benefit paid by employers, reduced compensation levels, and county councils taking over responsibility for the cost of medical products. Expenditure as a

proportion of GDP increased again between 1998 and 2003, as a result of increased sickness absence. Since then expenditure has decreased once more. Benefits to families and children as a proportion of GDP increased in the early 1990s, as a result of increases in the birth rate. Expenditure in this area, as a proportion of GDP, decreased once again during the latter half of the 1990s and has thereafter remained stable at around 2 per cent of GDP.

■ **Public transfers as a proportion of GDP in 2017 in Sweden and other European countries**



In addition to social insurance, public transfers also include unemployment benefits and financial assistance. The Swedish figure for public transfers as a proportion of GDP is on the level of the EU average. There are major differences in how

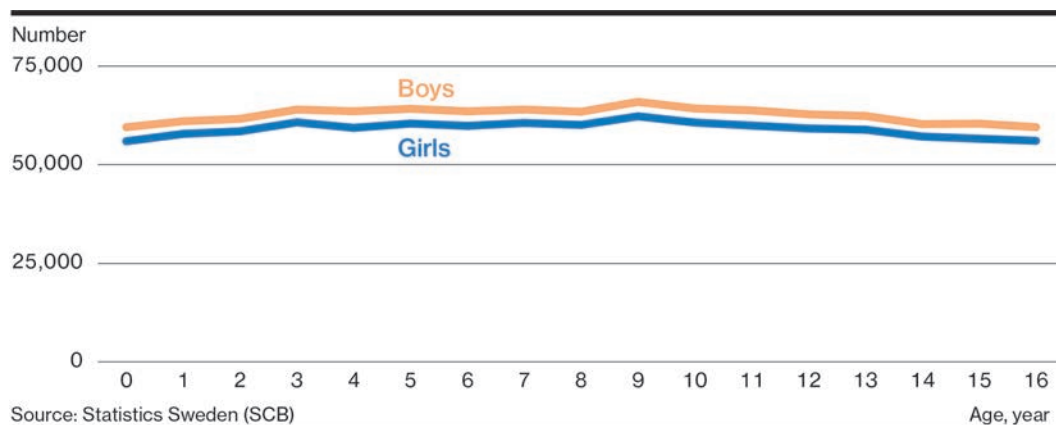
different countries use public transfers and direct services to meet the needs of social security. Examples of direct services include tax reductions and subsidised preschool places, which are not included in this compilation.

Financial security for families and children

Child allowance

The purpose of the child allowance is to make the financial circumstances of families with and without children more equal.

Number of children in December 2019



In December 2019 Sweden had just under 1,004,000 girls and 1,064,000 boys aged 0–16. Compared with 2018, the number of children aged 0–16 increased with 1 per cent in 2019, totalling 2,067,000.

■ Child allowance in December 2019

Age	Number of recipients		Percentage of recipients with a large family supplement ¹	
	Women	Men	Women	Men
0–19	2,145	1,767	4.8	0.3
20–24	20,644	5,130	26.0	13.2
25–29	103,389	42,023	44.8	26.9
30–34	200,739	100,104	61.9	36.3
35–39	231 651	109,834	72.6	41.5
40–44	228,672	79,098	65.9	42.6
45–49	177,558	46,859	44.2	41.0
50–54	71,127	21,433	22.8	34.3
55–	15,387	12,401	9.8	27.5
Total	1,051,312	418,649	56.2	37.6

¹ Only parents who are receiving a large family supplement for children with general child allowance or extended child allowance are included in this table. Large family supplements for children receiving a study allowance is not included. The share of recipients receiving a large family supplement is therefore a low estimate.

Almost 1.5 million parents received a general child allowance, a large family supplement and/or extended child allowance in December 2019. Since the change in the law regarding shared child allowance came into force in 2014, the proportion of women who receive the allowance has decreased from 88 to 72 per cent and the proportion of men

has increased correspondingly from 12 to 28 per cent. The proportion of recipients who received large family supplement was just over 56 per cent for women and just under 38 per cent for men. A total of SEK 33.2 billion in child allowances was paid out in 2019.

Regulations in 2019

The term child allowance refers to general child allowance, extended child allowance, and large family supplement. Parents are entitled to a general child allowance for children who are resident in Sweden until the quarter they turn 16. After the child has turned 16, parents are entitled an extended child allowance if their child is in compulsory school or special needs school. For children born before 1 March 2014, the entire child allowance is paid to one of the legal guardians. If the child lives alternately with each of their parents, half of the child allowance will be paid to each parent following a request for this by one of them, with presentation of proof of an alternate residence arrangement. For children born on 1 March 2014 or later whose parents have joint custody, parents receive a

shared child allowance. This means that each parent receives SEK 625 of the monthly amount of SEK 1,250. If parents want to change this so that the full child allowance is paid to just one of them, they must request this jointly.

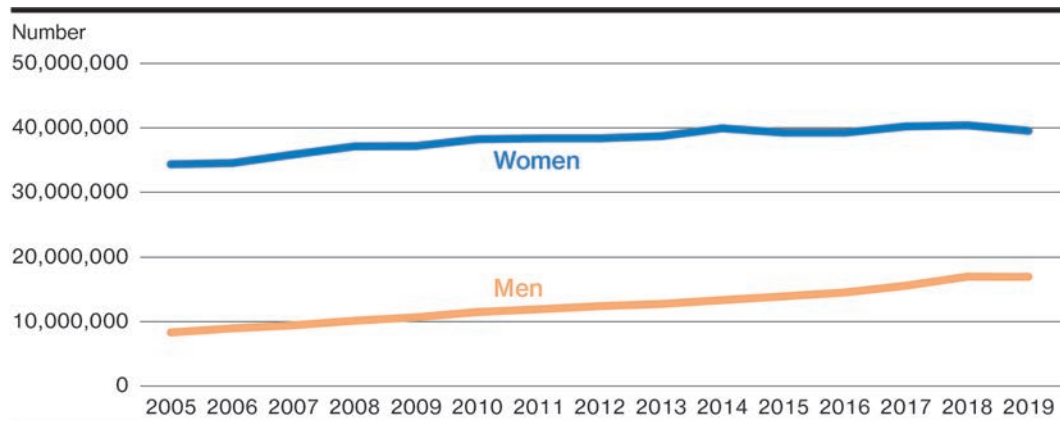
A parent who receives a general child allowance, an extended child allowance or a study allowance from the Swedish Board of Student Finance (CSN) for two or more children will also receive a large family supplement. Child allowance is tax exempt. From March 2019 the child allowance was SEK 1,250 per child per month. Large family supplement in 2019 was SEK 150 per month for the second child, SEK 730 for the third child, SEK 1,740 for the fourth child, and SEK 1,250 for each additional child after that.

	Monthly amounts in 2019 (SEK)			Annual amount 2019, SEK
	Child allowance	Large family supplement	Total	
1 child	1,250	–	1,250	15,000
2 children	2,500	150	2,650	31,800
3 children	3,750	730	4,480	53,760
4 children	5,000	1,740	6,740	80,880
From the fifth child on, an additional SEK 1,250 is paid per child per month				

Parental benefit

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

Days for which a parental benefit is paid



In the early 2000s the birth rate increased and so did the number of days for which parental benefits were paid. A number of changes have been made to the regulations since then, including to the number of days for which benefits are paid and the benefit level. In 2019 there were just under 56 million days

for which parental benefit was paid, 70 per cent of which to women. Men's claims for parental benefit days have increased since 2004, from 20 per cent of the total number of days for which the benefit was paid in 2005 to 30 per cent in 2019.

Parental benefit in 2019

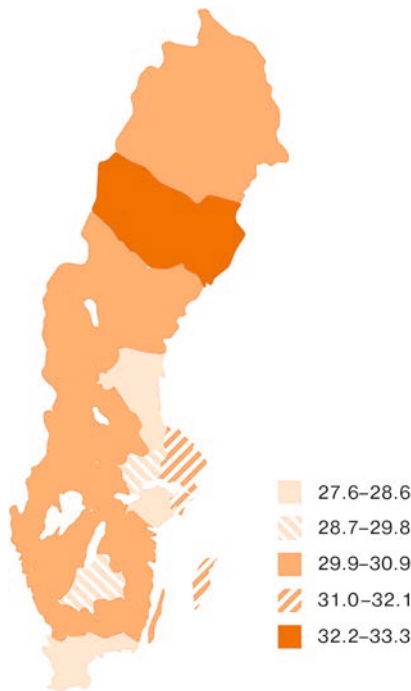
Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
0–19	957	45	166	78	248	278
20–24	17,344	3,574	144	49	360	547
25–29	82,708	37,585	116	46	498	663
30–34	146,952	99,399	92	46	567	707
35–39	133,529	120,150	69	43	576	703
40–44	74,161	88,964	49	37	544	671
45–49	21,265	43,086	35	34	502	648
50–54	2,169	13,586	34	34	479	625
55–	174	5,108	36	37	422	611
Total	479,259	411,497	82	41	534	684

Of the SEK 32.7 billion that was paid in parental benefits in 2019, 65 per cent went to women and 35 per cent to men. Of the recipients, 54 per cent were women and 46 per cent men. For both women and men, the average number of days for which parental benefit was paid was lower in the higher age categories. This is due to factors such as young parents more often having younger children and parents usually claiming a greater proportion of

their parental benefit days when their children are younger.

Due to factors such as the difference in income between men and women and differences in parental benefit claims, the average daily compensation rate was 28 per cent higher for men than for women. For example, women claimed parental benefit at the basic level, which leads to a lower daily rate, to a greater extent than men.

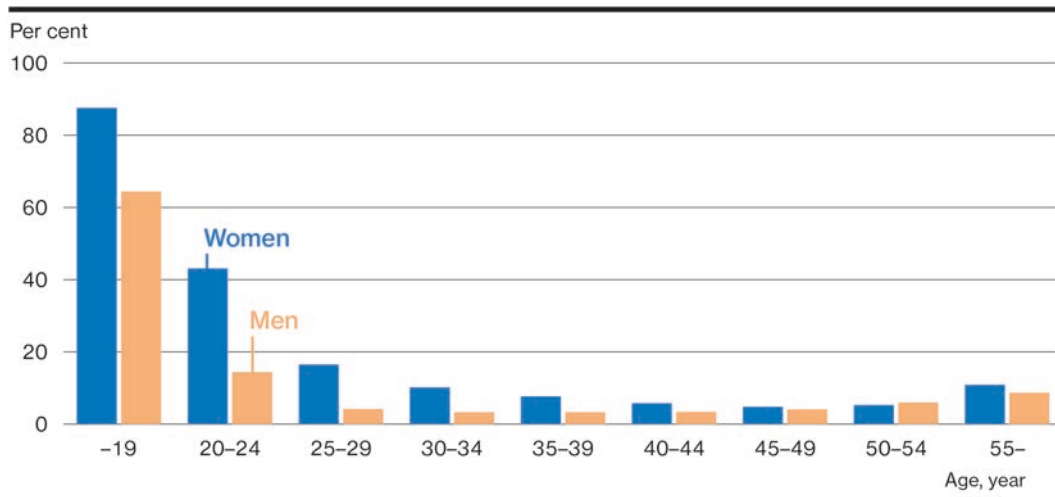
■ Proportion of parental benefit days claimed by men in 2019, by county



Of all days for which parental benefit was paid in 2019, men claimed 30 per cent. The highest proportion (33 per cent) was in Västerbotten County and lowest (28 per cent) in Gävleborg County. There was considerable variation between municipalities in many counties.

The proportion of parental benefit days claimed by men of course depends on how many parental benefit days are claimed by women. This means that, even though there may be differences between two counties in terms of the respective proportions, the average number claimed by men per child can still be the same; the difference in terms of proportions is then due to differences between the counties in the number of days claimed by women.

■ Proportion of recipients of parental benefit at the basic level in 2019



The proportion of parents who only claim parental benefit at the basic level decreases with increasing age up to the age of 50, after which the proportion begins to increase again.

In the 19 years old or younger age group, 90 per cent of women and 65 per cent of men only claimed

parental benefit at the basic level in 2019. However, the number of recipients of parental benefit in the youngest age group is small.

■ Parental benefit at the basic level and average payment, regardless of compensation level, in 2019 by region of birth

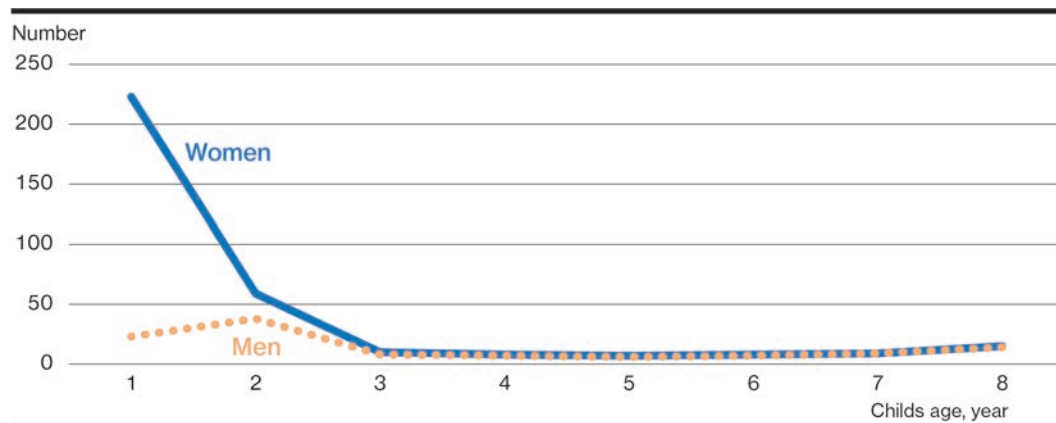
Parents' region of birth	Proportion of recipients claiming only the basic level, per cent		Average amount (regardless of payment level), SEK per day	
	Women	Men	Women	Men
Sweden	3.0	0.9	598	720
Nordic countries except Sweden	6.7	2.5	596	708
EU 28 except the Nordic countries	11.7	3.1	537	700
Rest of Europe	14.9	3.9	494	656
Sub-Saharan Africa	50.7	15.3	328	557
Asia except the Middle East	33.8	11.0	410	629
Middle East, North Africa and Turkey	48.0	20.6	356	530
North America	14.6	6.4	542	660
South America	14.8	4.6	502	644
Oceania	17.6	3.7	574	682
All countries	11.0	3.7	534	684

In 2019, 11 per cent of women and just under 4 per cent of men only received parental benefit at the basic level because they did not meet the requirements for receiving income-related parental benefit. The proportion was lowest among parents born in Sweden. It was more common for

women to only receive parental benefit at the basic level than for men, regardless of region of birth.

Parents born in Sweden had a higher average daily benefit than parents born in other countries. Regardless of their region of birth, women had a lower average daily benefit than men.

■ Average number of days of parental benefit claimed at different ages for children born in 2011



Parents of children born before 2014 can receive parental benefit until their child has turned eight years old or has completed their first year of school. Parents of children born in 2014 or later can receive parental benefit until the child's 12th birthday. For children born in 2011 who turned

eight in 2019, the vast majority of parental benefit days were claimed during their first year of life, and primarily by women. From the time children are three years old, differences between women and men in the number of days claimed are very small.

■ Children whose parents received parental benefit in 2019

Age	Number of children		Proportion of children, per cent	
	Girls	Boys	Girls	Boys
0	49,074	51,971	88	87
1	56,002	59,223	97	97
2	46,821	49,316	80	80
3	44,018	46,369	72	72
4	40,689	43,815	69	69
5	30,850	32,736	51	51
6	35,794	38,290	60	60
7	37,742	39,973	62	62
8	35,969	37,963	60	60
Total	376,959	399,656	71	71

For 88 per cent of the children born in 2019 (age 0 in the table), at least one parent received parental benefit during the year. From the time the children turn two, it becomes less common for parents to

claim parental benefit. In total, parental benefit was paid for 71 per cent of all children aged 0–8 years in 2019.

Regulations in 2019

Following either birth or adoption, parents can receive parental benefit for a total of 480 days per child. The benefit is related to the parents' income for 390 of these days. There is a basic level of SEK 250 per day for parents who do not fulfil the requirements for receiving income-related benefit, or who have a low income or none. For the remaining 90 days parents receive a benefit corresponding to a minimum level, which is SEK 180 per day for everyone.

If parents have joint custody of a child, each of them is entitled to half of the total number of parental benefit days. However, one parent can cede their parental benefit days to the other parent, except for 90 days which are reserved exclusively for each parent. The principle is that parental benefit may not be paid to both parents for the same child and the same time. However, both parents can receive parental benefit simultaneously for up to 30 days until their child's first birthday. Försäkringskassan refers to such simultaneous parental benefit claims as double days.

The benefit can be paid as a full day, three-quarter day, half day, one-quarter day or one-eighth day. As a rule, parental benefit can be claimed until the child has turned eight years old or has completed their first year of school. The benefit is just under 80 per cent of the sickness cash benefit qualifying income, and the maximum benefit is based on 10 times the price base amount. In 2019, this

corresponded to a maximum benefit of SEK 989 per day.

New regulations governing parental benefit were introduced on 1 January 2014. These new regulations applied to children born in 2014 or later, and meant that the number of days at the various benefit levels became shared evenly between the parents. They also extended the period for which parental benefit could be granted until the time that the child has turned 12 or has completed the fifth year of school, whichever comes later. Another change was to limit the number of days for which parental benefit can be paid for children aged 4 or older to 96 days.

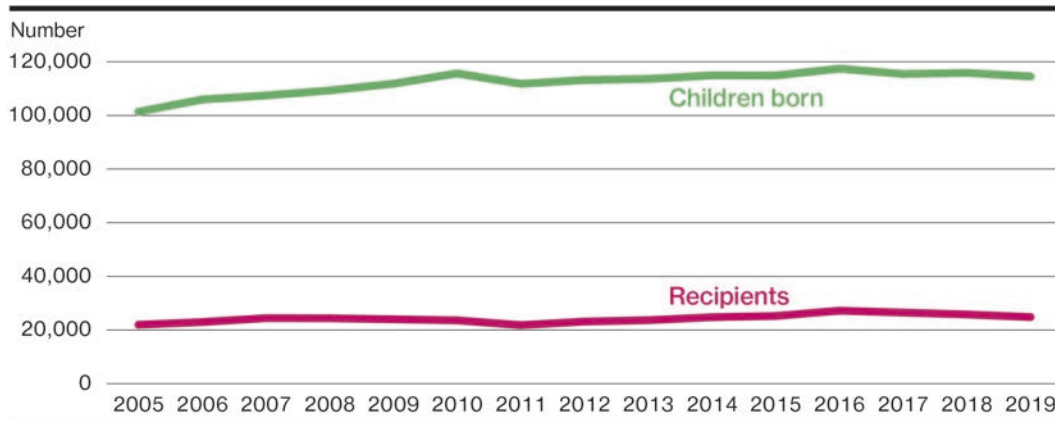
On 1 January 2016, the number of days reserved for each legal guardian was increased from 60 to 90. This applies to children born on 1 January 2016 or later. It also applies in the event of adoptions in which a parent gained custody of the child on 1 January 2016 or later.

A restriction was introduced into the parental benefit from 1 July 2017 for children from countries outside of the EU/EEA or Switzerland who become resident in Sweden after the child's first birthday. If the child is one year old or more when they become resident in Sweden, a maximum of 200 days of parental benefit will be paid for the child. If the child is two years old or more when they become resident in Sweden, a maximum of 100 days of parental benefit will be paid for the child.

Pregnancy benefit

The pregnancy benefit gives expecting mothers who cannot continue with paid employment the opportunity to take time off and rest.

■ Pregnancy benefit



During the later stages of pregnancy many women receive some degree of payments from the social insurance system, in the form of a pregnancy

benefit, a sickness cash benefit or a parental benefit. Between 2005 and 2019 one in every five births had been preceded by a pregnancy benefit.

■ Pregnancy benefit in 2019

Age	Number of recipients	Number of days on average	Average amount per day, SEK
0-24	2,211	40	573
25-29	9,648	41	629
30-34	8,529	41	642
35-39	3,628	40	641
40-44	743	41	636
45-	63	36	627
Total	24,822	41	630

In 2019, pregnancy benefits worth almost SEK 607 million were paid to just under 25,000 women. The largest number of recipients was in the 25-34

age group, which is also the age interval in which women are most likely to have children.

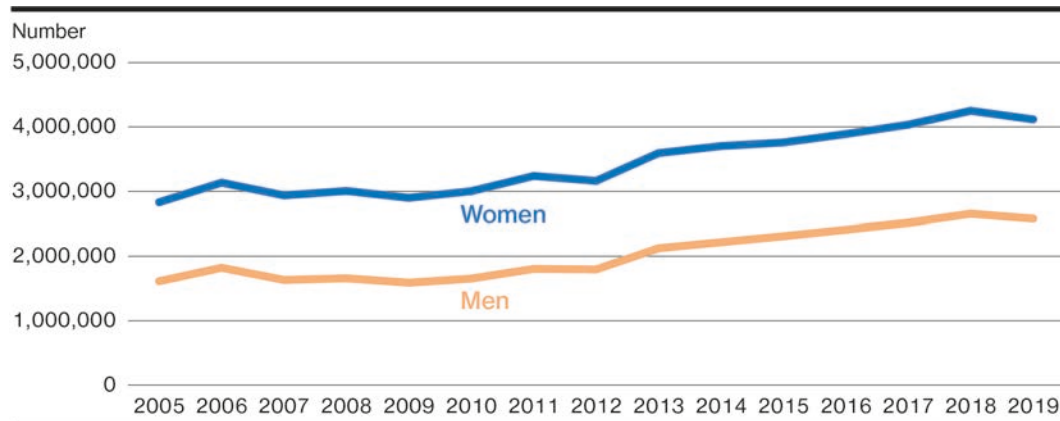
Regulations in 2019

A pregnant woman with a physically demanding job can be paid a pregnancy benefit during the later stages of her pregnancy if her employer is unable to assign her tasks more suited to her condition. A pregnancy benefit can be paid for a maximum of 50 days during the last two months of the pregnancy. In some cases, the Work Environment Act forbids a particular type of work during part of a pregnancy, entitling the woman to a pregnancy benefit during that time (which may be the entire pregnancy, except for the ten days before the expected delivery, for which pregnancy benefit is never paid).

Temporary parental benefit for care of a child

Temporary parental benefit for care of a child enables compensation to parents or close relatives who stay home from work in order to care for a sick child.

Days with temporary parental benefit for care of a child



The annual number of days for which temporary parental benefits for care of a child was paid remained fairly constant until 2012. The number of days increased in 2013 and continued to increase every year until 2019, when the number decreased slightly. There are a variety of factors that may be behind the increase between 2013 and 2018; the increased number of children in the population is an important part of the explanation. It has also become easier to apply for benefits, which may have contributed to the increase. The decrease

in 2019 may be due to a slightly milder flu season than usual, as well as to the fact the number of verifications of child care cases has increased significantly since 2017.

The share of days claimed by women and men, respectively, has only changed marginally over this period. In 2005, women claimed 64 per cent of the days, while men claimed 36 per cent. The corresponding figures for 2019 were 61 per cent for women and 39 per cent for men. A total of 6.7 million days were claimed in 2019.

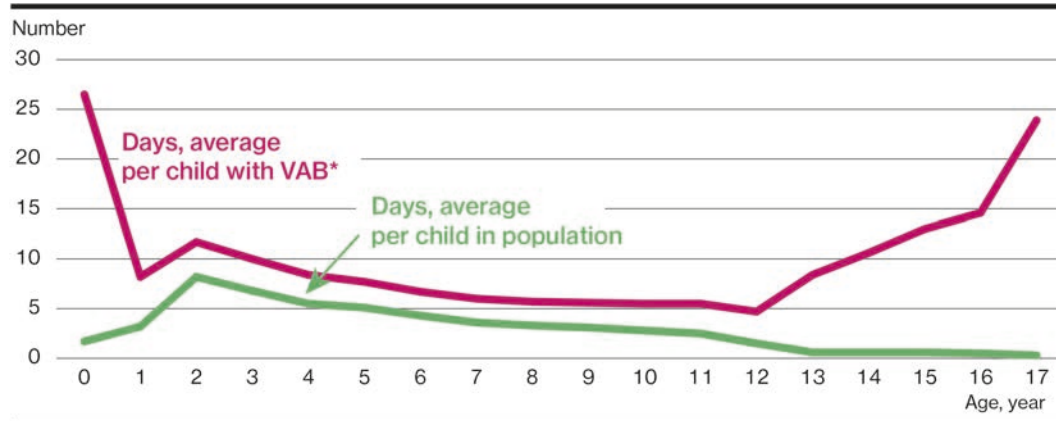
Temporary parental benefit for care of a child in 2019

Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
0-24	4,244	1,884	9.7	7.9	801	961
25-29	44,606	25,676	10.1	7.6	875	999
30-34	111,925	76,450	9.4	7.3	923	1,011
35-39	136,635	102,775	8.4	6.8	951	1,014
40-44	113,631	90,485	7.5	6.3	965	1,013
45-49	58,408	55,621	7.2	6.1	971	1,007
50-54	15,393	21,633	7.7	6.3	964	1,003
55-59	4,784	6,730	5.5	6.6	965	980
60-64	3,093	2,124	2.8	6.1	990	997
65-	453	350	2.8	6.0	975	984
Total	493,172	383,728	8.3	6.7	940	1,010

Temporary parental benefits for care of a child were paid to just under 877,000 persons in 2019, of which 56 per cent were women and 44 per cent men. A total of SEK 6.4 billion was paid out, 60

per cent of it to women and 40 per cent to men. On average, women claimed just over 8 days during the year, and men just under 7 days.

■ **Average number of days with a temporary parental benefit for care of a child in 2019, by the child's age**



* VAB is a Swedish abbreviation for temporary parental benefit for care of a child ("vård av barn").

The number of days with a temporary parental benefit for care of a child per child in the population (regardless of whether the parents claimed the benefit or not) is highest when the child is two years old. The number of days then decreases as the child's age increases.

The average number of days per child in the population is low for children born in 2019 (age 0 in the figure) and for children who are 12 or older. However, the average number of days with a benefit per child is high in these age groups. This is because the benefit is mainly being claimed for children who are seriously ill.

■ **Children aged 0–11 for whom a temporary parental benefit for care of a child was paid in 2019**

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	3,172	4,243	6	7
1	22,531	24,720	39	40
2	40,681	43,287	69	70
3	41,118	43,448	67	68
4	38,673	42,236	65	66
5	39,680	42,168	66	66
6	37,779	40,441	63	64
7	36,070	38,548	59	60
8	34,326	36,714	57	58
9	34,001	36,349	55	55
10	30,771	33,074	51	51
11	27,058	29,924	45	47
Total	385,860	415,152	53	54

In 2019, Försäkringskassan paid temporary parental benefit for care of a child for just under 801,000 children aged 0–11. The most common payment was for children aged 2, where 69 per cent of all girls and 70 per cent of all boys had either a

parent or a close relative who claimed the benefit. The corresponding figure for all children in the 0–11 age group was 53 per cent for girls and 54 per cent for boys.

Regulations in 2019

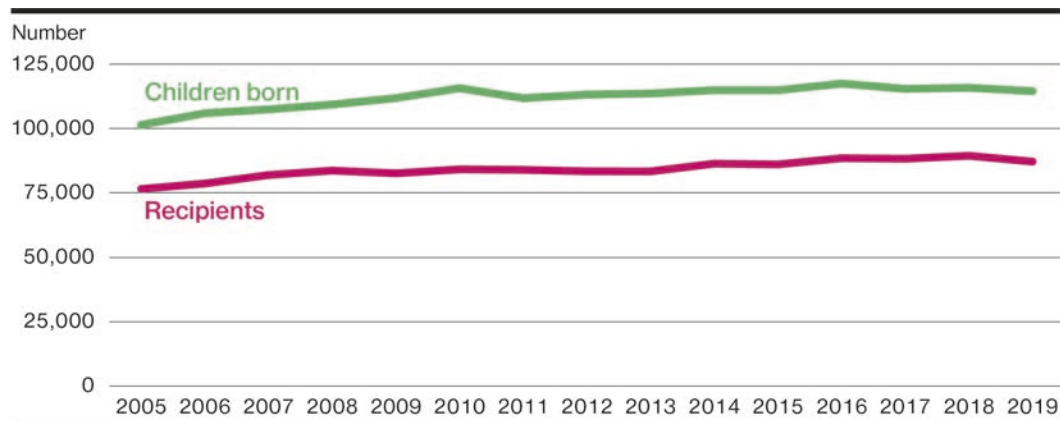
If parents need to stay home from work in connection with their child's illness or infection, with illness or infection of the child's ordinary carer, with visits to preventive public health services, etc., they may be entitled to a temporary parental benefit for care of a child. This applies for children under the age of 12 and in some cases to older children as well. This benefit can normally be paid for up to 60 days per child per year. When the 60 days have been claimed, a further 60 days may be granted, albeit not if the child's ordinary carer has an illness or infection. Under certain circumstances, a parent can transfer their right

to temporary parental benefit for care of a child to another person who stays home from work in order to care for the child. Parents of seriously ill children under the age of 18 can receive a temporary parental benefit for care of a child for an unlimited number of days. In such cases, both parents are able to receive the benefit simultaneously for the same child. The benefit can be paid as a full day, three-quarter day, half day, one-quarter day or one-eighth day, and is slightly less than 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with the birth or adoption of a child makes it possible for a father, a second parent, or another person to receive a benefit in order to be present at delivery and to care for a child in connection with the birth or adoption of a child.

Temporary parental benefit in connection with birth or adoption



The number of children born in Sweden increased during the 2000s, as did the number of people who received a temporary parental benefit in connection with the birth or adoption of a child. For 76 per cent of the children born in 2019 it was the father, a second parent, or another person who received this benefit.

Temporary parental benefit in connection with birth or adoption in 2019

Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
0-24	7	2,155	9.7	9.6	895	976
25-29	86	17,215	8.4	9.7	1,015	1,022
30-34	218	31,131	8.8	9.7	1,033	1,031
35-39	195	21,762	8.2	9.6	1,020	1,028
40-44	153	9,371	7.5	9.5	1,021	1,021
45-49	125	3,114	7.6	9.5	954	1,010
50-54	121	853	7.9	9.3	954	998
55-59	117	232	8.0	9.2	1,040	983
60-	127	108	7.7	8.8	1,003	988
Total	1,149	85,941	8.0	9.6	1,008	1,025

Just over 87,000 people received temporary parental benefits in connection with the birth or adoption of a child in 2019. Of the recipients, just over 1 per cent were women and just under 99 per cent men. The total amount paid out was SEK 867 million for this benefit. Approximately 1 per cent of this amount was paid to women.

Regulations in 2019

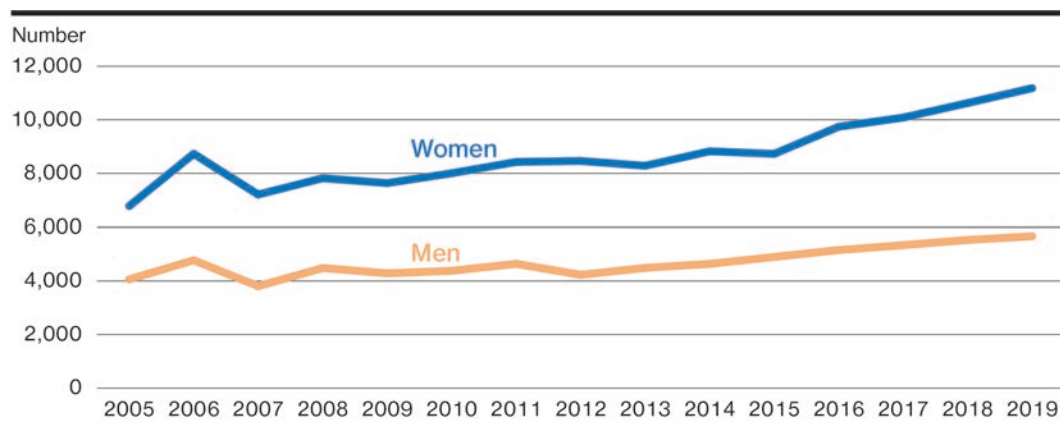
In connection with the birth of a child, the father or the child's second parent is entitled to a temporary parental benefit for 10 days when they do not go to work. In some circumstances, these days can be claimed by a person other than the father or the child's second parent. In connection with an adoption parents are entitled to five

days each. These days may be claimed until the sixteenth day after the day the child came home from hospital or the day the adoptive parents gained custody of the child. The benefit level is slightly less than 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Temporary parental benefit for contact days

Temporary parental benefit for contact days allows parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) to receive benefit payments when they take part in parental training courses, etc.

Days with temporary parental benefits for contact days



The number of contact days for which benefits are paid out has increased since the early 2000s. Women claimed 66 per cent and men 34 per cent of the total number of days in 2019. The peak in 2006 is largely due to inaccurate records.

Temporary parental benefit for contact days in 2019

Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
0-29	96	35	2.2	1.3	893	944
30-34	524	208	2.0	2.0	915	981
35-39	1,222	577	2.0	1.7	953	986
40-44	1,572	756	2.1	2.0	963	1005
45-49	1,240	755	2.1	1.9	972	986
50-54	517	388	2.3	2.3	983	997
55-	115	165	2.4	2.4	964	990
Total	5,286	2,884	2.1	2.0	959	992

Just under 8,200 parents claimed contact days for children covered by LSS in 2019. Of these, 65 per cent were women and 35 per cent men. A total of SEK 16.3 million was paid out in temporary parental benefits, 66 per cent of which to women and 34 per cent to men.

Regulations in 2019

Parents of children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) are entitled to ten contact days per child per year for children up to the age of 16. These days can be claimed for parental training courses, when children are settling into school, or for visiting

the preschool facility or childcare facility the child attends. The benefit can be paid for a full day, three-quarter day, half day, one-quarter day or one-eighth day. The benefit comes to slightly less than 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Temporary parental benefit in connection with the death of a child

Temporary parental benefit in connection with the death of a child allows parents to receive a benefit in order to stay home from work in connection with the death of a child.

■ Temporary parental benefit in connection with the death of a child in 2019

Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
0–24	14	11	9.9	10.2	885	919
25–29	82	75	9.3	9.1	888	997
30–34	121	116	9.3	9.4	934	968
35–39	82	101	9.2	9.1	953	1,027
40–44	40	61	9.4	9.2	934	1,030
45–49	15	39	9.4	9.9	954	935
50–	11	25	8.5	8.5	920	891
Total	365	428	9.3	9.3	926	987

Just under 800 parents were paid this benefit in connection with the death of a child in 2019. Of these, 46 per cent were women and 54 per cent men. Both women and men claimed an average of 9.3 days.

A total of SEK 6.9 million was paid in temporary parental benefits in connection with the death of a child, 45 per cent of which to women and 55 per cent to men.

Regulations in 2019

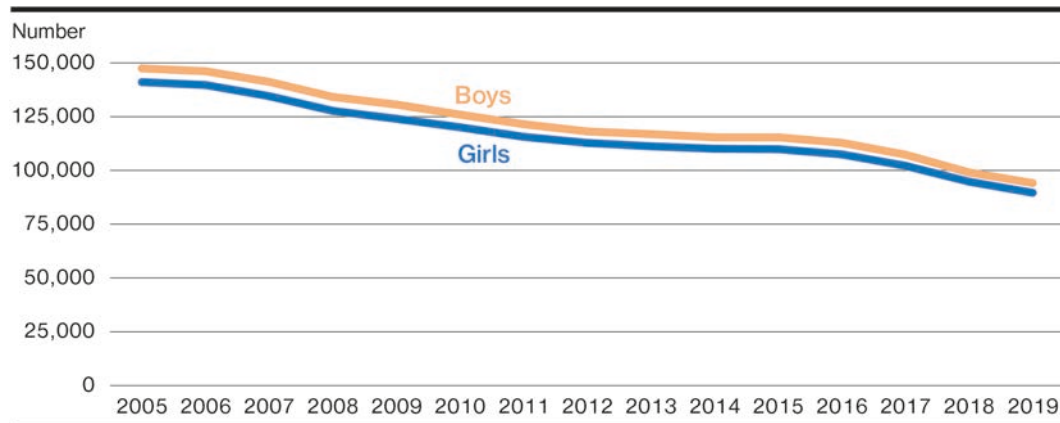
Parents who have lost a child are eligible to receive the benefit for 10 days while not going to work. These days may be claimed no later than 90 days after the death of the child. The benefit can be paid as a full day, three-quarter

day, half day, one-quarter day or one-eighth day, and is slightly less than 80 per cent of the sickness cash benefit qualifying income. The maximum benefit is based on 7.5 times the price base amount.

Maintenance support

Maintenance support is used to guarantee that children of parents who live apart receive maintenance, even when the parent liable to do so is not contributing to the child's maintenance.

Children for whom maintenance support was paid



The number of children for whom maintenance support was paid declined in the 2000s. This is attributable to factors such as the low birth rate at the end of the 1990s and to the increased incidence of children living alternately with either parent, meaning that maintenance is provided directly. Another factor that may have contributed to the decline is that Försäkringskassan has been working actively to encourage separated parents

to pay maintenance themselves. New rules on maintenance support were introduced in 2016 and may have contributed to the decline in the number of children for whom maintenance support was paid. The changed rules mean that Försäkringskassan will stop paying maintenance support if it makes the assessment that the parents will be able to resolve the issue of maintenance without Försäkringskassan's involvement.

Maintenance support in December 2019, by age

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0-2	4,880	5,361	2.8	2.9
3-5	9,794	10,293	5.4	5.4
6-8	13,700	14,277	7.6	7.5
9-11	16,837	17,686	9.2	9.1
12-14	18,863	19,800	10.8	10.7
15-17	20,834	22,027	12.5	12.3
18-19	4,953	4,924	4.7	4.2
Total	89,861	94,368	7.7	7.6

In total, parents of slightly more than 184,000 children received maintenance support. This corresponds to just under 8 per cent of all children aged 0-19. The highest proportion was among

children aged 15-17, where just over 12 per cent had a parent who received maintenance support from Försäkringskassan.

■ Maintenance support in December 2019

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
0–24	7,583	4,440	1,581	1,363
25–29	9,631	580	2,023	1,665
30–34	17,606	1,539	2,375	1,977
35–39	21,788	2,573	2,649	2,243
40–44	20,761	3,222	2,626	2,359
45–49	16,252	3,105	2,499	2,347
50–54	8,484	1,987	2,364	2,255
55–59	2,632	1,088	2,326	2,173
60–	443	718	2,740	2,217
Total	105,180	19,252	2,034	2,410

Maintenance support worth SEK 2.7 billion was paid out in 2019. A large share of the sums disbursed by Försäkringskassan is subsequently repaid by parents originally liable for the contributions and thus in debt for them. Of the

recipients, 85 per cent were women and 15 per cent men. Because extended maintenance support is often paid directly to the child, a large proportion of the recipients aged up to 24 are children with extended maintenance support.

■ Child support debtors in December 2019

Age	Number of child support debtors		Number in debt		Average debt ¹ SEK in December	
	Women	Men	Women	Men	Women	Men
0–24	250	1,513	15	176	2,783	6,326
25–29	1,146	5,460	199	1474	5,128	8,058
30–34	2,461	11,021	525	3351	9,003	11,612
35–39	3,551	15,419	877	4814	10,555	14,759
40–44	3,502	18,004	980	5766	10,560	16,812
45–49	2,658	17,203	849	5916	12,042	17,422
50–54	1,454	12,606	547	4864	10,976	18,553
55–59	428	7,302	197	3234	10,745	16,685
60–	71	4,920	115	3163	10,122	15,405
Total	15,521	93,448	4,304	32,758	10,433	15,748

¹ The average debt is calculated based on the proportion of parents liable for contributions who have a debt to Försäkringskassan. This means that the table does not include any debt that had been passed on to the Swedish Enforcement Authority for collection.

Of the almost 109,000 parents liable for contributions in December 2019, 14 per cent were women and 86 per cent were men. 28 per cent of

the women who were liable for contributions had a debt to Försäkringskassan. The corresponding figure for men was 35 per cent.

Regulations in 2019

Parents are obliged to support their child until they turn 18, or for longer if the child is still at school. When a child lives permanently with one parent, the other parent has to pay maintenance contributions. The parents can come to an agreement between themselves on an appropriate amount or calculate it by applying the rules in the Children and Parents Code. The size of the maintenance contribution is then determined according to the child's needs and the parents' financial circumstances. Försäkringskassan can pay maintenance support for a child if:

- the parent who has to pay maintenance contributions fails to do so or pays less than the determined sum,
- the paternity of the child has not been established,
- a single parent has adopted a child from abroad.

In 2019, a legislative amendment came into force that changes the maintenance support amount for children under 11. The change means that maximum maintenance support is SEK 1,573 until the month in which the child turns 11, SEK 1,723 until the month in which the child turns 15, and SEK 2,073 from the month after the child has turned 15.

Extended maintenance support can be paid while the child is pursuing studies that

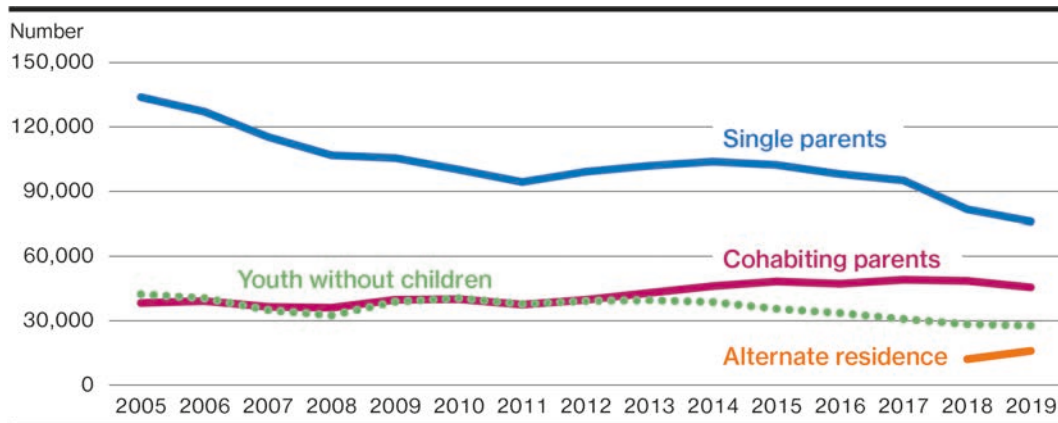
qualify for extended child allowance or a study allowance under Chapter 2 of the Swedish Student Finance Act, but not beyond the month of June in the year the child turns 20.

Maintenance support can be paid in the form of full maintenance support, supplementary allowance or maintenance support for alternating residence. The provisions on maintenance support and extended maintenance support for alternating residence ceased to apply from 1 March 2018. Försäkringskassan now only pays maintenance support for children who are comprehended by the transitional provisions. When Försäkringskassan pays full maintenance support, the parent liable for contributions has to pay back all or part of the support to Försäkringskassan. The amount to be paid back is calculated on the basis of income information in the most recent decision on final tax, and then a percentage is applied to it that depends on the number of children the parent in question has to support. If the debtor parent has repaid Försäkringskassan as instructed for six consecutive months at least, maintenance support will no longer be paid for the child unless there are special reasons to do so. The parent liable for contributions is then expected to be able to pay maintenance directly to the other parent instead.

Housing allowance

Housing allowance is intended to give families with children and young low-income households the possibility of living in adequate and sufficiently spacious homes.

■ Households receiving housing allowance in December



The number of households receiving housing allowance has decreased since the early 2000s. This decrease is partly due to the rule changes implemented during this period and partly due to incomes increasing faster than the income limits for the allowance.

The special allowance for families with children has been raised on two occasions after 2011 – in 2012 and in 2014. In 2012, additionally, the threshold for housing costs for families

with children was lowered. For young people’s households with no children, the share of housing costs on which the benefit is based increased. The number of households with children that received housing allowances grew between 2012 and 2014, but has subsequently decreased somewhat.

In December 2019 housing allowance was paid to just over 165,000 households. Just under 17 per cent of those who received the allowance were young people’s households with no children.

■ Housing allowance in December 2019

Age	Number of households by type			Average amount per household in December, SEK		
	Single Women	Single Men	Cohabitants	Single Women	Single Men	Cohabitants
0–24	11,226	11,658	2,100	1,387	934	1,873
25–29	11,929	5,294	5,164	2,303	1,005	2,126
30–34	14,395	1,397	8,215	2,791	2,089	2,387
35–39	15,821	2,076	9,121	2,772	2,186	2,596
40–44	15,027	2,497	7,854	2,645	2,211	2,766
45–49	11,914	2,352	6,124	2,545	2,228	2,785
50–54	6,484	1,863	4,058	2,515	2,329	2,738
55–59	2,337	1,340	2,152	2,564	2,366	2,732
60–	445	1,051	1,366	2,761	2,470	2,816
Total	89,578	29,528	46,154	2,463	1,508	2,568

Housing allowance is paid primarily to single parents, and mostly to women. More than SEK 4.6 billion was paid out in housing allowances in 2019. Just under 58 per cent of the total went to

households with a single woman as the earner, just under 12 per cent to households with a single man as the earner, and just under 31 per cent to households with cohabiting partners.

Regulations in 2019

Families with children can receive a housing allowance. Young people's households without children, where applicants are over 18 but under 29 years old, can receive a housing allowance.

The size of the allowance is determined by the composition of the household, housing costs, the size of the home and the applicants' income. A housing allowance can be paid for up to twelve months at a time.

Applicants must estimate how much they will earn over the course of the calendar year in which they are making the application. A preliminary housing allowance is calculated based on this information. The final housing allowance is determined once the Swedish Tax

Agency has issued its decision on final tax for the year in question. Decisions on final housing allowances for 2019 will be announced in 2021.

Housing allowances for married couples and cohabiting partners with children are subject to individual means testing. The allowance is reduced if the annual income of each spouse/partner exceeds SEK 71,000.

For single parents, the housing allowance is reduced if the annual income exceeds SEK 142,000.

For young people without children, the allowance is reduced if the annual income exceeds SEK 41,000 for single people, or SEK 58,000 in total for cohabiting couples.

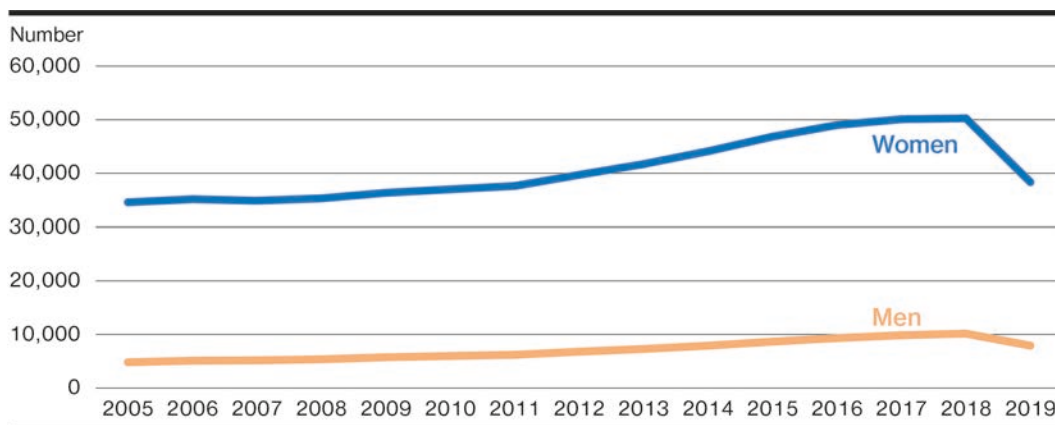
	Maximum housing allowance, SEK per month	Maximum living space, sq m	Income limit above which contributions are reduced, SEK per year	
			Single	Married/cohabiting
<i>Families with children</i>				
Number of children living at home				
1	3,400	80	142,000	71,000/applicant
2	4,200	100	142,000	71,000/applicant
3	5,200	120	142,000	71,000/applicant
4	5,200	140	142,000	71,000/applicant
5 or more	5,200	160	142,000	71,000/applicant
<i>Households without children</i>				
Age 18–28	1,300	60	41,000	58,000

Financial security in the event of disability

Childcare allowance

Childcare allowance is financial assistance to parents of children with an illness or disability, to allow them to give their child the supervision, care and support needed in order for the child to develop in the best possible way. It can also provide compensation for certain additional costs that arise due to the child's illness or disability. Since 1 January 2019 it has not been possible to apply for childcare allowance.

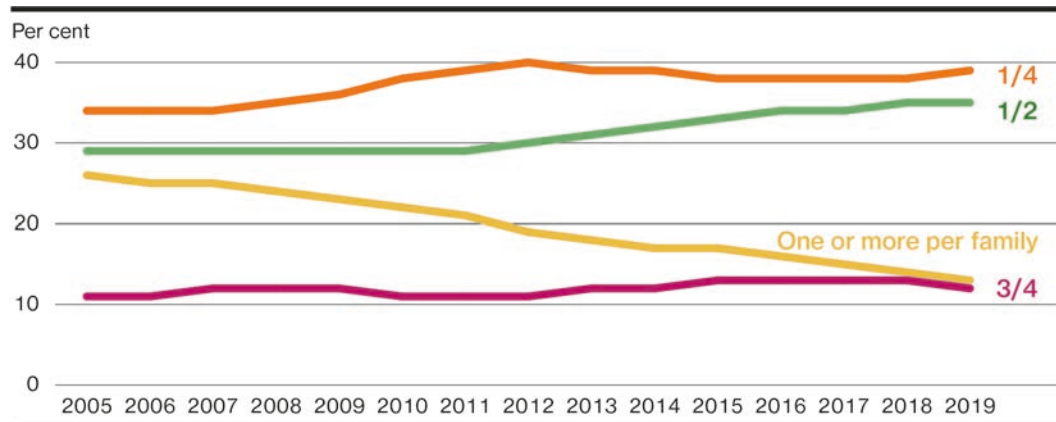
■ Childcare allowance recipients in December



The number of parents receiving childcare allowance increased by 53 per cent between 2005 and 2018, and then declined by 23 per cent in 2019 when it was no longer possible to apply for childcare allowance. The majority of recipients have been women throughout this period, in 2019 they were 83 per cent women and 17 per cent men.

9 per cent of recipients (4,211 people) were paid compensation in December 2019 for additional expenses, in the form of a tax exempt additional costs component. Approximately 1 per cent of recipients (419 people) were only paid compensation for additional expenses.

Childcare allowance proportions in December by compensation level



The proportion of childcare allowance recipients who were paid partial compensation increased during the period. The lowest level (one-quarter benefit) was the most common, and accounted for 39 per cent of all childcare allowance payments

in 2019. The proportion of childcare allowance recipients were paid the full allowance or more decreased during the period, from 26 per cent of all childcare allowance payments to 13 per cent in 2019.

Childcare allowance payments in December 2019, by the age of the child

Age	Number of children		Proportion of children whose parents receive childcare allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-2	193	255	11	15
3-5	1,082	1,965	17	15
6-8	1,987	4,586	21	20
9-11	3,202	7,384	27	23
12-15	5,817	11,960	27	24
16-19	4,187	7,541	24	22
Total	16,468	33,691	24	22

In December 2019, Försäkringskassan paid childcare allowance for just over 50,000 children. Almost a

quarter of these children were in families receiving childcare allowance for more than one child.

■ Childcare allowance in December 2019, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
0–29	1,129	70	4,637	3,893
30–34	3,968	428	4,623	4,112
35–39	7,865	1,184	4,800	4,215
40–44	10,357	1,984	4,725	4,133
45–49	9,109	2,139	4,717	4,003
50–54	4,502	1,285	4,774	4,104
55–	1,410	825	4,816	4,344
Total	38,340	7,915	4,734	4,124

In December 2019, childcare allowance was paid to just under 46,300 parents. Of the recipients, 83 per cent were women and 17 per cent men. The largest number of recipients was in the

40–44 age group. The total value of child care allowances paid in 2019 was around SEK 3.4 billion, of which 85 per cent to women and 15 per cent to men.

Regulations in 2019

A parent is eligible for childcare allowance for their child if the child requires special supervision or care for at least six months. This eligibility is valid until June of the year in which the child turns 19. The special supervision or care has to be a consequence of the child's illness or disability. The parent can also receive childcare allowance if the child's illness or disability entails increased expenditure (additional expenses).

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

Childcare allowance can be paid as a full, three-quarters, half or one-quarter benefit. Full childcare allowance is 2.5 times the price base amount, which in 2019 corresponded to SEK 9,688 per month. Childcare allowance is taxable and pensionable. Part of the childcare allowance can be paid as compensation for additional costs. This additional cost component of childcare allowance is tax-exempt and non-pensionable. A childcare allowance based only on additional costs

needs to amount to a minimum of 36 per cent of the price base amount and a maximum of 62.5 per cent of the price base amount in order to be provided at this amount.

A childcare allowance based on care and supervision can also be combined with additional costs. In cases where accepted additional costs amount to a minimum of 18 per cent of the price base amount and a maximum of 69 per cent of the price base amount, these result in an additional costs component of the childcare allowance that is tax-exempt and non-pensionable. If the entire childcare allowance is granted only on the basis of care and supervision, an additional cost allowance may be granted in addition to the full childcare allowance.

On 1 January 2019 two new allowances were introduced; child carer's allowance and compensation for additional costs. These will eventually replace childcare allowance. Since 1 January 2019 it is no longer possible to apply for childcare allowance. There are transitional provisions for parents who have already been receiving childcare allowance.

Child carer's allowance

As of January 2019, it is possible to apply for child carer's allowance. Child carer's allowance is intended to improve parents' financial capacity to meet their child's need of care and supervision which is due to a disability.

■ Childcare allowance in December 2019, by child's age

Age	Number of children		Proportion of children whose parents receive child carer's allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-2	58	72	24	18
3-5	179	332	18	17
6-8	271	681	23	20
9-11	406	930	28	25
12-15	625	1,310	32	28
16-19	373	538	30	31
Total	1,912	3,863	28	25

In December 2019 Försäkringskassan paid child carer's allowance for just under 6,000 children. More than a quarter of the children were in families receiving child carer's allowance for

several children. 33 per cent of the children were girls and 67 per cent boys. There was a greater number of boys than girls in all age groups.

■ Child carer's allowance in December 2019, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
0-29	187	17	3,892	3,633
30-34	604	80	4,024	3,298
35-39	1,036	170	4,062	3,455
40-44	1,125	235	4,151	3,451
45-49	915	226	3,966	3,547
50-54	404	119	4,024	3,689
55-	101	77	3,741	3,263
Total	4,372	924	4,041	3,480

In total, child carer's allowance was paid to just under 5,300 parents in December 2019. Of the recipients, 83 per cent were women and 17 per cent men. The largest number of recipients

was in the 40-44 age group. Just over SEK 214 million was paid in child carer's allowance in 2019, of which 84 per cent to women and 16 per cent to men.

Regulations in 2019

Parents of children with a disability can get child carer's allowance. The allowance is intended to improve parents' financial capacity to meet their child's need for care and supervision which is due to a disability.

Two parents may be entitled to a child carer's allowance for a child until June of the year in which the child turns 19, if the child due to a disability may be assumed to need, for at least six months, more care and supervision than children of the same age without disabilities need. A person officially regarded as equivalent

to a parent may also be granted a child carer's allowance. Parents can apply individually or jointly for one or more children.

The allowance can be granted at different levels (full, three-quarters, half or one-quarter) depending on the extent of the child's need for care and supervision. If the grant is for several children, more than one full child carer's allowance may be paid. A full child carer's allowance is 2.5 times the price base amount, which in 2019 corresponded to SEK 9,688 per month. A child carer's allowance is taxable and pensionable.

Additional cost allowance for children

From January 2019 it is possible to apply for additional cost allowance. Additional cost allowance for children provides financial help to parents who have additional costs due to their child's disability.

■ Additional cost allowance for children in December 2019, by child's age

Age	Number of children		Proportion of children whose parents receive additional cost allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-5	20	34	20	18
6-8	14	26	29	35
9-11	15	33	47	58
12-15	28	31	43	61
16-19	21	19	52	53
Total	98	143	39	44

In December 2019 Försäkringskassan paid additional cost allowances for just under 250 children. Close to 41 per cent of the children were girls, and 59 per cent were boys. Close to 42 per cent of the children were in families receiving additional cost allowances for several children.

■ Additional cost allowance for children in December 2019, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
0-34	39	4	1,600	1,453
35-39	35	10	1,617	1,589
40-44	33	11	1,393	1,740
45-49	31	14	1,531	1,453
50-54	10	10	1,279	1,589
55-	5	6	1,163	1,356
Total	153	55	1,510	1,549

In total, additional cost allowances were paid to just over 200 parents in December 2019. Of the recipients, 74 per cent were women and 26 per cent men. Just under SEK 4 million was paid in additional cost allowances for children in 2019, of which 75 per cent to women and 25 per cent to men.

Regulations in 2019

Parents of children with a disability may be eligible for additional cost allowance. The allowance is intended to compensate for additional costs that parents have as a consequence of their child's disability.

Parents may receive an additional cost allowance for a child whose functional capacity has been impaired for at least six months. Parents can apply individually or jointly, for one or more children. People officially regarded as equivalent to parents may also be paid an additional cost allowance. No more than two

parents may be granted an additional cost allowance for the same child.

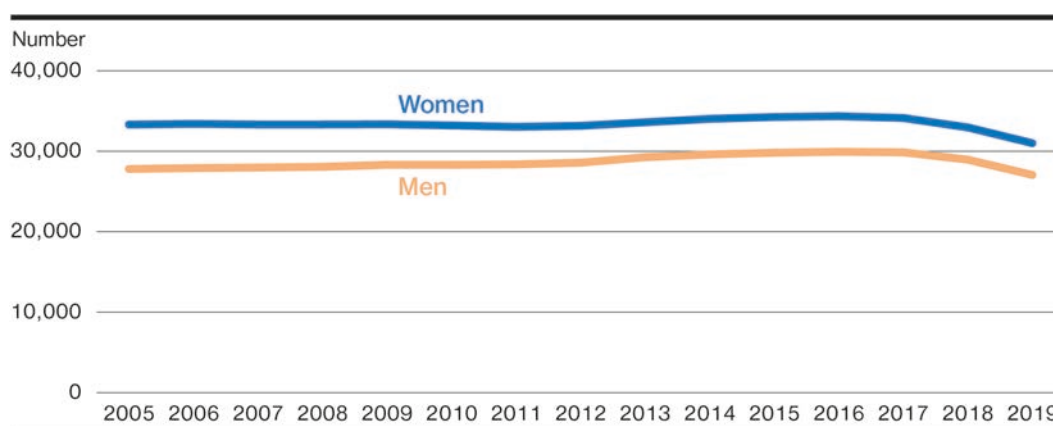
The allowance may be granted at different percentages of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. In 2019 an additional cost allowance of 70 per cent of the price base amount was SEK 2,713 per month. The allowance is tax exempt.

If the decision applies to several children, an additional cost allowance of more than 70 per cent of the price base amount may be granted.

Disability allowance

Disability allowance provides financial support to people who need assistance in their everyday lives due to a disability or who have additional costs for the same reason. Since 1 January 2019 it is not possible to apply for disability allowance.

■ People receiving a disability allowance in December



The number of people receiving a disability allowance remained fairly constant between 2005 and 2018, and then declined in 2019 when it was no longer possible to apply for a disability allowance.

There were more women than men receiving a disability allowance throughout this period. In December 2019 there were 31,000 women and 27,000 men receiving a disability allowance.

■ Disability allowance in December 2019

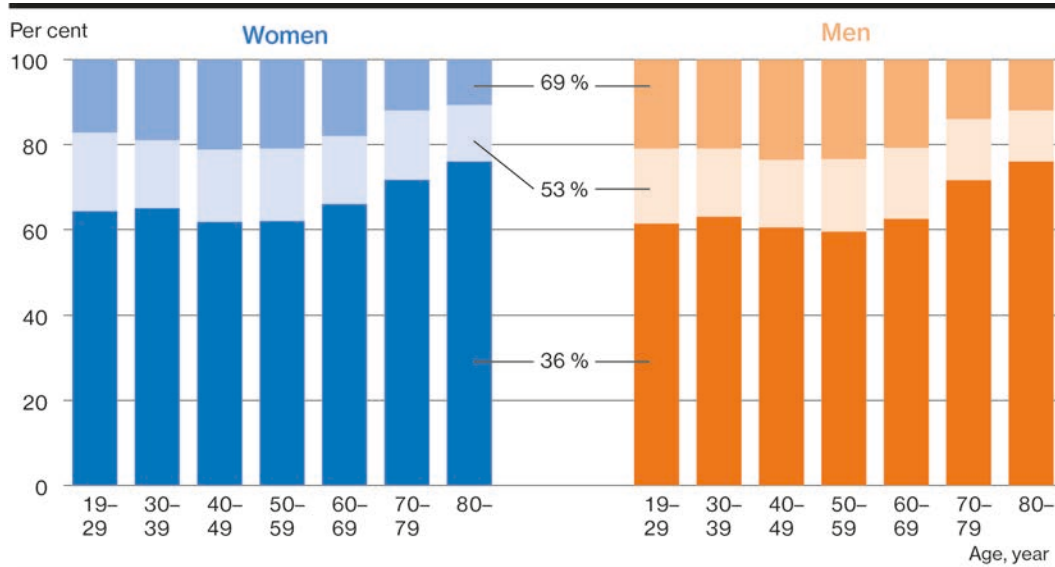
Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19–29	2,093	2,515	1,739	1,776
30–39	3,323	3,774	1,747	1,772
40–49	4,677	4,393	1,773	1,802
50–59	6,899	6,207	1,780	1,805
60–69	6,473	5,344	1,732	1,770
70–79	5,432	3,686	1,660	1,667
80–89	1,832	1,035	1,624	1,634
90–	273	100	1,561	1,569
Total	31,002	27,054	1,730	1,764

Slightly less than 58,000 people received a disability allowance in December 2019. Of the recipients, 53 per cent were women and 47 per cent men. Recipients aged over 70 got a slightly lower allowance than those under 70, an men received

slightly higher allowances than women across all age groups.

A total of just under SEK 1.3 billion was paid in disability allowances in 2019, of which 53 per cent to women and 47 per cent to men.

■ Disability allowance in December 2019, by compensation level and age



Of all disability allowance recipients, 66 per cent of women and 63 per cent of men were paid the minimum level (36 per cent of the price base

amount). The minimum level is most common level across all age groups.

Regulations in 2019

A person whose functional capacity has been impaired for a considerable amount of time, such that they require time-consuming assistance from someone else in order to manage at home or at work is eligible for a disability allowance. A disability allowance may also be granted if a person otherwise has significant additional costs due to their disability. A disability allowance can be granted from the age of 19 (the month of July in the year a person turns 19) and to anyone whose disability arises before they turn 65.

The allowance levels are 36, 53 or 69 per cent of the price base amount per year, depending on

the recipient's assistance needs and the extent of their additional costs. In 2019 the three levels corresponded to SEK 1,395, 2,054 and 2,674 per month, respectively. People who are blind or who have severely impaired hearing always receive an allowance, provided the disability arose before they turned 65.

The additional cost allowance was introduced on 1 January 2019. It will eventually replace the disability allowance. Since 1 January 2019 it is no longer possible to apply for a disability allowance. Under transitional provisions there are exceptions for people who have a previous disability allowance.

Additional cost allowance for adults

From 1 January 2019 it is possible to apply for additional cost allowance. Additional cost allowance provides financial support to disabled people who have additional costs due to their disability.

■ Additional cost allowance for adults in December 2019

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19–29	28	36	1,744	1,636
30–39	25	26	1,767	1,670
40–49	25	36	1,845	1,809
50–59	54	60	1,773	1,796
60–	48	53	1,809	1,806
Total	180	211	1,787	1,758

In December 2019 just under 400 people received an additional cost allowance for adults. Of the recipients, 46 per cent were women and 54 per cent men.

Just under SEK 9 million was paid in additional cost allowances for adults in 2019, of which 48 per cent to women and 52 per cent to men.

Regulations in 2019

Disabled people above 18 years of age who do not have a parent with a maintenance obligation are eligible for an additional cost allowance for adults. The allowance is intended to compensate for additional costs attributable to the person's disability, and to facilitate participation in working and civic life.

A person may receive an additional cost allowance if it may be assumed that the disability will continue to impair them for at least a year. The disability must have arisen before the person turns 65.

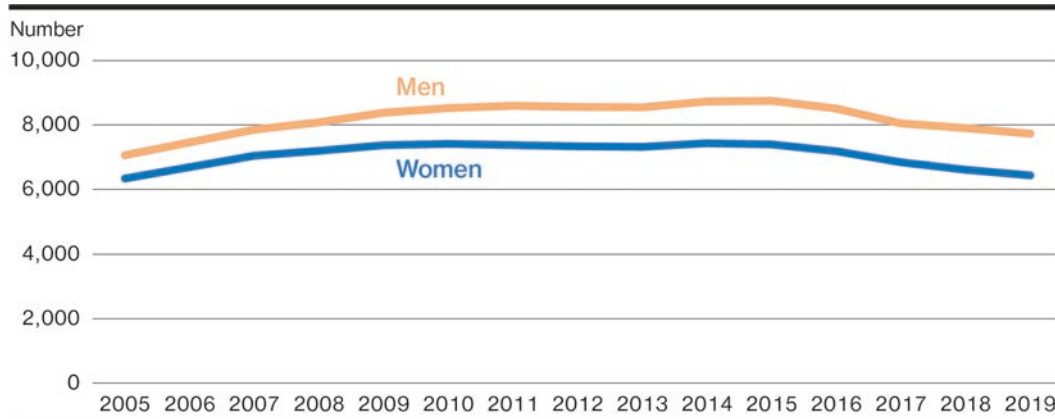
The allowance is granted at different percentages of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. An additional cost allowance of 70 per cent of the price base amount was SEK 2,713 per month in 2019. The allowance is tax exempt.

People who are blind or who have severely impaired hearing always receive this allowance, provided their disability arose before they turned 65.

Attendance allowance

Attendance allowance is financial support that adults and children with extensive disabilities may be granted in order to employ personal assistants.

■ People receiving attendance allowance in December



The number of adults and children receiving attendance allowance grew steadily until 2009, when it began to level off. The number of people receiving an attendance allowance has declined since 2016. In December 2019 there were 350 fewer people receiving an attendance allowance

than in December 2018. Since the introduction of the attendance allowance it has been paid to more men and boys than to women and girls. In December 2019 attendance allowance recipients were 45 per cent women or girls, and 55 per cent men or boys.

■ Attendance allowance in December 2019

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0-14	665	855	107	105
15-19	468	692	110	114
20-24	458	710	128	136
25-29	546	785	145	149
30-34	421	666	142	151
35-39	366	489	140	147
40-44	371	480	145	139
45-49	426	449	136	140
50-54	410	475	133	138
55-59	455	470	131	135
60-64	549	458	127	133
65-	1,297	1,198	112	117
Total	6,432	7,727	126	131

Just under 14,200 adults and children received attendance allowance in December 2019. Of a total of 95 million hours of attendance allowance granted, 44 per cent went to women and girls, and

56 per cent went to men and boys. Men were granted more hours than women, on average, in most age groups. Expenditure for the national attendance allowance was just under SEK 24.2 billion in 2019.

■ Attendance allowance in December 2019, by category

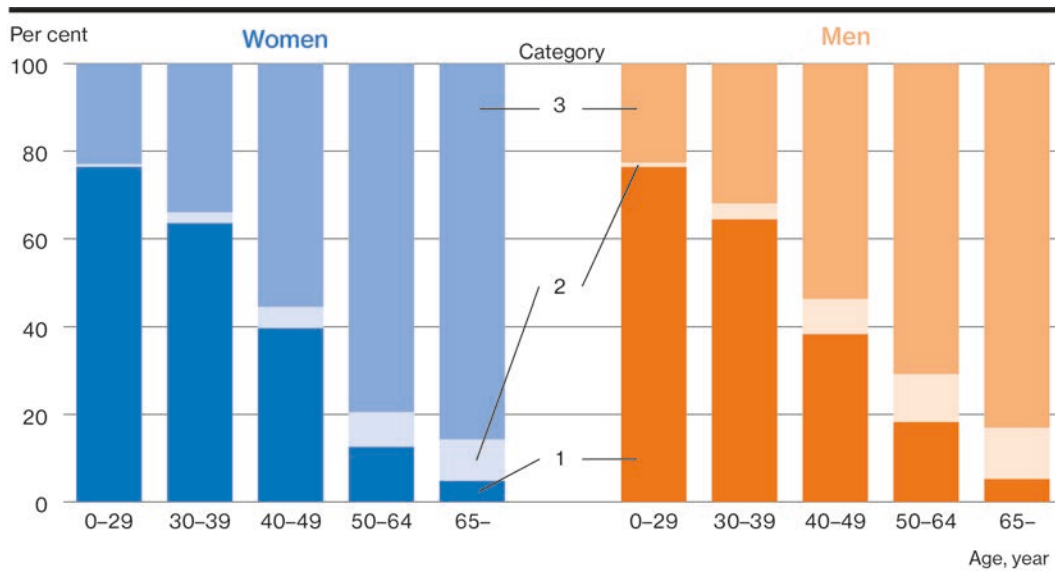
Category	Number of persons		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,776	3,771	131	135
2	292	398	150	153
3	3,196	3,343	121	126
Total	6,432	7,727	126	131

The various categories are explained in the Regulations text box.

Among women and girls who receive an attendance allowance most commonly belong to category 3. 50 per cent of all women and girls, and 43 per cent of all men and boys who received an attendance allowance in December 2019 belonged to this category. Category 1 is the most common category among men and boys who receive an attendance allowance. About 43 per cent of

all women and girls and 49 per cent of all men and boys receiving an attendance allowance in December 2019 belonged to this category. The greatest number of hours per week were granted to recipients in category 2. This category has disabilities that imply a more comprehensive need of support and services, on average, than the other categories.

■ Attendance allowance in December 2019, by category



The distribution of attendance allowance recipients among the various categories differs between different age groups. In the 0-29 age group 77 per cent belong to category 1. The proportion of recipients belonging to category 1 is

lower among the elderly. Only 6 per cent of people aged 65 or over are in category 1. The majority of attendance allowance recipients aged 40 years and over belong to category 3.

Regulations in 2019

Attendance allowance can be granted to

- people with developmental impairments, autism or autism spectrum disorders (category 1),
- people with significant and permanent intellectual disabilities following a brain injury suffered as an adult and caused by physical violence or a physical illness (category 2),
- and people with other permanent physical or mental disabilities which are clearly not part of normal ageing, if they are considerable and cause significant difficulties in daily life and therefore require extensive support or services (circle 3).

The need for help in managing basic needs must amount to an average of more than 20 hours per week in order for Försäkringskassan to grant an allowance. If a person's needs amount to less, the municipality is responsible to provide assistance.

People living in sheltered housing or who are in institutional care are not entitled to an attendance allowance.

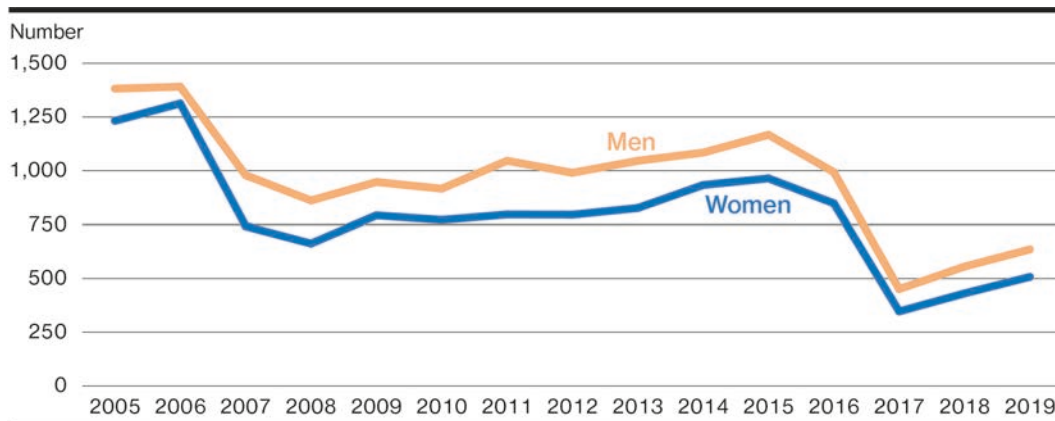
An attendance allowance may only be used to pay for personal assistance or to cover costs associated with personal assistants. Personal assistance can be purchased from a municipality, a service user cooperative or a private company. It is also possible for individuals to employ their assistants directly. Service user cooperatives and private companies must have a permit from the Swedish Health and Social Care Inspectorate (IVO) in order to provide personal assistance services. A municipality that provides personal assistance services must notify IVO of this. People who employ their own assistants must also report this to IVO.

Attendance allowance is paid at a standardised hourly rate, which was SEK 299.80 in 2019. However, it is possible to apply for a higher hourly rate if there are special grounds. The highest amount in 2019 was SEK 335.77.

Car allowance

The purpose of a car allowance is to enable people with disabilities to lead an active, participative and independent life.

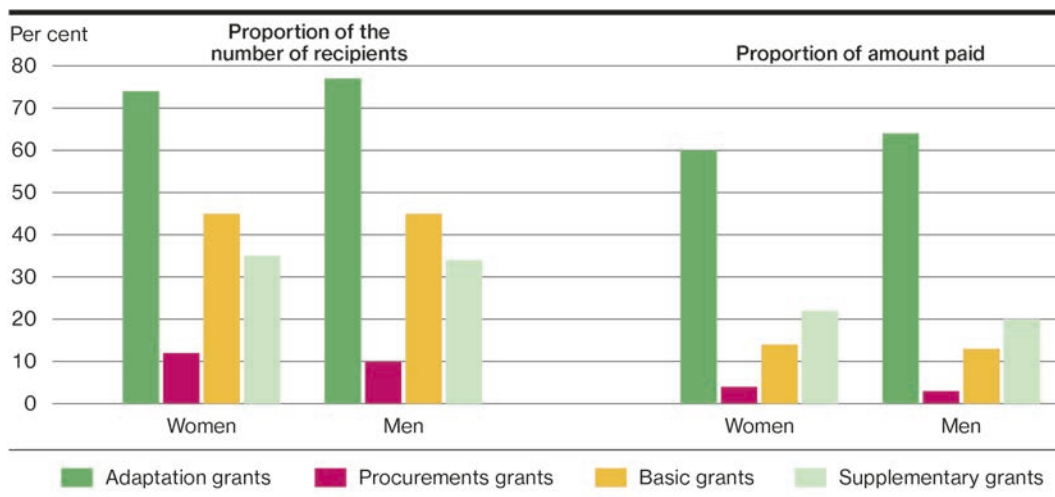
■ Number of granted car allowances



Until the end of 2006 it was possible to obtain a new car allowance every seven years. Since 2007 it has been possible to obtain a new car allowance every nine years. These rule changes explain why there are fairly regular peaks over the course of the period. The reduction in 2017 is due in part to changes

to the administration process, which resulted in processing delays, and in part to a reduction in applications. Together, these two factors led to fewer people being granted the allowance than in previous years. Throughout the period, fewer women than men were granted a car allowance.

■ Car allowance in 2019, by type of grant



The most common type of car allowance in 2019 was a car adaptation grant. Over 75 per cent of recipients received car adaptation grant. It is possible to be

granted several types of car allowance. Of the total amount disbursed in 2019, 62 per cent was in the form of car adaptation grants.

■ Car allowance in 2019, by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	19	12	167,781	318,475
25–29	30	23	120,753	59,218
30–34	49	54	105,169	90,490
35–39	61	79	127,810	102,018
40–44	68	109	87,242	123,424
45–49	115	118	100,166	94,052
50–54	87	117	97,986	86,238
55–59	84	100	62,222	85,281
60–64	59	81	66,423	128,343
65–	49	52	89,686	26,042
Total	621	745	95,454	98,052

Just under 1,400 people received a car allowance in 2019. Of the recipients, 45 per cent were women and 55 per cent men. A total of SEK 143 million was paid in car allowances in 2019, 45 per cent of which to women and 55 per cent to men.

■ Car allowance to parents in 2019, by child's age

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	11	23	72,074	123,385
5–9	49	72	93,664	123,177
10–14	44	64	117,112	116,074
15–19	38	46	82,952	80,848
20–24	21	25	87,094	50,712
25–	25	37	89,227	63,773
Total	188	267	94,400	99,183

In 2019, parents of 450 children received a car allowance as parents of children with a disability. 41 per cent of these children were girls and 59 per cent boys. On average, parents of boys were paid a higher amount than parents of girls. The average amount paid was higher for parents of children in younger age groups.

Regulations in 2019

People with a disability that makes it very difficult for them to get around on their own or to use public transport are eligible for a car allowance. These difficulties have to persist for at least nine years. A car allowance is also available to parents of children with disabilities if they need the car in order to get around together with their child. Car allowances are made up of several different grants. There are three grants for buying a car – basic grant, car purchase grant and supplementary grant. The supplementary grant is made up of three

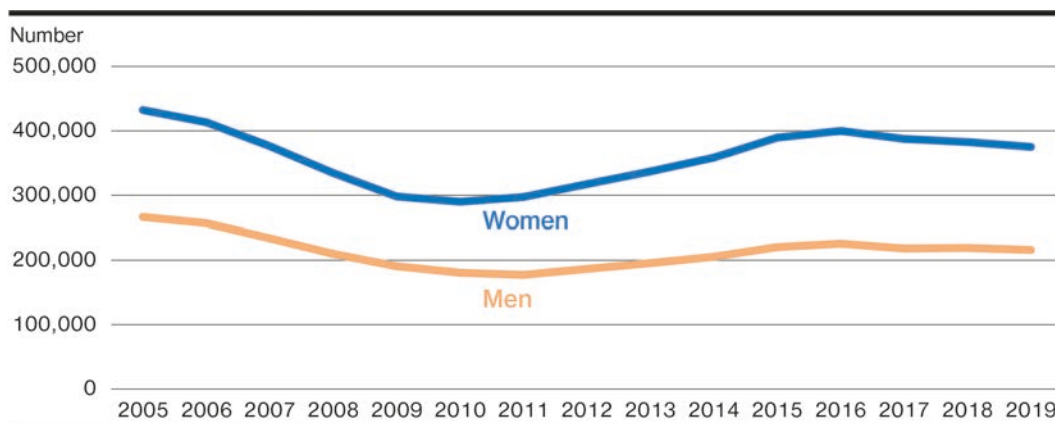
parts – supplementary grants A, B and C. A basic grant and a supplementary grant can be provided for the purchase of a car and can be granted every nine years. A recipient may also be eligible for a car purchase grant, depending on their income level. Car adaptation grants can be paid for the adaptation of a vehicle. In some cases, a car allowance may also be granted for driving lessons. Car allowances are primarily granted for cars, but can also be granted for other motor vehicles such as motorbikes or mopeds.

Financial security in the event of illness

Sickness cash benefit

Sickness cash benefit provides financial security when a person's work capacity becomes reduced due to illness.

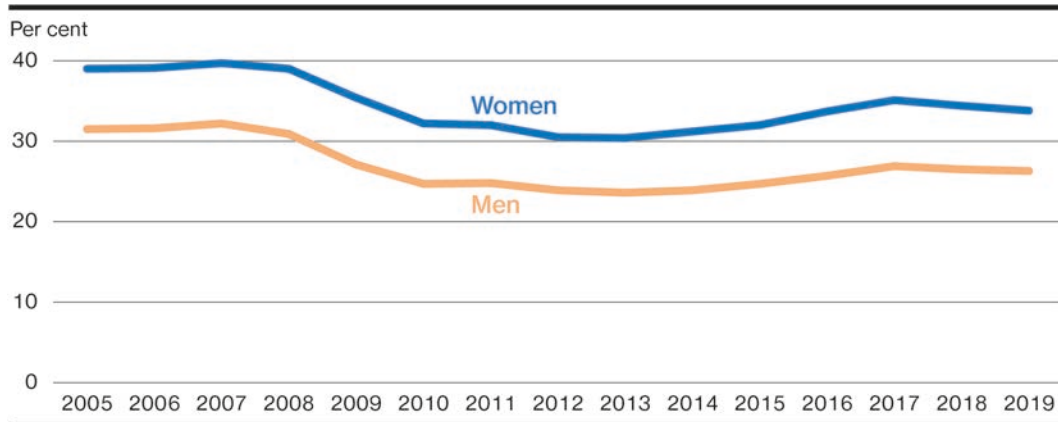
■ Number of sickness cash benefit recipients



Following a few of years of sharply rising long-term sickness absence from work at the start of the millennium, the number of sickness cash benefit recipients declined between 2003 and 2010, then increased again until 2016, after which it has declined slightly.

A total of 591,000 people received sickness cash benefit at some point during 2019; 63 per cent of these recipients women and 37 per cent men.

■ Proportion of sickness cash benefit days with partial sickness cash benefit

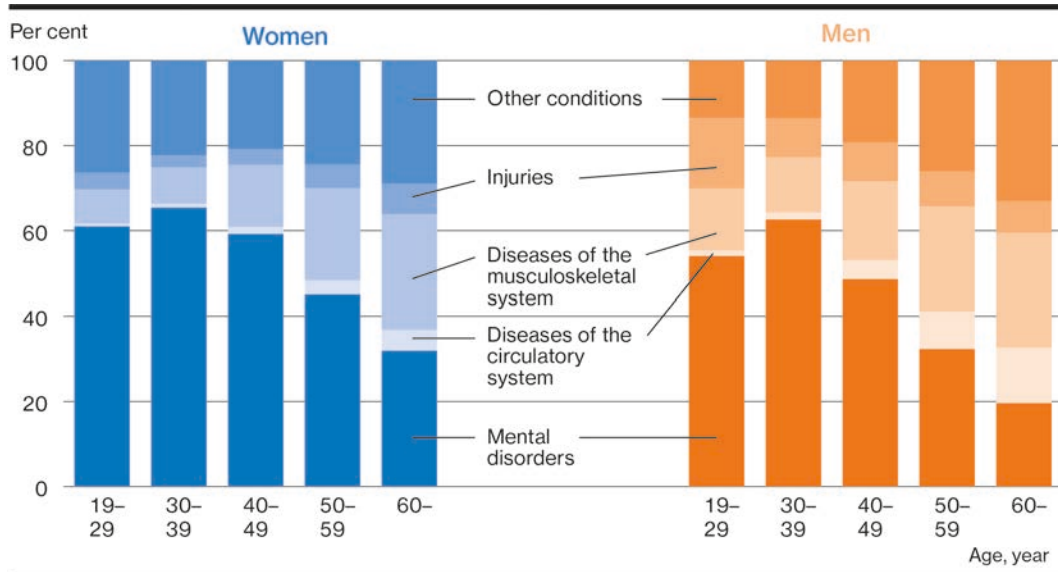


The proportion of sickness cash benefit days for which a partial benefit was paid increased in the early 2000s. One reason for this may have been that the government had instructed Försäkringskassan to use what is known as partial sick-listing to a greater extent. The proportion of partial days

decreased after 2007, and then began to increase again from 2015. In recent years, the number of partial days has again declined.

About 34 and 26 per cent of the days for which sickness cash benefit was paid to women and men, respectively, in 2019 were partial days.

■ Ongoing sickness cash benefit cases in December 2019, by age and diagnosis category



Mental disorders and diseases of the musculoskeletal system were the most common diagnosis categories among both women and men who received sickness cash benefit in December 2019. Mental disorders accounted for 53 per cent of all cases for women and 42 per cent of all cases for men in December 2019. The corresponding

figures for diseases of the musculoskeletal system were 16 and 20 per cent for women and men, respectively. Mental disorders was the most common diagnosis category in all age groups except men aged 60 and over, where diseases of the musculoskeletal system was the most common diagnosis category.

■ Sickness cash benefit in 2019

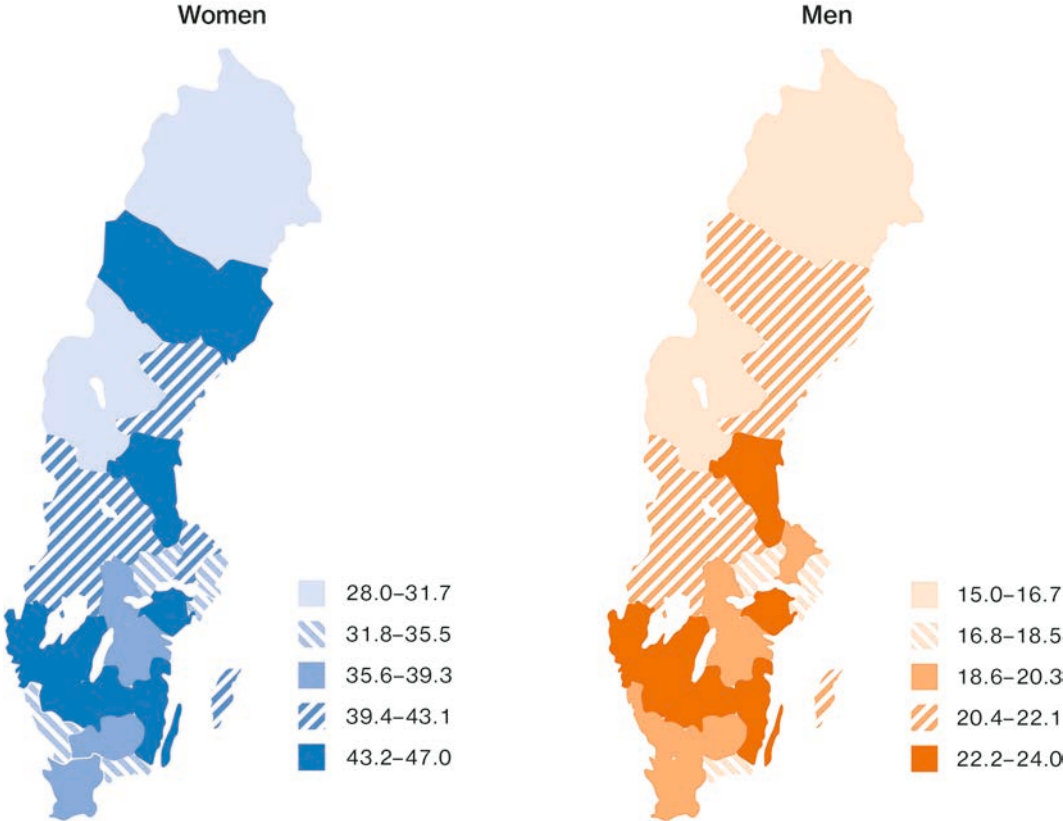
Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
16–24	14,151	10,272	63	60	500	573
25–29	37,122	19,003	69	71	579	617
30–34	49,207	23,035	84	90	549	535
35–39	42,824	20,696	91	86	600	625
40–44	41,173	21,012	99	89	612	643
45–49	45,308	23,966	103	92	607	649
50–54	49,215	28,694	101	93	601	650
55–59	47,827	31,273	101	101	600	640
60–	48,218	38,032	99	101	595	632
Total	375,045	215,983	93	91	592	625

Footnote: This table for 2014–2018 contains incorrect data for the number of days on average and average amount per day. Corrections of these tables have been published, see the section "How to read this report" on page 7.

Of a total SEK 33 billion that was paid in sickness cash benefits in 2019, 63 per cent went to women and 37 per cent to men. The average daily amount was 6 per cent higher for men than for women, due to factors including income differences between men and women. The average number

of sickness cash benefit days generally increases with age among both women and men. Reasons for this include the increased risk of illness and longer recovery times with increasing age. People who have been working for longer have also been exposed to a greater cumulative workload.

■ Ongoing sickness cash benefit cases per 1,000 insured persons in December 2019, by county



Nationwide, the total number of ongoing sickness cash benefit cases per 1,000 estimated insured persons in the 16–64 age group was 39 for women and 20 for men in December 2019. A sickness cash benefit case is defined as a continuous period during which sickness cash benefit and/or rehabilitation cash benefit is paid. See page 10 for more information on the estimate of the number of insured persons.

Gävleborg County has the highest number of ongoing sickness cash benefit cases among both women and men. Among women this is 46 sickness cash benefit cases, and among men 24 sickness cash benefit cases, per 1,000 estimated insured persons. Some of the regional variations may be due to differences in age distribution or differences in health, living conditions and working conditions.

Regulations in 2019

A person whose work capacity is reduced because of illness can receive a full, three-quarters, half or one-quarter sickness cash benefit. During the first 14 days of a sickness period, the employer is responsible for paying sick pay to the employee. If the employee's work capacity is still reduced after the sick pay period, they can receive sickness cash benefit from Försäkringskassan. A person who is unemployed or self-employed can get sickness cash benefit from Försäkringskassan from the beginning of their sickness period. For employees and the unemployed, a waiting period deduction is made that corresponds to 20 per cent of the sick pay or sickness cash benefit that the insured person receives during sickness absence in an average calendar week. A self-employed person instead has a waiting period of 7 days, but may also choose a different waiting period – of 1, 14, 30, 60 or 90 days.

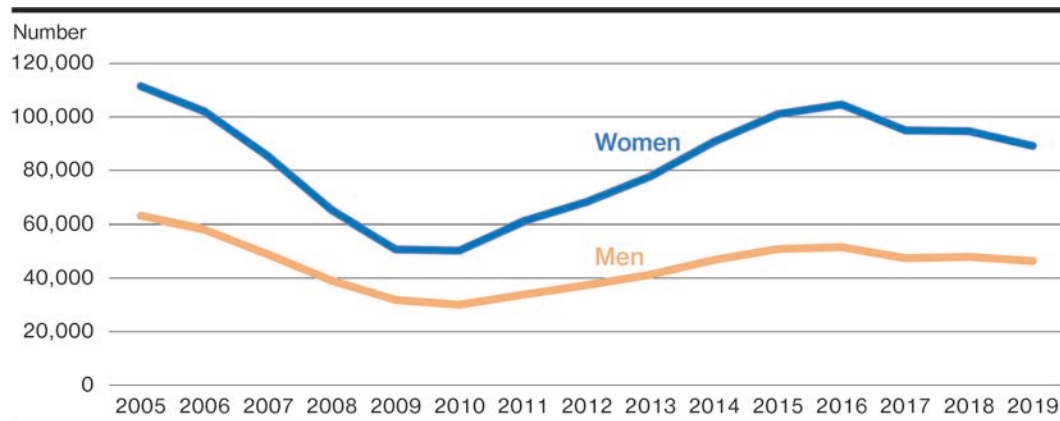
Sickness cash benefit at the normal level, equivalent to just under 80 per cent of the sickness cash benefit qualifying income (SGI), can be paid for 364 days within a 450-day period. The maximum sickness cash benefit is based on an income equivalent to 8 times the price base amount. In 2019 this corresponded to SEK 791 per day for full sickness cash benefit at the normal level. If the reduction in work capacity remains after 364 days, a sickness cash benefit can be paid in the form of sickness cash benefit at the continuing level. The benefit will then correspond to just under 75 per cent of the SGI. In 2019 this meant a maximum benefit of SEK 741 per day for full sickness cash benefit at the continuing level. People with serious illnesses may be granted sickness cash benefit at the normal level, or 80 per cent of the SGI, for an unlimited period of time. A person who is unemployed can receive a sickness cash benefit of at most SEK 543 per day, which corresponds to the highest daily allowance in unemployment insurance.

An assessment of the reduction in work capacity is carried out in accordance with what is known as the rehabilitation chain. For an employee, the reduction in work capacity during the first 90 days must be assessed in relation to their regular work or other temporary work that the employer can offer. After 90 days, the reduction in work capacity is also assessed in relation to other work that the employer can offer following reassignment. After 180 days, the employee is only entitled to sickness cash benefit if they are unable to perform any job that normally occurs in the labour market. This does not apply, however, if Försäkringskassan's assessment is that the employee will very likely be able to return to work with their employer within 365 days, to the same extent as before, or if it can be regarded as unreasonable to assess work capacity against such jobs as normally occur in the labour market. In such cases the reduction in work capacity is assessed in relation to work with the employer even after day 180. If it can be regarded as unreasonable to assess work capacity in relation to jobs that normally occur in the labour market, the assessment may continue to be made in relation to work with the employer after day 365 as well, even if the insured person is assessed to have capacity for a job that normally occurs in the labour market. For self-employed people the assessment is made in relation to their normal work up to and including day 180. The reduction in work capacity is then assessed in relation to jobs that normally occur in the labour market, unless it can be assumed that the person is very likely to be able to return to work within 365 days, or if it may be regarded as unreasonable to assess work capacity in relation to jobs that normally occur in the labour market. For unemployed people the reduction in work capacity is always assessed in relation to jobs that normally occur in the labour market.

Vocational rehabilitation

Rehabilitation measures intended to make it easier for sick-listed people to return to work.

■ Number of sickness cases with a duration beyond 60 days in December



Vocational rehabilitation is most commonly provided to people with extended sickness cases. An extended sickness case here refers to people who receive benefits in the form of a sickness cash benefit and/or a rehabilitation cash benefit exceeding 60 days. The number of people with sickness cases lasting longer than 60 days declined by 129,000 between 2004 and 2010. Between 2010

and 2016 the number of sickness cases lasting longer than 60 days grew by 76,000, but since then it has begun to decline. In December 2019 there were 89,000 ongoing extended sickness cases among women and 46,000 among men. In December 2019 women accounted for 66 per cent of sickness cases lasting longer than 60 days, and men accounted for the remaining 34 per cent.

■ Rehabilitation cash benefit in 2019

Age	Number of recipients		Number of days on average		Average amount per day, SEK	
	Women	Men	Women	Men	Women	Men
16–24	112	66	118	117	424	485
25–29	444	288	126	123	463	508
30–34	1,004	599	134	143	407	406
35–39	999	444	125	134	501	506
40–44	1,132	423	128	135	520	549
45–49	1,229	429	125	138	534	549
50–54	1,194	473	125	130	528	553
55–59	945	465	112	114	524	547
60–	507	302	109	105	508	565
Total	7,566	3,489	124	129	500	514

Of the recipients of rehabilitation cash benefit in 2019, 68 per cent were women and 32 per cent men. Of the SEK 0.69 billion paid in rehabilitation cash

benefits in 2019, 67 per cent went to women and 33 per cent to men.

Regulations in 2019

Work training and education are examples of vocational rehabilitation measures.

When a person participates in vocational rehabilitation they are eligible for rehabilitation cash benefit if their work capacity is reduced by at least a quarter due to illness. It is also possible to obtain a special grant that covers certain additional expenses that may arise in connection with rehabilitation (e.g. travel). Försäkringskassan can also pay allowances for the acquisition of work aids.

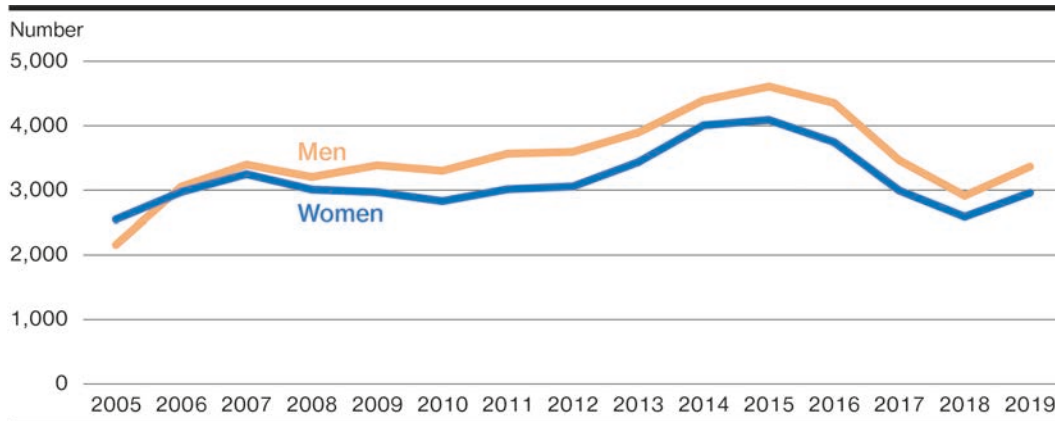
Rehabilitation cash benefit is paid at the same levels as sickness cash benefit, i.e. as a

full, three-quarters, half or quarter benefit. The rehabilitation cash benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI) and is included in the maximum of 364 days for which the insured person can receive sickness cash benefit at the normal level. The maximum rehabilitation cash benefit at the normal level in 2019 was SEK 791 per day. After 364 days have passed, rehabilitation cash benefit at the continuing level, corresponding to just under 75 per cent of SGI, can be paid out. In 2019 the maximum rehabilitation cash benefit at the continuing level was SEK 741 per day.

Activity compensation and sickness compensation

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

Newly granted activity compensation for people under 30

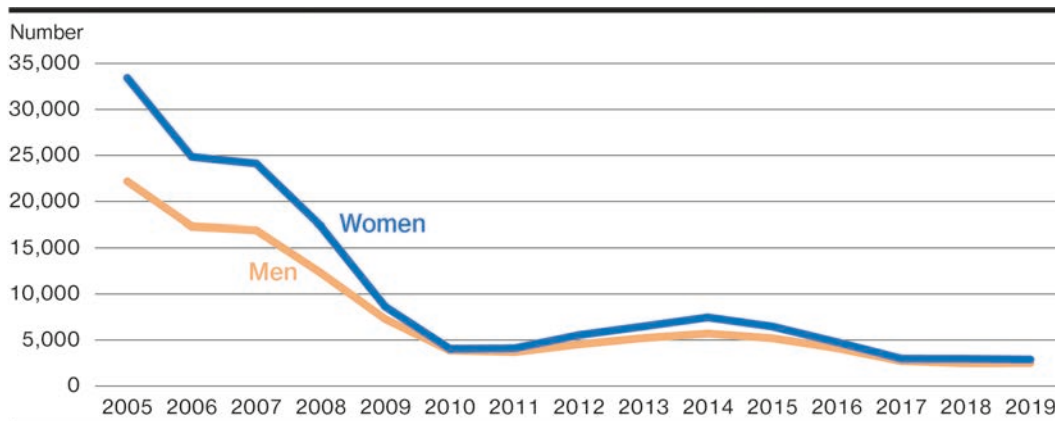


Prior to 2003, people younger than 30 could be granted early retirement pension or time-limited temporary disability pension. Between 2003 and 2016, only activity compensation was newly granted to people in this age group. Since January 2017 people whose work capacity is permanently reduced can receive sickness compensation

instead of activity compensation, beginning in July of the year they turn 19.

6,300 people were newly granted activity compensation in 2019, which was 34 per cent more than in 2005. In 2017 and 2018 the number of newly granted compensations declined, after which it increased again in 2019.

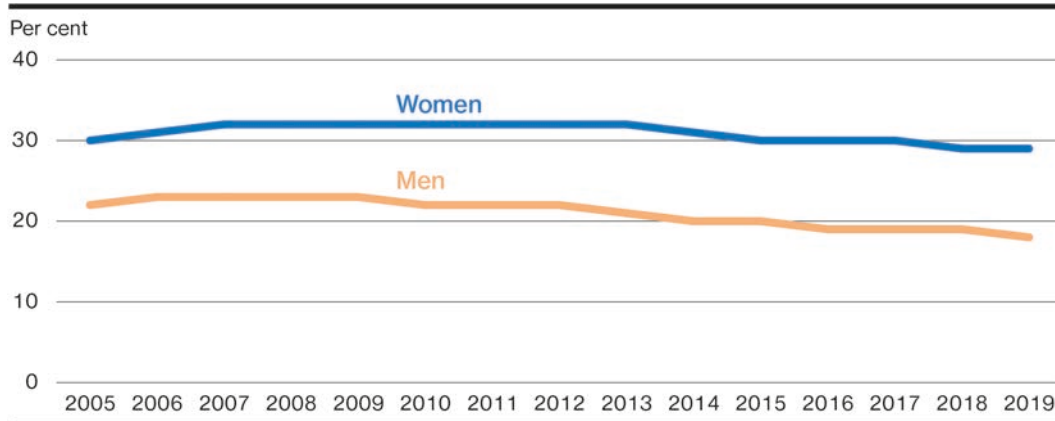
Newly granted sickness compensation for people aged 30 or older



Before 2003, people aged 30 or over could be granted early retirement pension or time-limited temporary disability pension. Since 2003, however, only sickness compensation has been newly granted for this age group. The possibility of time-limited sickness compensation was eliminated in 2008, and the criteria for being granted permanent compensation were made

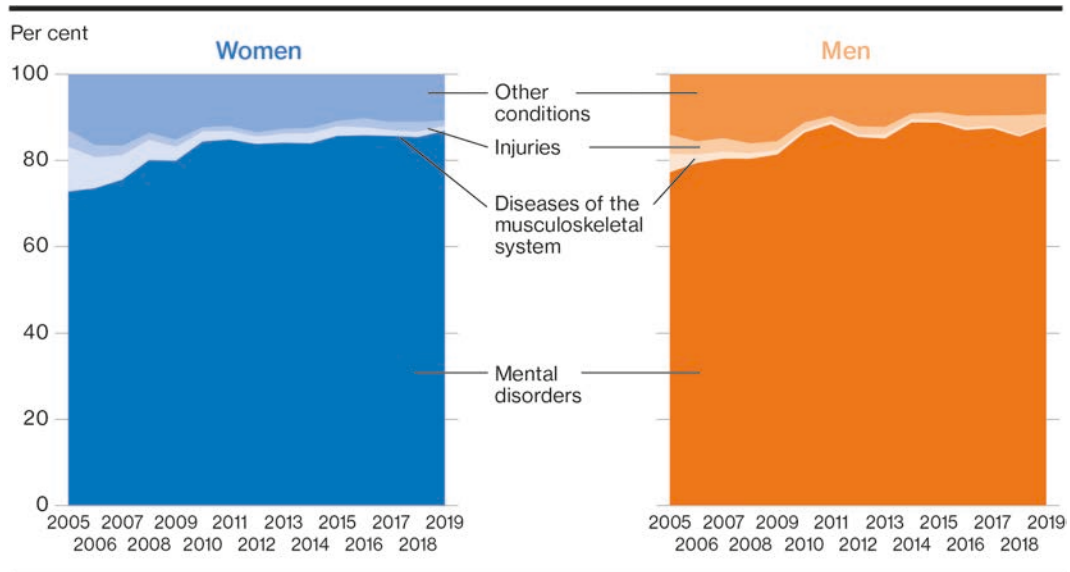
more stringent. The number of newly granted compensations decreased between 2004 and 2010. There was a slight increase during the period from 2012 to 2014, but the number has subsequently declined again. Just under 5,400 people were newly granted sickness compensation in 2019, which is the lowest figure since the introduction of sickness compensation in 2003.

■ Proportion of recipients being paid partial activity and sickness compensation in December (early retirement and temporary disability pension before 2003)



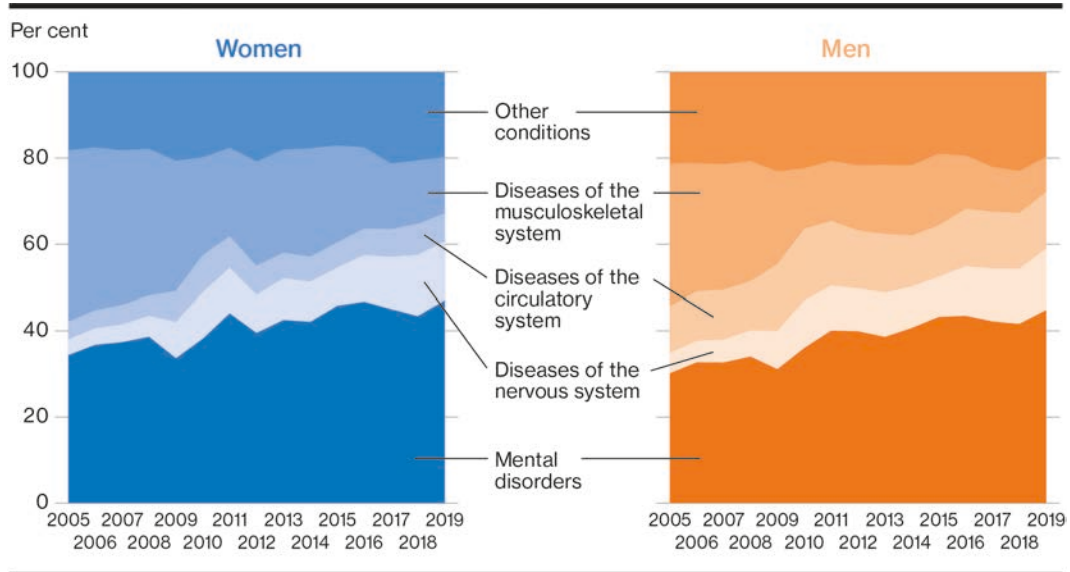
The proportion of recipients with partial activity or sickness compensation has decreased over the past decade. Partial compensation was more common among women than men throughout period. In December 2019, 29 per cent of women and 18 per cent of men received partial compensation.

■ Newly granted activity compensation, by diagnosis category



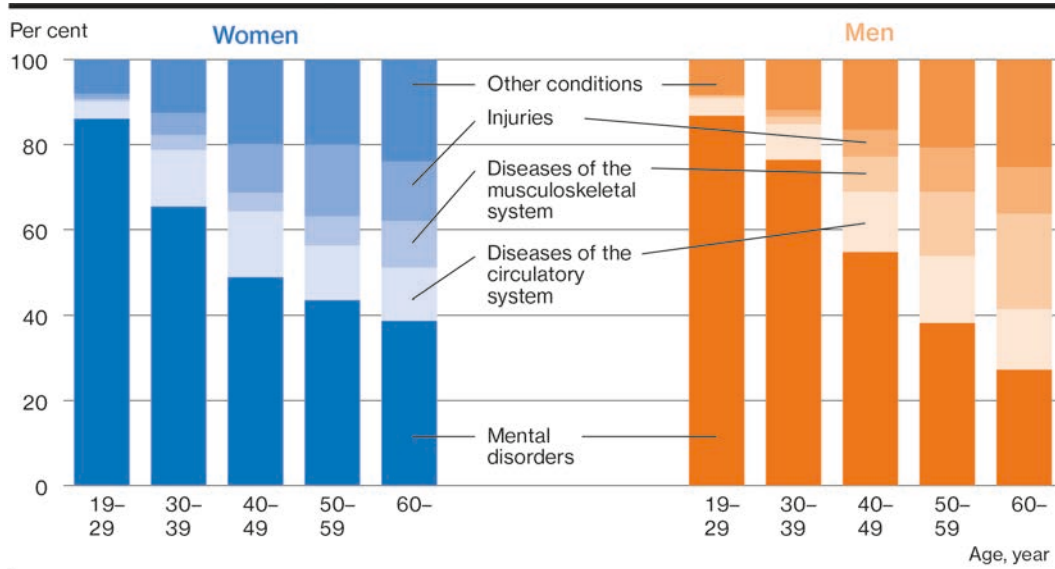
Mental disorders is the dominant diagnosis category among recipients of activity compensation, and their proportion has increased since 2003. In 2019 mental disorders accounted for 87 and 88 per cent of all newly granted activity compensation to women and men, respectively.

Newly granted sickness compensation, by diagnosis category



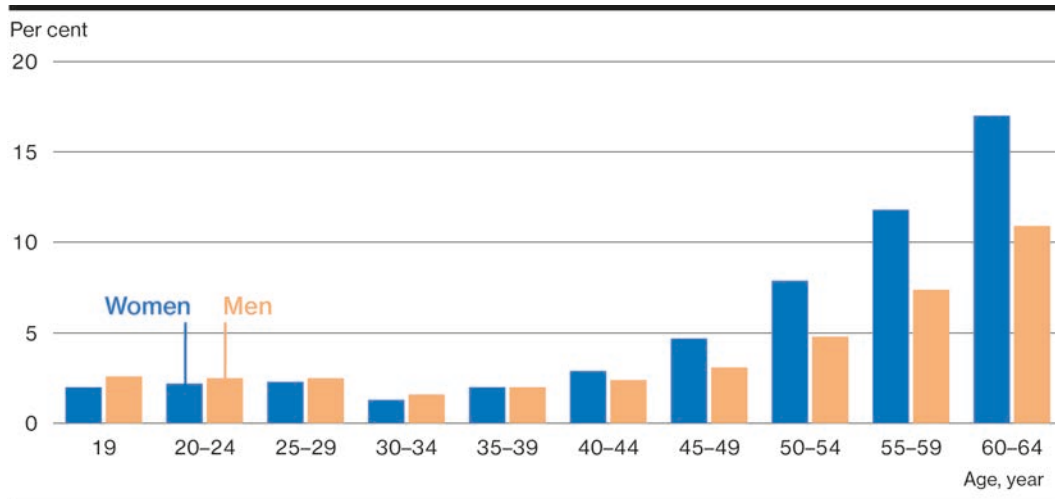
Until 2005 diseases of the musculoskeletal system was the main diagnosis category among people newly granted sickness compensation. Since 2006, however, mental disorders has been the main diagnosis category. In 2019 mental disorders accounted for 47 per cent of newly granted cases of sickness compensation among women, and for 45 per cent among men.

Newly granted activity and sickness compensation in 2019, by age and diagnosis category



Mental disorders was the most common diagnosis category in all age groups for both women and men in 2019. It is above all in the younger age groups that people are granted activity or sickness compensation because of mental disorders.

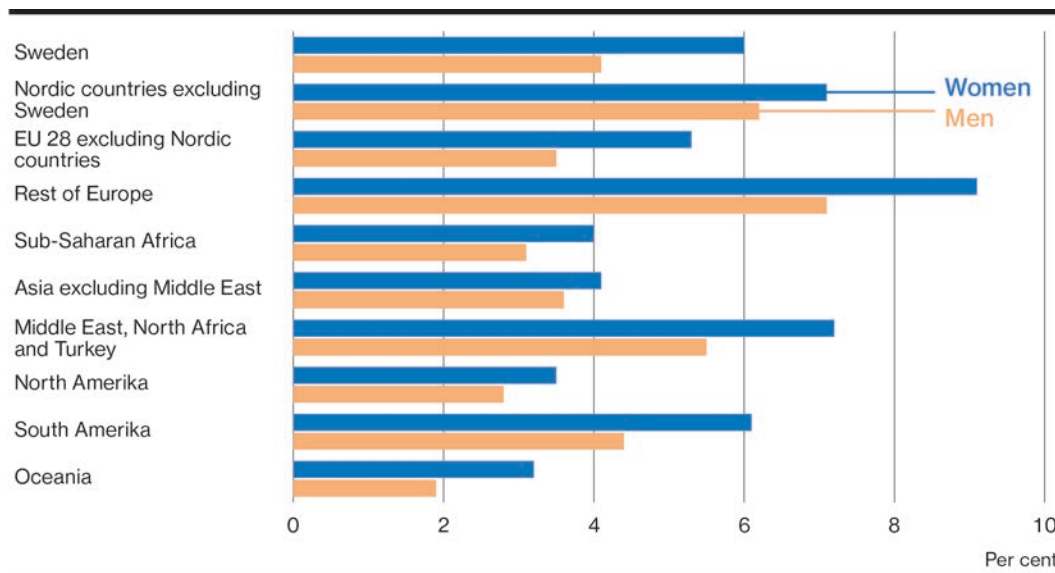
■ Proportion of the population receiving activity or sickness compensation in December 2019



In December 2019 approximately 276,000 people were receiving activity or sickness compensation, 58 per cent of them women and 42 per cent men. Just under 5 per cent of the population aged 19 to 64 have partially or completely left the labour market for health reasons, and is receiving activity or sickness

compensation. The proportion increases with age. The corresponding figures for the 60–64 age group were 17 per cent for women and 11 per cent for men. Among younger people it is more common that men receive compensation than that women do, but from the 40–44 age group the reverse applies.

■ Proportion of the population receiving activity or sickness compensation in December 2019 by region of birth, age-standardised



The proportions are age-standardised (see “How to read this report” for an explanation).

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

different regions, which is due partly to differences in health, living conditions and working conditions.

■ Activity compensation in December 2019

Age	Number of recipients		Average amount per month, SEK		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
19	996	1,391	8,628	8,623	2.0	2.5
20–24	5,302	6,431	8,644	8,686	2.0	2.3
25–29	7,128	7,871	8,833	9,001	2.1	2.2
Total	13,426	15,693	8,743	8,839	2.1	2.3

Of the SEK 3.5 billion that was paid in activity compensation in 2019, 46 per cent went to women and 54 per cent to men. 46 per cent of the recipients were women and 54 per cent men.

The majority of those who receive activity compensation have not had the opportunity to

accumulate additional insurance cover through paid employment and therefore only receive a guarantee benefit. 87 per cent of women and 93 per cent of men receiving activity compensation in December 2019 only received a guarantee benefit.

■ Sickness compensation in December 2019

Age	Number of recipients		Average amount per month, SEK		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	388	645	8,880	8,892	0.1	0.2
25–29	644	989	9,404	9,427	0.2	0.3
30–34	4,438	5,609	9,076	9,319	1.3	1.6
35–39	6,253	6,421	8,993	9,425	2.0	2.0
40–44	8,906	7,543	9,059	9,756	2.9	2.4
45–49	15,285	10,369	9,137	10,091	4.7	3.1
50–54	25,935	16,134	9,335	10,514	7.9	4.8
55–59	35,801	22,875	9,475	10,738	11.8	7.4
60–64	47,807	30,768	9,629	11,020	17.0	10.9
Total	145,457	101,353	9,405	10,462	5.2	3.5

Of the SEK 30.1 billion that was paid in sickness compensation in 2019, 56 per cent went to women and 44 per cent to men. 59 per cent of sickness compensation recipients were women and 41 per cent were men. The number of recipients increases with increasing age for both women and men due to increased risk of illness and greater cumulative workload

It is more common for the youngest recipients of sickness compensation to receive full

compensation, while partial compensation is more common among older recipients. The majority of older people receiving sickness compensation have had the opportunity of accumulating additional insurance cover through paid employment and therefore receive a higher income-related benefit. In December 2019, 80 per cent of women and 68 per cent of men received income-related compensation.

Regulations in 2019

Activity compensation is granted to people aged 19–29 whose work capacity has been reduced for medical reasons by at least a quarter and for at least a year. Activity compensation is always time-limited. Activity compensation can be combined with participation in various activities intended to make the most of the recipient's potential for development and work while in the early years of their adult life. Young people who have not yet completed their compulsory or upper secondary school studies due to a disability are entitled to full activity compensation for extended schooling while they complete their studies.

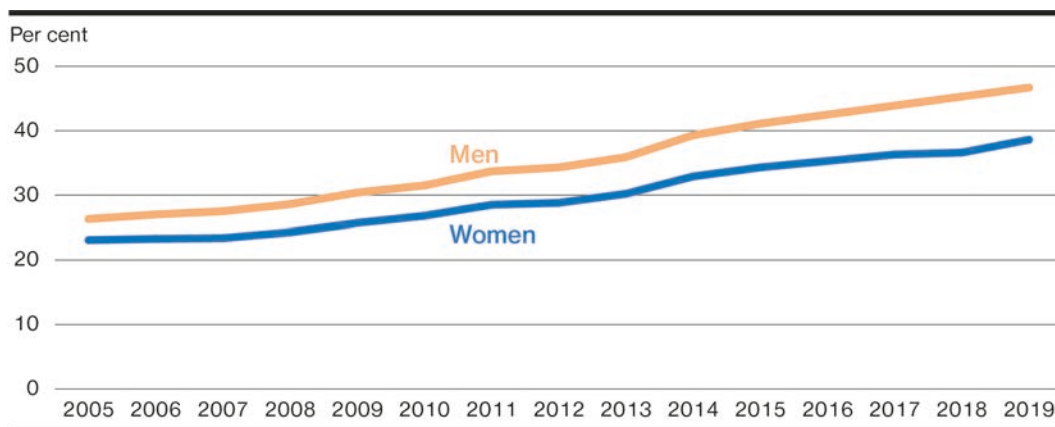
Sickness compensation is granted to individuals aged 19–64 whose work capacity is permanently reduced, i.e. for the foreseeable future.

Activity and sickness compensation can be paid in the form of a full, three-quarters, half or one-quarter benefit. There is an income-related benefit and a guarantee benefit. The income-related benefit is linked to income from employment. Individuals with little or no income from employment receive the guarantee benefit. The guarantee benefit for activity compensation varies depending on age, among other factors. In 2019 the maximum guarantee benefit for activity compensation was SEK 9,610 per month before tax, equivalent to 2.48 times the price base amount. In 2019 the maximum guarantee benefit for sickness compensation was SEK 9,804 per month before tax, equivalent to 2.53 times the price base amount.

Housing supplement for people receiving activity compensation or sickness compensation

People receiving activity or sickness compensation who have a low income may be eligible for a housing supplement to ensure that they can live in good-quality accommodation, without having to lower their standard of living in other respects.

■ Proportion of people receiving activity or sickness compensation who received a housing supplement in December



The proportion of people receiving a housing supplement grew between 2003 and 2019. The increase is partly explained by an increase during this period in the proportion of activity and sickness compensation recipients who had earned a low income or none at all, and therefore only received a benefit at the guarantee level.

The proportion of men who received activity or sickness compensation while also receiving a housing supplement increased slightly more than the proportion of women in the same situation during the period. Of activity or sickness compensation recipients, 39 per cent of the women and 47 per cent of the men received a housing supplement in December 2019.

■ Housing supplements to people receiving activity or sickness compensation in December 2019

Age	Number of recipients		Proportion of activity or sickness compensation recipients who have a housing supplement, per cent		Average amount per month, SEK	
	Women	Men	Women	Men	Women	Men
19	231	326	23	23	2,597	2,548
20–24	3,083	3,852	54	55	3,502	3,477
25–29	5,210	6,202	67	70	3,840	3,852
30–34	3,106	4,190	70	75	3,970	3,987
35–39	3,813	4,585	61	71	3,779	3,856
40–44	4,437	4,688	50	62	3,627	3,709
45–49	6,275	5,516	41	53	3,453	3,575
50–54	9,359	7,028	36	44	3,377	3,369
55–59	12,024	8,799	34	38	3,352	3,314
60–64	13,832	9,443	29	31	3,222	3,231
Total	61,370	54,629	39	47	3,461	3,532

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

53 per cent of housing supplement recipients in 2019 were women and 47 per cent were men. The proportion with a housing supplement is older on average as own homes are more common with

increasing age, but the proportion nevertheless decreases with age as more elderly people have income-related compensation. A total of SEK 5.1 billion was paid in housing supplements in 2019.

Regulations in 2019

The housing supplement includes

- housing supplement (abbreviated BT in Swedish)
- special housing supplement (abbreviated SBT in Swedish)..

Housing supplements are a supplement to national pension and sickness insurance benefits. Försäkringskassan administers housing supplements for recipients of activity compensation or sickness compensation. The Swedish Pensions Agency administers housing supplements for recipients of other benefits, such as old age pensions, survivor's pensions, etc.

The size of the housing supplement depends on the recipient's housing costs and their income and wealth. In 2019 the maximum possible housing supplement was 96 per cent of housing costs up to SEK 5,000 per month for single people and SEK 2,500 per month for

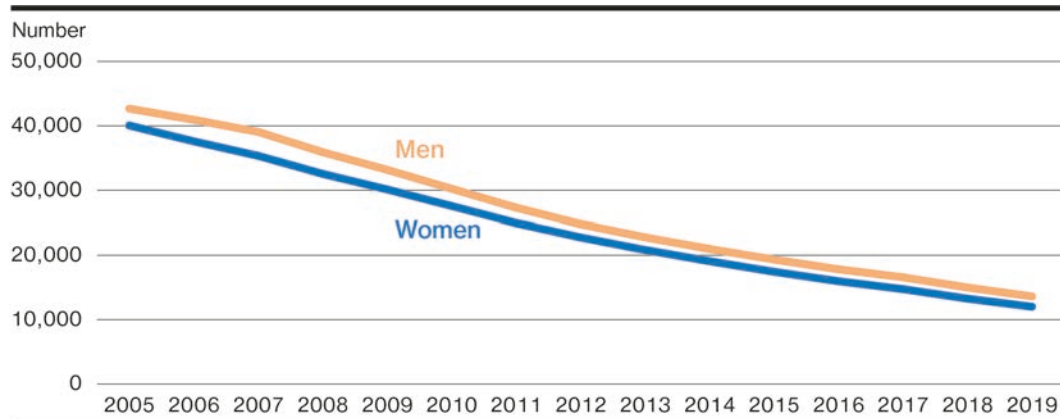
spouses. If housing costs exceed the monthly limits, 70 per cent of the excess cost is taken into consideration, up to SEK 5,600 per month for single people and SEK 2,800 per month for spouses. A housing supplement is a tax exempt benefit that people have to apply for.

A special housing supplement is a benefit intended to guarantee a reasonable standard of living once reasonable housing costs have been paid. Only people who have been granted a housing supplement are eligible for a special housing supplement. In 2019 housing costs up to SEK 6,620 per month for single people and up to SEK 3,310 per month for spouses were regarded as reasonable. The amounts for a reasonable standard of living were SEK 5,758 per month for single people and SEK 4,691 for spouses. Special housing supplements are paid in the form of an additional amount up to a reasonable standard of living.

Work injury compensation

Work injury compensation is intended to provide financial security in the event of reduced work capacity as a result of a work injury.

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



The number of recipients of individual life annuities under current legislation has gradually been declining for some time. This is due to factors such as a change in the rules in 1993 that made the classification of occupational injuries narrower; the classification was broadened in 2002. Assessments of the right to an work injury life annuity are often

made in connection with assessments of the right to sickness compensation. The continued decline over the past decade in the number of recipients of individual life annuities is partly due to the fact that the number of newly granted sickness compensations has also been at a lower level since 2008. The decline between 2005 and 2019 was 69 per cent.

Work injury annuity in December 2019

Age	Number of recipients		Average amount per month, SEK	
	Women	Men	Women	Men
20–29	25	56	9,935	12,922
30–34	48	90	15,485	10,796
35–39	91	165	13,017	10,748
40–44	189	344	11,484	9,915
45–49	474	773	9,436	9,675
50–54	1,281	1,811	8,638	8,812
55–59	2,031	3,063	7,931	8,653
60–64	3,203	4,508	7,595	8,698
Total	7,342	10,810	8,216	8,883

Of the recipients of work injury annuity under current legislation, 40 per cent were women and 60 per cent were men. In 2019 a total of SEK 2.5 billion was paid in work injury annuities. 39 per

cent of this went to women and 61 per cent to men. Women's average compensation was 8 per cent lower than men's, which corresponds to SEK 668 per month.

Regulations in 2019

Everyone in paid employment in Sweden is insured against work injury as a result of an accident at work or harmful effects of work. Compensation covers loss of work income, dental care costs, costs of medical treatment abroad, sickness cash benefit in special cases, and costs of special aids. Compensation is also available for survivors and for funeral costs; these are administered by the Swedish Pensions Agency since 1 January 2010.

The largest compensation paid out from work injury insurance is in the form of individual life annuities. This form of compensation is only paid if an injury which has been classified as a work injury leads to a permanent reduction in a person's ability to earn an income through work.

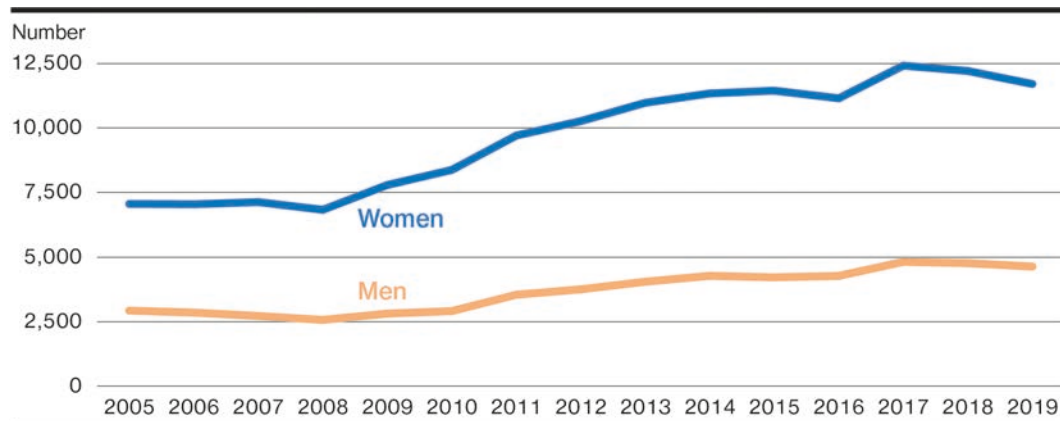
Sickness absence as a result of a work injury works largely in the same way as normal sick-listing. However, people with a work injury that manifested on 1 January 2003 or later will receive compensation for the waiting period deduction once they are granted an annuity.

The annuity provides compensation for the permanent loss of income in its entirety. When calculating the size of an annuity, a comparison is made between the recipient's estimated earning potential before and after the injury. The annuity compensates the person for the entire difference, though compensation is capped at 7.5 times the price base amount per year, which corresponded to SEK 29,063 per month in 2019.

Benefit for care of closely related persons

Benefit for care of closely related persons allows a person forgo paid work in order to care for a closely related person who is severely ill.

Number of recipients of benefits for care of closely related persons



The number of recipients of benefits for care of closely related persons increased during the period at roughly the same rate that the population aged. The number of recipients has increased by 74

per cent since 2008. The number of recipients of benefits for care of closely related persons was just over 16,000 in 2019.

Benefit for care of closely related persons in 2019

Age	Number of recipients		Number of days on average		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
0-24	127	59	6	12	5,668	10,952
25-29	411	248	9	11	8,861	10,006
30-34	629	358	11	11	10,853	11,553
35-39	906	426	10	11	9,830	11,099
40-44	1,291	568	9	10	9,256	10,074
45-49	1,886	752	9	9	9,404	9,948
50-54	2,352	843	10	9	10,027	9,633
55-59	2,295	764	10	11	10,364	10,865
60-	1,809	623	12	15	11,960	15,808
Total	11,706	4,641	10	11	10,147	11,089

Of the SEK 170 million in benefits for care of closely related persons that was paid in 2019, 70 per cent went to women and 30 per cent to men. Of

the recipients of benefits for care of closely related persons, 72 per cent were women and 28 per cent men.

Regulations in 2019

People who forgo paid work in order to care for someone who is severely ill at home or in a care facility are eligible for a benefit for care of closely related persons. The term 'severely ill' refers to a life-threatening condition. The benefit can generally be paid for up to 100 days for each ill person receiving care.

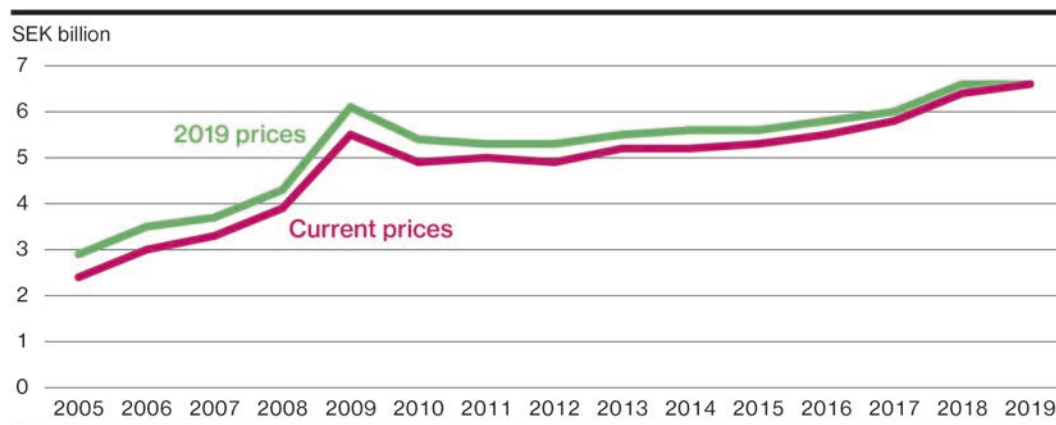
The benefit can be paid in the form of a full, three-quarters, half or one-quarter benefit. The maximum compensation is just under 80 per cent of the sickness cash benefit qualifying income, based on 8 times the price base amount.

Other payments

Dental care

The purpose of the national dental care subsidy is to enable people with limited or no dental care needs to maintain good dental health, and for people with considerable dental care needs to receive dental care at a reasonable cost.

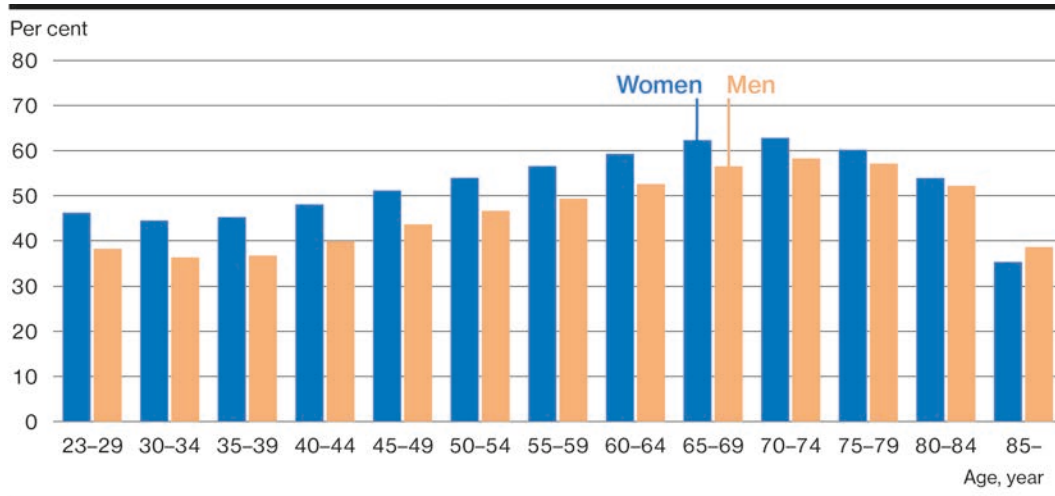
■ Amount paid for dental care



The rules of the dental insurance system were changed in 2002, which resulted in a sharp increase in expenditure. The regulations introduced on 1 July 2008 increased subsidies for patients, which further increased expenditure on

dental insurance. In 2018 the general dental care allowance was doubled, leading to an increase in expenditure over the year. Expenditure in 2019 was SEK 6.6 billion.

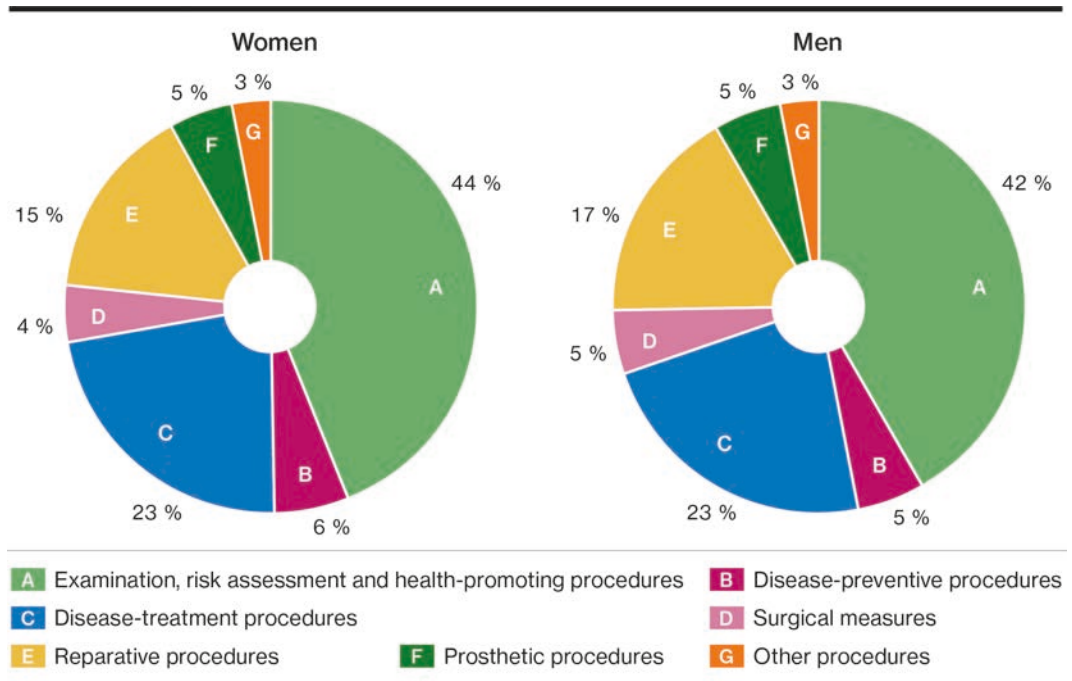
■ Proportion of the population who used the dental care allowance in 2019



Note that the size of the dental care allowance is higher in the youngest and oldest age groups. See the text box with regulations for more information.

49 per cent of the population aged 24 or over used the general dental care allowance in 2019. The proportion of recipients is higher among women than among men in all age groups up to the age of 84.

■ Procedures in 2019, by category



The most common category of procedures includes examinations, risk assessments and health-promoting procedures (44 per cent for women and 42 per cent for men). These are used to assess a patient’s dental health and dental care needs. Disease treatment procedures are the next most common category, followed by reparatory procedures. Other procedures include those that are purely for promoting dental health (e.g. fluoride treatment), prosthetic procedures (application of crowns, bridges and similar) and surgical procedures (extractions and similar), as well as others.

■ Number of people who received payments under the high-cost protection scheme in 2019

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
24–29	19,470	18,762	3,135	3,539
30–34	24,549	22,425	3,428	3,859
35–39	29,426	26,574	3,583	4,062
40–44	34,219	31,395	3,698	3,931
45–49	43,374	40,440	3,777	3,881
50–54	54,040	51,489	3,845	3,876
55–59	62,070	59,768	3,810	3,940
60–64	70,113	69,205	3,769	3,877
65–69	72,775	72,742	3,899	4,020
70–74	78,720	78,436	3,789	3,922
75–79	58,973	58,595	3,767	3,918
80–84	34,828	30,981	3,470	3,752
85–	25,854	18,824	3,091	3,291
Total	608,411	579,636	3,705	3,886

In 2019 a total of 1.2 million people received payments under the high-cost protection scheme in cases where the qualifying cost exceeded SEK

3,000. Försäkringskassan paid an average of just over SEK 3,700 to women and just under 3,900 to men.

Regulations in 2019

Dental care is free of charge for children and young people up to and including the year they turn 23. From the year a person turns 24 they are eligible for a national dental care benefit. The national dental care grant is made up of three parts – a general dental care allowance, a special dental care allowance, and a high-cost protection scheme.

The general dental care allowance, which is intended to encourage regular visits to the dentist, is meant to be used primarily for check-ups and preventive dental care. The allowance is SEK 300 per year for people aged 30–64, and SEK 600 per year for people aged 24–29 and 65 and over.

The special dental care allowance can be used by patients who have certain diseases or disabilities that carry a risk of deteriorating

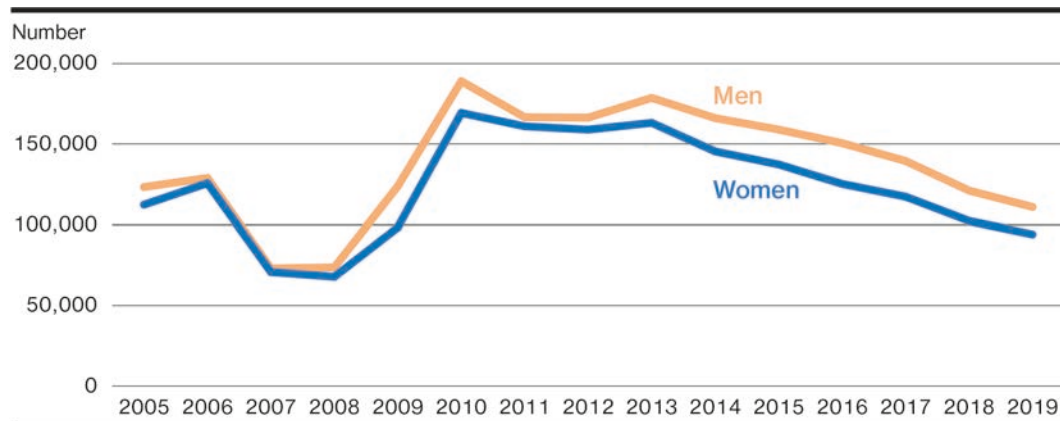
dental health. The special dental care allowance is SEK 600 per six months and can only be used for preventive dental procedures such as examinations and cleaning.

The high-cost protection scheme means that people who have higher dental care costs do not need to pay the entire cost themselves. High-cost protection is calculated over the course of a compensation period of 12 months at most. If a patient's costs during a compensation period do not exceed SEK 3,000 no compensation is paid under the high-cost protection scheme. If the costs exceed SEK 3,000 but not SEK 15,000, Försäkringskassan will pay 50 per cent of the portion that exceeds SEK 3,000. If the costs exceed SEK 15,000, Försäkringskassan will pay 85 per cent of the portion that exceeds SEK 15,000.

Activity grant and development allowance

Activity grants and development allowances are paid to people who are participating in labour market programmes.

■ Number of recipients of activity grant or development allowance



Activity grants and development allowances are granted and paid by Försäkringskassan, but The Swedish Public Employment Service covers the cost. Development is affected by, among other

things, the economic cycle. Just over 205,000 people received activity grants or development allowances in 2019. More men than women received these benefits.

■ Number of recipients of activity grants or development allowances in 2019

Age	Number of recipients		Average amount per day, SEK	
	Women	Men	Women	Men
16–24 ¹	11,949	19,246	197	226
of which				
– development allowances	9,473	15,219	108	105
– activity grants	3,046	4,983	434	466
25–29	10,662	14,787	316	345
30–34	10,024	11,880	320	368
35–39	10,388	10,789	353	402
40–44	9,829	9,777	385	430
45–49	10,297	9,587	431	459
50–54	10,207	10,237	470	501
55–59	9,756	10,846	504	545
60–	8,860	10,918	539	581
Total	91,972	108,067	384	405

¹ For the 16–24 age group, the number of activity grants and development allowances exceeds the total number of recipients in the age group. This is because it is possible for a person to receive both a development allowance and an activity grant in the same year. What the total for the 16–24 age group indicates is the number of unique individuals who received either of these benefits over the course of the year.

Of activity grant or development allowance recipients, 46 per cent were women and 54 per cent men. A total of SEK 10.6 billion was paid in

activity grants and development allowances in 2019, 45 per cent of which to women and 55 per cent to men.

Regulations in 2019

Activity grants and development allowances can be paid to people who are participating in labour market programmes via The Swedish Public Employment Service. Examples of such programmes include the job and development guarantee programme, work placements, and support for starting a business. Participants who fulfilled the requirements for unemployment benefit in 2019 received an activity grant of at most SEK 910 per day (SEK 760 after the first 100 days) and at least SEK 365 per day, when participating in a programme on a full-time basis. Participants aged 25 or over who did not fulfil the requirements for unemployment benefit in 2019 received an activity grant at

the guarantee level of SEK 223 per day when participating full-time in a programme.

Participants aged 18 to 24 generally receive a development allowance instead of an activity grant at the guarantee level if they do not fulfil the requirements for an unemployment benefit. From January 1st 2019 people receiving a development allowance receive either SEK 162 per day or SEK 57 per day. The higher amount is paid to those who have an upper secondary school diploma or have turned 20, and who are participating in initiatives to encourage studies or are covered by an education contract. Development allowances are tax exempt, unlike activity grants.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefits and the associated supplementary benefits can be paid to people who are participating in the labour market programme “Introduction activities for certain new arrivals in Sweden”.

■ Number of introduction benefit recipients in 2019

Age	Number of recipients		Proportion with supplementary introduction benefit, per cent		Proportion with introduction benefit for housing, per cent	
	Women	Men	Women	Men	Women	Men
0–24	4,523	5,690	33	2	11	40
25–29	6,518	5,231	59	14	7	44
30–34	6,842	5,117	70	33	5	33
35–39	5,880	4,224	73	52	4	20
40–44	4,154	3,336	72	59	4	14
45–49	2,868	2,596	68	60	4	12
50–54	1,885	1,842	55	58	7	10
55–59	1,242	1,239	37	49	12	9
60–	779	889	15	31	20	11
Total	34,691	30,164	60	34	6	27

Of the introduction benefit recipients, 47 per cent were women and 53 per cent were men. Just over SEK 3.5 billion was paid in introduction benefits in 2019, of which 56 per cent to women and 44 per cent to men.

The number of recipients receiving introduction benefits was highest in 30–49 age group, as parents

in this age group are most likely to have children who live at home. In all age groups except the over-55s, the proportion of recipients of introduction benefits for housing was higher among men. This is because it is more common for men to live alone.

■ Number of introduction benefit recipients in 2019, by region of birth

Region of birth	Women	Men	Total
Rest of Europe ¹	288	142	430
Sub-Saharan Africa	6,861	5,624	12,485
Asia except the Middle East	3,364	2,906	6,270
Middle East, North Africa and Turkey	23,993	21,293	45,286
Other or unknown	185	199	384
Total	34,691	30,164	64,855

¹ Europe except the Nordic countries and all EU member states.

The majority of introduction benefit recipients come from the Middle East, North Africa and

Turkey, and from Sub-Saharan Africa. 89 per cent of all recipients come from these regions.

Regulations in 2019

An introduction benefit can be paid to people who are participating in The Swedish Public Employment Service labour market programme "Introduction activities for certain new arrivals in Sweden". The benefit is SEK 308 per day if the recipient is participating in activities full-time. However, while recipients are participating in skills identification and helping draw up an individual action plan within their programme, they receive SEK 231 per day. Once skills identification is complete and an action plan has been drawn up, the recipient begins participating in the programme and receives SEK 308 per day.

A person assigned to the introduction programme is also eligible for a supplementary introduction benefit or an introduction benefit

for housing. A supplementary introduction benefit can be granted to people with children up to the age of 20 who are living at home. The monthly benefit is SEK 800 per child under age 11, and SEK 1,500 per child aged 11–20. The supplementary introduction benefit can be paid for a maximum of three children. The supplement is granted per household. An individual who is participating in the introduction programme and lives alone in their own home is eligible for an introduction benefit for housing. The maximum monthly introduction benefit for housing is SEK 3,900. Introduction benefits, supplementary introduction benefits and introduction benefits for housing are all tax exempt benefits.



Just under 14,200 adults and children received attendance allowance in December 2019. Out of attendance allowance granted, 45 per cent went to women and girls, and 55 per cent went to men and boys. See page 47

Approximately 4 million used the national dental care subsidy during 2019, which equals 39 per cent of the Swedish population. See page 71



Social Insurance in Figures 2020

Social insurance is an integral part of the lives of most people. It is of great importance, not just to individuals' security and living standards, but also to the Swedish economy. In 2019, expenditure on the system of benefits administered by the Swedish Social Insurance Agency amounted to a total of SEK 224 billion, equivalent to just under 4.5 per cent of Sweden's gross domestic product (GDP).

Every year, the Swedish Social Insurance Agency publishes *Social Insurance in Figures*, which uses statistics and commentary to describe a large proportion of the benefits the agency administers. These benefits are described using tables, graphs and maps on the basis of the areas *social insurance recipients, social insurance expenditure, financial security for families and children, financial security in the event of disability, financial security in the event of sickness and other payments.*
