

Social Insurance in Figures 2021



Mental disorders remained the most common diagnoses in ongoing sickness cases for both women and men at the end of 2020. Read more on page 59

The number of days for which parental benefit for the care of a child was paid increased by 24 per cent during the pandemic year of 2020, compared with 2019. Read more on page 28



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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 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 246 billion in 2020, equivalent to 5 per cent of the Swedish gross domestic product (GDP).

Many employees at Försäkringskassan have participated in the production of *Social Insurance in figures 2021*. Ulrik Lidwall wrote the chapters on social insurance recipients, financial security in the event of sickness, 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 2021

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 sick and people with disabilities. The Swedish Pensions Agency has administered social insurance benefits and allowances for pensioners since January 2010. This publication does not cover such payments.

Social insurance expenditure for benefits and allowances administered by Försäkringskassan totalled approximately SEK 246 billion in 2020, equivalent to 5 per cent of the Swedish gross domestic product (GDP). Administrative costs amounted to SEK 9.9 billion, which gives a total expenditure of SEK 256 billion. Just over half of all expenditure went to people with sickness or disabilities, just over a third to children and families, and the remainder to other benefits mainly in the labour market area, and to administration.

Social Insurance in Figures 2021 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 sickness; 6) other payments. Among the indicators presented for the various benefits and allowances are the number of recipients, the sums paid, and average payment. In order to put the statistics into context, regulations governing the right to each benefit or allowance (as they applied during the reporting year) are described briefly 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 2021, along with diagrams containing links to the underlying statistics, is available on Försäkringskassan's website for statistics and analysis, www.forsakringskassan.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.forsakringskassan.se/statistik.

Försäkringskassan's statistics database also allows users to select and adapt statistics and their presentation according to individual needs. 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 2021 comes with a text box that briefly describes the regulations that applied for it during the year covered by the statistics. The purpose of these text boxes is to help the reader put the statistics into context. Where regulations were changed during the year, the regulations presented are those that applied at the end of 2020. Many benefits were subject to special regulations during the covid-19 pandemic, which is also briefly described in the text boxes. Additional information about regulations is available on Försäkringskassan's website, www.forsakringskassan.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 compensation level (75 or 80 per cent) by a conversion factor (0.97 in 2020). 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 what is known as an hour or day-based payment (e.g. temporary parental benefit) or a calendar-day based payment (e.g. parental benefit). Day-based payments are calculated on the basis of the number of days that the person normally works – usually five days – while calendar-day based payments are calculated on the basis of all the days of the week. As a result, even though the maximum payment for parental benefit is higher (based on incomes up to 10 times the price base amount) than for the temporary version (based on incomes up to 7.5 times the price base amount), the average daily amount for temporary parental benefit may exceed the average daily amount for parental benefit, as the former is calculated on the basis of five rather than seven days a week.

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 behavioral 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.

In the table for Maintenance support (Child support debtors in December) for 2007–2019 the number of support debtors have previously been reported according to an older definition and incorrect sums have been reported for average debt. Corrected tables for 2007–2019 have therefore been inserted as addenda to Social Insurance in Figures publications for 2008–2020. These tables have been published on Försäkringskassan's website for statistics and analysis, <http://www.forsakringskassan.se/statistik>.

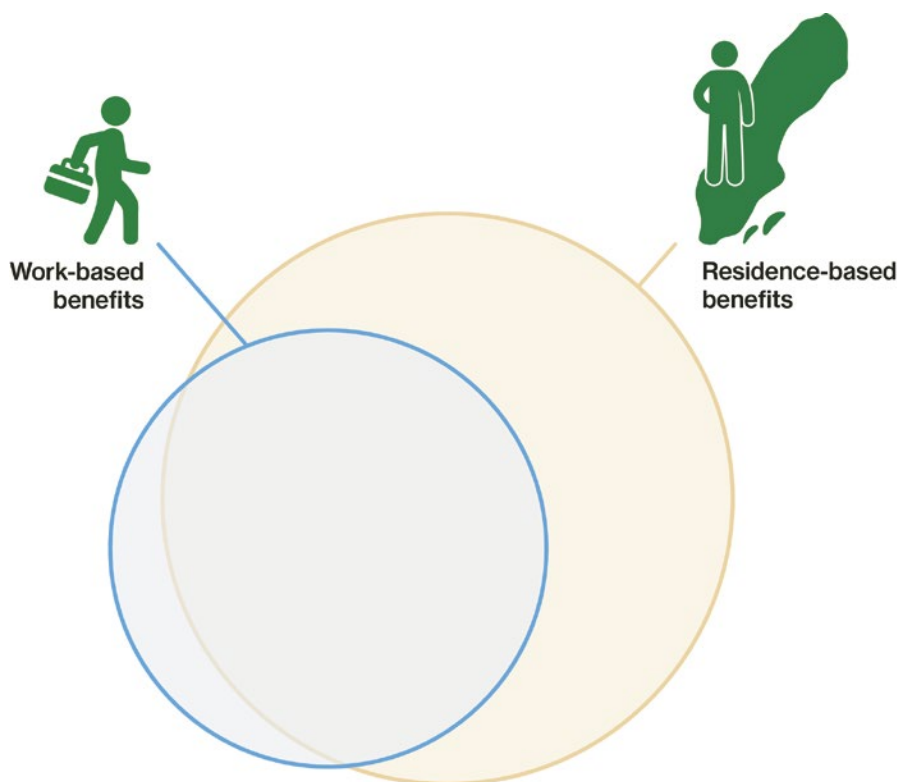
Social insurance recipients

Swedish social insurance covers just about everyone who lives or works in Sweden. Social insurance is an important part of the public social security system and is of great significance not just to individuals, households and businesses, 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. Most people are covered by both the work-based and the residence-based parts of the Swedish social insurance system.



Most 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.

Work-based benefits

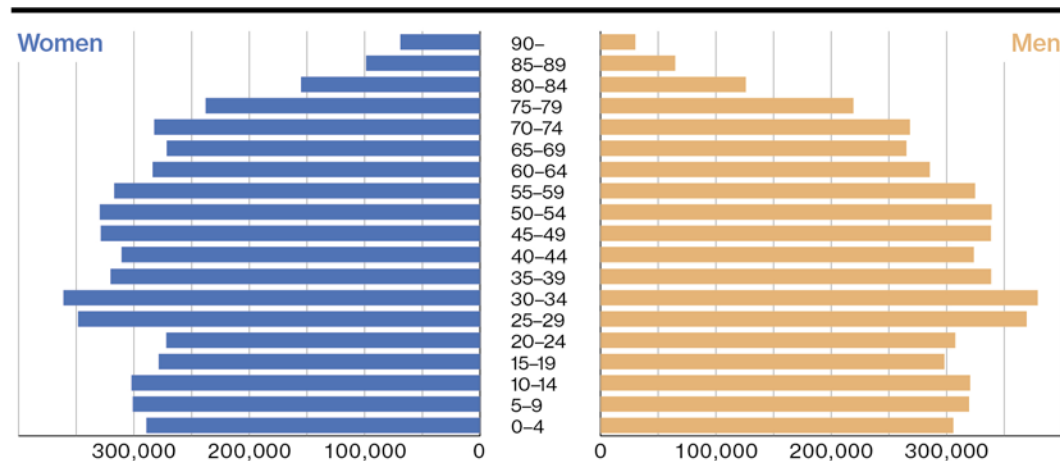
An individual who works in Sweden is normally insured in the Swedish social insurance system and is thus entitled to work-based benefits. This is the case regardless of whether they are resident in Sweden or have come to Sweden in order to work without being resident in the country. Even a person who 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 contri-

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.

butions 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 or disease 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 2020



Source: Statistics Sweden (SCB)

At the end of 2020 the population of Sweden was just over 10.4 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 sick, 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 peo-

ple 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 2020**

Region of birth	Number of insured persons 19–64 years ¹			Percentage with sickness cash benefit qualifying income ²		
	Women	Men	Total	Women	Men	Total
Sweden	2,186,205	2,298,182	4,484,387	91	90	91
Nordic countries except Sweden	54,614	44,255	98,869	85	83	84
EU 28 except the Nordic countries	104,747	107,449	212,196	86	87	87
Rest of Europe	85,046	74,868	159,914	84	88	86
Sub-Saharan Africa	67,601	66,679	134,280	80	81	80
Asia except the Middle East	114,562	77,054	191,616	80	84	82
Middle East, North Africa and Turkey	181,575	215,013	396,588	76	82	79
North America	12,931	13,516	26,447	82	83	83
South America	28,742	26,541	55,283	86	88	87
Oceania	1,408	2,632	4,040	81	85	84
Total	2,837,431	2,926,189	5,763,620	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 proportion of insured persons who are covered by the work-based parts of the social insurance system.

Of the total number of insured persons, 78 per cent were born in Sweden and 22 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, 76 and 82 per cent, respectively, are estimated to have a sickness cash benefit qualifying income. The primary explanation for 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 a weaker position in the labour market than those born in Sweden, but these differences diminish as the length of their stay in Sweden grows.

Regulations in 2020

Insured persons entitled to sickness cash benefit qualifying income (sjukpenninggrundande inkomst, or 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 2020, this is equivalent to an income of SEK 11,300. 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 an SGI based on income from previous years (this is referred to as a protected SGI). Having the right to an SGI is a basic prerequisite for entitlement to certain work-based benefits, such as sickness cash benefit, pregnancy benefit, parental benefit and temporary parental benefit. The assessment of whether an insured person has an SGI is only made when the individual applies for this type of work-based benefit.

■ Number of persons who received different types of benefits in 2020

Benefit	Women	Men	Total
Dental care	1,973,411	1,730,540	3,704,031
Child allowance	1,112,390	497,191	1,609,581
Temporary parental benefit	499,452	450,154	949,606
Parental benefit	462,538	394,511	857,049
Sickness cash benefit	421,261	258,415	679,676
Housing allowance	173,275	102,002	275,277
Sickness compensation	149,059	105,060	254,119
Activity grant and development allowance	115,162	129,404	244,566
Maintenance support	121,306	25,109	146,415
Childcare allowance, child carer's allowance and additional cost allowance for children	58,337	13,203	71,540
Disability allowance and additional cost allowance for adults	32,489	28,598	61,087
Introduction benefit	24,511	16,334	40,845
Activity compensation	16,826	19,450	36,276
Pregnancy benefit	24,552	0	24,552
Work injury annuity	10,769	12,392	23,161
Benefit for care of closely related persons	10,859	4,223	15,082
Attendance allowance	6,570	7,960	14,530
Rehabilitation allowance	6,530	3,250	9,780
Car allowance	542	646	1,188

The benefit paid to the largest number of people was the national dental care subsidy. Just over 3.7 million people received the national dental care subsidy in 2020, which is 36 per cent of the Swedish population.

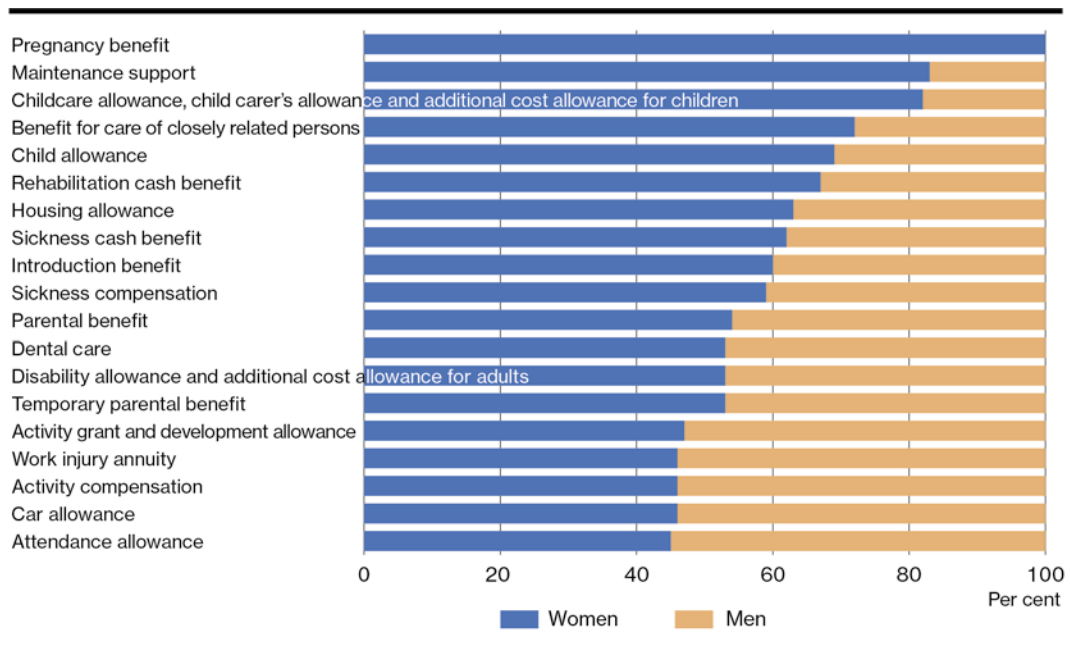
Child allowance is another benefit with a large number of recipients. Just over 1.6 million people received child allowance in 2020, which corresponds to 16 per cent of the Swedish population.

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 recipients in 2020



The gender distribution of recipients is uneven for many benefits. Benefits paid to families with children have a particularly uneven distribution. Of the recipients of childcare allowance and child carer's allowance in 2020, 82 per cent were women and 18 per cent men. The corresponding figures for maintenance support were 83 per cent women and 17 per cent men.

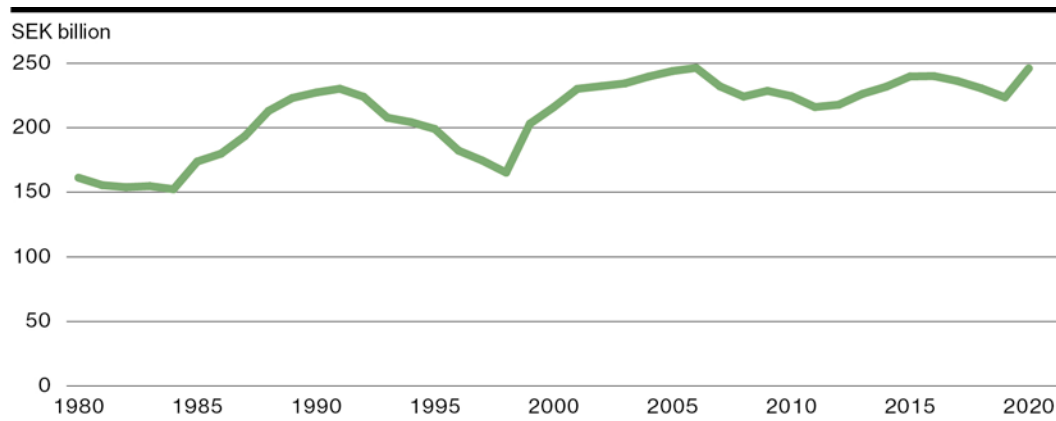
Payments of benefits such as dental care subsidy, temporary parental benefit and activity grant are more evenly distributed between women and men. This is also the case for parental

benefit, where 54 per cent of recipients in 2020 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 used it equally. The number of days paid, and the sums paid, may diverge even though the number of recipients is roughly the same. 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 2020. These are primarily benefits and allowances paid to families with children, and people with sickness or disabilities.

■ Social insurance expenditure (excluding administrative costs) at 2020 prices

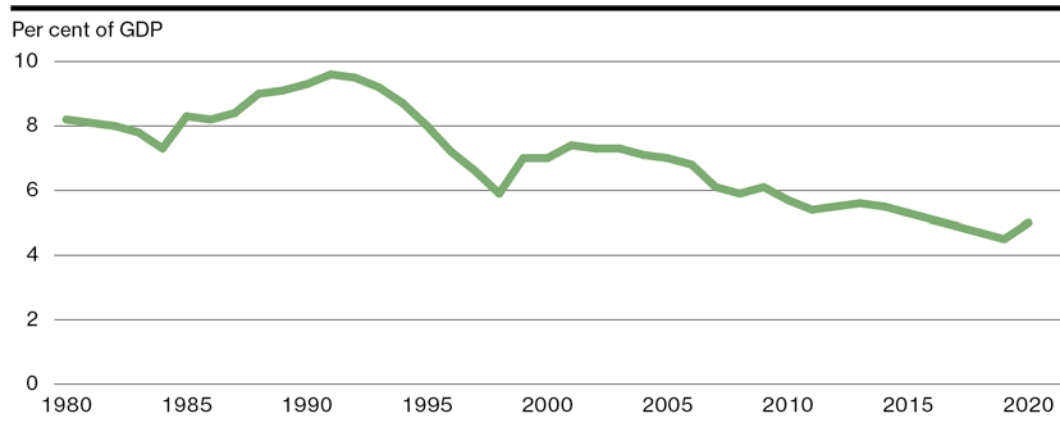


In 2020 social insurance expenditure for the benefits and allowances administered by Försäkringskassan was SEK 246 billion. Administrative costs amounted to approximately SEK 9.9 billion, which gives a total expenditure of just under SEK 256 billion. Expenditure (at constant prices) has increased by 52 per cent since 1980.

Expenditure decreased between 1992 and 1998, primarily due to regulatory changes such as reduced benefit levels and the introduction of a sick pay period and a waiting period in the sickness insurance system. Expenditure then increased steeply 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 receive, for example, sickness cash benefit and parental benefit. Expenditure decreased for a few years from 2006, mainly due to reduced costs for sickness cash benefit and sickness compensation. Between 2011 and 2020 expenditure on sickness cash benefits have again increased. The marked increase between 2019 and 2020 was almost exclusively due to increased social insurance expenditure linked to the outbreak of the covid-19 pandemic.

■ **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. As a proportion of GDP, social insurance expenditure has shown a decreasing trend. In 2019, social insurance expenditure was 4.4 per cent of GDP, which

is its lowest proportion in the past 40 years. In 2020, however, the proportion grew to 5 per cent of GDP. This increase was almost exclusively due to increased social insurance expenditure as a result of the pandemic.

■ Social insurance expenditure 2018–2020 in SEK million (current prices)

Expenditure per expenditure area/benefit, SEK million ¹	2018	2019	2020
Financial security for families and children			
Parental benefit	35,121	35,795	35,469
Temporary parental benefit	8,116	8,081	9,975
Pregnancy benefit	677	672	681
Child allowance	31,722	33,175	33,326
Housing allowance for families with children and for young people	4,574	4,606	5,284
Childcare allowance and child carer's allowance ²	4,072	3,972	3,960
Maintenance support	2,593	2,700	2,636
Adoption allowance	14	14	9
Total	86,890	89,015	91,340
Financial security in the event of sickness and disability			
Sickness cash benefit	36,156	35,969	41,152
Rehabilitation allowance	1,034	891	799
Benefit for care of closely related persons	189	186	180
Supplementary housing allowance	165	200	224
Compensation for high sick pay costs	954	1,090	17,675
Dental care	6,449	6,635	5,956
International healthcare	493	518	495
Activity and sickness compensation	40,676	39,037	37,551
Housing supplement	5,130	5,072	5,060
Disability allowance and additional cost allowance ³	1,343	1,304	1,300
Work injury compensation ⁴	2,811	2,677	2,567
Car allowance	100	143	136
Attendance allowance	25,308	24,175	23,528
Contributions to health and medical care	1,354	1,254	883
Contributions to healthcare for the sick listing process	1,238	1,134	1,198
Medical services	53	55	55
Personal injury compensation	39	38	37
Disease carrier's benefit ⁵	0,2	5	127
Total	123,492	120,383	138,924
Other payments			
Activity grant and development allowance	11,190	10,568	13,474
Introduction benefit	4,925	3,563	2,291
Family benefit for conscripts	26	25	24
Total	16,140	14,156	15,789
Administration	9,265	9,674	9,880
Total	235,787	233,228	255,932

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.

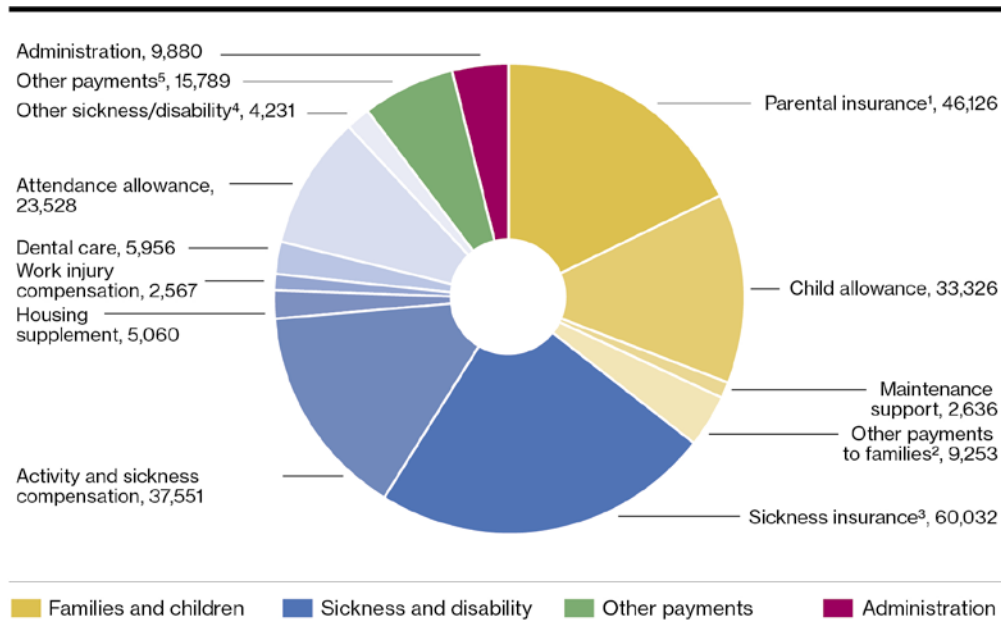
⁴ Includes expenditure on SWEDINT claims.

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

Social insurance expenditure (excluding administration) increased by just under 9 per cent between 2018 and 2020. Expenditure on financial security for families and children increased by 5 per cent during the period, which is partly explained by wage increases and by an increasing number of children in the population. Expenditure on financial security in the event of sickness and disability

increased by 12 per cent during the period, with the entire increase occurring between 2019 and 2020, primarily as a result of the pandemic. Most of the increase was in sickness cash benefits and compensation for high sick pay costs. Expenditure for the category "Other payments" decreased by 2 per cent, which is mainly due to the decrease in expenditure on introduction benefits during the period.

Breakdown of expenditure in 2020 (SEK million)

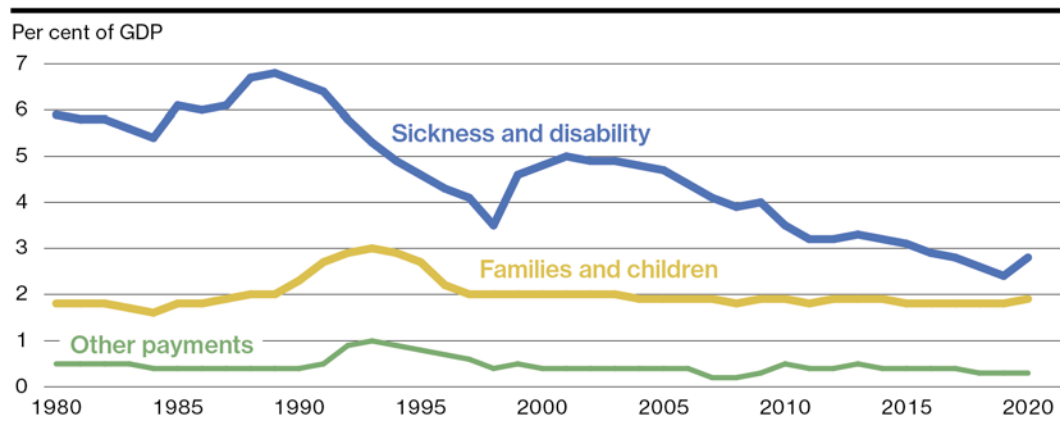


¹ Parental benefit, temporary parental benefit and pregnancy benefit.
² Housing allowance, childcare allowance, child carer’s allowance and adoption allowance.
³ Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of closely related persons and compensation 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 (54 per cent, or approximately SEK 139 billion) went to people who were sick and people with disabilities. Just over one third of expenditure (36 per cent, or about SEK 91 billion) went to families with chil-

dren and young households. In addition, payments were made in the form of certain other benefits and allowances in the labour market area (6 per cent, or just under SEK 16 billion). The remainder was administrative costs (4 per cent, or SEK 10 billion).

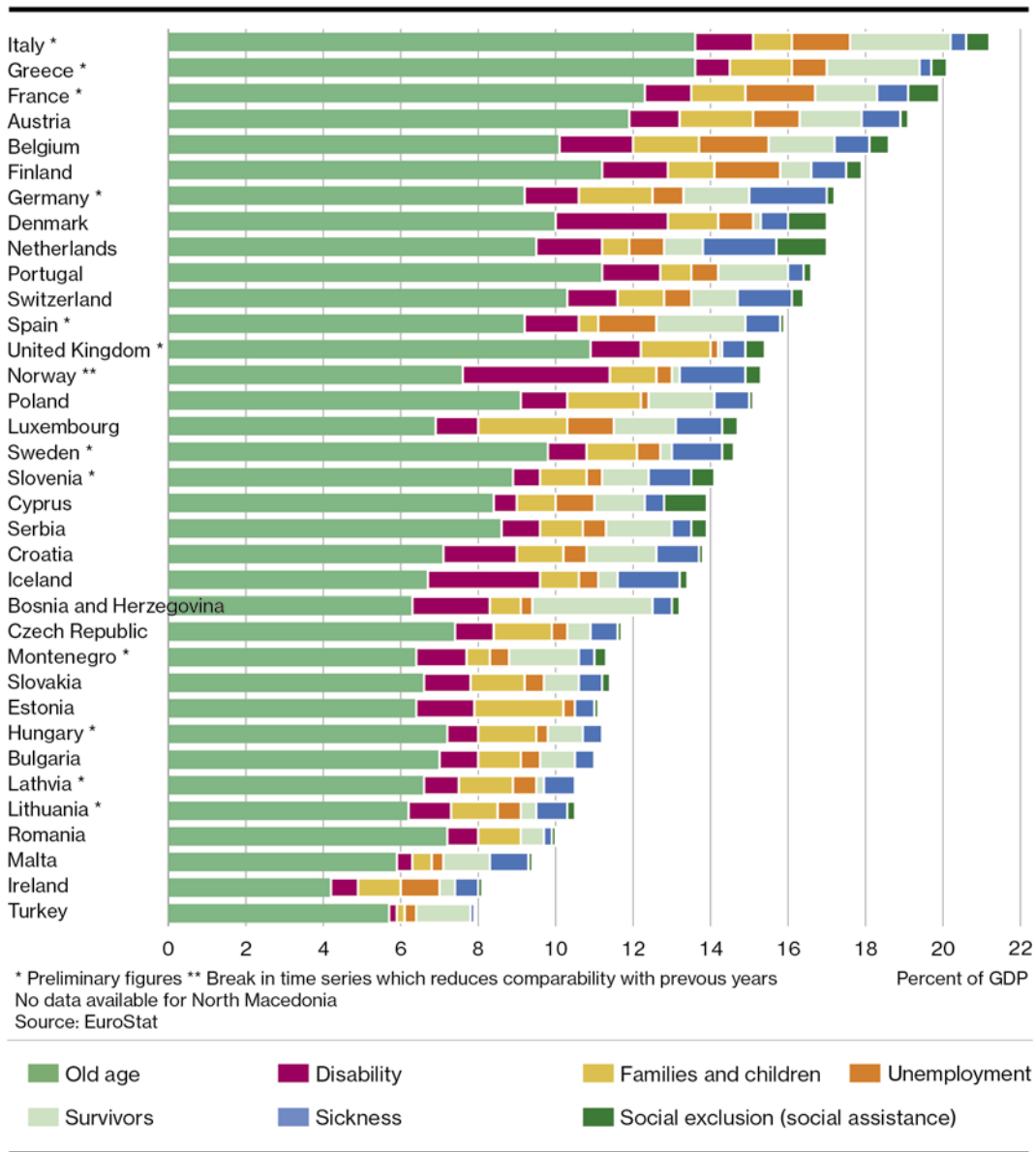
■ Expenditure areas as a proportion of GDP



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, reduced compensation levels, and county councils having to assume the costs of medical products. Expenditure as a proportion of GDP increased again between 1998 and 2003, as a result of increased sickness

absence. Expenditure then decreased once more, until 2020 when it rose again. This increase during 2020 – from 2.4 to 2.8 per cent of GNP, is almost exclusively due to the outbreak of the pandemic. 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 decreased once again as a proportion of GDP during the latter half of the 1990s and thereafter remained stable at around 2 per cent of GDP.

Public transfers as a proportion of GDP in 2018 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

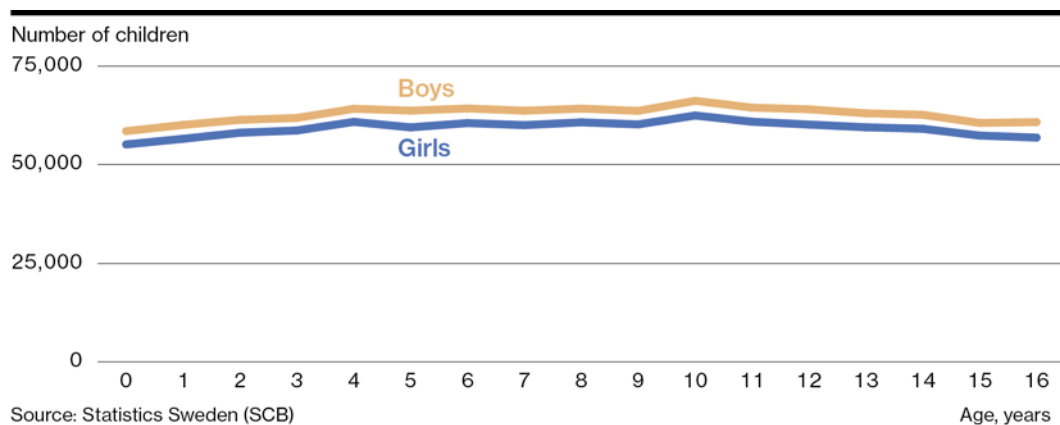
different countries use public transfers and direct services to meet the needs of the social insurance system. Examples of direct services include tax reductions and subsidised preschool places, which are not included in this compilation.

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 2020



In December 2020 Sweden had just over 2,073,000 boys. Compared with 2019, the number of children aged 0–16, 1,006,000 girls and 1,067,000 boys. Compared with 2019, the number of children aged 0–16 increased by just under 0.5 per cent.

■ Child allowance in December 2020

Age	Number of recipients		Percentage of recipients with a large family supplement ¹	
	Women	Men	Women	Men
-19	1,990	1,813	3.3	0.1
20-24	18,837	4,843	25.5	14.1
25-29	97,821	41,274	44.2	28.3
30-34	206,866	110,095	61.4	39.4
35-39	233,868	123,233	72.4	45.5
40-44	230,239	92,034	65.8	44.7
45-49	180,409	54,481	43.9	40.8
50-54	73,283	24,409	22.7	34.7
55-	16,594	14,389	10.1	27.9
Total	1,059,907	466,571	56.0	40.2

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

Just over 1.5 million parents received a general child allowance, a large family supplement or extended child allowance in December 2020. 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 69 per cent, and the proportion of men has correspondingly increased from 12 to 31 per cent. The proportion of recipients who received a large family supplement was just over 56 percent for women and just over 40 percent for men. A total of SEK 33.3 billion in child allowances was paid out in 2020.

Regulations in 2020

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 to 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 the 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. Parents have the option of changing who the recipient of the child allowance is.

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. Large family supplement in 2020 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 2020 (SEK)

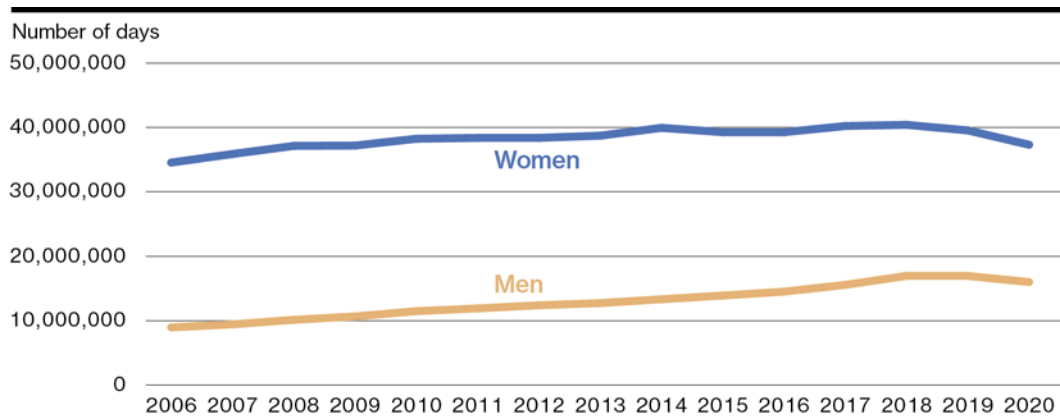
	Child allowance	Large family supplement	Total	Annual amount 2020, SEK
1 child	1,250	-	1,250	15,000
2 children	2,500	150	2,650	31,800
3 children	3,750	730	4,480	53,760
4 children	5,000	1,740	6,740	80,880

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, as 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 2020 there were just

over 53 million days for which parental benefit was paid, 70 per cent of which to women. Men's use of parental benefit days have increased since 2006, from 21 per cent of the total number of days for which the benefit was paid in 2006 to 30 per cent in 2020.

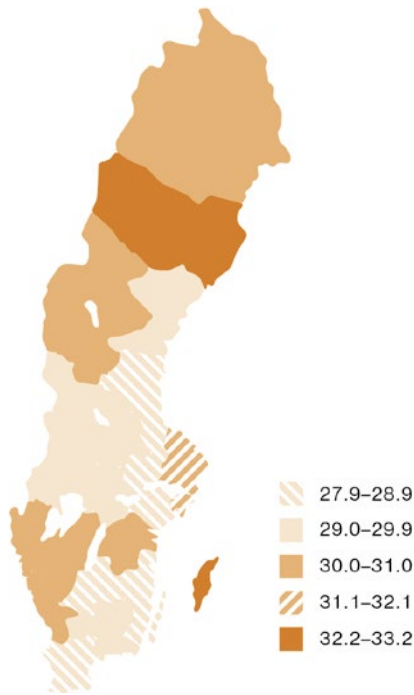
Parental benefit in 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	731	36	164	79	249	261
20-24	15,370	3,259	142	52	367	556
25-29	76,900	34,185	113	45	522	684
30-34	147,360	98,825	90	46	593	728
35-39	129,341	115,802	68	42	596	722
40-44	70,921	84,464	48	36	559	689
45-49	19,760	40,294	33	33	522	662
50-54	1,999	12,664	34	33	516	641
55-	156	4,982	41	37	471	620
Total	462,538	394,511	81	41	558	704

Of the just over SEK 32.7 billion that was paid in parental benefits in 2020, 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 using a greater proportion of their parental benefit days when their children are younger.

The average daily compensation rate was 26 per cent higher for men than for women, which is due to factors such as the difference in income between men and women and differences in parental benefit use. For example, women more often use parental benefit at the basic level, which leads to a lower daily rate, to a greater extent than men.

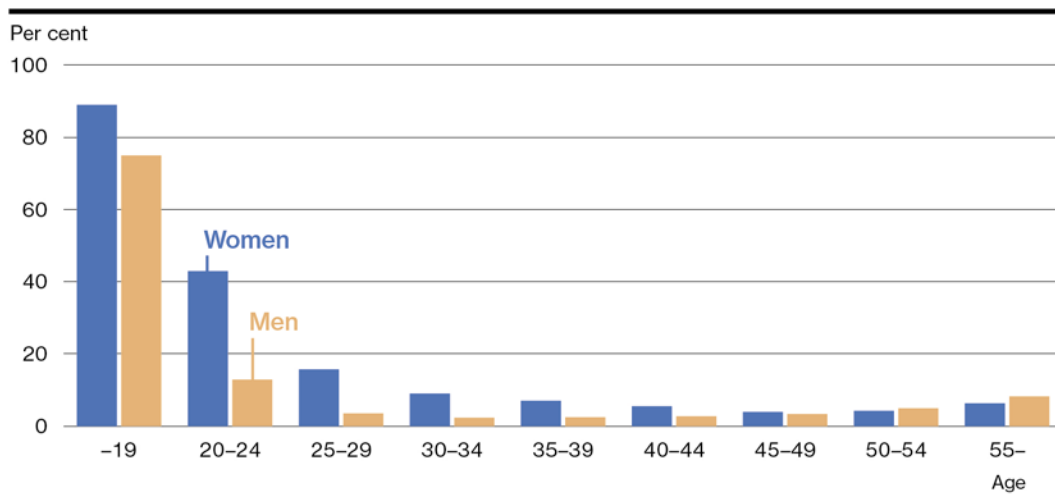
■ Proportion of parental benefit days used by men in 2020, by county



Of all days for which parental benefit was paid in 2020, men used 30 per cent. The highest proportion (just over 33 per cent) was in Västerbotten County, and the lowest (just under 28 per cent) in Skåne County. There was considerable variation between municipalities in many counties.

The proportion of parental benefit days used by men depends on how many parental benefit days are used by women. This means that, even though there may be differences between two counties in terms of the respective proportions, the average number used 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 used by women.

■ Proportion of recipients of parental benefit at the basic level in 2020



The proportion of parents who only use 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 75 per cent of men only used parental benefit at the basic level in 2020. However, the number of recipients of parental benefit in the youngest age group is small.

■ Parental benefit at the basic level and average payment in 2020, regardless of compensation level and by region of birth

Parents' region of birth	Proportion of recipients using only the basic level, per cent		Average amount (regardless of compensation level), SEK per day	
	Women	Men	Women	Men
Sweden	2.7	0.6	616	727
Nordic countries except Sweden	6.1	1.9	625	717
EU 28 except the Nordic countries	9.2	1.8	571	717
Rest of Europe	13.2	2.6	531	669
Sub-Saharan Africa	48.8	11.2	351	584
Asia except the Middle East	30.3	6.9	447	651
Middle East, North Africa and Turkey	43.4	12.4	388	575
North America	12.6	3.4	560	680
South America	12.0	2.6	539	651
Oceania	7.9	2.6	642	708
All countries	10.1	3.0	558	704

In 2020, 10 per cent of women and 3 per cent of men only used parental benefit at the basic level because they did not meet the requirements for 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.

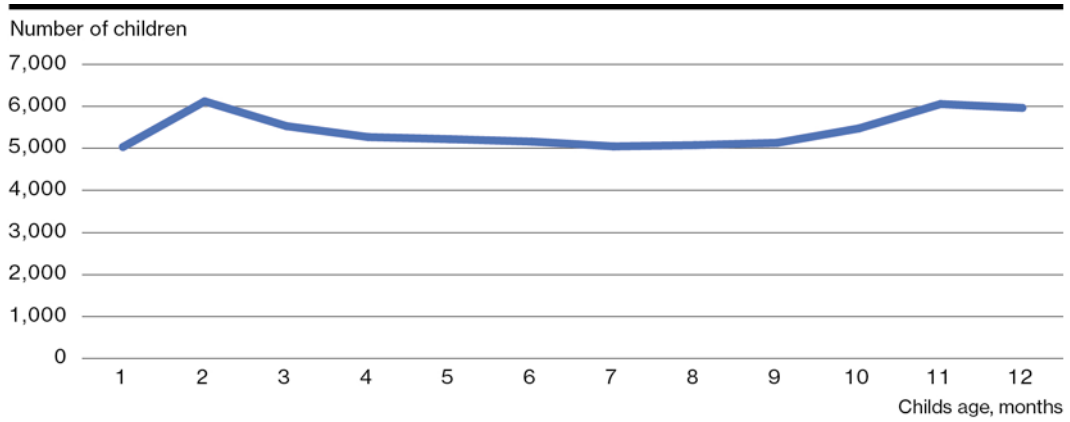
Parents born in Sweden had a higher average daily benefit than parents born in other countries. Regardless of their region of birth, women had a lower average daily benefit than men.

■ Number of recipients of double days in 2020

Age	Number of recipients
-19	66
20-24	3,094
25-29	16,819
30-34	26,679
35-39	15,510
40-44	5,339
45-49	1,248
50-54	310
55-	146
Total	69,211

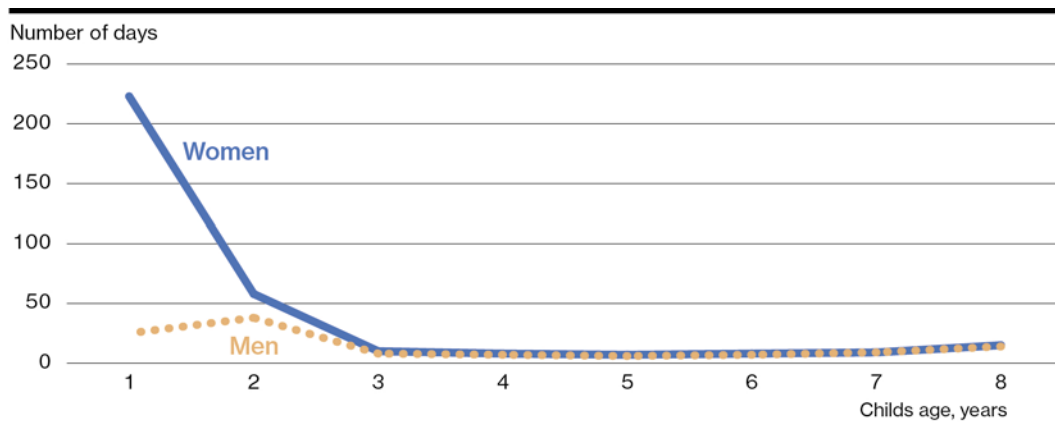
During the child's first year both parents can claim parental benefit on the same day for a maximum of 30 days – these days are known as double days. Most double day recipients are in the 30-34 age group. Parents who used double days were younger on average than parents who used other parental benefits. This is primarily because double days can only be used before the child turns 1, and parents using them are therefore younger than parents using other parental benefits.

Number of children with a parent who has used double days in 2020



In total, double days were used for just over 35,300 children in 2020. Use of double days peak when the child is two months old and again at the end of the child's first year.

Average number of days of parental benefit used at different ages for children born in 2012



Parents of children born before 2014 can receive parental benefit until their child has turned 8 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 2012 who turned eight in 2020, 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 2020

Age	Number of children		Proportion of children, per cent	
	Girls	Boys	Girls	Boys
0	47,675	50,781	87	87
1	55,138	58,548	98	97
2	46,251	48,706	80	79
3	41,903	44,303	71	72
4	41,935	44,359	69	69
5	28,829	30,984	48	49
6	28,820	30,913	48	48
7	35,836	38,047	60	60
8	34,894	37,189	57	58
Total	361,281	383,830	68	68

For 87 per cent of the children born in 2020 (age 0 in the table), at least one parent used parental benefit during the year. From the time the children

turn two, parents' benefit claims decrease. In total, parental benefit was paid for 68 per cent of all children aged 0–8 years in 2020.

Regulations in 2020

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 those days. There is a basic level of SEK 250 per day for parents who do not fulfil the requirements for an income-related benefit, or who have a low income or none at all. 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 use as double days.

The benefit can be paid as a full day, three-quarter day, half day, one-quarter day or one-eighth day. Parental benefit can generally be claimed until the child has turned 8 or has completed their first year of school. The benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI), and the maximum benefit is based on 10 times the price base

amount. In 2020, this corresponded to a maximum benefit of SEK 1,006 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.

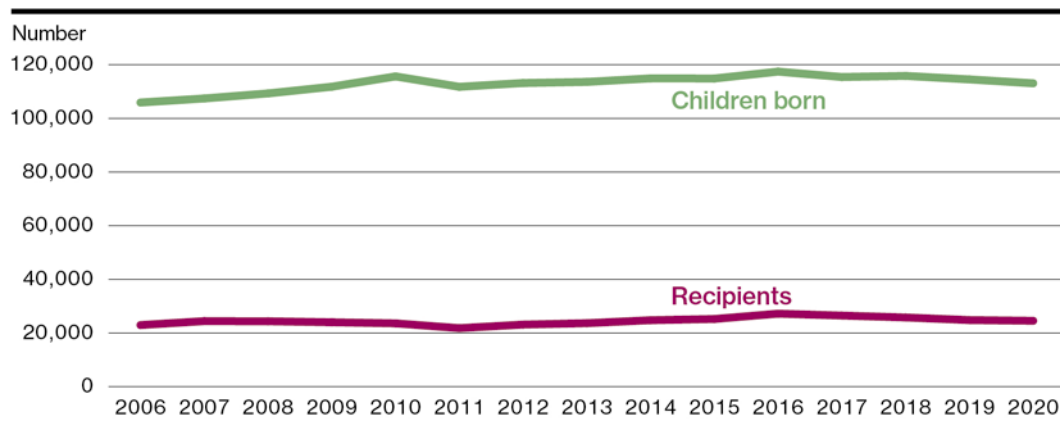
On 1 January 2016, the number of days reserved for each parent was increased from 60 to 90. This applies to children born on 1 January 2016 or later. It also applies in the event of adoptions in which a parent gained custody of the child on 1 January 2016 or later.

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 them. 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 them.

Pregnancy benefit

The pregnancy benefit provides compensation to expecting mothers who are unable to continue in paid employment because they have a physically demanding job or are subject to risks in their work environment, if they cannot be given other work tasks by the employer.

■ Pregnancy benefit



During the later stages of pregnancy many women receive some amount of social insurance benefits in the form of a pregnancy benefit, a sickness cash

benefit or a parental benefit. Between 2006 and 2020 just over one in every five births had been preceded by a pregnancy benefit.

■ Pregnancy benefit in 2020

Age	Number of recipients	Number of days on average	Average amount, SEK per day
-24	1,932	42	564
25-29	9,423	42	615
30-34	8,879	41	628
35-39	3,448	42	628
40-44	826	41	636
45-	44	45	665
Total	24,552	41	618

In 2020, pregnancy benefits worth almost SEK 626 million were paid to just over 24,500 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 2020

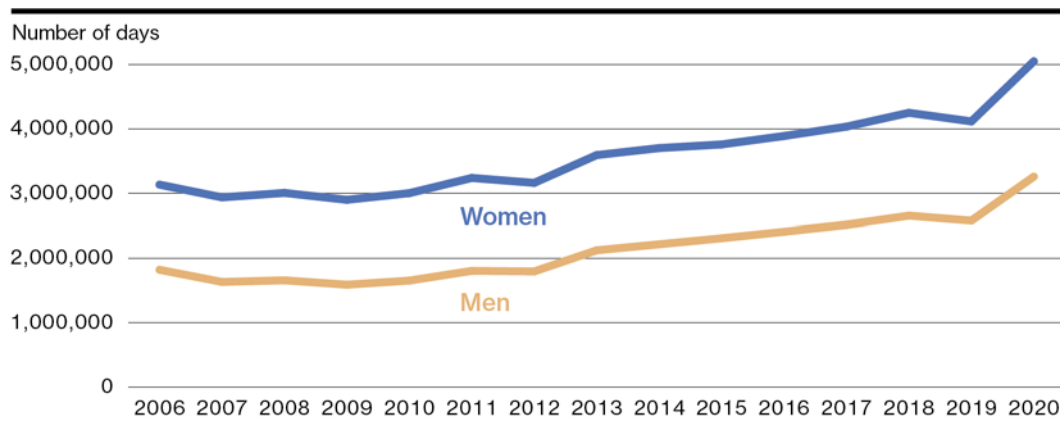
A pregnant woman with a physically demanding job can be paid a pregnancy benefit during the later stages of her pregnancy if her employer is unable to assign her tasks more suited to her condition. A pregnancy benefit can be paid for a maximum of 50 days during the last two months of the pregnancy. In 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). The benefit can be paid for full, three-quarter, half, one-quarter or one-eighth days and amounts to just under 80 per cent of the sickness cash benefit qualifying income (SGI), with an upper limit at 7.5 times the price base amount.

Temporary parental benefit for care of a child

A temporary parental benefit for care of a child enables payments 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 has continued to increase, reaching a new high during the pandemic year of 2020. There are a variety of factors 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 strong increase during 2020 was due to the fact that

many preschools and schools were stricter regarding illness among children, which led to children staying at home for longer periods of time and with milder symptoms.

The proportion of days used by women and men, respectively, has only changed marginally over the period. In 2006 women used 63 per cent of the days and men used 37 per cent. The corresponding figures for 2020 were 61 per cent for women and 39 per cent for men. A total of 8.3 million days were used in 2020, an increase of 24 per cent since 2019 (6.7 million days).

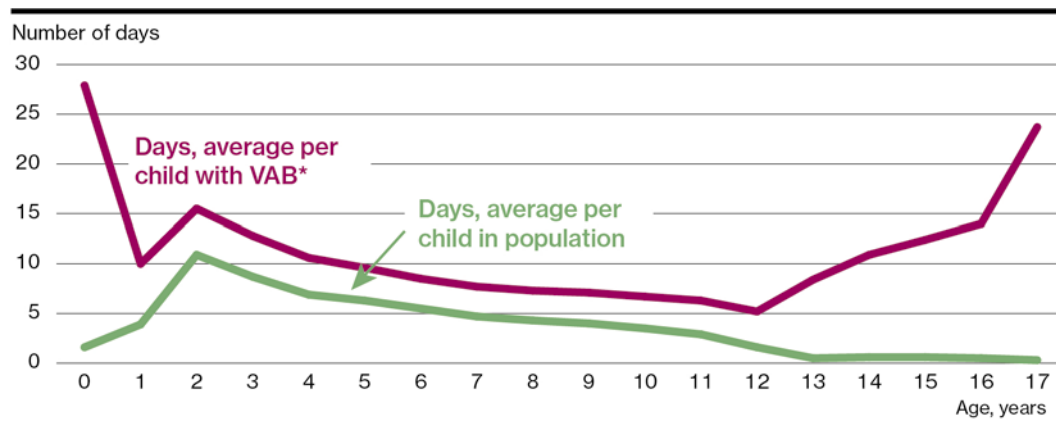
■ Temporary parental benefit for care of a child in 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	3,961	1,756	11.5	8.3	811	976
25-29	42,151	23,989	12.1	9.1	893	1,013
30-34	116,629	78,901	11.6	9.0	941	1,026
35-39	139,116	105,876	10.5	8.6	964	1,029
40-44	114,468	93,163	9.0	7.9	977	1,027
45-49	58,583	57,048	8.3	7.4	982	1,022
50-54	15,377	22,156	8.5	7.4	981	1,013
55-59	4,969	7,286	5.8	7.8	981	986
60-64	2,823	2,214	3.5	7.3	979	997
65-	399	347	3.1	6.5	987	928
Total	498,476	392,736	10.1	8.3	954	1,024

Temporary parental benefits for care of a child were paid to just over 891,000 persons in 2020, of which 56 per cent were women and 44 per cent men. A total of SEK 8.1 billion was paid out, 59 per cent of it to women and 41 per cent to men. On aver-

age, women used just over 10 days during the year and men just over 8.3 – a marked increase since 2019, when averages were just over 8 and just under 7 days, respectively.

■ Average number of days with temporary parental benefit for care of a child in 2020, 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, is highest when children are around two years old. The number of days then decreases as the children's age increases.

The average number of days per child in the population is low for children born in 2020 (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 temporary parental benefit for care of a child was paid in 2020

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	2,834	3,743	5	6
1	22,258	24,223	39	40
2	40,972	43,654	70	71
3	39,594	42,260	67	68
4	39,800	42,399	65	66
5	38,692	42,445	65	66
6	38,868	41,513	64	65
7	36,865	39,605	61	62
8	35,881	38,457	59	60
9	33,890	36,322	56	57
10	32,215	34,777	52	52
11	27,808	30,355	46	47
Total	389,677	419,753	54	55

In 2020 Försäkringskassan paid temporary parental benefit for care of a child for just under 810,000 children aged 0–11. The most common payment was for children aged around 2, where 70 per cent of all

girls and 71 per cent of all boys had either a parent or a close relative who used the benefit. The corresponding figure for all children in the 0–11 age group was 54 per cent for girls and 55 per cent for boys.

Regulations in 2020

If a parent needs to stay home from work in connection with their child's illness or infection, with illness or infection of the child's ordinary carer, or 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 used, a further 60 days may be granted, albeit not if the child's ordinary carer is the person who 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

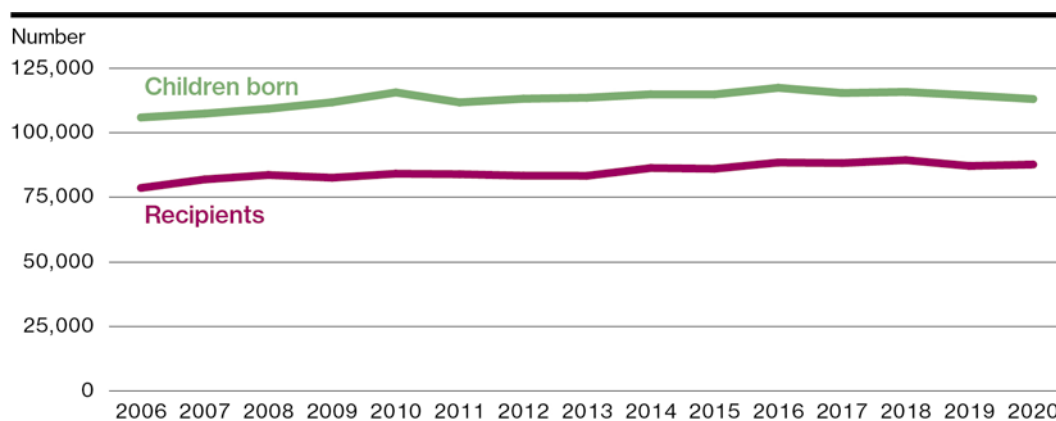
for care of a child for an unlimited number of days. In such cases, both parents are able to receive the benefit simultaneously for the same child. The benefit can be paid as a full day, three-quarter day, half day, one-quarter day or one-eighth day, and is slightly less than 80 per cent of the sickness cash benefit qualifying income, with an upper limit at 7.5 times the price base amount.

Some temporary regulations have applied during the pandemic. If a parent needs to stay home from work because the school their child normally attends is fully or partly closed due to the pandemic, they may be entitled to temporary child benefit for care of a child. This applies for children under the age of 12, and in some cases for older children as well. The entitlement can be transferred to another person.

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 the other parent or another person to receive a benefit in order to be present at the 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 78 per cent of the children born in 2020 it was the other parent or another related person who received the benefit.

Temporary parental benefit in connection with birth or adoption in 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	12	1,852	8,0	9,6	931	995
25-29	85	16,188	9,0	9,7	1,004	1,039
30-34	212	32,110	9,1	9,7	1,036	1,048
35-39	214	22,579	8,4	9,6	1,052	1,043
40-44	159	9,442	7,7	9,5	1,053	1,034
45-49	128	3,069	7,8	9,5	1,015	1,026
50-54	90	887	7,8	9,4	1,062	1,006
55-59	98	319	8,5	9,4	1,010	991
60-	121	88	8,1	8,5	1,094	1,019
Total	1,119	86,534	8,3	9,6	1,041	1,041

Just over 87,500 people received temporary parental benefits in connection with the birth or adoption of a child in 2020. Just over 1 per cent of the recipients were women and just under 99 per cent men. The total sum disbursed in this category of benefit was SEK 900 million. Approximately 1 per cent of this sum was paid to women.

Regulations in 2020

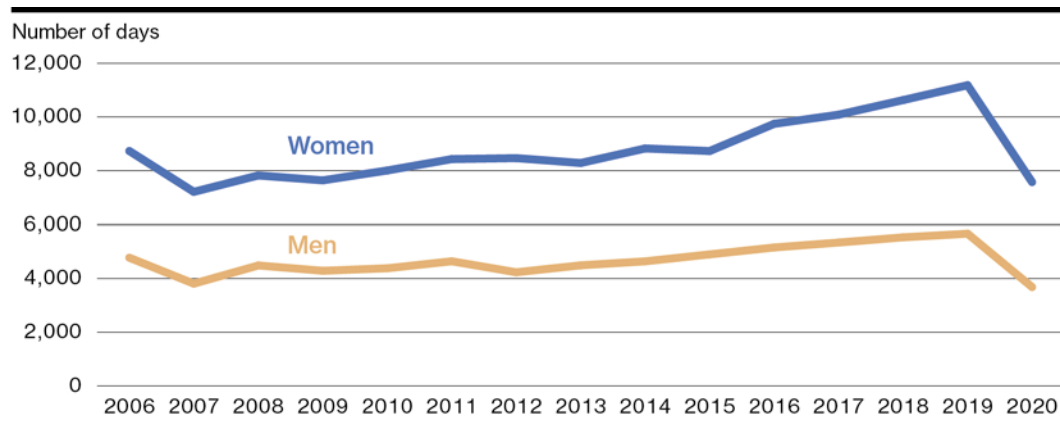
In connection with the birth of a child, the other parent is entitled to a temporary parental benefit for 10 days when they opt to stay home from work. In some circumstances, these days can be used by a person other than the child's other parent. For an adoption the parents are entitled to five days each. These days may be claimed

until the sixtieth 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, with an upper limit at 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 increased annually from the early 2000s until 2019. There were fewer training courses held during the pandemic year of 2020, and as a result

the number of contact days also decreased markedly. Women used 67 per cent and men 33 per cent of the total number of days in 2020.

Temporary parental benefit for contact days in 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	84	25	2.0	1.8	868	851
30-34	402	148	1.8	1.9	949	964
35-39	896	355	1.8	1.7	957	1,012
40-44	1,208	545	1.8	1.7	993	1,017
45-49	972	542	1.9	1.9	997	1,025
50-54	429	298	1.8	2.0	979	1,002
55-	84	133	2.2	1.9	930	980
Total	4,075	2,046	1.9	1.8	976	1,008

Just over 6,100 parents used contact days for children covered by LSS in 2020, a reduction of 25 per cent since 2019. Of recipients, 67 per cent were women

and 33 per cent men. A total of SEK 11 million was disbursed in temporary parental benefits, 67 per cent of which to women and 33 per cent to men.

Regulations in 2020

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 used 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, with an upper limit at 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 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	15	10	9.2	8.9	917	884
25-29	55	58	9.6	9.1	951	1,004
30-34	119	118	9.5	9.3	961	1,048
35-39	74	98	9.5	9.5	914	1,042
40-44	35	67	8.6	9.7	927	989
45-49	15	31	9.8	8.5	953	984
50-	19	33	8.4	8.7	1,013	950
Total	332	415	9.4	9.3	946	1,015

Just under 750 parents were paid this benefit for days used in connection with the death of a child in 2020. Of these, 44 per cent were women and 56 per cent men. Women used an average of 9.4 days and men an average of 9.3 days.

A total of just under SEK 7 million was paid in temporary parental benefits in connection with the death of a child, 43 per cent of which to women and 57 per cent to men.

Regulations in 2020

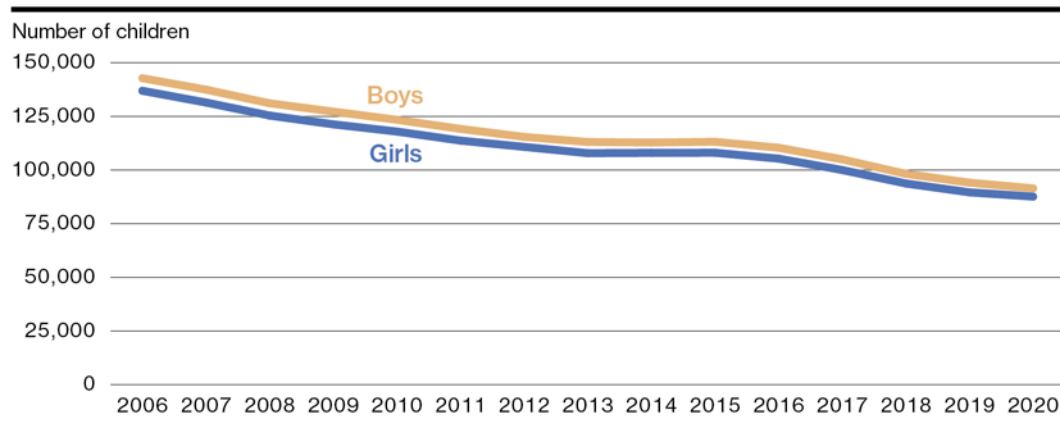
Parents who have lost a child are eligible to receive this benefit for 10 days when staying home from work. The days must be claimed before 90 days have passed since the death of the child. The benefit can be paid as a full

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, with an upper limit at 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 in December



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, the increased incidence of children living alternately with either parent, and

to maintenance therefore being provided directly. Another factor that may have contributed to the decline is that Försäkringskassan has been working actively to encourage separated parents to settle maintenance payments between themselves.

Maintenance support in December 2020 by age

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0-2	4,733	5,072	2.8	2.8
3-5	9,237	9,753	5.2	5.1
6-8	13,089	13,596	7.2	7.1
9-11	16,048	16,979	8.7	8.7
12-14	18,836	19,450	10.5	10.3
15-17	20,461	21,512	12.0	11.9
18-19	5,225	5,121	4.8	4.4
Total	87,629	91,483	7.5	7.4

In total, parents of just under 180,000 children received maintenance support. This corresponds to just under 7.5 percent of all children in the 0-19 age group. The highest proportion was among children aged 15-17, where 12 per cent had a parent who received maintenance support from

Försäkringskassan. When a child turns 18 and is living at home and studying, they can apply themselves for extended maintenance support from Försäkringskassan. Extended maintenance support is fairly rare, which may have to do with a lack of knowledge about its existence.

■ Maintenance support in December 2020

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24	7,730	4,919	2,409	2,640
25-29	8,589	486	2,253	2,064
30-34	17,010	1,456	2,567	2,300
35-39	21,195	2,469	2,836	2,514
40-44	20,502	3,157	2,787	2,642
45-49	15,703	3,006	2,610	2,517
50-54	8,438	1,981	2,522	2,437
55-59	2,867	1,046	2,462	2,476
60-	488	744	3,021	2,423
Total	102,522	19,264	2,631	2,527

Maintenance support worth just over SEK 2.6 billion was paid out in 2020. A large proportion 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, 84

per cent were women and 16 per cent men. Extended maintenance support is paid directly to children of lawful age, meaning that a large proportion of the recipients in the youngest age group are children with extended maintenance support.

■ Child support debtors in December 2020¹

Age	Number of child support debtors		Number in debt		Average debt ² in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	31	362	14	202	4,636	6,265
25-29	326	2,461	196	1404	6,692	8,581
30-34	989	5,930	569	3468	9,097	11,719
35-39	1,536	8,434	891	4837	11,518	15,978
40-44	1,751	9,949	985	5826	10,931	17,935
45-49	1,450	9,825	860	5778	12,599	18,680
50-54	775	7,123	489	4409	13,606	20,737
55-59	209	4,096	175	2706	14,399	20,839
60-	22	2,481	51	2056	19,120	24,857
Total	7,089	50,661	4,230	30,686	11,481	17,682

¹ This table for 2007–2019 reported the number of parents liable for contributions according to an older definition, meaning that incorrect amounts were reported for average debts. Corrected tables have been published, see 'How to read this report' on p 7.

² The average debt is calculated based on the individuals liable for contributions who have a debt to Försäkringskassan.

Of the almost 58,000 parents liable for contributions in December 2020, 12 per cent were women

and 88 per cent men. Men had a higher average debt than women in all age groups.

Regulations in 2020

Parents are obliged to support their children until they turn 18, or for longer if the child is still in 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 2020 a legislative amendment came into force that changes the maintenance support sum for children under the age of 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.

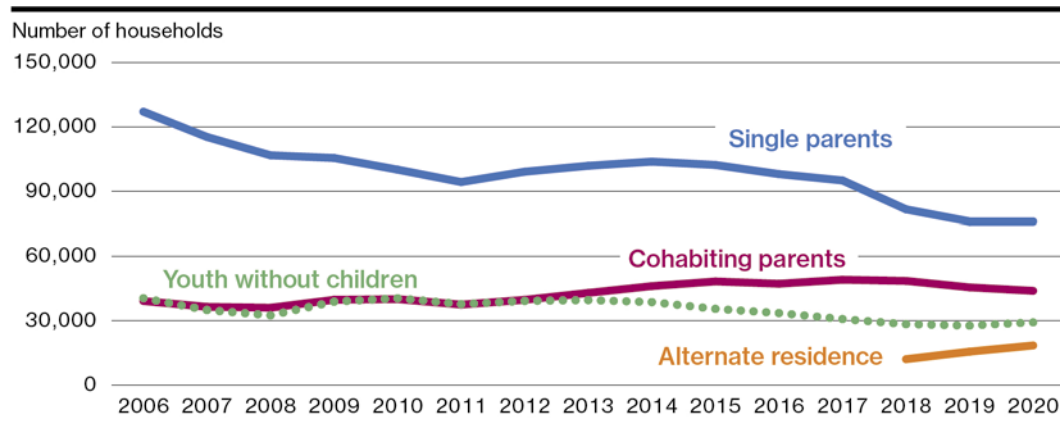
Extended maintenance support can be paid while the child is pursuing studies that qualify for an extended child allowance or a study allowance under Chapter 2 of the Swedish Student Finance Act, but not beyond the month of June in the year the child turns 20.

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 that support to Försäkringskassan. The sum 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, the size of which 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 as well as 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 likely due to the regulatory changes implemented during this period as well as to incomes increasing faster than the income limits for the allowance.

The special allowance for families with children was increased in 2012 and 2014, while the threshold for housing costs eligible for an allowance was reduced for families' housing costs in 2012. For young people's households with no children, the proportion of the housing costs on which the benefit is based increased. Due to these regulatory changes, the number of households with children

that received housing allowances grew between 2012 and 2015, but has subsequently decreased.

Despite income limits for housing allowances to families with children having been raised several times in recent years, the number of households receiving them has continued to decline slightly. In 2018 a new special allowance for families with children in alternating residence was introduced. The number of households receiving this part of the benefit has since increased.

In December 2020 housing allowances were paid to just over 168,000 households. Just over 17 per cent of those who received the allowance were young people's households with no children.

■ Housing allowance in December 2020¹

Age	Number of households by type			Average amount per household in December, SEK		
	Single		Cohabitants	Single		Cohabitants
	Women	Men		Women	Men	
-24	11,854	11,747	2,000	1,391	975	1,794
25-29	11,777	5,599	4,857	2,273	1,056	2,078
30-34	14,701	1,637	7,657	2,770	2,054	2,270
35-39	16,467	2,349	8,936	2,777	2,168	2,472
40-44	15,413	2,795	7,872	2,682	2,267	2,638
45-49	12,093	2,470	5,905	2,550	2,256	2,679
50-54	6,661	1,962	3,993	2,528	2,337	2,680
55-59	2,451	1,369	2,117	2,592	2,371	2,658
60-	502	1,086	1,394	2,843	2,542	2,718
Total	91,919	31,014	44,728	2,464	1,558	2,456

¹ The temporary supplementary allowance in 2020 was not included in the average amount.

Housing allowance is paid primarily to single parents, and mostly to women. During the pandemic year of 2020 just under SEK 5.3 billion was disbursed in housing allowances – a 15 per cent increase since 2019. The reason for this was primarily the temporary supplementary allowance which gave families with children allow-

ance that were 25 per cent higher during the second half of the year. Just under 59 per cent of the total went to households with a single woman as the earner, just under 13 per cent to households with a single man as the earner, and just under 29 per cent to households with cohabiting partners.

Regulations in 2020

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 2020 will be announced in 2021 and 2022.

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 either spouse/partner exceeds SEK 74,000.

For single parents, the housing allowance is reduced if the annual income exceeds SEK 148,000.

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
Families with children				
Number of children living at home				
1	3 400	80	148,000	74,000/applicant
2	4 200	100	148,000	74,000/applicant
3	5 200	120	148,000	74,000/applicant
4	5 200	140	148,000	74,000/applicant
5 or more	5 200	160	148,000	74,000/applicant
Households without children				
Age 18–28	1,300	60	41 000	58 000

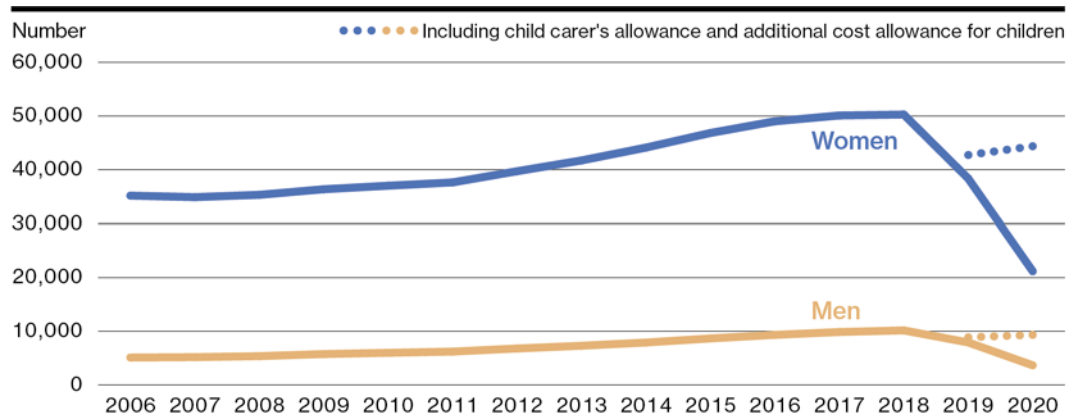
Temporary rules have applied during the pandemic, and during the period July–December 2020 a supplementary benefit was introduced for families with children as a temporary addition to the housing allowance. This supplementary benefit was paid on a monthly basis and was calculated at 25 per cent of the preliminary housing allowance granted for the same month.

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. Childcare allowance began to be phased out on 1 January 2019 and can no longer be applied for, as it will eventually be replaced by child carer's allowance and additional cost allowance.

Childcare allowance recipients in December

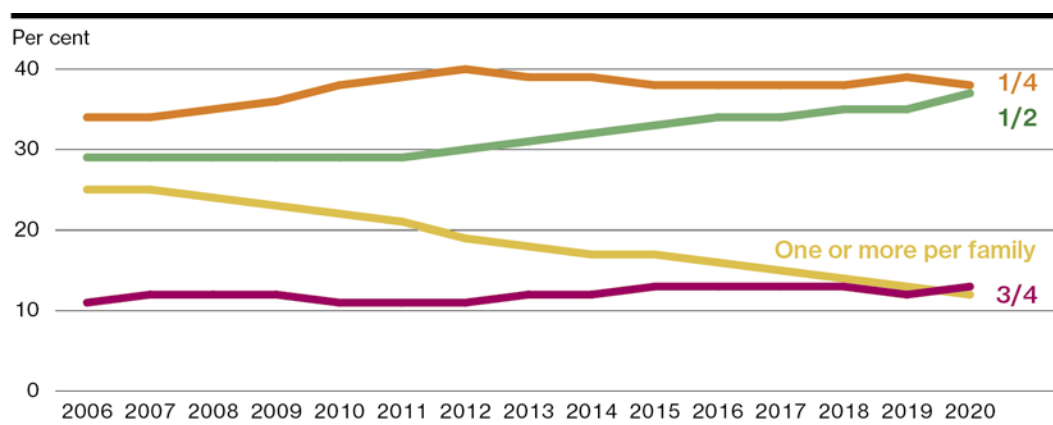


The number of parents receiving childcare allowance increased by 50 per cent between 2006 and 2018, and then declined by 59 per cent between 2018 and 2020, when it was no longer possible to apply for a childcare allowance. In 2019 two new benefits were introduced, child carer's allowance and additional cost allowance for children, and the total number of parents receiving childcare allowance, child carer's allowance or additional cost allowance for children increased by 4 per cent

between 2019 and 2020. Throughout this period the majority of childcare allowance recipients were women; in 2020 women made up 85 per cent of recipients and men 15 per cent.

In December 2020, 7 per cent of recipients (1,843 people) were paid an allowance for additional expenses in the form of a tax exempt additional costs component. Just under 0.5 per cent of recipients (104 people) were only paid an additional cost allowance.

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 38 per cent of all childcare allowance payments

in 2020. The proportion of childcare allowance recipients who were paid the full allowance or more decreased during the period, from 25 per cent of all childcare allowance payments in 2006 to 12 per cent in 2020.

Childcare allowance payments in December 2020, by child's age

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	33	42	15	17
3-5	466	749	13	14
6-8	1,104	2,414	17	16
9-11	1,737	4,146	25	21
12-15	3,327	7,065	25	22
16-19	2,330	3,982	24	22
Total	8,997	18,398	23	21

In December 2020 Försäkringskassan paid childcare allowance for just over 27,000 children. Just over

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

■ Childcare allowance in December 2020, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-29	462	21	4,984	4,341
30-34	2,096	171	4,754	4,164
35-39	4,266	531	4,943	4,524
40-44	5,776	911	4,951	4,430
45-49	5,172	960	4,904	4,344
50-54	2,597	613	4,924	4,358
55-	814	446	4,876	4,781
Total	21,183	3,653	4,913	4,439

In December 2020 childcare allowance was paid to just under 25,000 parents. Of the recipients, 85 per cent were women and 15 per cent men. The largest number of recipients was in the 40-44

age group. The total value of child care allowances paid in 2020 was just under SEK 2 billion, of which 85 per cent to women and 15 per cent to men.

Regulations in 2020

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 applies, at most, 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 implies increased expenses (additional costs).

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

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 2020 corresponded to SEK 9,854 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 approved 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 a full 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 benefits were introduced: child carer's allowance and additional cost allowance. These will eventually replace the childcare allowance. As of 1 January 2019, it is no longer possible to apply for a 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 a child carer's allowance. A child carer's allowance is intended to improve parents' financial capacity to meet their child's care and supervision needs that are due to a disability.

■ Child carer's allowance in December 2020, 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	154	262	12	21
3-5	800	1,580	20	17
6-8	1,346	3,353	26	22
9-11	2,330	5,072	30	28
12-15	3,525	6,849	32	30
16-19	2,294	3,249	31	33
Total	10,449	20,365	29	28

In December 2020 Försäkringskassan paid child carer's allowance for just under 31,000 children. Slightly less than 30 per cent of the children were in families receiving child carer's allowance for

several children. 34 per cent of the children were girls and 66 per cent boys. There were more boys than girls in all age groups.

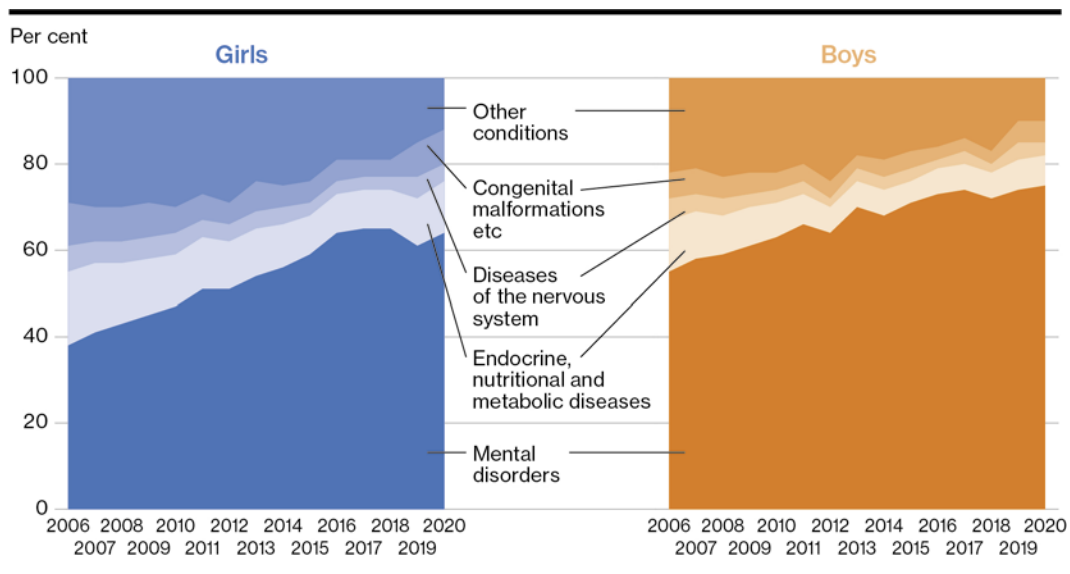
■ Child carer's allowance in December 2020, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-29	822	79	3,813	3,034
30-34	3,046	431	3,776	3,041
35-39	5,261	950	3,900	3,180
40-44	6,097	1,400	3,858	3,198
45-49	4,922	1,439	3,917	3,213
50-54	2,315	791	3,865	3,141
55-	662	507	3,950	3,324
Total	23,125	5,597	3,871	3,188

In total, child carer's allowance was paid to just under 29,000 parents in December 2020. Of the recipients, 81 per cent were women and 19 per cent men. The largest number of recipients was in the

40-44 age group. Approximately SEK 1.6 billion was paid in child carer's allowances in 2020, of which 83 per cent to women and 17 per cent to men.

Newly granted childcare allowances (2006–2018) and child carer’s allowances (2019–2020), by diagnosis category



The proportion of new childcare allowances related to mental disorders has increased in the 2000s. This trend has continued following the introduction of the child carer’s allowance in 2019. In 2006 the proportion was 38 per cent of

all new childcare allowances for girls and 55 per cent of all new childcare allowances for boys. The corresponding figures for child carer’s allowances in 2020 were 64 per cent for girls and 75 per cent for boys.

Regulations in 2020

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 care and supervision needs that are due to a disability.

Two parents may be entitled to a child carer’s allowance for a disabled child until June of the year in which the child turns 19, if the child may be assumed to need, for at least six months, more care and supervision than children of the same age without disabilities do. 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 2020 corresponded to SEK 9,854 per month. Child carer’s allowances are taxable and pensionable.

Additional cost allowance for children

From January 2019 it has been 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 2020, 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
0-2	15	19	7	26
3-5	41	58	27	24
6-8	68	91	44	41
9-11	71	163	52	63
12-15	93	174	45	63
16-21	92	124	40	54
Total	380	629	42	53

In December 2020 Försäkringskassan paid additional cost allowances for just over 1,000 children. Just under 38 per cent of the children were girls,

and 62 per cent were boys. Slightly less than 50 per cent of the children were in families receiving additional cost allowances for several children.

■ Additional cost allowance for children in December 2020, by parent's age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-29	19	3	1,473	920
30-34	90	21	1,485	1,326
35-39	139	39	1,467	1,415
40-44	150	44	1,412	1,264
45-49	133	45	1,510	1,226
50-54	70	31	1,400	1,254
55-	16	18	1,528	1,253
Total	617	201	1,460	1,284

In total, additional cost allowances were paid to just over 800 parents in December 2020. Of the recipients, 75 per cent were women and 25 per cent

men. Approximately SEK 93 million was paid in additional cost allowances for children in 2020, of which 75 per cent to women and 25 per cent to men.

Regulations in 2020

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.

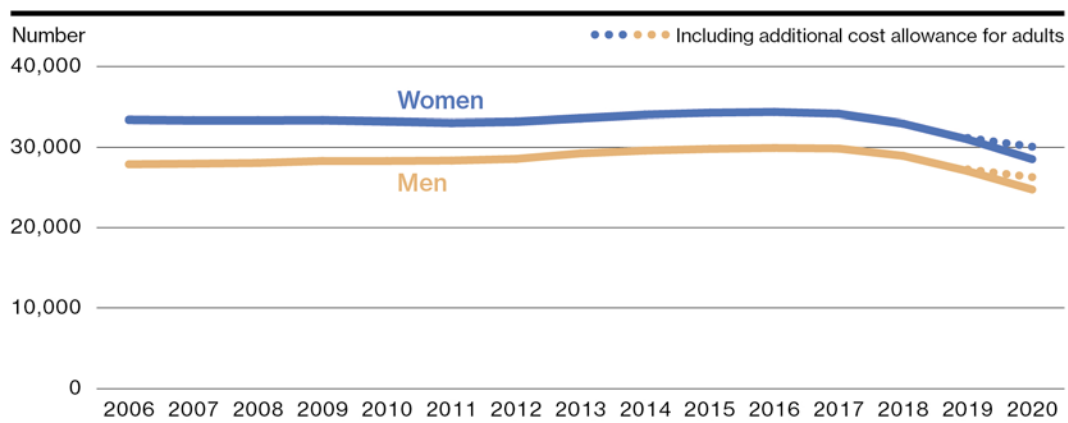
The allowance is granted at different percentages of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. In 2020 an additional cost allowance of 70 per cent of the price base amount amounted to SEK 2,759 per month. The allowance is tax exempt.

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 to people who have additional costs for the same reason. Disability allowance began to be phased out on 1 January 2019 and can no longer be applied for, as it will eventually be replaced by additional cost allowance.

■ People receiving disability allowance in December



The number of people receiving disability allowance remained fairly constant between 2006 and 2018, and then began to decline in 2019 when disability allowance could no longer be applied for. In 2019 a new allowance, the additional cost allowance for adults, was introduced, and the total number of people receiving a disability allowance or an

additional cost allowance decreased by 4 per cent between 2019 and 2020.

Throughout the period there were more women than men receiving a disability allowance. In December 2020 there were just under 29,000 women and 25,000 men receiving a disability allowance.

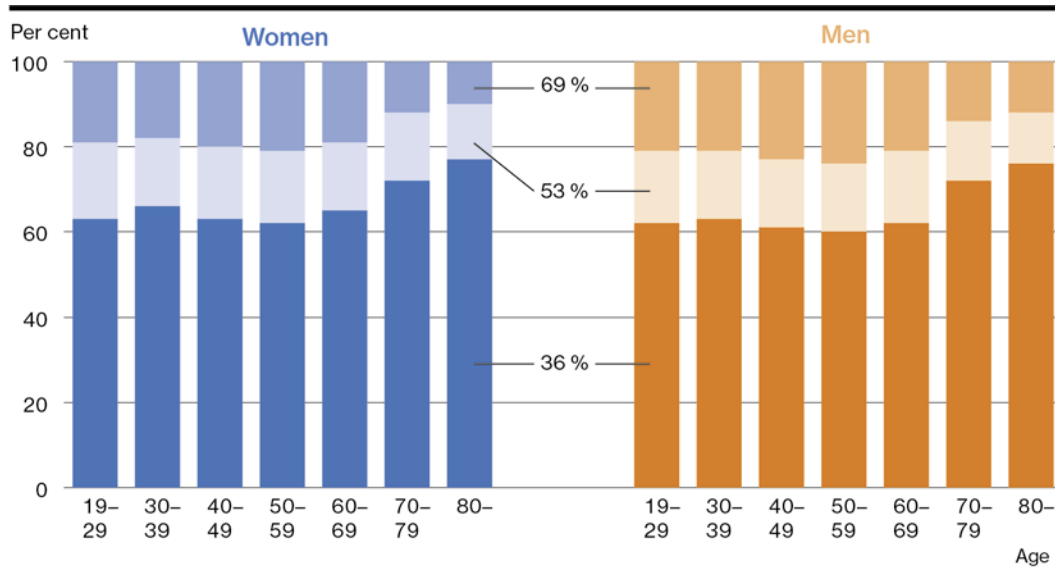
■ Disability allowance in December 2020

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19–29	1,628	1,932	1,780	1,809
30–39	2,978	3,528	1,763	1,798
40–49	4,287	4,036	1,798	1,821
50–59	6,469	5,778	1,802	1,840
60–69	5,635	4,623	1,770	1,804
70–79	5,367	3,722	1,683	1,696
80–89	1,902	1,030	1,648	1,663
90–	272	105	1,567	1,583
Total	28,538	24,754	1,755	1,792

Just over 53,000 people received a disability allowance in December 2020. Of the recipients, 54 per cent were women and 46 per cent men. Recipients aged over 70 got a slightly lower allowance than those under 70, and men received slightly higher allowances than women across all age groups.

A total of just under SEK 1.2 billion was paid in disability allowances in 2020, of which 53 per cent to women and 47 per cent to men.

Disability allowance in December 2020, by compensation level and age



Of all disability allowance recipients, 66 per cent of women and 64 per cent of men were paid the minimum level (36 per cent of the price base amount).

The minimum level is the most common level across all age groups.

Regulations in 2020

A person whose functional capacity has been impaired for a considerable period 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 month of July in the year a person turns 19 years old and to anyone whose disability arises before they turn 65.

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 2020 the three levels corresponded to SEK 1,419, SEK 2,089 and SEK 2,720 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, and as of 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

As of 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.

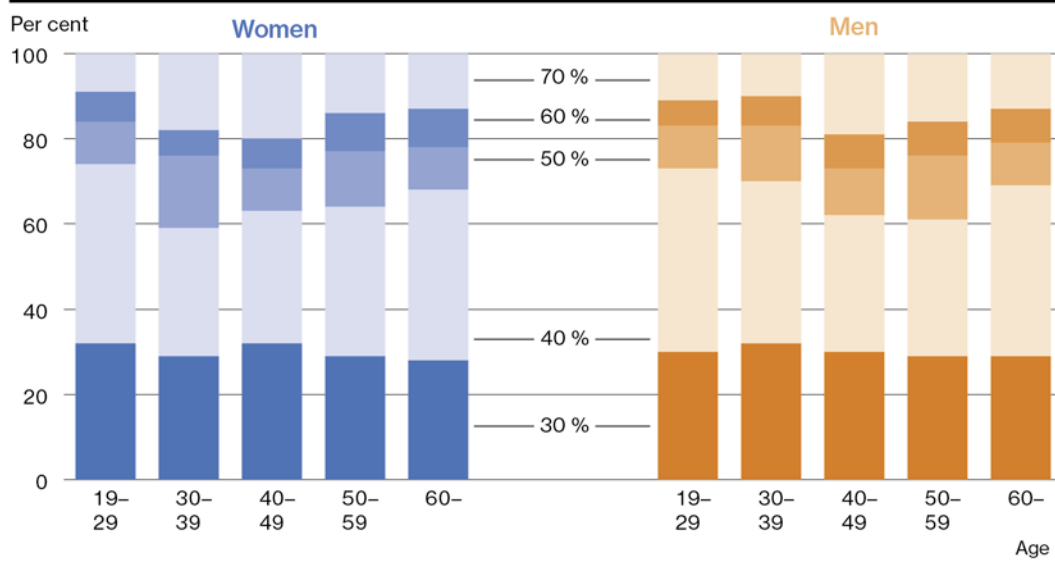
■ Additional cost allowance for adults in December 2020

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
19–29	222	270	1,662	1,678
30–39	243	235	1,789	1,676
40–49	243	203	1,783	1,796
50–59	351	309	1,755	1,784
60–	493	531	1,740	1,726
Total	1,552	1,548	1,747	1,731

In December 2020 just under 3,100 people received an additional cost allowance for adults. Of the recipients, 50 per cent were women and 50 per cent men.

Just over SEK 18.5 million was paid in additional cost allowances for adults in 2020, of which 50 per cent to women and 50 per cent to men.

■ Additional cost allowance for adults in December 2020, by compensation level and age



A total of 65 per cent of the women and 67 per cent of the men with additional cost allowances for adults were paid the two lowest levels (30 or

40 per cent of the price base amount). The lowest allowance levels are the most common across all age groups.

Regulations in 2020

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 will 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 turned 65.

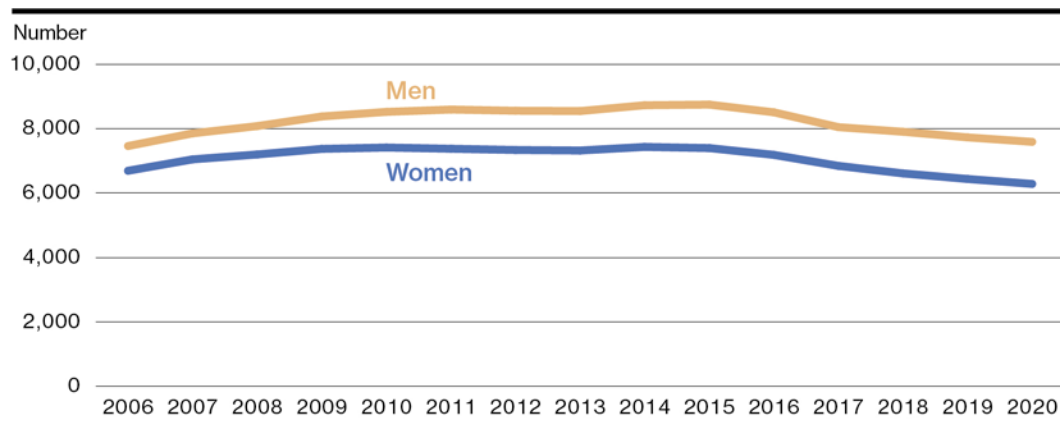
The allowance is granted at different percentages of the price base amount (30, 40, 50, 60 or 70 per cent) depending on how high the additional costs are. An additional cost allowance of 70 per cent of the price base amount was SEK 2,759 per month in 2020. The allowance is tax exempt.

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 a form of 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. The number then levelled off, and from 2016 has declined. In December 2020 there were 300 fewer people receiving an attendance allowance than

in December 2019. Since the introduction of the attendance allowance it has been paid to more men and boys than women and girls. In December 2020 attendance allowance recipients were 45 per cent women or girls, and 55 per cent men or boys.

■ Attendance allowance in December 2020

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–14	635	812	109	108
15–19	472	683	112	114
20–24	449	698	125	135
25–29	539	769	146	149
30–34	455	679	141	151
35–39	365	532	142	148
40–44	341	466	144	141
45–49	435	447	138	143
50–54	399	460	131	135
55–59	450	454	133	137
60–64	485	453	129	135
65–	1,254	1,135	113	118
Total	6,279	7,588	127	132

Just under 13,900 adults and children received attendance allowance in December 2020. Of a total of 8 million hours of attendance allowance granted, 44 per cent went to women and girls, and 56 per cent to

men and boys. On average, men were granted more hours than women in most age groups. Expenditure for the national attendance allowance was just over SEK 23.5 billion in 2020.

■ Attendance allowance in December 2020, by category

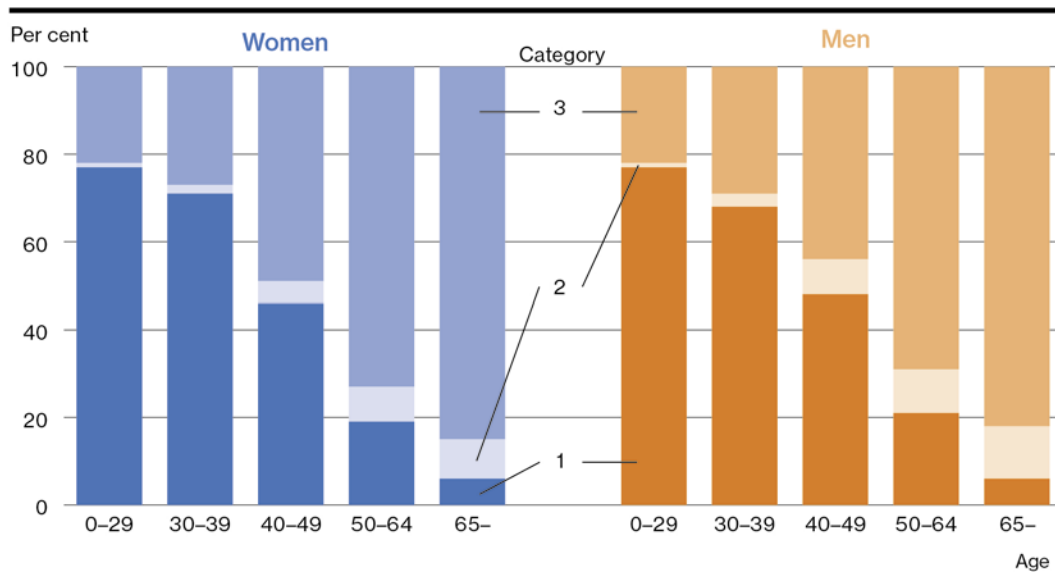
Category	Number of persons		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,801	3,796	132	136
2	278	396	150	154
3	3,047	3,209	122	127
Total	6,279	7,588	127	132

The various categories are explained in the Regulations text box.

Women and girls who receive an attendance allowance most commonly belong to category 3. Half (50 per cent) of all women and girls and 43 per cent of all men and boys who received an attendance allowance in December 2020 belonged to this category. Category 1 was the most common category among men and boys who received an attendance allowance. About 43 per-

cent of all women and girls and 49 percent of all men and boys receiving an attendance allowance in December 2020 belonged to this category. The greatest number of hours per week were granted to recipients in category 2. This category of recipients has disabilities that imply a more comprehensive need of support and services, on average, than the other categories.

■ Attendance allowance in December 2020, by category and age



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 as it comprises congenital or early disabilities. The proportion of recipients belonging to category 1 is lower among the elderly; only 6 per cent of those

aged 65 or over are in that category. Category 2, which comprises disabilities caused by external violence or physical disease, grows in size as people age. The majority of attendance allowance recipients aged 40 years and over belong to category 3, which comprises disabilities that are not due to normal ageing.

Regulations in 2020

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 external violence or a physical disease (category 2);
- and people with other permanent physical or mental disabilities which are clearly not part of normal ageing, if these are considerable and cause significant difficulties in daily life, therefore requiring extensive support or services (category 3).

The need for help in managing basic needs must require an average of over 20 hours per week in order for Försäkringskassan to grant an allowance. If a person's needs require fewer hours of help, the municipality where the person lives is responsible for providing the help.

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

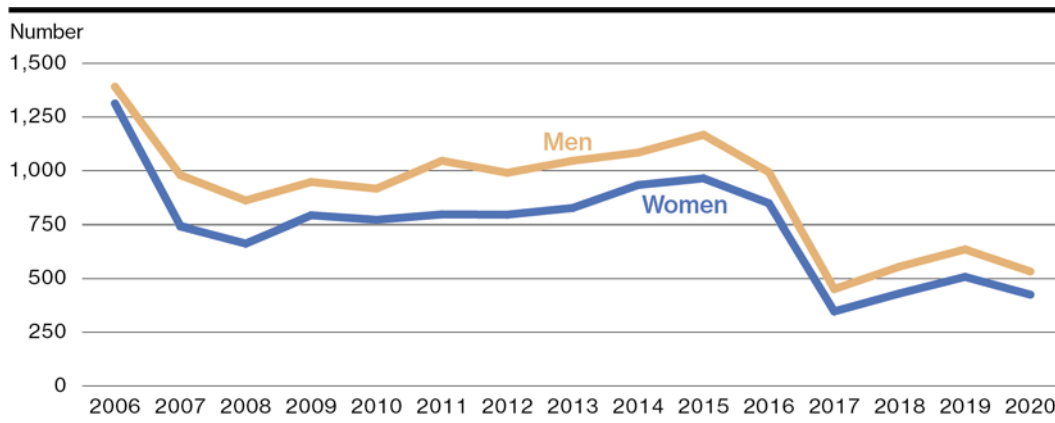
An attendance allowance may only be used to pay for personal assistance or to cover costs associated with personal assistants. Personal assistance can be purchased from a municipality, a service user cooperative or a private company. It is also possible for individuals to employ their assistants directly. 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 304.30 in 2020. However, it is possible to apply for a higher hourly rate if there are special grounds. The highest hourly rate in 2020 was SEK 340.81.

Car allowance

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

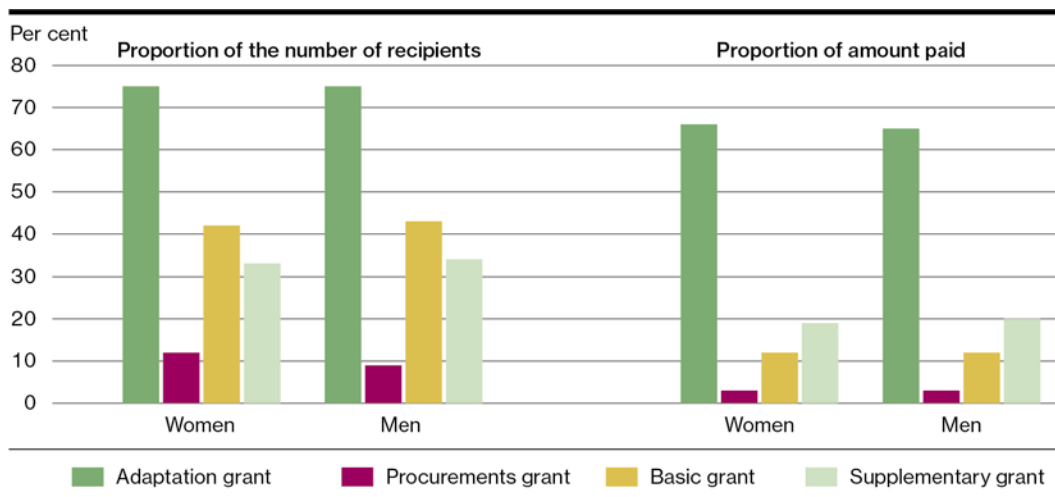
■ Number of granted car allowances



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 regulatory 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 2020 by type of grant



The most common type of car allowance in 2020 were adaptation grants. More than 75 per cent of recipients received adaptation grants. It is possible

to be paid several types of car allowances. Of the total sum disbursed in 2020, 65 per cent was in the form of adaptation grants.

■ Car allowance in 2020 by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	14	17	246,740	213,783
25–29	21	21	121,635	164,032
30–34	31	41	113,518	129,893
35–39	41	66	146,833	121,015
40–44	76	81	129,339	116,257
45–49	118	127	108,254	89,214
50–54	96	101	103,513	90,056
55–59	72	85	61,555	84,728
60–64	43	67	89,792	114,184
65–	36	48	66,847	60,110
Total	542	646	108,466	105,220

Just under 1,200 people received car allowance in 2020. Of the recipients, 46 per cent were women and 54 per cent men. A total of SEK 136 million was

paid in car allowances in 2020, 46 per cent of which to women and 54 per cent to men.

■ Car allowance to parents in 2020, by child's age

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	13	13	125,736	140,452
5–9	40	56	118,481	124,122
10–14	37	68	114,801	108,025
15–19	36	51	83,278	102,625
20–24	16	27	70,271	67,701
25–	21	22	112,081	95,816
Total	160	234	106,859	108,086

In 2020 parents of just under 400 children received a car allowance as parents of children with a disability. Of these children, 41 per cent were girls and 59 per cent boys. On average, par-

ents of boys received a higher allowance than parents of girls. The average amount paid was higher for parents of children in younger age groups.

Regulations in 2020

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 car allowance, provided the difficulties persist for a minimum of nine years. 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, procurement grant and supplementary grant. The supplementary grant is made up of three

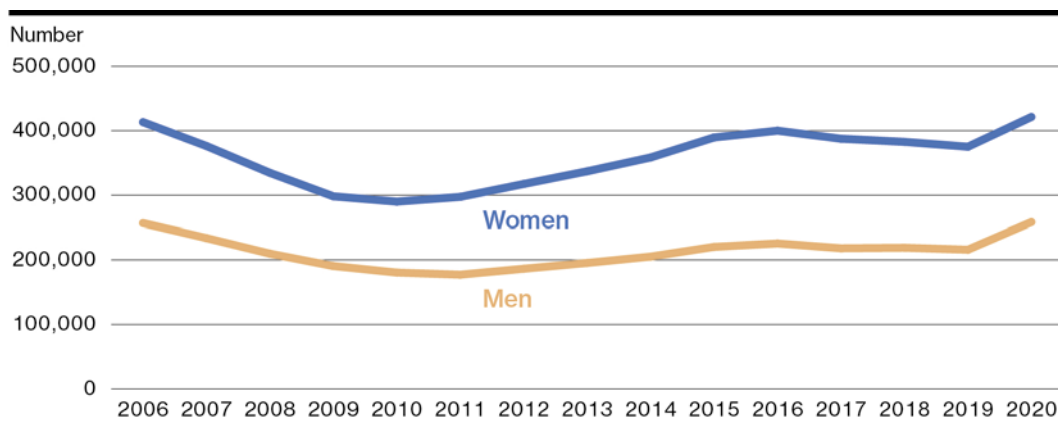
parts – supplementary grants A, B and C. A basic grant and a supplementary grant can be provided for the purchase of a car and can be paid every nine years. A recipient may also be eligible for a procurement grant, depending on their income level. Adaptation grants can be paid for the adaptation of a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

Financial security in the event of sickness

Sickness cash benefit

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

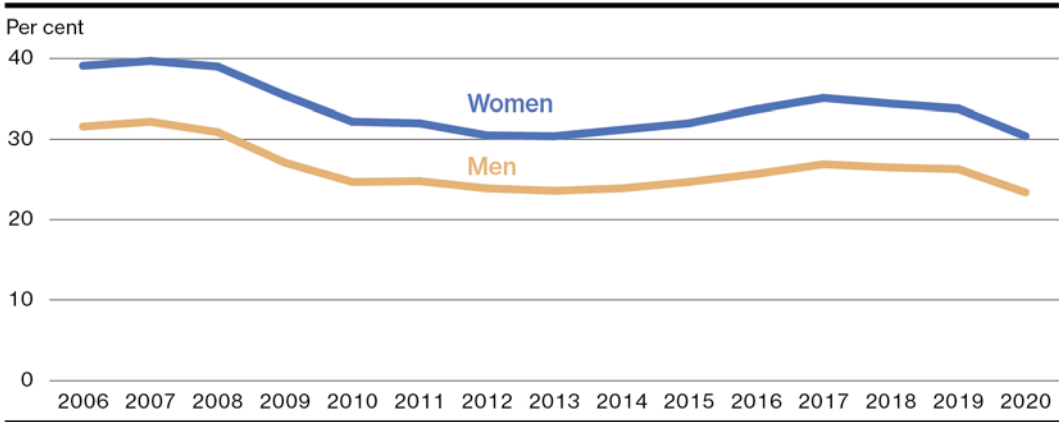
■ Number of sickness cash benefit recipients



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, and then increased again until 2016, after which it declined somewhat. During the pandemic year of 2020 there was above all a sharp increase in sickness cases lasting less than 22 days.

A total of 680,000 people received sickness cash benefit at some point during 2020; 62 per cent of these recipients were women and 38 per cent men. Compared with 2019 the number of recipients grew by 12 per cent among women and by 20 per cent among men.

■ Proportion of sickness cash benefit days with partial benefit

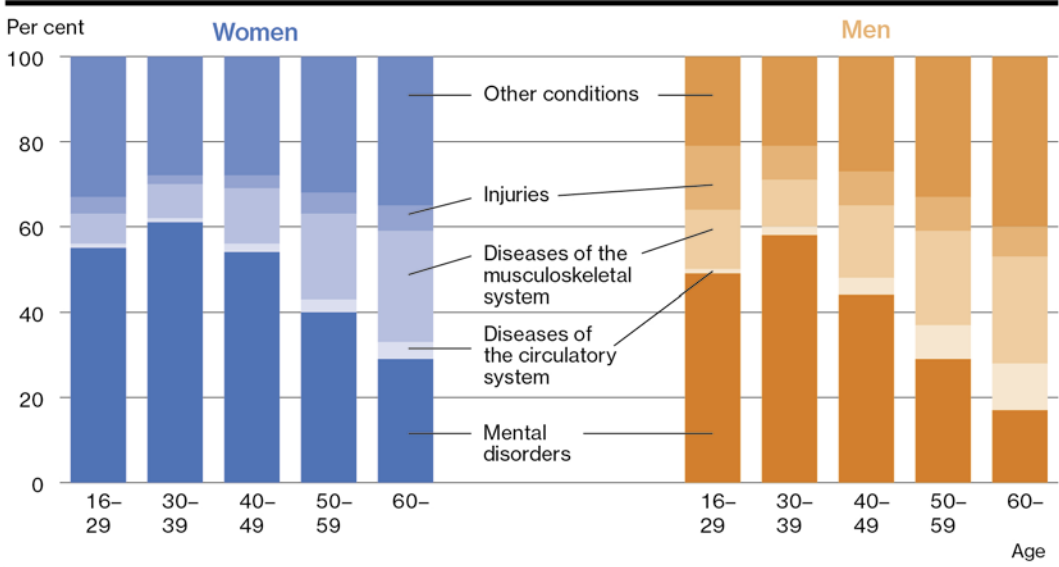


The proportion of sickness cash benefit days for which a partial benefit was paid increased in the early 2000s. One reason for this may have been that the government had instructed Försäkringskassan to use what is known as partial sick-listing to a greater extent. The proportion of partial days decreased after 2007, and then began to increase

again from 2015. In recent years, the number of partial days has again declined, and during the pandemic year of 2020 they declined further.

In 2020 approximately 30 per cent of the days for which sickness cash benefit was paid to women, and approximately 23 per cent of the days for which it was paid to men, were partial benefit days.

■ Ongoing sickness cash benefit cases receiving cash benefits in December 2020, 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 2020. Mental disorders accounted for 49 per cent of all cases for women and 38 per cent of all cases for men. The cor-

responding figures for diseases of the musculoskeletal system were 15 and 18 per cent, respectively, for women and men. Mental disorders were the most common diagnoses in all age groups except for men aged 60 and over, where diseases of the musculoskeletal system were the most common diagnoses.

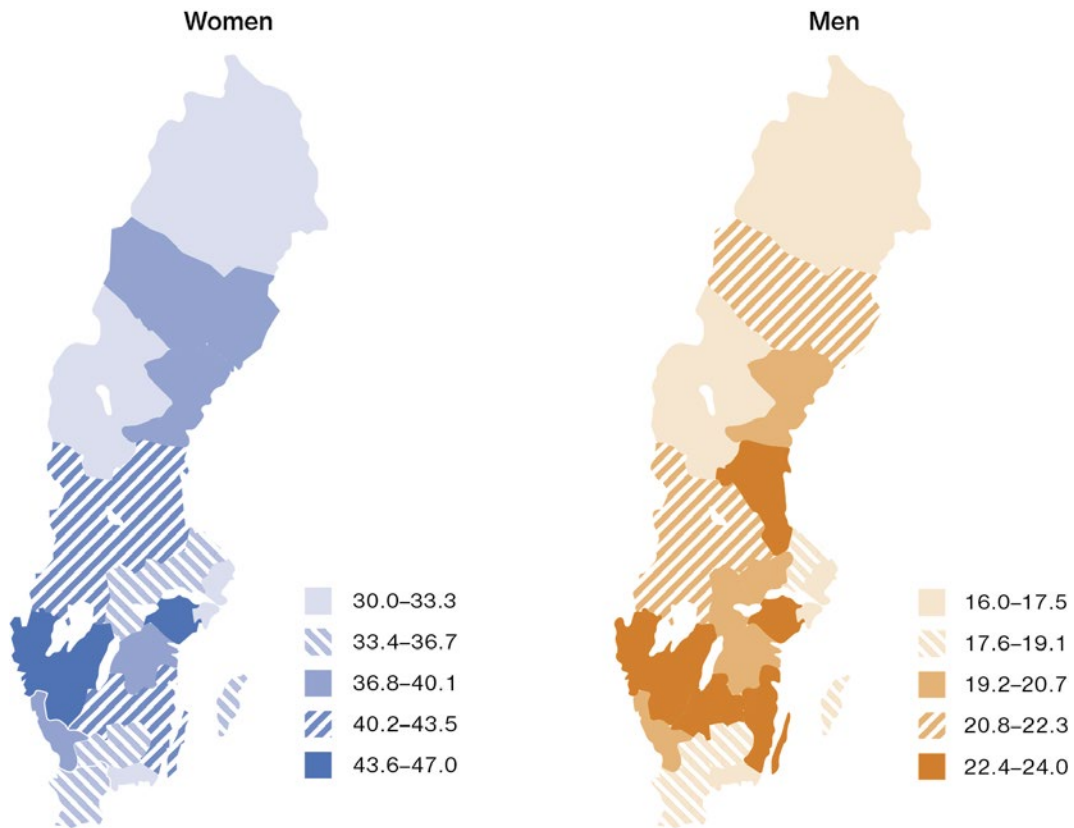
■ Sickness cash benefit in 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	14,511	11,541	55	50	505	574
25–29	38,553	21,913	62	60	588	624
30–34	54,416	28,508	76	78	553	538
35–39	47,610	25,714	81	71	605	629
40–44	45,928	25,884	85	73	619	651
45–49	51,409	28,891	88	76	616	660
50–54	56,162	33,562	88	78	613	656
55–59	56,525	38,410	88	85	610	654
60–	56,147	43,992	88	90	605	643
Total	421,261	258,415	82	77	600	633

Of a total of SEK 37 billion that was paid in sickness cash benefits in 2020, 62 per cent went to women and 38 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 sick-

ness cash benefit days generally increases with age among both women and men. Reasons for this include the increased risk of sickness 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 2020, 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 38 for women and 20 for men in December 2020. 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.

Södermanland County had the highest number of ongoing sickness cash benefit cases among both women and men. Among women this was 46 sickness cash benefit cases, and among men 24 sickness cash benefit cases, per 1,000 estimated insured persons.

Regulations in 2020

A person whose work capacity is reduced because of illness or disease 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. The reduction in a person's work capacity due to illness or disease must be corroborated with a doctor's certificate after 7 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 2020 this corresponded to SEK 804 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 continuous level. The benefit will then correspond to just under 75 per cent of the SGI. In 2020 this meant a maximum benefit of SEK 754 per day for full sickness cash benefit at the continuous 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 sum in unemployment insurance.

An assessment of the reduction in the work capacity of employees and self-employed people is carried out in accordance with what is known as the rehabilitation chain. For an employee, the reduction in work capacity during

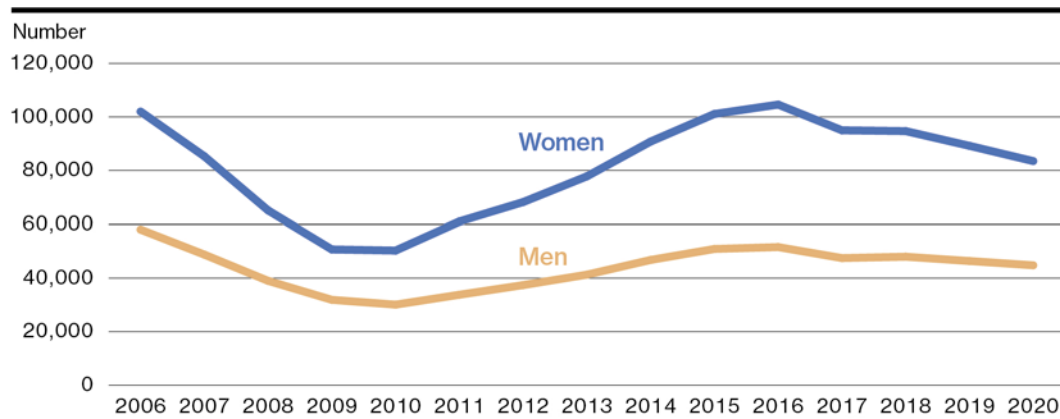
the first 90 days must be assessed in relation to their regular work or to other temporary work that the employer can offer. After 90 days, the reduction in work capacity is also assessed in relation to other work that the employer can offer following reassignment. After 180 days, the employee is only 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 for the employer after 180 days as well. 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 for the employer after day 365 as well, even if the insured person is assessed to have the 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.

The pandemic meant that some rules were temporarily changed, as was the application of rules for sickness cash benefit. Försäkringskassan normally postponed the requirement of a doctor's certificate from day 8 until day 22, and a compensation for the waiting period deduction was introduced. The scope was also increased for postponing or exempting people from the work capacity assessment in relation to normally occurring jobs after day 180, in those cases where the pandemic led to delayed or cancelled rehabilitation measures.

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 absence. An extended sickness case here refers to people who receive benefits in the form of sickness cash benefit and/or rehabilitation cash benefit for more than 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 then began to decline. In December 2020 there were 83,000 ongoing extended sickness cases among women and 45,000 among men. In December 2020 women accounted for 65 per cent of sickness cases lasting longer than 60 days, and men accounted for the remaining 35 per cent.

■ Rehabilitation cash benefit in 2020

Age	Number of recipients		Number of days on average		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	101	70	115	142	446	502
25–29	414	256	133	149	473	498
30–34	980	633	145	154	406	402
35–39	848	430	148	148	486	521
40–44	983	378	135	147	517	540
45–49	1,001	380	139	136	526	547
50–54	1,021	410	133	128	535	567
55–59	794	413	137	139	524	555
60–	388	280	116	122	522	555
Total	6,530	3,250	137	142	497	511

Of the recipients of rehabilitation cash benefit in 2020, 67 per cent were women and 33 per cent men. Of the SEK 0.67 billion paid in rehabilitation cash

benefits in 2020, 65 per cent went to women and 35 per cent to men.

Regulations in 2020

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 or disease. It is also possible to obtain a special grant which covers certain additional expenses that may arise in connection with rehabilitation (e.g. travel). Försäkringskassan can additionally pay allowances for the acquisition of work aids.

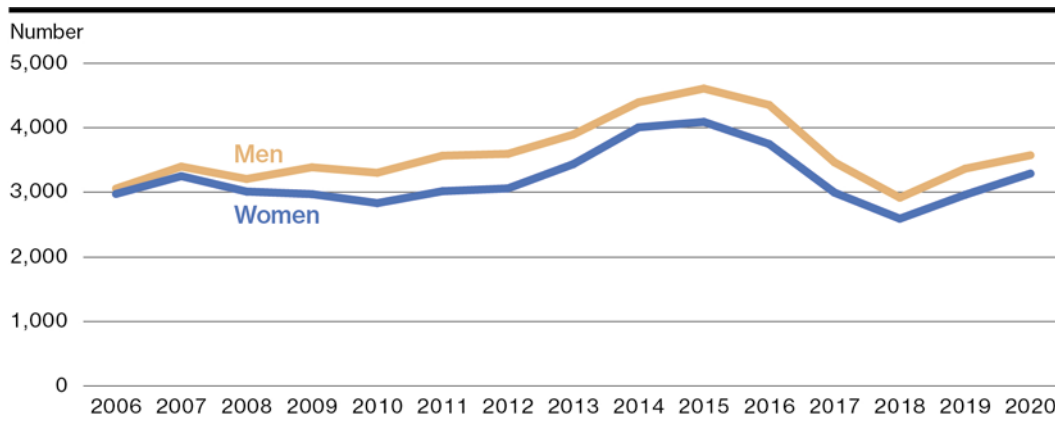
Rehabilitation cash benefit is paid at the same levels as sickness cash benefit, i.e. as a full, three-quarters, half or quarter benefit. The maximum rehabilitation cash benefit possible is

based on an income corresponding to 8 times the price base amount. 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 2020 was SEK 804 per day. After 364 days have passed, rehabilitation cash benefit at the continuous level can be paid instead – this corresponds to just under 75 percent of SGI. In 2020 the maximum rehabilitation cash benefit at the continuous level was SEK 754 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

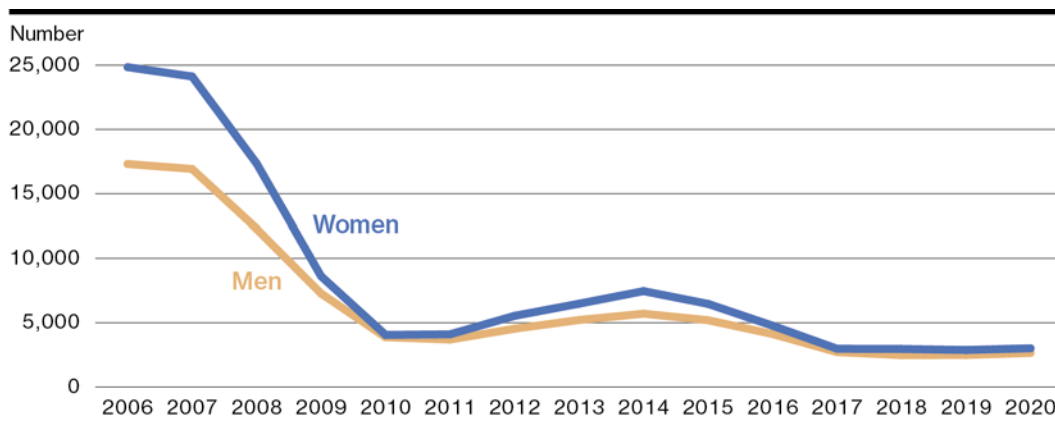


Prior to 2003, people younger than 30 could be granted early retirement pension or time-limited temporary disability pension. Between 2003 and 2016, only activity compensation was available for people in this age group. Since January 2017, people whose work capacity is permanently reduced can receive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

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

Following a few years of declining numbers of new grants, they have started rising again in recent years. In 2020 there were 6,900 people who were granted activity compensation, which was an increase of 25 per cent on 2018.

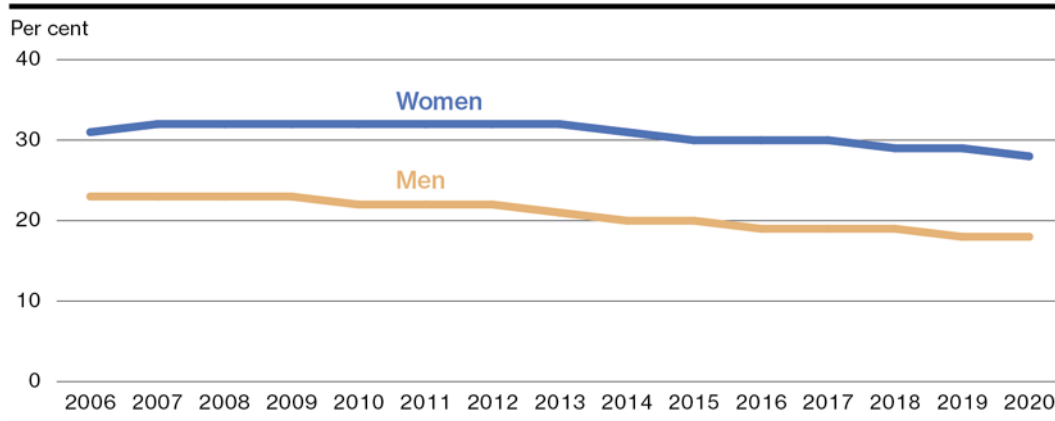
Newly granted sickness compensation for people aged 30 or older



Before 2003, people aged 30 or more could be granted early retirement pension or time-limited temporary disability pension. Regulations were changed in 2003 such that people aged 30 or more could instead be granted permanent or time-limited sickness compensation. The number of newly granted sickness compensation declined between 2004 and 2010. Time-limited

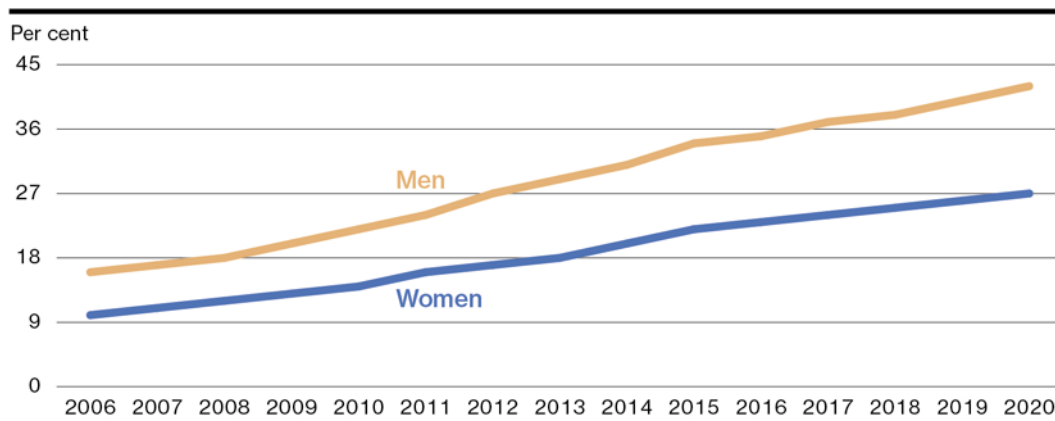
sickness compensation was abolished in 2008, and the criteria for being granted permanent sickness compensation became more stringent. There was some increase in the numbers granted between 2012 and 2014, but subsequently the numbers declined again. In 2020 there were just under 5,700 persons with newly granted sickness compensation.

■ Proportion of recipients being paid partial activity and sickness compensation in December



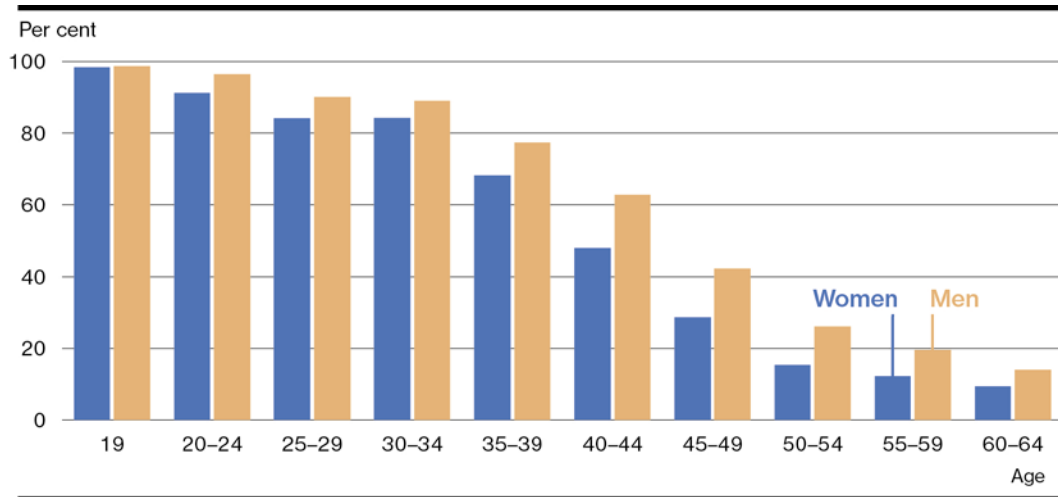
The proportion of recipients with partial activity or sickness compensation has decreased over the past decade. Partial compensation has been more common among women than men throughout the period. In December 2020, 28 per cent of women and 18 per cent of men were receiving partial compensation.

■ Proportion of recipients of activity and sickness compensation solely being paid guarantee benefit in December



Guarantee benefits are paid to people without previous work income or with a low previous work income, and implies an income which is about half as big as that paid to people with the maximum income related compensation. The proportion of recipients only being paid the lower guarantee benefit has gradually increased over time. Since 2006 this proportion has grown from 10 to 27 per cent among women and from 16 to 42 per cent among men. It is more common among men than among women to be receiving only a guarantee benefit.

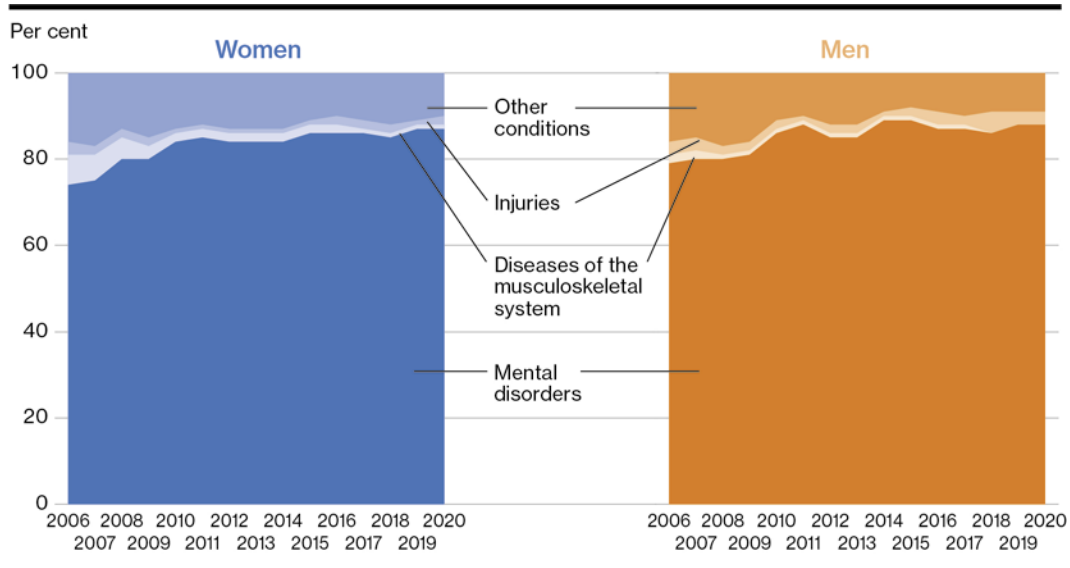
■ Proportion of recipients of activity and sickness compensation solely being paid guarantee benefit in December 2020, by age



The proportion of recipients with only a guarantee benefit is bigger among younger people than among older people. Among recipients 19 years old 98 per cent of women and 99 per cent of men were paid only a guarantee benefit in 2020. In ages 60-64 years 10 per cent of women and 14 per cent of men received only a guarantee benefit in 2020.

Most of those in the older age groups have been able, through earlier employment, to accumulate additional insurance cover and therefore receive a higher income-related compensation. It is more common for men than women in all age groups to be receiving only a guarantee benefit.

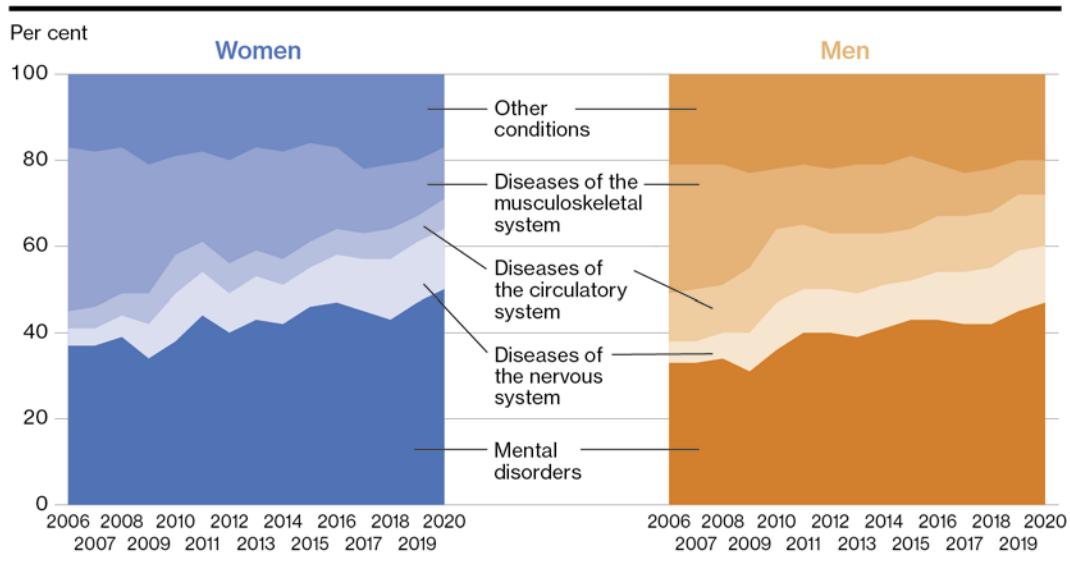
■ Newly granted activity compensation by diagnosis category



Mental disorders are the dominant diagnoses among recipients of activity compensation, and their proportion has increased since 2003. In 2020

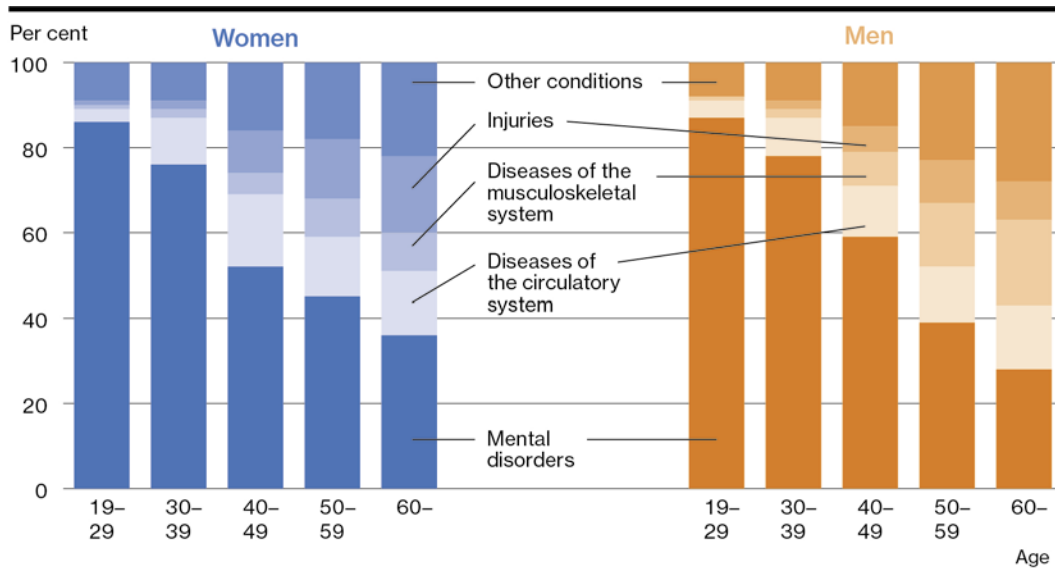
mental disorders accounted for 87 and 88 per cent, respectively, of all newly granted activity compensation to women and men.

Newly granted sickness compensation by diagnosis category



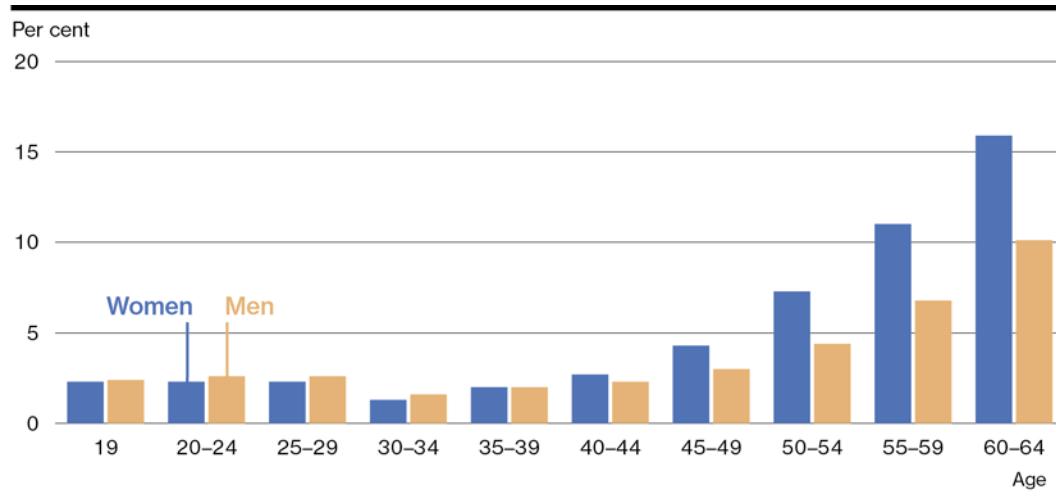
Until 2005 diseases of the musculoskeletal system was the main diagnosis category among persons newly granted sickness compensation, but in 2020 it only accounted for 12 per cent among women and 8 per cent among men. Since 2006 mental disorders has been the main diagnosis category. In 2020 mental disorders accounted for 50 per cent of newly granted sickness compensation among women, and for 47 per cent among men.

Newly granted activity and sickness compensation in 2020, by age and diagnosis category



Mental disorders were the most common diagnoses in all age groups for both women and men in 2020. In the younger age groups mental disorders are by far the most common conditions for which activity or sickness compensation is granted.

■ Proportion of the population receiving activity or sickness compensation in December 2020



In December 2020 approximately 263,000 people were receiving activity or sickness compensation, 57 per cent of them women and 43 per cent men. Just under 5 per cent of the population aged 19 to 64 have fully or partly left the labour market for health reasons and is receiving activity or sickness com-

pensation, and this proportion increases with age. The corresponding figures for the 60–64 age group were 16 per cent of women and 10 per cent of men. Among younger people it is slightly more common for men to receive compensation than for women, but from the 40–44 age group the reverse applies.

■ Activity compensation in December 2020

Age	Number of recipients		Average amount, SEK per month		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,136	1,326	8,748	8,780	2.3	2.4
20–24	5,473	6,535	8,814	8,845	2.2	2.4
25–29	6,890	7,904	9,019	9,190	2.1	2.3
Total	13,499	15,765	8,913	9,013	2.1	2.3

Of the SEK 3.4 billion that was paid in activity compensation in 2020, 46 per cent went to women and 54 per cent to men. Of the recipients 46 per cent 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 employment and therefore only receive a guarantee benefit. In December 2020, 87 per cent of women and 93 per cent of men receiving activity compensation only received a guarantee benefit.

■ Sickness compensation in December 2020

Age	Number of recipients		Average amount, SEK per month		Proportion of the population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	410	692	9,025	9,038	0.1	0.2
25–29	760	1,121	9,560	9,594	0.2	0.3
30–34	4,444	5,766	9,336	9,526	1.3	1.6
35–39	6,131	6,524	9,126	9,547	2.0	2.0
40–44	8,294	7,290	9,257	9,883	2.7	2.3
45–49	14,060	9,811	9,348	10,265	4.3	3.0
50–54	23,650	14,731	9,505	10,670	7.3	4.4
55–59	34,591	21,964	9,686	10,930	11.0	6.8
60–64	44,944	28,686	9,804	11,150	15.9	10.1
Total	137,284	96,585	9,594	10,603	4.8	3.3

Of the SEK 28.9 billion that was paid in sickness compensation in 2020, 56 per cent went to women and 44 per cent to men. Of the recipients 59 per cent were women and 41 per cent were men. The number of recipients increases with increasing age for both women and men due to the greater risk of sickness and greater cumulative workload.

It is more common among the youngest recipients of sickness compensation to be receiving full

compensation, while partial compensation is more common among older recipients. The majority of older people receiving sickness compensation have been able to accumulate additional insurance cover through previous employment and therefore receive a higher income-related benefit. In December 2020, 79 per cent of women and 60 per cent of men received income-related sickness compensation.

Regulations in 2020

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. Compensation is always for a limited time only. 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 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.

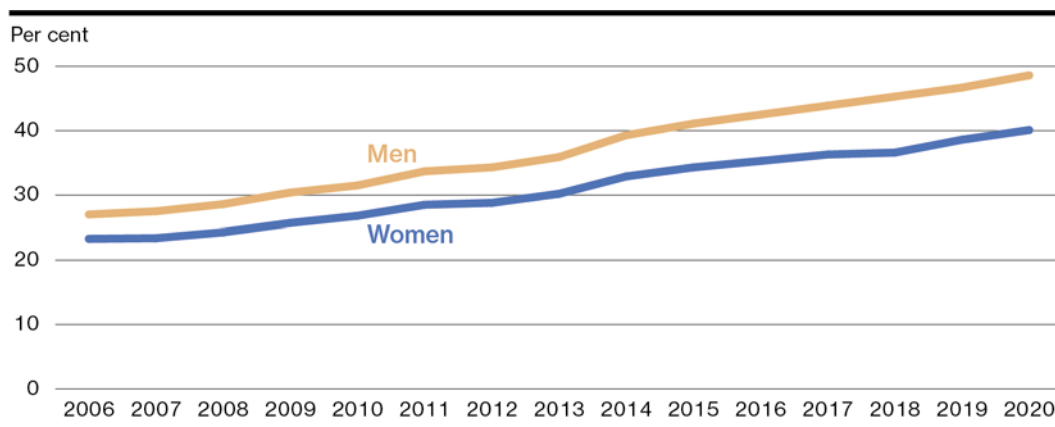
Activity and sickness compensation can be paid in the form of a full, three-quarters, half or

one-quarter benefit. Activity compensation for extended schooling is always paid as full compensation. 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 2020 the maximum guarantee benefit for activity compensation was SEK 9,775 per month before tax, corresponding to 2.48 times the price base amount. The maximum guarantee benefit for sickness compensation in 2020 was SEK 9,972 per month before tax, equivalent to 2.53 times the price base amount. Maximum full income-related activity or sickness compensation in 2020 was SEK 19,127 per month before tax.

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 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 housing supplement in December



The proportion of people receiving a housing supplement gradually increased between 2003 and 2020. This is to do with the fact that the proportion of people who only receive lower compensation guarantee benefit also grew during the period.

The proportion of men who received activity or sickness compensation while also receiving a hous-

ing supplement increased slightly more than the proportion of women in the same situation during the period. Of activity or sickness compensation recipients, 40 per cent of the women and 49 per cent of the men received a housing supplement in December 2020.

■ Housing supplements to people receiving activity or sickness compensation in December 2020¹

Age	Number of recipients		Proportion of activity or sickness compensation recipients who have a housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	374	453	32	34	2,613	2,682
20–24	3,345	4,142	57	57	3,533	3,489
25–29	5,242	6,432	69	71	3,876	3,900
30–34	3,210	4,394	72	76	4,054	4,054
35–39	3,877	4,740	63	73	3,835	3,894
40–44	4,315	4,634	52	64	3,719	3,791
45–49	6,108	5,366	43	55	3,530	3,648
50–54	8,655	6,639	37	45	3,446	3,428
55–59	11,884	8,601	34	39	3,386	3,372
60–64	13,502	9,192	30	32	3,276	3,301
Total	60,512	54,593	40	49	3,518	3,595

¹ The table includes recipients of both housing supplement and special housing supplement.

53 per cent of housing supplement recipients in 2020 were women and 47 per cent were men. The proportion with a housing supplement is bigger at age levels where having your own home becomes

more common, but still decreases with age as more older people receive income-related compensation. A total of SEK 5.1 billion was paid in housing supplements in 2020.

Regulations in 2020

The housing supplement includes:

- Housing supplement
- Special housing supplement

Housing supplements are supplements 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 2020 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 cohabitants. If housing costs exceed these

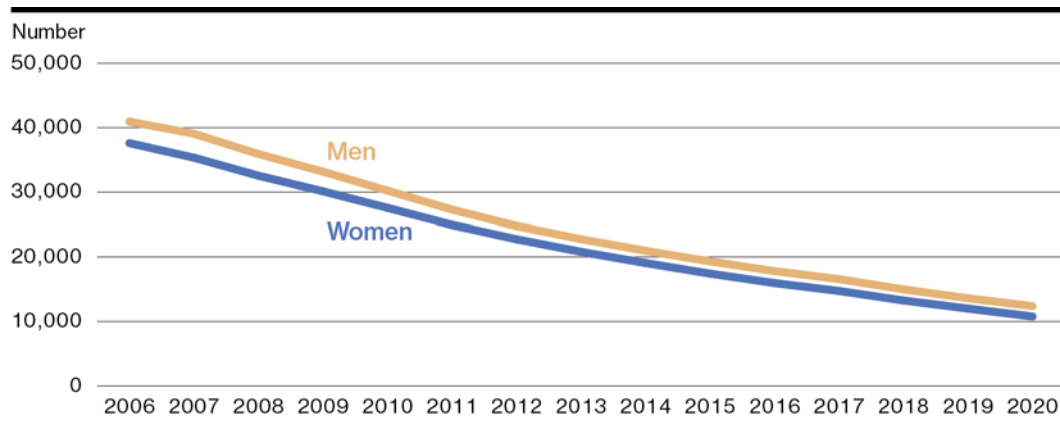
monthly limits, 70 per cent of the excess cost is taken into consideration up to a level of SEK 5,600 per month for single people and SEK 2,800 per month for cohabitants. Housing supplements are tax exempt benefits that people have to apply for.

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 2020 housing costs up to SEK 6,620 per month for single people and up to SEK 3,310 per month for cohabitants were regarded as reasonable. The sums for a reasonable standard of living were SEK 5,857 per month for single people and SEK 4,771 for cohabitants. Special housing supplements are paid in the form of an additional sum 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 an injury during paid work.

■ Number of recipients of individual life annuities under work injury insurance in December¹



¹ Including recipients born before 1938

The number of recipients of individual life annuities under current legislation has gradually been declining over time. This is due to factors including a change in the rules in 1993 that made the classification of work injuries narrower; the classification was broadened slightly in 2002. Assessments of the right to a 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 therefore partly explained by the fact that the number of granted sickness compensations has also been at a lower level since 2008. The decline between 2006 and 2020 was 67 per cent.

■ Work injury annuity in December 2020

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–29	19	44	11,166	15,995
30–34	46	105	13,120	11,396
35–39	86	158	15,002	11,962
40–44	157	290	12,488	10,810
45–49	410	704	10,470	10,447
50–54	1,151	1,529	9,109	9,318
55–59	1,878	2,917	8,337	8,929
60–64	2,885	4,193	8,013	9,055
Total	6,632	9,940	8,688	9,310

Of the recipients of work injury annuity under current legislation, 40 per cent were women and 60 per cent were men. In 2020 a total of SEK 2.4 billion was paid in work injury annuities. 36 per

cent of this went to women and 64 per cent to men. Women's average compensation was 7 per cent lower than men's, which corresponds to SEK 622 per month.

Regulations in 2020

Everyone in paid employment in Sweden is insured against work injury. The term "work injury" refers to an injury caused by an accident at work or harmful effects of tasks carried out at work. Försäkringskassan can pay compensation for loss of 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; as of 1 January 2010, these are administered by the Swedish Pensions Agency.

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.

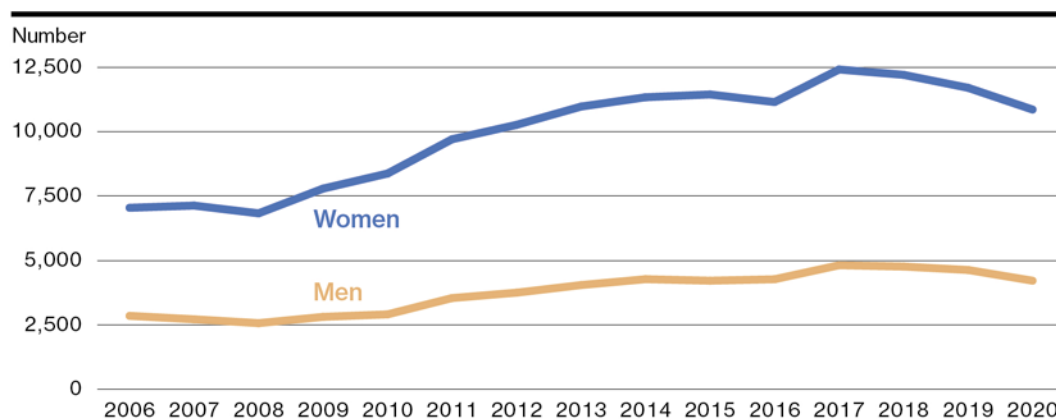
Sick-listing as a result of a work injury works largely in the same way as normal sick-listing. However, people with a work injury that manifested on 1 January 2003 or later will receive compensation for the waiting period once they are granted an annuity.

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, but with an upper limit at 7.5 times the price base amount per year, which corresponded to SEK 29,563 per month in 2020.

Benefit for care of closely related persons

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

Number of recipients of benefit for care of closely related persons



The number of recipients of benefit for care of closely related persons increased during the period in conjunction with an ageing population and more people needing care from a family member at the end of their lives. The number of recipi-

ents increased by 84 per cent between 2008 and 2017, after which it has declined by 13 per cent. The number of recipients of benefit for care of closely related persons was just over 15,000 in 2020.

Benefit for care of closely related persons in 2020

Age	Number of recipients		Number of days on average		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	104	68	8	11	7,015	9,108
25-29	353	190	10	11	9,983	10,388
30-34	576	306	11	11	10,621	11,870
35-39	803	405	10	9	10,480	9,939
40-44	1,104	524	10	9	10,122	9,731
45-49	1,677	650	9	10	9,771	10,192
50-54	2,159	766	10	10	10,559	10,634
55-59	2,263	740	11	10	11,606	10,579
60-	1,820	574	12	13	12,790	14,022
Total	10,859	4,223	11	11	10,930	10,892

Of the SEK 165 million in benefit for care of closely related persons that was paid in 2020, 72 per cent went to women and 28 per cent to men. Of

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

Regulations in 2020

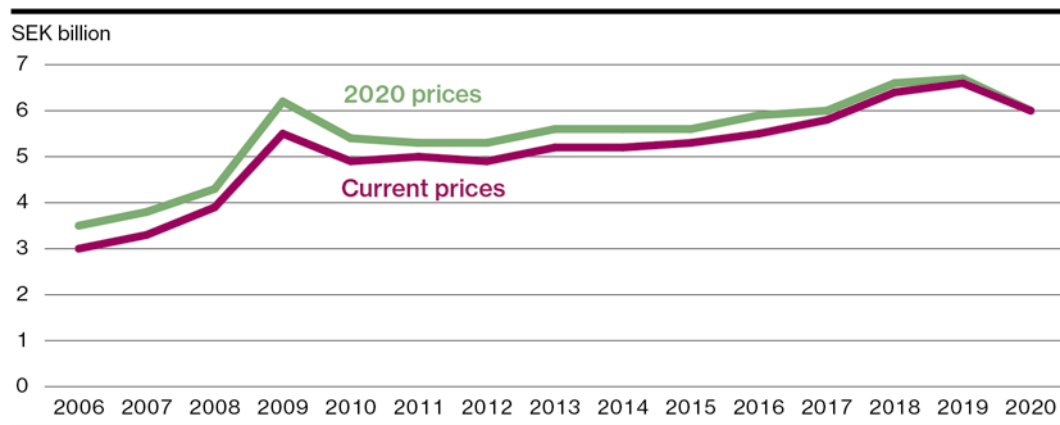
People who forgo paid work in order to care for someone who is severely ill at home or in a care facility are eligible for benefit for care of closely related persons. The term “severely ill” refers to a life-threatening condition. The benefit can generally be paid for up to a maximum of 100 days for 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 payment is just under 80 per cent of the sickness cash benefit qualifying income, based on 8 times the price base amount.

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.

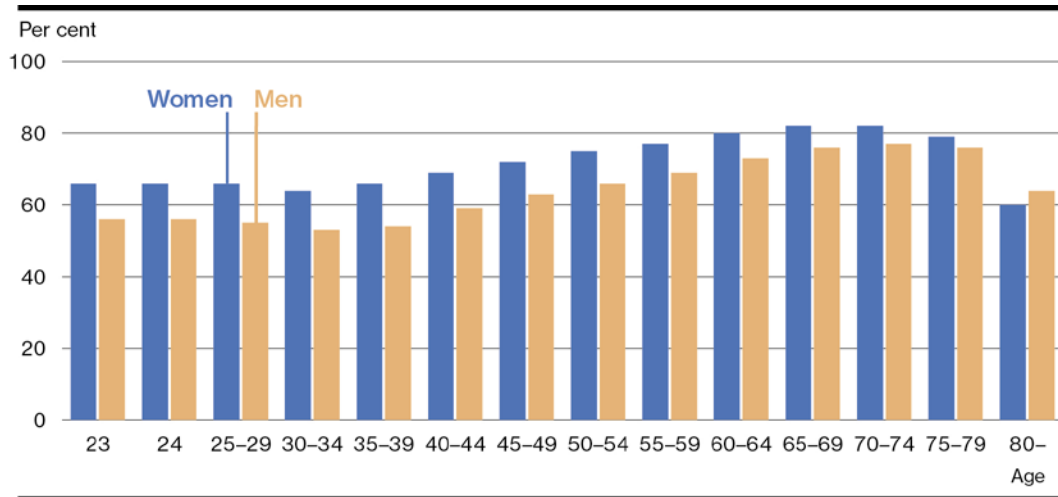
■ Amount paid for dental care



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. Consumption of dental care has declined during the pandemic, and in 2020 expenditure was SEK 6.0 billion.

■ Proportion of the population who used the dental care allowance between 1 July 2018 and 30 June 2020

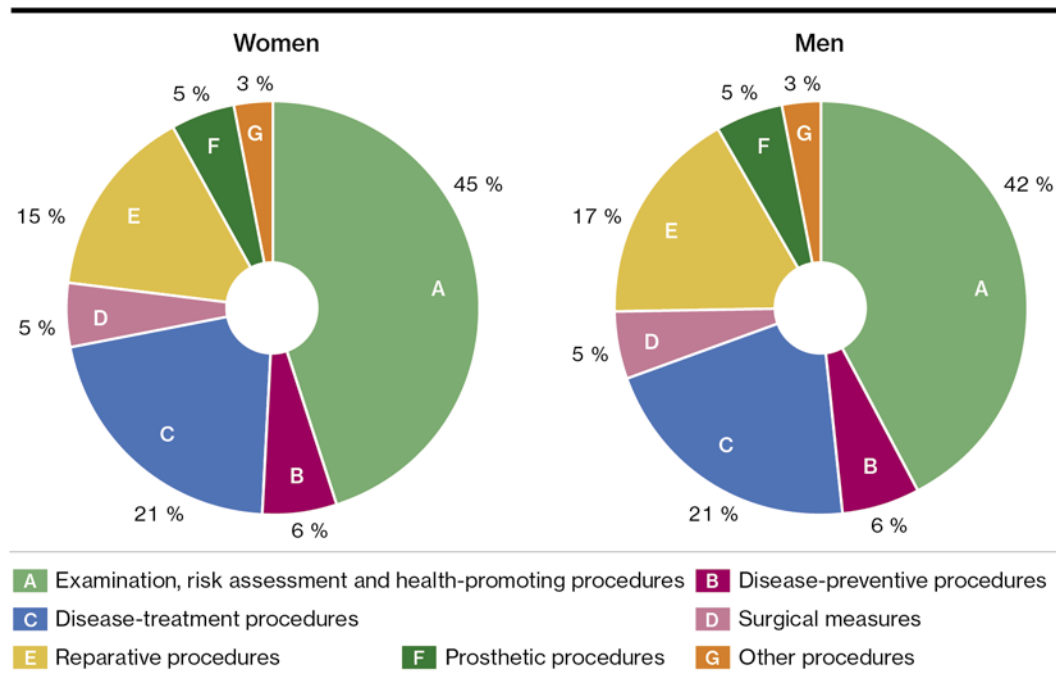


Note that the size of the dental care allowance is higher in the youngest and oldest age groups. See the text box with regulations for more information.

On 1 July each year a general dental care allowance is paid that the recipient can use over a two-year period. 68 per cent of the population aged 24 or over used the general dental care allowance in the

two-year period from 1 July 2018 to 30 June 2020. The proportion of recipients using the allowance is higher among women than men in all age groups up to the age of 79.

Dental care procedures in 2020 by category



The most common category of procedures includes examinations, risk assessments and health-promoting procedures (45 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 reparative procedures. The remaining proce-

dures include those that are purely for disease preventive purposes (e.g. fluoride treatment), prosthetic procedures (application of crowns, bridges and similar) and surgical procedures (extractions and similar), as well as other procedures (orthodontics, replacement procedures, root treatment procedures and procedures related to dental occlusion).

Number of people who received payments under the high-cost protection scheme in 2020

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
24–29	17,995	17,380	3,086	3,571
30–34	24,740	22,671	3,538	3,997
35–39	28,283	26,064	3,789	3,988
40–44	33,188	30,371	3,904	4,167
45–49	40,986	38,213	3,885	4,022
50–54	49,437	47,165	3,858	4,034
55–59	58,319	56,795	3,846	3,945
60–64	62,962	63,083	3,725	3,910
65–69	63,705	64,978	3,886	3,989
70–74	63,131	63,765	3,660	3,853
75–79	51,005	51,495	3,632	3,858
80–84	28,187	25,729	3,415	3,667
85–	19,914	14,988	3,069	3,390
Total	541,852	522,697	3,709	3,916

In 2020 a total of just under 1.1 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 SEK 3,900 to men.

Regulations in 2020

Dental care is free of charge for children and young people until the year they turn 23, inclusive. 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 (allmänna tandvårdsbidraget) is intended to encourage regular visits to the dentist and 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. Patients are paid a general dental care allowance on 1 July every year, which can then be used over a period of two years. It is possible to save the allowance from year to the next, and to use two allowances at the same time.

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 general and special dental allowances can also be used to make payments in a contract for subscription dental care.

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. Dental care treatments with a total reference price of less than SEK 3,000 are paid by the patient. Beyond SEK 3,000 the patient receives compensation for 50 per cent of the total reference price, up to SEK 15,000. When the total reference price of treatments exceeds SEK 15,000, the patient receives compensation for 85 per cent of that price.

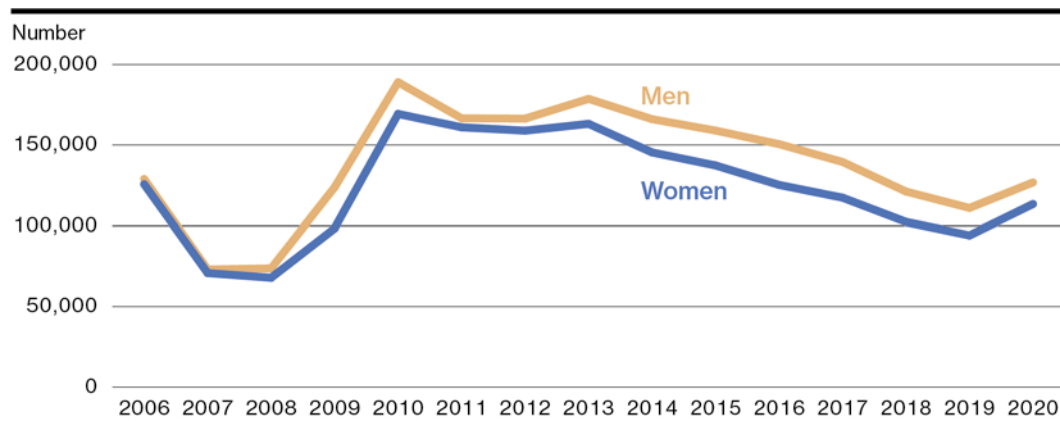
Due to cancelled treatments during the pandemic, compensation periods in the high-cost protection scheme have been temporarily extended for patients who began treatments but were unable to visit dental care clinics between 1 April and 31 August 2020.

Other payments

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 Arbetsförmedlingen (Swedish Public Employment Service) covers the cost. In 2020 just over 240,000 people received activity grants or development

allowances, which is an increase of 17 per cent on the preceding year. More men than women received these payments. The trend is affected by various factors including the economic outlook, and unemployment grew in 2020 as a result of the pandemic.

■ Number of recipients of activity grant or development allowance in 2020

Age	Number of recipients		Average amount, SEK per day	
	Women	Men	Women	Men
16–24 ¹	16,251	25,047	219	233
of which				
– development allowances	12,222	19,027	114	113
– activity grants	4,776	7,278	547	585
25–29	12,742	15,849	324	380
30–34	13,314	13,611	345	417
35–39	13,110	12,471	378	449
40–44	12,248	11,683	417	474
45–49	11,881	10,935	468	509
50–54	11,704	11,613	515	555
55–59	11,357	12,413	551	599
60–	9,927	12,118	581	630
Total	112,534	125,740	431	467

¹ For the 16–24 age group, the sum 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, 47 per cent were women and 53 per cent men. A total of SEK 13.6 billion was paid in

activity grants and development allowances in 2020, of which 45 per cent to women and 55 per cent to men.

Regulations in 2020

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 fulfil the requirements for unemployment benefit receive an activity grant of at most SEK 1,200 per day (SEK 1,000 after the first 100 days) and at least SEK 510 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 received an activity grant at the guarantee level of SEK 223 per day when participating full-time in a programme in 2020.

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 1 January 2020 people receiving a development allowance were paid either SEK 166 per day or SEK 57 per day. The higher amount was 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.

The pandemic has led to temporary changes to the rules for participants in labour market programmes. Activity grants have been raised, participants do not have to deduct waiting days and do not have to submit a doctor's certificate to the Swedish Public Employment Service. If a school or preschool has been shut due to the pandemic, participants are also entitled to keep their allowance if they have to stay at home with their children.

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 2020

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
-24	3,130	3,256	32	2	11	36
25-29	4,631	2,411	59	14	5	39
30-34	4,863	2,470	69	34	5	30
35-39	4,319	2,275	72	50	4	18
40-44	3,081	1,895	73	59	3	13
45-49	1,932	1,573	68	62	5	10
50-54	1,275	1,071	59	58	6	10
55-59	792	768	41	54	11	7
60-	488	615	23	35	14	7
Total	24,511	16,334	61	35	6	24

Of introduction benefit recipients, 60 per cent were women and 40 per cent were men. Just over SEK 2.3 billion was paid in introduction benefits in 2020, of which 60 per cent to women and 40 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 the 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 2020 by region of birth

Region of birth	Women	Men	Total
Rest of Europe ¹	170	83	253
Sub-Saharan Africa	5,595	4,056	9,651
Asia except the Middle East	3,128	2,599	5,727
Middle East, North Africa and Turkey	15,442	9,459	24,901
Other or unknown	176	137	313
Total	24,511	16,334	40,845

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 – 85 per cent of all recipients come from these regions.

Regulations in 2020

An introduction benefit can be paid to people who are participating in the Swedish Public Employment Service's 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 activities for certain new arrivals in Sweden" 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 the age of 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 activities for certain new arrivals in Sweden" 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.

The pandemic has led to temporary changes to the rules for participants in labour market programmes. Participants do not have to deduct waiting days and do not have to submit a doctor's certificate to the Swedish Public Employment Service. If a school or preschool has been shut due to the pandemic, participants are also entitled to keep their allowance if they have to stay at home with their children.



Fewer people made use of their dental care allowance during the pandemic, and expenditure dropped by 10 per cent between 2019 and 2020. Read more on page 77

Approximately 13,900 adults and children were receiving attendance allowance in December 2020. Of the recipients, 45 per cent were women or girls and 55 per cent were men or boys. Read more on page 53



Social Insurance in Figures 2021

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 2020, expenditure on the system of benefits administered by the Swedish Social Insurance Agency amounted to a total of SEK 246 billion, equivalent to five 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 a disability, financial security in the event of sickness, and other payments*.
