

## Sweden

Exchange rate: US\$1.00 = 8.19 kronor.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1913.

**Current laws:** 1962 (national insurance); 1998 (pensions), implemented in 1999; 2000 (pensions); 2008 (sickness); and 2010 (social insurance), implemented in 2011.

**Type of program:** Universal, social insurance, notional defined contribution (NDC), and mandatory individual account system.

Note: The social insurance old-age pension system covers employed and self-employed persons born before 1938 (contributions can no longer be made to this system). There is a gradual transition from the earnings-related social insurance system to the NDC and mandatory individual account system for persons born from 1938 to 1953.

#### Coverage

**Universal:** Residents of Sweden.

**Social insurance (disability):** Employed and self-employed persons.

**NDC:** Employed and self-employed persons born since 1954. Special transition rules apply to those born from 1938 to 1953.

**Mandatory individual account:** Employed and self-employed persons.

#### Source of Funds

##### Insured person

*Universal:* None.

*Social insurance (disability):* None.

*NDC and mandatory individual account:* 7% of assessable income (old age) plus an average of 0.030% of the NDC account value (2016) and an average of 0.35% of the mandatory individual account value (2016) for administrative fees; an additional cost for voluntary survivor benefits under the mandatory individual account program.

The minimum annual income used to calculate contributions is 19,247 kronor.

The maximum annual income used to calculate contributions is 504,375 kronor.

Of the combined insured person and employer contributions for old age (17.21%), 2.5% finances the mandatory individual account.

##### Self-employed person

*Universal:* None.

*Social insurance (disability):* See source of funds under Sickness and Maternity.

*NDC and mandatory individual account:* 17.21% of assessable income (old age) plus 0.70% (survivors) plus an average of 0.030% of the NDC account value (2016) and an average of 0.35% of the mandatory individual account value (2016) for administrative fees; an additional cost for voluntary survivor benefits under mandatory individual account program.

The minimum annual income used to calculate contributions is 19,247 kronor.

The maximum annual income used to calculate contributions is 504,375 kronor.

Of the self-employed person's contributions for old age, 2.5% finances the mandatory individual account.

##### Employer

*Universal:* None.

*Social insurance (disability):* See source of funds under Sickness and Maternity.

*NDC and mandatory individual account:* 10.21% of payroll (old age) and 0.70% of payroll (survivors).

Of the combined insured person and employer contributions, 2.5% finances the premium pension (mandatory individual account).

##### Government

*Universal:* The total cost.

*Social insurance (disability):* See source of funds under Sickness and Maternity.

*NDC and mandatory individual account:* Contributes as an employer; pays contributions for persons receiving sickness or disability benefits, student aid, or cash parental benefits.

#### Qualifying Conditions

**Old-age pension (ålderspension):** The pension consists of an income pension, a premium pension, and a guarantee pension.

*Income pension (inkomstpension, NDC):* The retirement age is flexible, beginning at age 61. The insured must have at least three years with annual earnings of at least the minimum earnings used to calculate contributions for each year.

The minimum earnings used to calculate contributions in 2018 is 19,247 kronor.

**Premium pension (premiepension, mandatory individual account):** The retirement age is flexible, beginning at age 61. The insured must have at least three years with annual earnings of at least the minimum earnings used to calculate contributions for each year.

**Guarantee pension (garantipension, universal, income tested):** Age 65 with at least 40 years of residence from age 16 to age 64.

**Income test:** The guarantee pension is subject to recovery if the insured receives monthly income from earnings-related pensions (including the income pension, premium pension, widow's pension, and foreign pensions) exceeding a certain amount.

**Partial pension:** A reduced guarantee pension is paid with at least three but less than 40 years of residence from age 16 to age 64.

The old-age pension is payable abroad.

**Disability pension (sjukersättning):** The pension consists of an earnings-related pension and a guarantee pension.

**Earnings-related pension (inkomstrelaterad sjukersättning, social insurance):** Must be aged 19 to 64 and have a total (100%) loss of work capacity, and have at least one year of covered income in Sweden within a certain period.

**Partial disability:** A reduced pension is paid if the insured is aged 30 to 64 with an assessed loss of work capacity of 25%, 50%, or 75%. The partial disability pension is not available to insured persons aged 19 to 29.

**Guarantee pension (garantiersättning, universal, income tested):** Must be aged 19 to 64, have a total (100%) loss of work capacity, be covered when the disability began, and have at least 40 years of residence from age 16 to age 64. (Years of residence are credited for the period from the date the disability began to the age 65.)

**Income test:** The guarantee pension is subject to recovery if the insured receives an earnings-related pension.

**Partial pension:** A reduced guarantee pension is paid with at least three but less than 40 years of residence from age 16 to age 64 (including years credited from the date the disability began to age 65).

**Partial disability:** A reduced pension is paid if the insured is aged 30 to 64 with an assessed loss of work capacity of 25%, 50%, or 75%. The partial disability pension is not available to insured persons aged 19 to 29.

**Constant-attendance supplement (handikappersättning):** Paid if the insured requires the constant attendance of others to perform daily functions.

The earnings-related disability pension is payable abroad. The guarantee disability pension is payable abroad to insured persons living in the European Union, European Economic Area, Switzerland, and, under certain conditions, Canada.

**Widow's pension (änkepension, social insurance):** Paid to women born in 1944 or earlier who were married to the deceased before January 1, 1990, and met the qualifying conditions at the date of death. Transitional rules apply to women born in 1945 or later and who were married to the deceased before January 1, 1990, until the date of the deceased's death, and met the qualifying conditions on December 31, 1989, and at the date of the deceased's death. The deceased must have had at least three years of income in Sweden within a given period. Widows younger than age 65 may receive an adjustment pension. Under certain circumstances, when the spouse's adjustment pension ceases a widow may receive a widow's pension.

**Supplement for young widows:** Paid to eligible widows younger than age 65.

The widow's pension is payable abroad.

**Spouse's adjustment pension (omställningspension):** The pension consists of an earnings-related pension and a guarantee pension.

**Earnings-related pension (inkomstrelaterad omställningspension, NDC):** The deceased was a pensioner or had a notional account balance.

**Guarantee pension (garantiepension till omställningspension, universal, income tested):** The deceased had at least 40 years of residence from age 16 to age 64. (Years of residence are credited for the period from the date of death to age 65.)

**Income test:** The guarantee pension is subject to recovery if the insured receives an earnings-related pension.

**Partial pension:** A reduced guarantee pension is paid if the deceased had at least three but less than 40 years of residence from age 16 to age 64 (including years of residence credited for the period from the date of death to age 65).

Eligible survivors (for earnings-related pension and guarantee pension) include a widow(er) or civil partner (or a cohabiting partner who had a child with the deceased or was previously married to or a civil partnership the deceased) younger than age 65 who lived with the deceased for at least five consecutive years immediately before the death or was caring for a child younger than age 18 at the time of the death.

The pension (earnings-related pension and guarantee pension) ceases upon remarriage (on cohabiting under certain conditions) or when the survivor reaches age 65.

The earnings-related adjustment pension is payable abroad. The guarantee adjustment pension is payable abroad to insured persons living in the European Union, European Economic Area, Switzerland, and, under certain circumstances, Canada.

**Spouse's premium pension (premiepension, mandatory individual account):** Paid to the surviving spouse or partner if the insured elected coverage for this benefit.

The spouse's premium pension is payable abroad.

**Orphan's pension (barnpension, NDC):** Paid to a surviving child up to age 18 (age 20 if a student).

The orphan's pension is payable abroad.

**Orphan's allowance (efterlevandestöd till barn, universal, income tested):** Paid to a surviving child up to age 18 (age 20 if a student) with a small or no orphan's pension.

The orphan's allowance is payable abroad to insured persons living in the European Union, European Economic Area, and Switzerland.

### Old-Age Benefits

**Old-age pension (ålderspension):** The pension consists of an income pension, a premium pension, and a guarantee pension.

*Income pension (inkomstpension, NDC):* The pension is based on lifetime earnings (including any disability pension payments received), an annual index of trends in average wages, an annuity factor depending on average life expectancy at the time of retirement for the appropriate age cohort (based on the most recent five-year average of unisex life expectancy projections), and the expected increase of average wages in future years.

**Benefit adjustment:** Benefits are adjusted annually based on changes in wages.

*Premium pension (premiepension, mandatory individual account):* The insured may choose between single or joint life annuities based on the accumulated capital in the individual account. Annuities can be fixed or variable rate.

**Benefit adjustment:** Benefits are adjusted annually based on account values and life expectancy.

*Guarantee pension (garantipension, universal, income tested):* Up to 96,912 kronor a year is paid to a single pensioner (86,448 kronor a year if married) born in 1938 or later; 99,252 kronor a year is paid to a single pensioner (88,428 kronor a year if married) born in 1937 or earlier.

**Income test:** The guarantee pension is gradually reduced depending on the amount of any earnings-related pension (including the income pension, premium pension, widow's pension, and foreign pensions) received.

**Partial pension:** The pension is proportionally reduced for each year of residence less than 40 years from age 16 to age 64.

The pension is paid monthly.

**Benefit adjustment:** Benefits are adjusted annually based on changes in prices.

### Permanent Disability Benefits

**Disability pension (sjukersättning):** The pension consists of an earnings-related pension and a guarantee pension.

*Earnings-related pension (inkomstrelaterad sjukersättning, social insurance):* 64.7% of the insured's assumed future annual income is paid.

Assumed future income is based on the average of the insured's three best income years within a certain period immediately before the year of the claim.

The maximum annual income used to calculate benefits is 341,250 kronor.

The maximum annual earnings-related pension is 217,392 kronor (220,789 kronor as of March 1, 2018).

**Partial disability:** A reduced pension is paid at 75%, 50%, or 25% of the full pension depending on the assessed loss of working capacity.

*Guarantee pension (garantiersättning, universal, income tested):* 8,027 to 8,960 kronor a month is paid if aged 19 to 29 (8,152 to 9,100 kronor a month as of March 1, 2018; 8,455 to 9,403 kronor as of July 1, 2018), depending on the age; 9,147 kronor a month is paid if aged 30 or older (9,290 kronor a month as of March 1, 2018; 9,593 kronor a month as of July 1, 2018).

**Income test:** The guarantee pension is gradually reduced depending on the amount of any earnings-related pension received.

**Partial pension:** The guarantee pension is proportionally reduced for each year of residence less than 40 years.

**Partial disability:** A reduced pension is paid at 75%, 50%, or 25% of the full pension depending on the assessed loss of working capacity.

**Constant-attendance supplement (handikappersättning):** 69%, 53%, or 36% of the annual base amount is paid, depending on the level of care needed.

The annual base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

**Benefit adjustment:** Benefits are adjusted annually based on changes in prices.

### Survivor Benefits

**Widow's pension (änkepension, social insurance):** 40% of the social insurance earnings-related old-age pension the deceased received or was entitled to receive is paid to the widow; 35% if the orphan's pension is paid.

**Supplement for young widows:** 90% of the annual base amount is paid to a widow aged 50 to 64 at the time of the death or with children younger than age 16. The amount is reduced by 6.7% a year for each year the widow is younger than age 50.

The annual base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

If the widow receives or is entitled to an old-age pension in her own right, the widow's pension is reduced proportionately.

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

**Spouse's adjustment pension (omställningspension):**

The pension consists of an earnings-related pension and a guarantee pension.

*Earnings-related pension (inkomstrelaterad omställningspension, NDC):* 55% of the old-age or disability income pension the deceased received or was entitled to receive is paid. If the deceased was younger than age 65, the old-age income pension is calculated as if he or she had worked to until age 65.

*Guarantee pension (garantiepension till omställningspension, universal, income tested):* 96,915 kronor a year is paid.

Income test: The guarantee pension is gradually reduced depending on the amount of any earnings-related pension received.

Partial pension: The guarantee pension is proportionally reduced for each year of residence less than 40 years.

The total pension (earnings-related pension and guarantee pension) is paid for up to 12 months to an eligible widow(er) or partner with no dependent children; up for 24 months to an eligible widow(er) or partner with a dependent child younger than age 18; or until the youngest child reaches age 12 to an eligible widow(er) or partner with a dependent child or children younger than age 12. The pension ceases if the widower(er) reaches age 65.

Benefit adjustment: Earnings-related benefits are adjusted annually based on changes in wages. Guaranteed benefits are adjusted annually based on changes in prices.

**Spouse's premium pension (premiepension, mandatory individual account):** If the insured dies after retiring, a lifetime annuity is paid.

**Orphan's pension (barnpension, NDC):** If the youngest eligible child is younger than age 12, 35% of the old-age income pension the deceased received or was entitled to received is paid for the youngest child; 25% for each additional child. If the youngest child is aged 12 or older, 30% of the old-age income pension is paid for the youngest child; 20% for each additional child. The total pension is split equally among all eligible children.

If the deceased was younger than age 65, the old-age income pension is calculated as if he or she had worked until age 65.

The maximum combined orphan's pension is 100% of the deceased's old-age income pension (80% if an adult is receiving an adjustment pension or a widow's pension).

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

**Orphan's allowance (efterlevandestöd till barn, universal, income tested):** 18,204 kronor a year is paid to an eligible child not receiving an orphan's pension. If a child

receives the orphan's pension, the orphan's allowance is reduced by the amount of the orphan's pension received.

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

## Administrative Organization

Swedish Pensions Agency (<https://www.pensionsmyndigheten.se/>) administers the old-age and survivor programs.

Self-employed persons and employers pay contributions along with income tax.

Swedish Social Insurance Agency (<https://www.forsakringskassan.se/>) administers and supervises the disability program.

Regional and local social insurance bodies administer the disability program.

## Sickness and Maternity

### Regulatory Framework

**First laws:** 1891 (cash benefits) and 1931 (medical benefits).

**Current laws:** 1982 (medical benefits); 1991 (sick pay); 1995 (parental leave); and 2010 (social insurance), implemented 2011.

**Type of program:** Universal (parental and medical benefits) and social insurance (cash benefits) system.

### Coverage

**Universal (medical benefits):** Residents of Sweden.

**Social insurance (cash sickness benefits):** Employed and self-employed persons with annual earnings of at least 10,700 kronor, and involuntarily unemployed persons registered with the employment service.

**Social insurance and universal (parental benefits):** Residents of Sweden.

### Source of Funds

**Insured person**

*Universal:* None.

*Social insurance:* None.

**Self-employed person**

*Universal:* None.

*Social insurance:* 3.62% to 4.8% of earnings (sickness), according to the choice of waiting period and self-employed person's income, plus 2.6% (parental benefits).

The self-employed person's contributions for sickness also finance disability benefits (see Old Age, Disability, and Survivors).

### Employer

*Universal:* None.

*Social insurance:* 4.35% of payroll (sickness) plus 2.6% (parental benefits).

The employer's contributions for sickness also finance disability benefits (see Old Age, Disability, and Survivors).

### Government

*Universal:* Regional county councils pay the total cost.

*Social insurance:* None; contributes as an employer.

The government's contributions also finance disability benefits (see Old Age, Disability, and Survivors).

### Qualifying Conditions

#### **Cash sickness benefit (sjukpenning, social insurance):**

Must have at least a 25% assessed loss of work capacity. There is no minimum qualifying period.

#### **Cash parental benefit (föräldrapenning, social insurance and universal):**

Paid to a parent or guardian who stops working, studying, or seeking work to care for a child up to age 8 (age 12 for children born on or after January 1, 2014). Benefits may be paid up to 60 days before the expected date of childbirth. The rate of the benefit varies depending on the insured's earnings.

**Cash pregnancy benefit (graviditetspenning, social insurance):** Paid to a pregnant woman employed in a physically demanding or dangerous job whose employer is not able to transfer her to less demanding or dangerous work.

#### **Cash temporary parental benefit (tillfällig föräldrapenning, social insurance):**

Paid for the absence of a parent from work to care for a sick child younger than age 12 (age 16 or 18 if seriously ill; age 21 if chronically ill or disabled).

**Medical benefits (universal):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (sjukpenning, social insurance):** 80% of the insured's lost covered earnings is paid from day 15 through day 364 of the incapacity (longer if a serious disease); thereafter, 75% of the insured's lost covered earnings is paid until recovery or certification of a permanent incapacity for work. (Employers pay 80% of the insured's lost earnings from day two through day 14.) Pensioners are limited to 180 days of the benefit after retirement.

For unemployed persons, 80% of covered earnings from the previous employment is paid from day two of the incapacity. For self-employed persons and other qualifying nonemployed persons, 80% of lost covered earnings may be paid from day two to day 91 (depending on the choice of waiting period).

The minimum annual income used to calculate benefits is 10,700 kronor (10,900 kronor as of March 1, 2018).

The maximum annual income used to calculate benefits is 336,000 kronor (341,200 kronor as of March 1, 2018; 364,000 kronor as of July 1, 2018).

The maximum daily sickness benefit is 714 kronor (725 kronor as of March 1, 2018; 774 kronor as of July 1, 2018); 543 kronor for unemployed persons.

**Benefit adjustment:** Benefits are adjusted annually based on changes in prices.

#### **Parental benefit (föräldrapenning, social insurance and universal):**

An earnings-related or higher flat-rate benefit is paid to each eligible parent for up to 195 days (up to 390 days for a single parent), including up to 60 days before the expected date of childbirth, followed by 180 kronor a day for up to 45 days (up to 90 days for a single parent). Benefits are paid for longer periods for multiple births. Parents can transfer days of benefits to each other, but 90 days paid at the earnings-related rate or higher flat-rate are reserved for each parent.

If the parent was covered for cash sickness benefits greater than 180 kronor a day for at least 240 days before the expected date of birth, an earnings-related benefit of 80% of the insured's lost covered earnings is paid; otherwise, a higher flat-rate of 250 kronor a day is paid for the first 180 days (combined total of both parents) and from day 181 to day 390, 80% of the insured's lost covered earnings or 250 kronor a day, whichever is greater.

The maximum annual earnings used to calculate benefits is 448,000 kronor (455,000 kronor as of March 1, 2018).

The minimum daily earnings-related benefit for the 195-day period is 250 kronor.

The maximum daily earnings-related benefit for the 195-day period is 952 kronor (967 kronor as of March 1, 2018).

#### **Pregnancy benefit (graviditetspenning, social insurance):**

80% of the insured's lost covered earnings is paid. For women in a physically demanding job, the benefit is paid for up to 50 days, beginning 60 days and no later than 11 days before the expected date of childbirth. For women in a dangerous job, the benefit is paid for the whole pregnancy as long as the risk appears up to 11 days before the expected date of childbirth.

The maximum annual income used to calculate benefits is 336,000 kronor (341,200 kronor as of March 1, 2018; 364,000 kronor as of July 1, 2018).

The maximum daily pregnancy benefit is 714 kronor (725 kronor as of March 1, 2018; 774 kronor as of July 1, 2018).

**Benefit adjustment:** Benefits are adjusted annually based on changes in prices.

**Temporary parental cash benefit (tillfällig föräldrapening, social insurance):** 80% of the insured's lost covered earnings is paid. The total benefit duration for both parents combined is 60 days for each child a year; may be extended for up to 60 days for each child. The father (or other parent) is entitled to 10 extra days of benefits in connection with the child's birth.

The maximum annual income used to calculate benefits is 336,000 kronor (341,200 kronor as of March 1, 2018; 364,000 kronor as of July 1, 2018).

The maximum daily benefit is 714 kronor (725 kronor as of March 1, 2018; 774 kronor as of July 1, 2018)

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

### **Workers' Medical Benefits**

Benefits include free medical care for children up to age 20 and free dental care for children up to age 22, subsidies for basic and preventive dental care, a high-cost limit for prosthetic treatment, and free insulin.

Cost sharing: The insured pays from 0 kronor to 300 kronor for each visit to a general practitioner; 200 kronor to 400 kronor for a specialist (up to 420 kronor in case of emergency), up to 1,100 kronor in a 12-month period; up to 100 kronor a day (reduced for low-income earners) for inpatient treatment in a public hospital (including in a maternity ward). Fees are waived for outpatient care for persons aged 85 or older.

A percentage of transportation costs are reimbursed.

The insured pays the full cost of medicine up to 1,125 kronor in a 12-month period; thereafter, the partial cost of medicine up to 2,250 kronor a year.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Swedish Social Insurance Agency (<https://www.forsakringskassan.se/>) provides central administration and supervision of the cash benefits.

Regional and local social insurance offices administer the cash benefits.

The Health and Social Care Inspectorate (<https://www.ivo.se/>) provides central supervision of the medical benefits.

Regional county councils administer the medical benefits.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1901.

**Current laws:** 1976 (social insurance), implemented in 1977; 1991 (sick pay); and 2010 (social insurance), implemented in 2011.

**Type of program:** Social insurance system.

### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 0.2% of declared earnings.

**Employer:** 0.2% of payroll.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Temporary disability benefits:** Must be assessed with a work injury or occupational disease.

**Permanent disability benefits:** Must have an assessed loss of earning capacity of at least 6.66% (1/15th) for at least one year due to a work injury or occupational disease. The annual of income loss must also be at least 25% (1/4th) of the annual base amount.

The annual base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

### **Temporary Disability Benefits**

80% of the insured's lost covered earnings is paid from day 15 through day 364 (longer if a serious disease); may be extended up to 550 days at 75% of the insured's lost covered earnings. (Employers pay 80% of the insured's earnings from day two through day 14.) Pensioners are limited to 180 days of benefits after retirement.

The minimum annual earnings used to calculate benefits is 10,920 kronor.

The maximum annual earnings used to calculate benefits is 341,250 kronor.

Self-employed persons receive 80% of lost earnings from days two to 90 (depending on the waiting period chosen).

The maximum daily benefit is 726 kronor; the maximum annual benefit is 332,250 kronor.

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total (100%) loss of earning capacity, 100% of the insured's lost earnings is paid as an annuity.

The maximum annual earnings used to calculate benefits is 341,250 kronor.

Partial disability: For an assessed loss of earning capacity of 6.7% to 99%, the full pension is multiplied by the percentage of assessed loss in earning capacity is paid.

The payment of the permanent disability pension is coordinated with the payment of the disability pension under Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are adjusted annually based on changes in the combined wage and consumer price index.

### **Workers' Medical Benefits**

Benefits include a high-cost limit for prosthetic treatment.

Cost sharing: The insured pays from 100 kronor to 350 kronor for each doctor's visit, up to 1,100 kronor in a 12-month period; up to 100 kronor a day (reduced for low-income earners) for inpatient treatment in a public hospital (including in a maternity ward).

A percentage of transportation costs are reimbursed.

The insured pays the full cost of medicine, up to 1,125 kronor in a 12-month period; thereafter, patients pay the partial cost of medicine, up to 2,250 kronor in a 12-month period.

### **Survivor Benefits**

**Spouse's pension (adjustment annuity):** 45% of the permanent disability pension the deceased received or was entitled to receive is paid; 20% if an orphan's pension is paid for the deceased's children.

The pension is paid for 12 months. If the survivor has custody of a child younger than age 18, the pension is extended for 12 months; for a child or children younger than age 12, the pension continues until the youngest child reaches age 12.

Eligible survivors include a widow(er) younger than age 65 who was married to or, under certain conditions, cohabited with the deceased for at least five years or was raising a child younger than age 18 at the date of the insured's death.

**Orphan's pension (child annuity):** 40% of the permanent disability pension the deceased received or was entitled to receive is paid to one orphan younger than age 18 (age 20 if a student); the pension is increased by 20% for each additional orphan. The total pension amount depends on the number of eligible orphans. If there is more than one eligible orphan, the pension is split equally.

The maximum combined survivor benefit is 100% of the pension that the deceased received or was entitled to receive based on a total loss of working capacity at the date of death.

**Funeral grant:** A lump sum of 30% of the base amount is paid to the widow(er).

The base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

### **Administrative Organization**

Swedish Social Insurance Agency (<https://www.forsakringskassan.se/>) provides central administration and supervision.

Regional and local social insurance offices administer the program.

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### **Unemployment**

#### **Regulatory Framework**

**First law:** 1934.

**Current law:** 1997, implemented in 1998.

**Type of program:** Social insurance and voluntary income-related insurance system.

#### **Coverage**

**Voluntary income-related insurance:** Employed and self-employed persons who are members of an unemployment insurance fund. Membership for each fund is open to employees in a specific occupation or industry.

**Social insurance (grundförsäkring, basic program):** Employed and self-employed persons not covered by the voluntary income-related program.

#### **Source of Funds**

**Insured person:** None for the basic program; a membership fee for the voluntary program.

**Self-employed person:** 0.10% of earnings and a membership fee for the voluntary program.

**Employer:** 2.64% of payroll for the basic or voluntary program.

**Government:** Subsidizes the basic program; none for the voluntary program.

#### **Qualifying Conditions**

**Basic and voluntary unemployment benefits (social insurance and voluntary income-related insurance):** Must be aged 20 (no limit for the voluntary program) to 65. For the basic program, must not qualify for the voluntary program. Must be unemployed, registered as a job seeker at the public employment service, and able and willing to accept a suitable job for at least three hours a day and an average of at least 17 hours a week.

The insured must have been employed for at least six months (at least 80 hours a month) or for at least 480 hours in six consecutive months (at least 50 hours a month) in the last 12 months before unemployment. To receive the voluntary income-related benefit, the insured must have been a member of an unemployment fund for at least 12 months.

Unemployment benefits are suspended for one, five, or 10 benefit days for not job seeking seriously; five, 10, or 45 benefit days for extending a period of unemployment; 45 benefit days if unemployment is due to voluntarily leaving or misconduct. The benefit may be terminated for repeated offences.

## Unemployment Benefits

**Basic unemployment benefit (grundförsäkring, social insurance):** 365 kronor a day is paid if the insured was working 40 hours a week before unemployment; the benefit is reduced in proportion to the number of hours less than 40 hours. The benefit is paid after a seven-day waiting period for up to 300 days for each benefit period. If the insured has at least one child younger than age 18, the benefit may be paid for an additional 150 days. The benefit is paid for five days a week.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

**Voluntary unemployment benefit (inkomstbortfallsförsäkring, voluntary income-related insurance):** 80% of the insured's daily average income in the last 12 months is paid after a seven-day waiting period for the first 200 days; 70% for the next 100 days. If the insured has at least one child younger than age 18, the benefit may be paid for an additional 150 days. The benefit is paid for five days a week.

The maximum voluntary unemployment benefit is 910 kronor a day for the first 100 days; subsequently, 760 kronor a day.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

## Administrative Organization

Swedish Unemployment Insurance Board (<http://www.iaf.se/>) supervises 28 unemployment insurance funds.

## Family Allowances

### Regulatory Framework

**First laws:** 1947 (child allowance) and 1964 (maintenance advance).

**Current laws:** 1947 (child allowance), 1993 (housing allowance), and 1996 (maintenance support).

**Type of program:** Universal and social assistance system.

## Coverage

Residents of Sweden.

## Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost. (The cost of maintenance support is partly covered by repayments made by parents liable for maintenance.)

## Qualifying Conditions

**Child allowance (barnbidrag):** Paid to the end of the quarter in which the child reaches age 16 or until the child finishes primary education (no age limit for children with learning difficulties who are attending a special school).

Supplement (flerbarnstillägg): Paid to families with two or more children.

**Maintenance support (underhållsstöd, income tested):** Paid for a child younger than age 18 (until June of the year in which the student reaches age 20) who lives permanently with only one of the parents, and the parent liable for child support does not pay any support or pays less than the maintenance support amount (1,573 kronor a month for each child until the month in which the child reaches age 15 and then 1,723 kronor a month). From March 2018, maintenance support will be gradually phased out for children who alternate between residences, and cease completely by 2021.

**Housing allowance (bostadsbidrag, social assistance, means tested):** Paid to low-income households (families and young childless persons older than age 18 and younger than age 29) to subsidize housing costs. From March 2018, families in which the child alternates between residences are eligible for housing allowance.

**Child care allowance (vårdbidrag):** Paid to a parent for the care of a sick child or child with a disability who needs special care or supervision or to compensate for additional expenses incurred from the child's illness or disability.

**Adoption allowance (adoptionsbidrag):** Paid for the adoption of a foreign citizen and non-resident of Sweden younger than age 10. The adoption must take place through an authorized adoption agency.

## Family Allowance Benefits

**Child allowance (barnbidrag):** 1,050 kronor (1,250 kronor as of March 1, 2018) a month is paid for each eligible child.

Supplement (flerbarnstillägg): 150 kronor is paid for the second child, 730 kronor for the third child, 1,740 kronor for the fourth child, 2,990 kronor for the fifth child, and 4,240 kronor for the sixth and subsequent children.



**Maintenance support (underhållsstöd, income tested):**

1,573 kronor a month is paid for each eligible child until the month in which the child reaches age 15; 1,723 kronor a month if older. Top-up maintenance support is paid when the parent liable for child support pays less than 1,573 kronor, or 1,723 kronor, a month. Maintenance support will be reduced by 200 kronor per parent a year for children who alternate between residences, and cease completely by 2021.

Income test: If the child has income above 60,000 kronor a year, the maintenance support is reduced by half the amount that exceeds 60,000 kronor.

**Housing allowance (bostadsbidrag, social assistance, means tested):** An allowance is paid depending on the household's composition, income, and housing arrangement.

**Child care allowance (vårdbidrag):** 25%, 50%, 75%, or 100% of the full monthly child care allowance is paid for each eligible child. An additional supplement of up to 2,576 kronor (2,616 kronor as of March 1, 2018) a month may be paid.

The full monthly child care allowance is 9,333 kronor (9,479 kronor as of March 1, 2018).

**Adoption allowance (adoptionsbidrag):** A lump sum of 75,000 kronor is paid.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

### **Administrative Organization**

Swedish Social Insurance Agency (<https://www.forsakringskassan.se/>) provides central administration and supervision.

Regional and local social insurance offices administer the program.