

Social Insurance in Figures 2023



Mental disorders remained the most common diagnosis in ongoing cases of sickness for both women and men at the end of 2022. Read more on page 57

The number of days of temporary parental benefit for care of sick children (vab) increased during the pandemic, and were 28 per cent higher in 2022 than in 2019. Read more on page 27



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Foreword

Försäkringskassan (The Swedish Social Insurance Agency), is one of Sweden's 29 authorities responsible for statistics and publishes official and other statistics relating to social insurance. This means that Försäkringskassan has to develop, produce and disseminate objective and publicly available statistics for general information, investigation and research purposes. As a part of this commitment Försäkringskassan publishes *Social Insurance in Figures* each year, which uses statistics and commentary to present social insurance administered by the agency.

Social insurance is an important part of people's welfare and to the national economy. In 2022, total expenditure on insurance and allowances administered by Försäkringskassan amounted to SEK 246 billion, equivalent to 4.1 per cent of Sweden's gross domestic product (GDP).

Several persons at Försäkringskassan have been involved in the production of *Social Insurance in Figures 2023*.

Ulrik Lidwall wrote the chapters *Social insurance recipients*, *Financial security in the event of sickness* and *Other payments*, and was also the editor of the publication. Maria Corin and Elin Stenbacka wrote the chapter *Social insurance expenditure*, Patrik Zetterberg wrote the chapter *Financial security for families and children*, and Karin Andersson wrote the chapter *Financial security in the event of disability*.

Stockholm, June 2023

Nils Öberg
Director-General

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Introduction

The Swedish social insurance system aims to provide financial security to people at different stages and situations of their lives and covers virtually everyone living or working in Sweden. Social insurance is an important element in the public welfare system and is of major importance not only for individuals, households and businesses, but for the national economy as a whole. The social insurance elements administered by Försäkringskassan mainly include insurance and allowances paid to families with children, people who are sick and people with disabilities. The Swedish Pensions Agency has been administering social insurance benefits and allowances to pensioners since January 2010. These payments are not included in this publication.

Social insurance expenditure for the benefits administered by Försäkringskassan amounted to SEK 246 billion in 2022, equivalent to 4.1 per cent of Sweden's gross domestic product (GDP). The cost of administration amounted to SEK 10 billion, giving a total expenditure of SEK 256 billion. Just over half of the expenditure went to sick or disabled people, just over a third to children and families, and the remainder to other benefits, mainly labour market support, and to administration.

Social Insurance in Figures 2023 provides a general description of the benefits 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; and 6) other payments. Some of the statistics described for the various benefits include the number of recipients, the amount paid and the average benefit. To place the figures in context, the applicable regulatory framework for each benefit is described in a separate box. Insured citizens have different social insurance needs and use it in different ways. That is why the statistics are broken down by gender and age, and also by county and region of birth in some cases.

A PDF version of Social Insurance in Figures 2023 can be found on Försäkringskassan's website for statistics and analysis, www.fk.se/statistik, along with diagrams linking to the underlying statistics. These diagrams include longer time series than the 15 years shown in the diagrams in the printed publication.

Försäkringskassan's website for statistics and analysis, www.fk.se/statistik, includes more statistics on the benefits and allowances included in Social Insurance in Figures. Any queries about the statistics included in the publication or official and other statistics published by Försäkringskassan can be sent by email to statistikenheten@forsakringskassan.se.

Reading instructions

For each benefit reported in Social Insurance in Figures 2023, there is a regulations text box that briefly describes the regulatory framework for the year to which the statistics relate. The regulations in force at the end of 2022 are reported in instances where the regulatory framework has been amended during the year. The regulations box is included as a way of helping the reader to place the statistics in context. Further information on the regulatory framework can be found on Försäkringskassan's website, www.fk.se.

The term "days" refers to "net days" throughout, which means that two days with 50 per cent benefit are counted as one net day, for instance.

To calculate the size of income-related daily benefits such as sickness cash benefit, pregnancy benefit and parental benefit, the benefit level (80 or 75 per cent) is multiplied by what is known as a conversion factor, which in 2022 was 0.97. The level of the conversion factor is set by Riksdagen (the Swedish parliament). Therefore, compensation in the case of income-related daily benefits is just under 80 or 75 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-based or day-based payment (e.g. temporary parental benefit), or a calendar-day based payment (e.g. parental benefit). 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.

For benefits paid over a longer period, figures may change during the course of the case. This is true of ongoing sickness cases, for example, where the diagnosis may change over time. The statistics in these tables are based on the last recorded diagnosis code in the sickness cases.

The diagnoses used are based on the Swedish version of ICD-10. The diagnosis category "mental disorders" is based on the F00–F99 diagnosis chapter and also includes mental and behavioural disorders throughout.

For some benefits and allowances, the total expenditure presented may differ from the amount indicated as disbursed. 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.

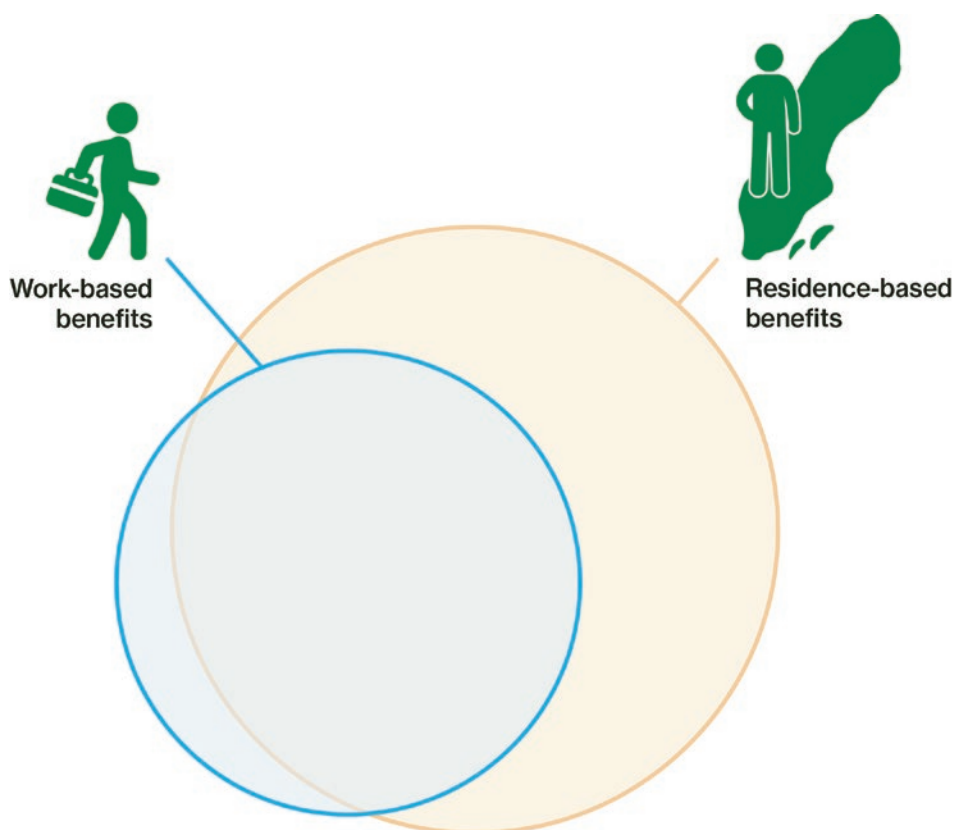
Social insurance recipients

Swedish social insurance covers virtually everyone living or working in Sweden. Social insurance is an important element in the public social security system and is of major importance not only for individuals, households and businesses, but for the national economy as a whole.

Social insurance is based on work and residence

In Sweden, people are insured under the Swedish social insurance system if they live or work in the country. By living or working in Sweden, people may be entitled to benefits and allowances based

on work or residence. Almost everyone who lives or works in Sweden is covered by the Swedish social insurance system to some extent.



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

Residence-based benefits

People must be considered permanently resident in Sweden to be eligible for the residence-based elements of the Swedish social insurance system.

A common feature of residence-based social insurance is that it provides basic protection to people living in Sweden. A number of these benefits are designed as allowances rather than insur-

ance. The protection comprises various basic benefits such as child allowance, housing allowance and dental care subsidy. It also includes benefits paid in the form of guaranteed amounts such as parental benefits at minimum and basic level and the element of activity compensation and sickness compensation paid in the form of guarantee benefit.

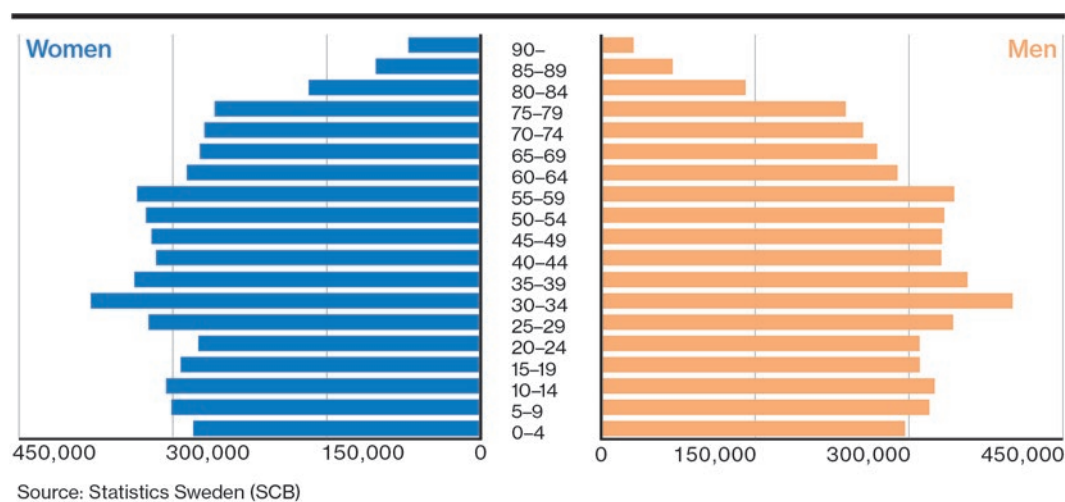
Work-based benefits

Anyone working in Sweden is generally insured under the Swedish social insurance system and is therefore entitled to work-based benefits. This applies regardless of whether they are resident in Sweden or have come to Sweden to work without being resident in the country. Anyone who leaves Sweden to work in another country may also be covered by Swedish social insurance under certain circumstances; posted workers and diplomats, for example.

Work-based benefits are mainly structured as insurance, where social insurance contributions paid provide insurance cover against loss

of earnings. Examples of work-based benefits are sickness cash benefit and income-related activity compensation or sickness compensation, which may be applicable in instances where the income of an insured person from work is reduced due to illness or disease that limits their work capacity. Other examples of work-based benefits are those linked to a reduction in income from work due to pregnancy or care of children, such as pregnancy benefit, parental benefit at sickness cash benefit level and temporary parental benefit.

Sweden's population by age in 2022



By the end of 2022, Sweden had a population of around 10.5 million residents. Of these, 5.9 million were in the (20–64) age bracket, people who mainly benefit from the social insurance schemes administered by Försäkringskassan. These include benefits for families with children, people who are sick and people with disabilities.

Some of the benefits paid to people aged between 20 and 64 also indirectly benefit older and younger people. Child allowance, child carer's allowance and maintenance support are examples of benefits paid to parents for their children. The benefit for care of

closely related persons is an example of insurance that benefits the elderly. The recipient of this benefit is usually under 65, but the person for whom the recipient is receiving the benefit is often 65 or older.

Benefits are also paid to people aged over 64. Sickness cash benefits, for instance, can be paid to people in gainful employment even after the age of 65. Other examples are the benefits for people with disabilities, where the recipient is entitled to keep disability and assistance allowances after the age of 65, for example, provided that they were granted these benefits before the age of 65.

■ Number of insured persons aged 19–64, and proportion of insured persons with sickness cash benefit qualifying income at the beginning of 2022

Region of birth	Number of insured persons 19–64 years ¹			Proportion with sickness cash benefit qualifying income ²		
	Women	Men	Total	Women	Men	Total
Sweden	2,178,118	2,293,908	4,472,026	91	90	91
Nordic countries excl. Sweden	50,466	41,173	91,639	85	83	84
EU 27 excl. Nordic countries	104,359	103,734	208,093	87	87	87
Rest of Europe	91,990	88,440	180,430	86	89	87
Sub-Saharan Africa	74,034	73,622	147,656	81	83	82
Asia, excl. the Middle East	125,058	88,801	213,859	82	86	84
Middle East, North Africa and Turkey	190,512	225,318	415,830	79	84	82
North America	13,982	14,455	28,437	82	84	83
South America	29,258	26,987	56,245	86	88	87
Oceania	1,476	2,859	4,335	82	86	84
Total	2,859,253	2,959,297	5,818,550	89	89	89

¹ The estimated number of persons covered by Swedish social insurance in the 19–64 age group is based on data on the number of persons registered together with an estimate of the number of persons who have been entitled to work-based benefits despite not being registered in Sweden during the year.

² Insured persons who are expected to have a sickness cash benefit qualifying income are estimated here via the persons who have a pensionable income of at least 24 per cent of the price base amount (excluding those who have 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 precise figures on how many people are covered by the Swedish social insurance system. Nor are there any figures on how many people have a sickness cash benefit qualifying income. This is because the assessment of whether people are covered by the Swedish social insurance system, and whether they have a sickness cash benefit qualifying income, is determined only when people apply for a benefit. The estimated number of insured persons is therefore an indicator of potential recipients of the work- and residence-based elements of social insurance. Similarly, the proportion of insured persons with sickness cash benefit qualifying income is an indicator of the proportion of insured persons covered by the work-based elements of social insurance.

Of the estimated number of insured persons, 77 per cent were born in Sweden and 23 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. Among people born in Sweden, 91 per cent are estimated to be eligible to receive 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, 82 per cent are estimated to have a sickness cash benefit qualifying income. The main explanation for the fact that a lower proportion of people born abroad are expected to have a sickness cash benefit qualifying income is that people born abroad generally have a poorer labour market attachment than people born in Sweden, but these differences decrease depending on how long they have lived in Sweden.

Regulations in 2022

Insured persons who are entitled to a sickness cash benefit qualifying income (sjukpenninggrundande inkomst or SGI) are those who are estimated to earn at least 24 per cent of the price base amount through gainful employment over a year. In 2022, this corresponds to an income of SEK 11,500. For an income to qualify for sickness cash benefit, it must come from work that can be assumed to continue for at least six consecutive months or to recur annually. In some cases, the insured person may

have a sickness cash benefit qualifying income based on previous earnings (this is known as a protected SGI). Being entitled to an SGI is a prerequisite for entitlement to certain work-based benefits such as sickness cash benefit, pregnancy benefit, parental benefit at sickness cash benefit level and temporary parental benefit. The assessment of whether an insured person has an SGI is made only when they apply for this type of work-based benefit.

■ Number of persons who received different types of benefits in 2022

Benefit	Women	Men	Total
Dental care	2,129,503	1,840,631	3,970,134
Child allowance	1,119,527	571,285	1,690,812
Temporary parental benefit	509,507	454,471	963,978
Parental benefit	437,479	374,507	811,986
Sickness cash benefit	387,694	230,440	618,134
Activity grant and development allowance	119,075	123,639	242,714
Housing allowance	155,244	84,931	240,175
Sickness compensation	133,869	96,390	230,259
Maintenance support	116,223	25,577	141,800
Child carer's allowance and additional cost allowance for children	67,160	18,317	85,477
Disability allowance and additional cost allowance for adults	31,347	27,605	58,952
Activity compensation	16,819	19,733	36,552
Pregnancy benefit	28,869	0	28,869
Work injury annuity	9,691	11,290	20,981
Introduction benefit	10,654	8,007	18,661
Benefit for care of closely related persons	10,709	4,208	14,917
Assistance allowance	6,345	7,729	14,074
Rehabilitation cash benefit	7,316	3,868	11,184
Car allowance	481	619	1,100

The national dental care subsidy is the benefit paid to the largest number of people. Almost 4 million people benefited from the dental care subsidy in 2022, representing 38 per cent of the total Swedish population.

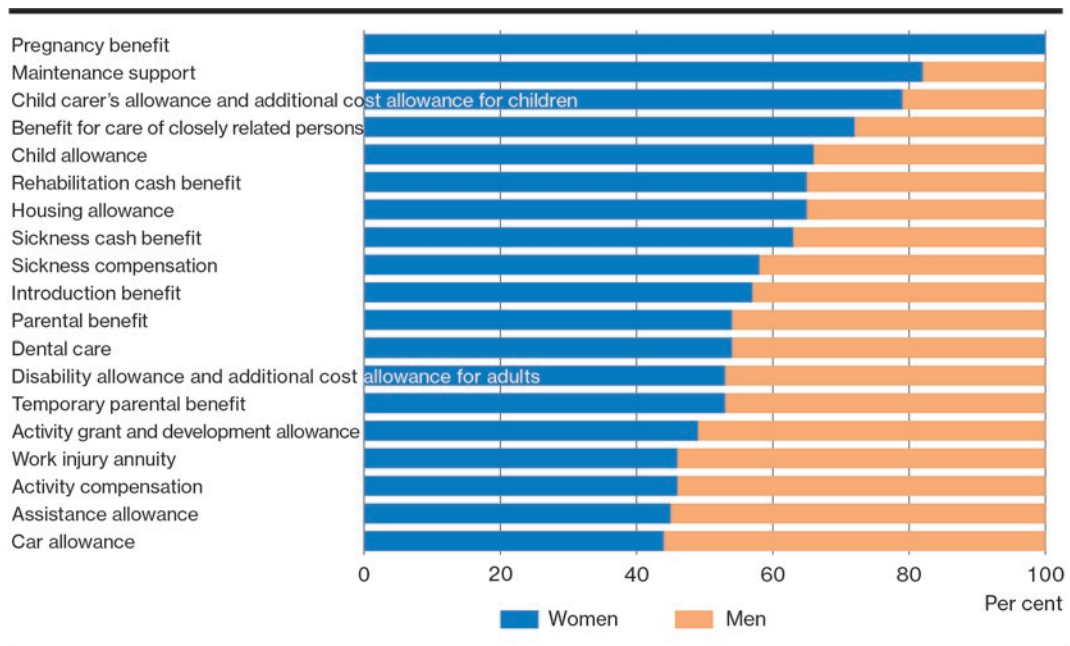
The child allowance is another benefit received by many. Around 1.7 million people received child allowance in 2022, representing 16 per cent of the Swedish population.

Both the dental care subsidy and child allowance are residence-based allowances that are not

means-tested. The insured person does not have to apply to receive these benefits. Försäkringskassan pays the dental care subsidy directly to the care provider, which deducts it from the patient's fee at the time of the visit to the dentist. Child allowance is paid automatically to parents who live and have children in Sweden.

Figures for expenditure by benefit are presented on page 14, and more statistics on the various benefits are presented in the chapters below.

Gender distribution of recipients in 2022



For several benefits, there is an uneven gender distribution among recipients. There is particularly uneven distribution of allowances and subsidies paid to families with children. In 2022, 82 per cent of maintenance support recipients were women and 18 per cent men. The corresponding figures for child carer's allowance and additional cost allowance for children were 79 per cent women and 21 per cent men.

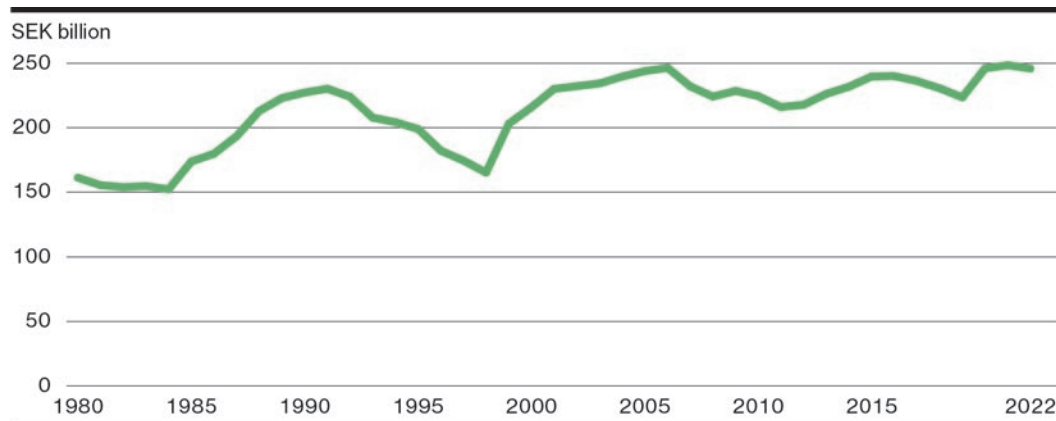
In terms of the number of recipients, there is more even gender distribution for benefits such as dental care, disability allowance and additional cost allowance for adults, temporary parental benefit,

activity grants and development allowance. This also includes parental benefit, where 54 per cent of recipients in 2022 were women and 46 per cent were men. However, the fact that an equal number of women and men have received payments does not necessarily mean that women and men have used the benefit equally. The number of days and amounts paid may be uneven even if the proportions of recipients are roughly the same. In the case of parental benefit, for example, there is a major difference between the proportion of people receiving payments and the proportion of days paid to women and men (see also page 20 for more information).

Social insurance expenditure

This chapter describes expenditure for the part of Swedish social insurance administered by Försäkringskassan in 2022. These are mainly benefits and allowances paid to families with children, people who are sick and people with disabilities.

■ Social insurance expenditure (excluding administrative costs) at 2022 prices



In 2022, social insurance expenditure on benefits administered by Försäkringskassan amounted to SEK 245.9 billion. Administrative costs amounted to just under SEK 10.3 billion, giving a total expenditure of SEK 256.2 billion. Expenditure (at constant prices) has increased by 37 per cent since 1980.

Expenditure (at constant prices) excluding administration fell in the 1990s, mainly as a result of regulatory changes, such as a reduction in benefit levels and the introduction of a sick pay period and a waiting period in the sickness insurance scheme. Expenditure then increased sharply due to rapidly rising sickness insurance expenditure. A national old age pension contribution was also introduced in 1999, whereby the state pays in pension entitlements for people on sickness cash benefit and parental benefit, for example.

Expenditure fell for a few years from 2006 onwards on account of reduced costs for sickness

cash benefit and sickness compensation as a result of more restrictive regulations in sickness insurance. Expenditure increased at the time of the COVID-19 outbreak in spring 2020. New benefits were introduced at that time, the regulations for existing benefits became more generous and the take-up of some benefits increased. Compensation to employers for high sick pay costs accounted for the biggest real increase in expenditure in 2020. Expenditure increased mainly in respect of activity grants and pregnancy benefit in 2021, which was also due to issues relating to the pandemic. Social insurance expenditure was less affected by the pandemic in 2022. The sickness cash benefit ceiling was raised in 2022, leading to an increase in expenditure on the benefit. However, total social insurance expenditure (at constant prices, excluding administration) fell between 2021 and 2022, mainly due to high inflation.

■ Social insurance expenditure 2020–2022 in SEK million (current prices)

Expenditure by area of expenditure/benefit, SEK million ¹	2020	2021	2022
<i>Financial security for families and children</i>			
Parental benefit	35,469	35,180	35,653
Temporary parental benefit	9,975	10,085	10,397
Pregnancy benefit	681	1,654	1,263
Child allowance	33,326	33,390	33,306
Housing allowance for families with children and for young people	5,284	5,019	4,126
Child carer's allowance and childcare allowance	3,960	3,951	4,083
Maintenance support	2,636	2,692	2,726
Adoption allowance	9	9	8
Total	91,340	91,979	91,562
<i>Financial security in the event of sickness and disability</i>			
Sickness cash benefit	41,152	41,329	44,704
Rehabilitation allowances	799	876	1,009
Benefit for care of closely related persons	180	164	186
Supplementary housing allowance	224	251	276
Compensation to employers for high sick pay costs	17,675	14,479	11,751
Dental care	5,956	6,775	6,863
International healthcare	495	474	515
Activity compensation and sickness compensation	37,551	35,749	36,521
Housing supplement	5,060	4,996	5,511
Additional cost allowance and disability allowance	1,300	1,252	1,305
Work injury compensation	2,567	2,380	2,209
Car allowance	136	138	147
Assistance allowance	23,528	24,135	24,099
Contributions for the sick leave process ²	2,136	2,207	1,290
Personal injury compensation	37	37	34
Disease carrier's benefit	127	393	412
Total	138,924	135,634	136,832
<i>Other payments</i>			
Activity grant ³	13,474	19,510	16,470
Introduction benefit	2,291	1,352	1,014
Family benefit for conscripts	24	29	31
Total	15,789	20,890	17,514
Total, excluding administration	246,052	248,503	245,909
Administration	9,880	9,973	10,270
Total, including administration	255,932	258,476	256,179

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

² Contributions for the sick listing process include expenses for financial coordination, medical services, rehabilitation measures in collaboration between Försäkringskassan and Arbetsförmedlingen (Swedish Public Employment Service), workplace directed rehabilitation grants and insurance medicine reviews.

³ Activity grant expenditure includes development allowance.

Social insurance expenditure (in current prices) excluding administration increased from SEK 246.0 billion to SEK 248.5 billion between 2020 and 2021. Expenditure then fell to SEK 245.9 billion in 2022. The increase in 2021 is explained mainly by a strong increase in activity grant expenditure. More unemployed people became eligible for activity grant during the pandemic, so in 2021 the direct government funding was increased to counteract long-term unemployment. The following year, expenditure fell instead of activity grants, which is an important reason as to why total expenditure fell between 2021 and 2022.

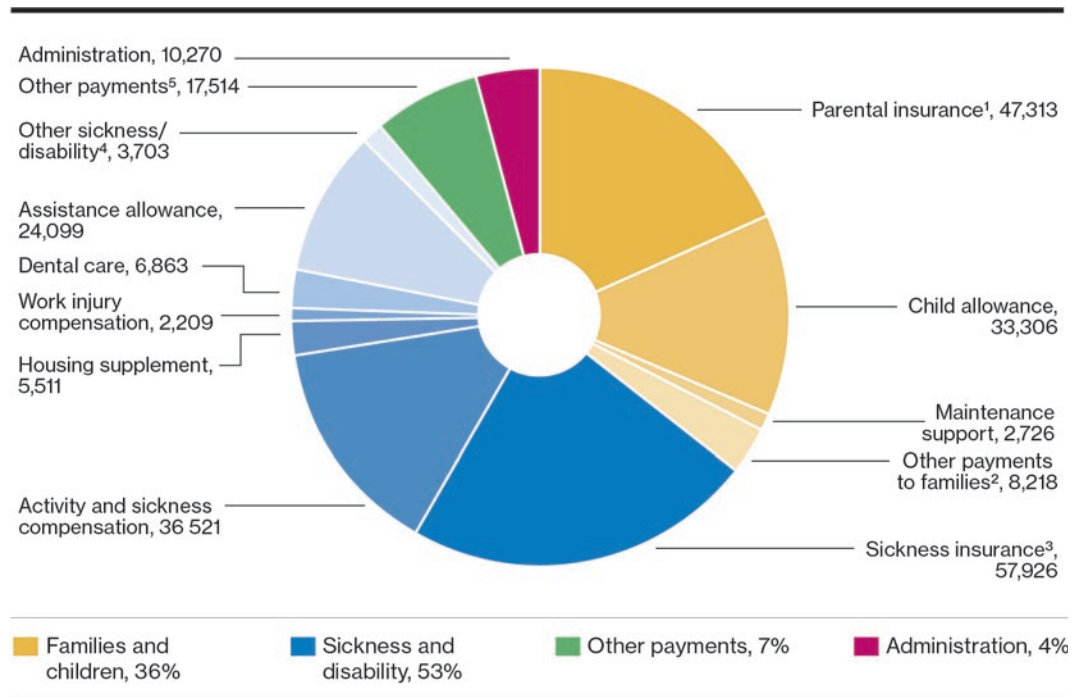
The decrease in expenditure in 2022 is also due to a decrease in expenditure on compensation to employers for high sick pay costs.

Expenditure in respect of financial security for families and children has been relatively stable between 2020 and 2022. However, there have been changes in benefits, with housing allowance decreasing by SEK 1.2 billion, while expenditure on pregnancy benefit and temporary parental benefit increased by SEK 0.6 and 0.4 billion respectively. The increase in expenditure on pregnancy benefit and temporary parental benefit is related to the pandemic. More pregnant women claimed preg-

nancy benefit as in February 2021 they were deemed as being at risk of COVID-19 from week 20 of pregnancy. The number of days of temporary parental benefit used per sick child increased at the same time, which is probably due to a change in recommendations from preschools regarding attendance when children are suffering cold symptoms.

Expenditure in respect of financial security in the event of sickness and disability fell by 1.5 per cent between 2020 and 2022. Compensation to employers for high sick pay costs represents the greatest decrease on account of the diminishing impact of the pandemic. However, expenditure on sickness cash benefit increased in 2022.

Breakdown of expenditure in 2022 (SEK million)

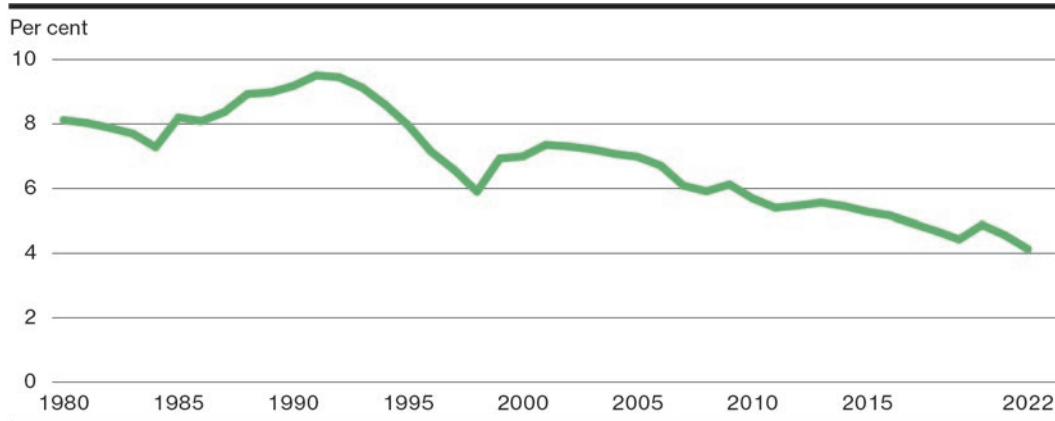


¹ Parental benefit, temporary parental benefit and pregnancy benefit.
² Housing allowance, child carer's allowance, childcare allowance and adoption allowance.
³ Sickness cash benefit, rehabilitation allowances, supplementary housing allowance, benefit for care of closely related persons and compensation 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.

In 2022, just over half of social insurance expenditure (53 per cent, or SEK 137 billion) was spent on financial security in the event of sickness and disability. Just over a third of the expenditure (36 per cent, or SEK 92 billion) was spent on financial security for families and children. In addition, payments were made to certain other benefits in the labour market area (7 per cent, or SEK 18 billion). The remaining component consisted of expenditure on administration (4 per cent, or SEK 10 billion).

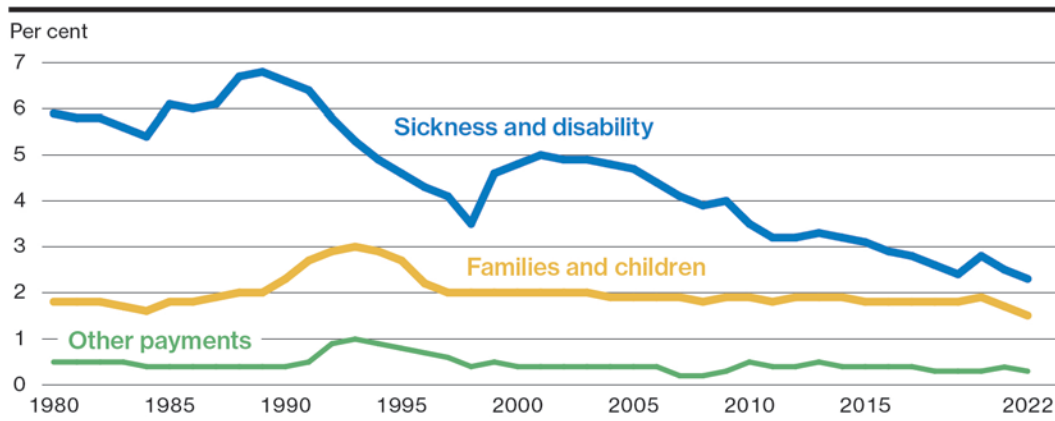
In addition, payments were made to certain other benefits in the labour market area (7 per cent, or SEK 18 billion). The remaining component consisted of expenditure on administration (4 per cent, or SEK 10 billion).

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



Social insurance payments represent a significant part of the national economy. However, social insurance expenditure relative to GDP has decreased over time. Social insurance expenditure amounted to 4.1 per cent of GDP in 2022, the lowest level in the last 40 years.

Expenditure areas as a proportion of GDP

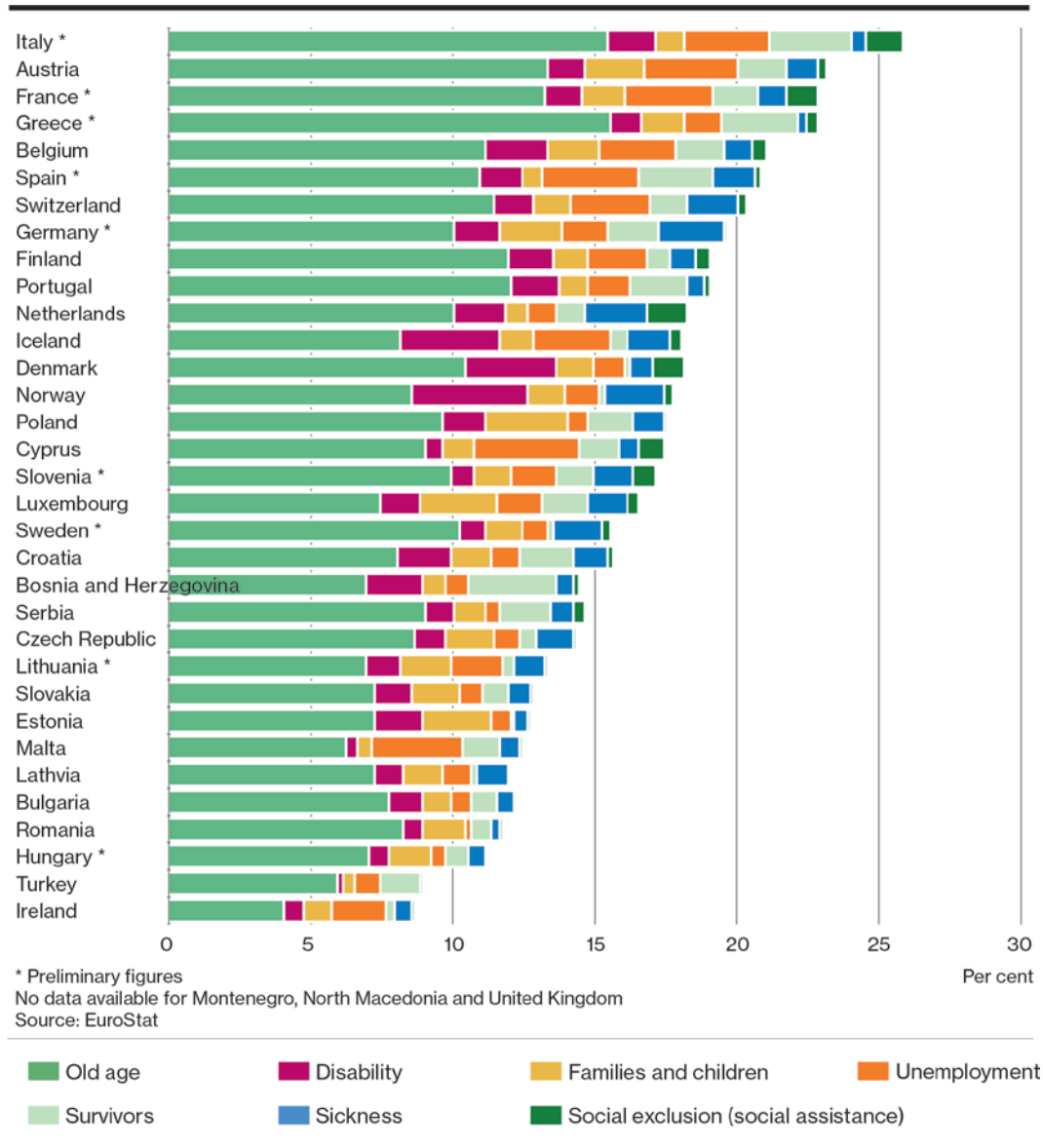


Expenditure on sickness and disability increased in the late 1980s, but then fell from 6.7 per cent of GDP in 1989 to 3.5 per cent of GDP in 1998. This decline was partly due to reduced sickness absence, the introduction of a sick pay period, reduced benefit levels, and county councils taking over responsibility for the cost of medications. Expenditure in relation to GDP rose between 1998 and 2003 due to increased sick leave. Expenditure in relation to GDP since decreased again, until 2020, when it increased temporarily. The increase in 2020, from 2.4 per cent to 2.8 per cent of GDP, is almost exclusively due to the outbreak of the pandemic.

Benefits to families and children increased as a proportion of GDP in the early 1990s on account of a baby boom and a deep recession. This expenditure in relation to GDP fell again during the economic recovery in the second half of the 1990s. The family sector's proportion of GDP has remained stable at around 2 per cent since then; except in 2021 and 2022, when it was slightly lower.

Expenditure on other payments as a proportion of GDP increased in the early 1990s as a result of the recession prevailing at the time, then fell slightly and remained at around 0.4 per cent of GDP from the 2000s onwards.

■ **Public transfers as a proportion of GDP in 2020 in Sweden and other European countries**



Public transfers include not only financial security for old age and survivors, disability, sickness, and families and children, but also unemployment benefits and financial assistance (social exclusion). Sweden's proportion of public transfers to households in relation to GDP is slightly below the EU

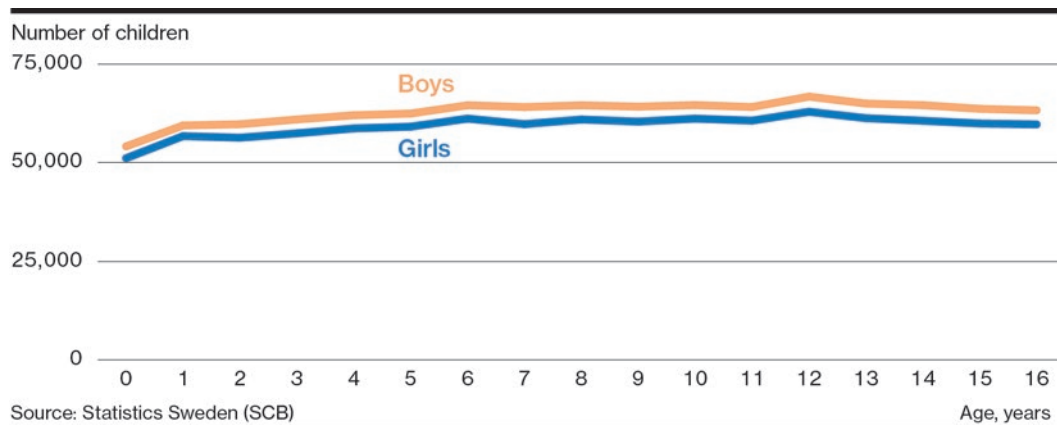
average. There are significant differences in how countries use public transfers, but also direct services, to meet the needs with the scope of their welfare and social insurance systems. Examples of direct services are tax credits and subsidised childcare, which are not included in this summary.

Financial security for families and children

Child allowance

Child allowance aim to equalise financial conditions between families with and without children.

■ Number of children in December 2022



In December 2022, there were a total of 2,076,000 children aged 0–16 in Sweden; 1,068,000 boys and 1,008,000 girls and the number of children decreased by 0.2 per cent compared to 2021.

■ Child allowance in December 2022

Age	Number of recipients		Proportion of recipients with large family supplement ¹ , per cent	
	Women	Men	Women	Men
-19	1,841	1,850	1.8	0.2
20-24	15,546	3,780	24.8	14.1
25-29	83,763	34,337	43.6	30.4
30-34	210,829	118,656	61.0	44.5
35-39	243,054	145,461	72.0	52.4
40-44	232,112	116,214	65.3	49.3
45-49	178,517	69,342	43.2	41.2
50-54	78,188	31,875	22.5	34.1
55-	18,123	18,629	9.9	26.5
Total	1,061,973	540,144	55.7	44.7

¹ The table presents parents who receive a large family supplement for children with a general child allowance or extended child allowance. The proportion of recipients receiving a large family supplement is therefore a low estimate.

In December 2022, 1.6 million parents were receiving general child allowance, large family supplement or extended child allowance. The proportion of women receiving the benefit has decreased from 88 per cent to 66 per cent and the proportion of men has increased from 12 per cent to 34 per cent since

the legislative amendment on shared child allowance came into force in 2014. The proportion of child allowance recipients who were also receiving large family supplement was 56 per cent for women and 45 per cent for men. SEK 33.3 billion was paid out in child allowance in 2022.

Regulations in 2022

Child allowance refers to general child allowance, extended child allowance and large family supplement. Parents are entitled to general child allowance for children residing in Sweden until the quarter in which the child turns 16. After that, the parent can receive extended child allowance if the child is in compulsory education or special needs school. Any parent receiving general child allowance, extended child allowance or study

assistance from Swedish Board of Student Finance (CSN) for two or more children also receives a large family supplement. The child allowance is tax-exempt. The child allowance in 2022 amounted to SEK 1,250 per child per month. The large family supplement in 2022 amounted to 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.

Monthly amounts in 2022 (SEK)

	Child allowance	Large family supplement	Total	Annual amount in 2022 (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

An additional SEK 1,250 per child per month is paid from the fifth child onwards.

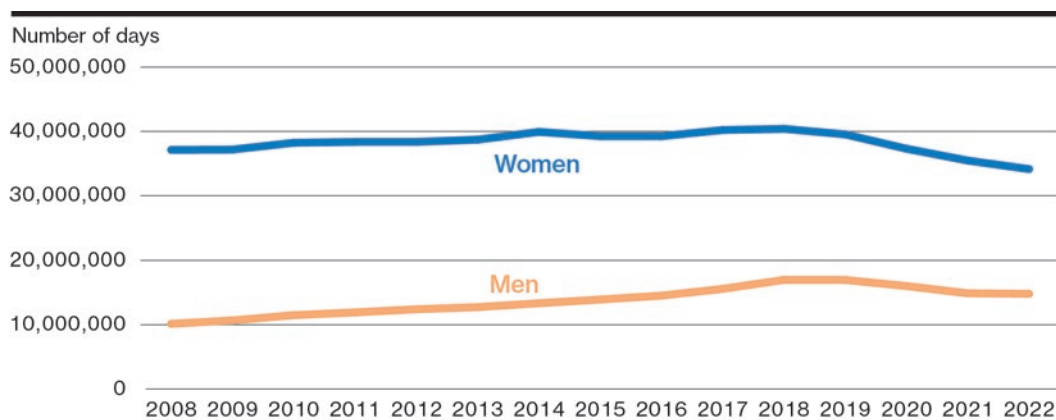
For children born before 1 March 2014, child allowance is paid in full to one of the guardians. If the child lives with both parents on an alternating basis, half of the child allowance is paid to each parent upon notification by either of them, if the parent makes a prima facie case that the child's place of residence

alternates. Parents of children born on or after 1 March 2014 who have joint custody receive shared child allowance. This means that they each receive SEK 625 per month when the monthly amount is SEK 1,250. Parents have the option to change who the child allowance is paid to.

Parental benefit

The purpose of the parental benefit is to facilitate for parents to combine parenthood with work or studies.

Days for which a parental benefit is paid



In the 2010s, the number of parental benefit days taken increased while the number of children born remained steady at around 115,000 children per year. This increase was mainly due to more days being taken by men. The number of net days taken decreased instead during the pandemic years 2020 to 2022, mainly due to parents of children more than one year old taking fewer days. In 2022, 49 million days of parental benefit were

paid, which was 3 per cent lower than the previous year. Part of the trend in 2022 can be explained by the fact that only 104,000 children were born, the lowest number in 15 years.

70 per cent of parental benefit days were taken by women in 2022. Days taken by men increased from 21 per cent of days paid in 2008 to 30 per cent in 2018, and have remained at around 30 per cent since then.

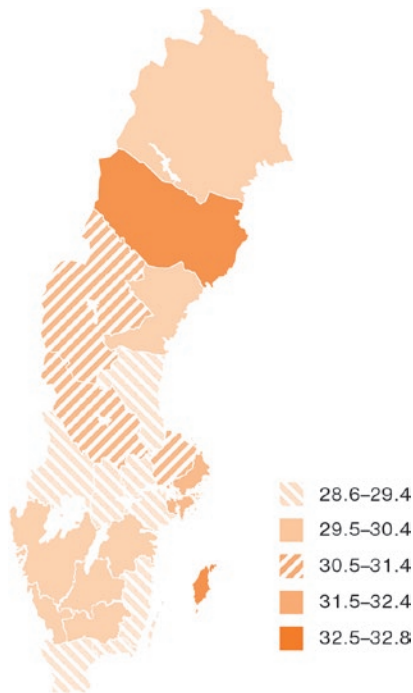
Parental benefit in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-19	561	33	155	89	253	320
20-24	12,454	2,704	138	48	393	612
25-29	64,932	29,119	112	45	561	735
30-34	148,835	100,531	89	46	650	790
35-39	128,165	114,942	66	41	656	795
40-44	64,346	77,329	45	33	630	772
45-49	16,317	34,318	26	29	596	749
50-54	1,717	11,140	22	29	600	727
55-	152	4,391	21	31	550	691
Total	437,479	374,507	78	40	616	777

Of a total of SEK 32.5 billion paid out in parental benefit in 2022, 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. The average number of days paid was lower in the older age groups for both women and men. This is partly due to the fact that young parents are more likely to have younger children and that most of the parental benefit days are taken when children are younger.

On average, the daily amount paid was 26 per cent higher for men than for women, which is due to differences in men's and women's earnings and use of parental benefits. Women took more parental benefit at the basic level than men, for example, resulting in a lower daily benefit.

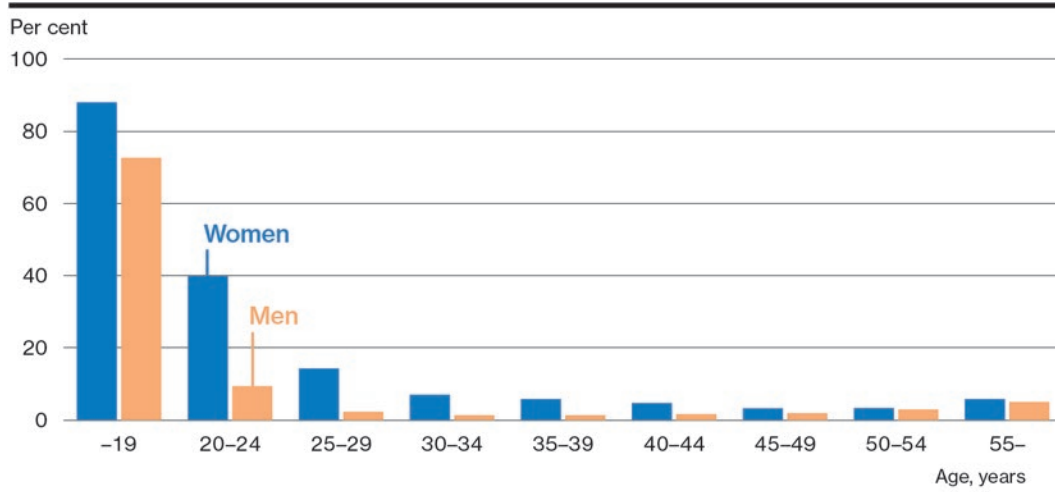
■ Proportion of parental benefit days used by men in 2022, by county



Men took 30 per cent of all paid parental benefit days in 2022. The proportion was highest in the county of Västerbotten (33 per cent), and lowest in the county of Blekinge (29 per cent). There is a great spread between different local municipalities in many counties.

Men’s proportion of parental benefit days is dependent on the number of parental benefit days taken by women. Hence men’s take-up of parental benefit may differ between two counties but still represent an equal proportion of the total take-up in these counties.

■ Proportion of recipients of parental benefit at the basic level in 2022



The proportion of parents taking only parental benefit at the basic level decreases with age until the age of 50, when the proportion increases slightly again.

In the 19 and under age group, 88 per cent of women and 72 per cent of men took parental benefit only at the basic level in 2022. However, the number of parental benefit recipients in the youngest age group is low.

■ Parental benefit at the basic level and average payment regardless of compensation level in 2022, by region of birth

Parents' region of birth	Proportion of recipients at basic level only, per cent		Average amount (regardless of compensation level), SEK per day	
	Women	Men	Women	Men
Sweden	2.4	0.7	678	807
Nordic countries, excl. Sweden	5.7	1.7	674	799
EU 27, excl. Nordic countries	8.7	1.8	607	782
Rest of Europe	14.2	2.3	554	739
Sub-Saharan Africa	38.5	6.9	384	649
Asia, excl. the Middle East	29.6	5.2	478	732
Middle East, North Africa and Turkey	35.3	6.6	422	662
North America	12.0	3.8	632	754
South America	12.5	3.0	580	743
Oceania	8.7	3.5	730	786
Total	8.3	1.8	616	777

In 2022, 8 per cent of women and 2 per cent of men took parental benefit only at the basic level because they did not meet the requirements to receive income-related parental benefit. The proportion was lowest among parents born in Sweden. Women were more likely than men to take parental benefit only at the basic level, regardless of their region of birth.

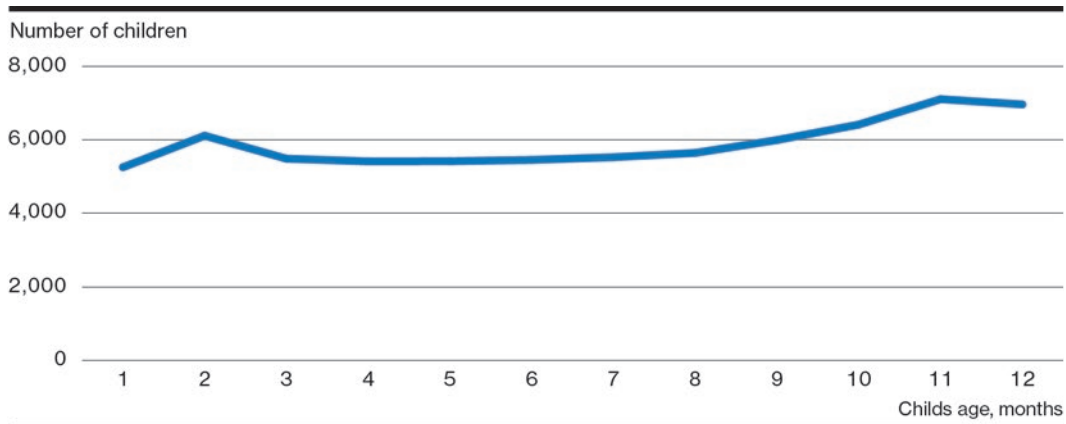
Parents born in Sweden had higher average benefits per day compared to parents born in a country other than Sweden. Regardless of the region of birth, women had lower benefits per day on average compared to men.

■ Number of recipients of double days in 2022

Age	Number of recipients
-19	47
20-24	2,846
25-29	15,634
30-34	30,455
35-39	18,661
40-44	6,109
45-49	1,374
50-54	366
55-	142
Total	75,634

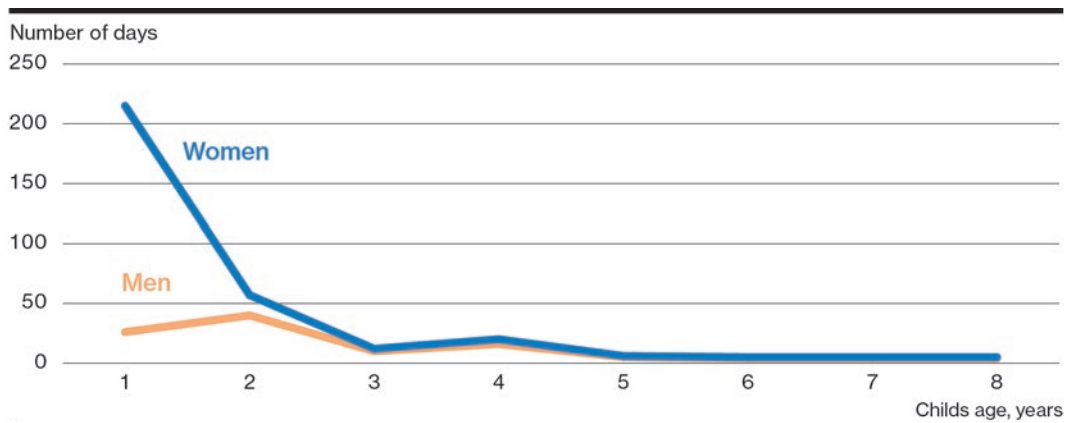
During the child's first year of life, both parents can take parental benefit at the same time for a maximum of 30 days. These days are known as double days. Most double day recipients are aged 30-34. Parents who took double days have a lower average age than parents who took other parental benefit. This is mainly due to the fact that double days can only be taken before the child reaches the age of 1, and so the parents are younger compared to parents taking other parental benefits.

Number of children with a parent who has used double days in 2022



In total, double days were taken for 38,600 children in 2022. Double days are mostly taken when children are 2 months old, and also at the end of their first year of life.

Average number of days of parental benefit used at different ages for children born in 2014



Parents of children born in 2014 or later can receive parental benefit until the child reaches the age of 12 or until the end of the fifth year in school, whichever is later. Parents of children born before 2014 were able to receive parental benefit until the child turned 8 or completed the first year in school.

For children born in 2014 and turning 8 in 2022, the vast majority of parental benefit days were taken during the first year of the child's life, mainly by women. From the age of 3, differences in the number of days taken by women and men are insignificant.

■ Children for whom parents have taken parental benefit in 2022

Age	Number of children		Proportion of children, per cent	
	Girls	Boys	Girls	Boys
0	45,396	47,948	89	89
1	55,131	57,777	97	97
2	45,620	48,357	81	81
3	41,808	44,337	73	73
4	40,951	43,243	70	70
5	29,716	31,187	50	50
6	29,124	30,925	48	48
7	27,708	29,929	46	47
8	26,686	28,428	44	44
Total	342,140	362,131	66	66

For 89 per cent of children born in 2022 (0 years in the table), at least one parent received parental benefits during the year. Parents' take-up of parental benefit decreases significantly from the

time their children reach the age of 2. In total, the parents of 66 per cent of all children aged 0–8 took parental benefit in 2022.

Regulations in 2022

Parents can receive parental benefit for the birth of a child or adoption for a total of 480 days per child. For 390 of the days, this benefit is related to the parent's income. There is a basic level of SEK 250 per day for parents who do not qualify for income-related benefits or have low or no income. Parents are paid a minimum benefit level for the remaining 90 days, which amounts to SEK 180 per day for everyone.

Parents who have joint custody of their child are each entitled to half of the total number of parental benefit days. However, a parent can waive days of parental benefit in favour of the other parent, with the exception of 90 days reserved for each parent. The main rule is that parental benefit cannot be paid to both parents for the same child and time. However, parents can take parental benefit at the same time for a maximum of 30 days during the child's first year. Försäkringskassan has chosen to refer to the simultaneous taking of parental benefit as "double days".

This benefit can be taken as a full, three-quarter, half, one-quarter or one-eighth day. Parental benefit can be taken until the child reaches the

age of 12 or when the child finishes the fifth year of primary school. For children born in 2014 or earlier, parental benefit can be taken until the child reaches the age of 8 or completes the first year of school. Parental benefit can be paid for a maximum of 96 days for children who have reached the age of 4. This benefit amounts to just under 80 per cent of the sickness cash benefit qualifying income (SGI), and the maximum benefit is based on 10 price base amounts. In 2022, this was equivalent to a maximum benefit of SEK 1,027 per day.

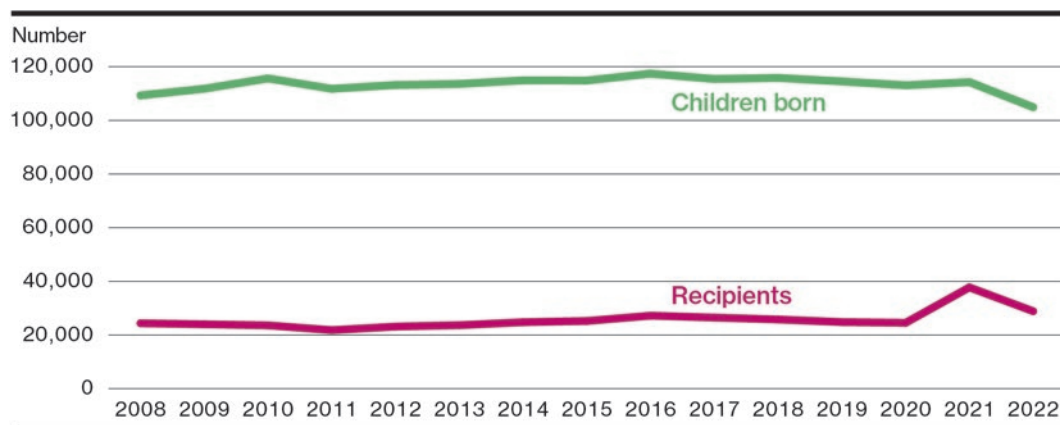
90 days are reserved for each parent. 60 days are reserved for each parent for children born on or before 1 January 2016.

Special regulations apply to parental benefit for children who become resident in Sweden and come from another country outside the EU/EEA or Switzerland. Parental benefit is paid for a maximum of 200 days for the child if the child is 1 year old or older when they settle in Sweden. Parental benefit is paid for a maximum of 100 days for the child if the child is 2 years or older when they settle in Sweden.

Pregnancy benefit

Pregnant women who have a physically demanding job or other risks in the work environment have the opportunity to apply for pregnancy benefit if they are unable to continue working and cannot be assigned to other tasks by their employer.

■ Pregnancy benefit



During the latter part of their pregnancy, many women receive some form of social insurance benefit in the form of pregnancy benefit, sickness cash benefit or parental benefit. Between 2008 and 2020, around one in five births was preceded by a pregnancy benefit. The National Board of Health and Welfare (Socialstyrelsen) assessed during the pandemic that pregnant women were at greater risk of giving birth prematurely if they fell ill with

COVID-19 in the latter part of their pregnancy. The fact that the disease made women eligible for pregnancy benefit led to a sharp increase in the number of recipients in 2021. The proportion of pregnant women receiving pregnancy benefit fell from 33 per cent to 28 per cent between 2021 and 2022. Hence in 2022, the proportion of pregnant women receiving pregnancy benefit remained at a higher level than before the pandemic.

■ Pregnancy benefit in 2022

Age	Number of recipients	Average number of days	Average amount, SEK per day
-24	2,053	64	582
25-29	9,563	65	650
30-34	11,336	62	669
35-39	4,739	62	664
40-44	1,084	59	664
45-	94	57	669
Total	28,869	63	655

In 2022, SEK 1.2 billion in pregnancy benefit was paid out to 28,900 women. The number of days of pregnancy benefit fell on average from 66 days in

2021 to 63 days in 2022. The largest number of recipients were aged 25-34, which is also the age at which most women in Sweden give birth.

Regulations in 2022

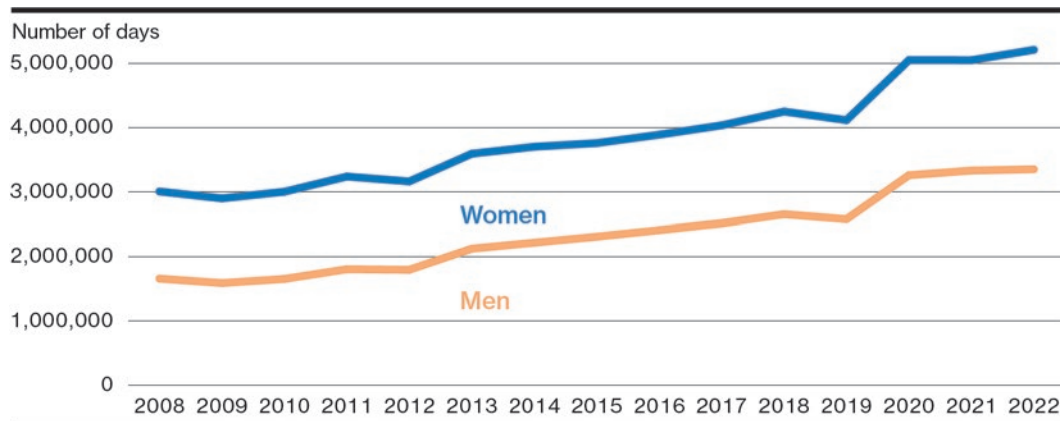
A pregnant woman with a physically demanding job can receive pregnancy benefit if her employer is unable to transfer her to another job or other tasks better suited to her towards the end of her pregnancy. Pregnancy benefit can be paid for a maximum of 50 days in the last two months of pregnancy. If the Work Environment Act prohibits a certain type of work during pregnancy, women are entitled to

pregnancy benefit for each day that the work is prohibited (which may be the entire pregnancy, although pregnancy benefit is never paid for the last ten days before the expected date of delivery). The benefit can be taken as a full, three-quarter, half or one-quarter day and is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Temporary parental benefit for care of a child

Temporary parental benefit for care of a child allows parents or relatives to receive benefit for staying at home from work to care for a sick child.

Days with temporary parental benefit for care of a child



The number of days of temporary parental benefit taken for care of a child remained fairly stable until 2012. The number of days increased in 2013 and has continued to increase since then, reaching new high levels in the pandemic years 2020 to 2022. The increase between 2013 and 2018 is explained by a number of factors. This is partly explained by an increase in the number of children in the population. Moreover, applying for benefit has become easier, which may also have contributed to the increase. The sharp increase in 2020 was mainly due to the fact that many pre-schools and schools tightened up their assessment of children's state of health during the pandemic. This meant that children were at home for longer

periods, and with milder symptoms. Despite the removal of restrictions, the number of days taken for childcare has continued to increase in 2022, mainly among women.

The proportion of days for women and men has varied slightly over the period. In 2008, women took 64 per cent and men 36 per cent of the days. The corresponding proportions for 2022 were 61 per cent for women and 39 per cent for men. Parents shared the days more equally when the overall take-up was high, both during the pandemic and in previous years; probably because the absence from work would otherwise be too great for a single parent. In total, 8.6 million temporary parental benefit days were taken for care of a child in 2022.

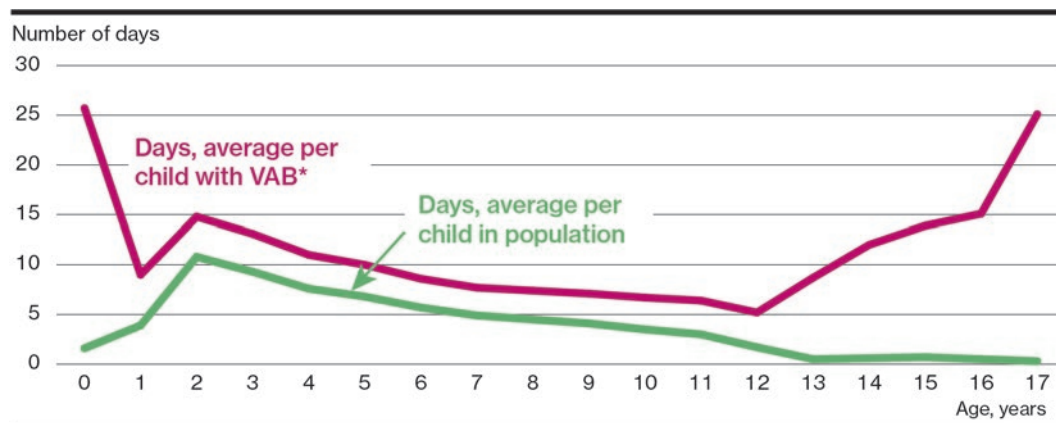
■ Temporary parental benefit for care of a child in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	3,766	1,653	11.4	8.2	861	1,018
25-29	37,576	21,200	12.1	9.0	936	1,047
30-34	122,705	83,130	11.6	9.0	983	1,058
35-39	146,559	110,696	10.5	8.7	1,002	1,060
40-44	115,684	93,400	9.2	8.0	1,013	1,057
45-49	57,143	55,912	8.6	7.7	1,016	1,054
50-54	16,155	23,083	8.8	7.6	1,018	1,046
55-59	5,377	8,026	6.2	7.6	1,017	1,031
60-64	3,070	2,423	3.6	6.9	1,027	1,021
65-	493	429	3.2	6.1	1,046	982
Total	508,528	399,952	10.2	8.4	994	1,056

In 2022, temporary parental benefit for care of a child was paid to 908,000 people. Of the recipients, 56 per cent were women and 44 per cent men. A total of SEK

8.7 billion was paid out, of which 59 per cent went to women and 41 per cent to men. On average, women used 10.2 days and men 8.4 days during the year.

■ Average number of days with temporary parental benefit for care of a child in 2022, by the child's age



* VAB is a Swedish abbreviation that stands for temporary parental benefit for care of children (vård av barn).

The number of days with temporary parental benefit for care of children per child in the population is highest when children are aged 2. The number of days then decreases as children get older.

On average, the number of days per child in the population is low for children born in 2022 (0

years in the figure) and children aged 12 or older. However, the average number of days with benefit per child is high at these ages because the benefit for these children is mainly taken in connection with children who are seriously ill.

■ Children aged 0–11 for whom temporary parental benefit for care of a child was paid in 2022

Age	Number of children		Proportion in each age group, per cent	
	Girls	Boys	Girls	Boys
0	2,874	3,865	6	7
1	24,310	26,361	43	44
2	41,162	44,303	73	74
3	40,445	43,545	70	71
4	40,449	43,188	69	70
5	40,126	43,125	68	69
6	40,427	43,258	66	67
7	37,969	41,414	64	65
8	37,290	40,043	61	62
9	34,625	37,299	57	58
10	32,090	34,914	52	54
11	28,168	30,958	46	48
Total	399,935	432,273	57	58

In 2022, Försäkringskassan paid temporary parental benefit for care of children for 832,000 children aged 0–11. Days were most commonly paid for children aged 2, with 73 per cent of girls

and 74 per cent of boys having a parent or other close relative taking the benefit. The corresponding rate for all children aged 0–11 was 57 per cent for girls and 58 per cent for boys.

Regulations in 2022

Parents may be entitled to temporary parental benefit for care of a child if they need to take time off paid work because their child or the child's regular carer is ill or infectious, or because they need to take the child to the preventive health service in the community. This is applicable to children under the age of 12, and in some cases to older children as well. Benefit can normally be paid for 60 days per child per year. Once these have been used up, a further 60 days can be taken, except if the child's regular carer is ill or infectious. In certain situations, the right to temporary parental benefit for care of children can be transferred to another person who stays at home from work to care for the child in place of the parent. Parents of seriously ill children under the age of 18 can receive temporary parental benefit for care of children

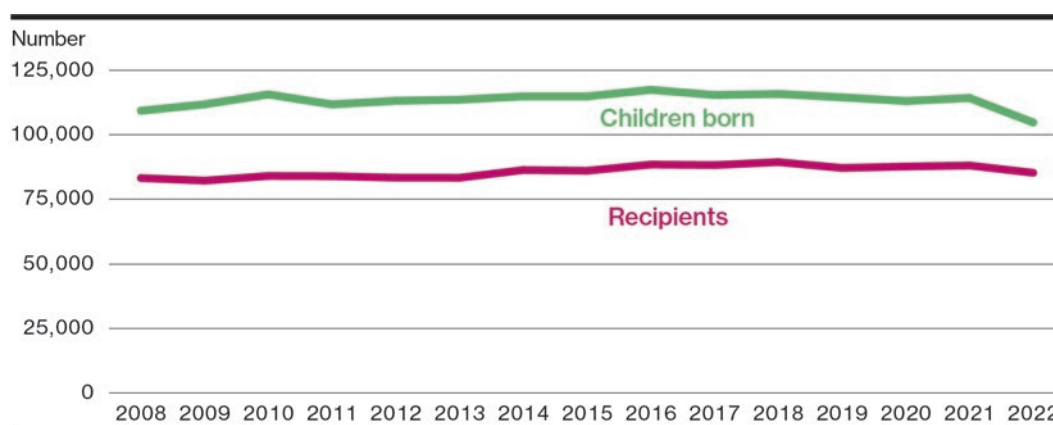
for an unlimited number of days. Both parents can then receive benefit for the same child and time. The benefit can be taken as a full, three-quarter, half, one-quarter or one-eighth day and is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Some temporary regulations have been in place throughout the pandemic until 31 March 2022. Parents may be entitled to temporary parental benefit for care of children if they need to take time off paid work due to total or partial closure of the school normally attended by the child on account of the pandemic. This is applicable to children under the age of 12, and in some cases to older children as well. This right can be transferred to another person.

Temporary parental benefit in connection with birth or adoption

Temporary parental benefit in connection with the birth of a child or adoption, enables the other parent or another person to receive benefit to attend the birth and care for the child when the child is born or adopted.

Temporary parental benefit in connection with birth or adoption



In the 2010s, about 115,000 babies were born in Sweden every year. At the same time, more people took temporary parental benefit in connection with the birth of a child or adoption. The first years of the pandemic had no major impact on births, but in 2022 the number of children born fell to 104,000,

down 9 per cent. The number of people taking temporary parental benefit in connection with the birth of a child or adoption decreased slightly in 2022, but not to the same extent. The other parent or another related person has claimed the benefit for 81 per cent of children born in 2022.

Temporary parental benefit in connection with birth or adoption in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	11	1,808	9.7	9.5	974	1,034
25-29	94	13,815	8.8	9.7	1,060	1,077
30-34	219	32,312	8.7	9.7	1,078	1,083
35-39	232	22,667	8.1	9.6	1,087	1,078
40-44	163	9,400	7.4	9.5	1,082	1,075
45-49	110	2,874	7.6	9.4	1,083	1,060
50-54	87	829	8.5	9.4	1,055	1,057
55-59	121	261	7.6	9.1	1,064	1,052
60-	118	96	8.2	9.4	1,041	1,024
Total	1,155	84,062	8.1	9.6	1,071	1,078

In 2022, 85,000 people received temporary parental benefit in connection with the birth of a child or adoption. Of the recipients, 1.4 per cent were women

and 98.6 per cent men. A total of SEK 881 million was paid out for this benefit, of which 98.8 per cent was paid to men and 1.2 per cent to women.

Regulations in 2022

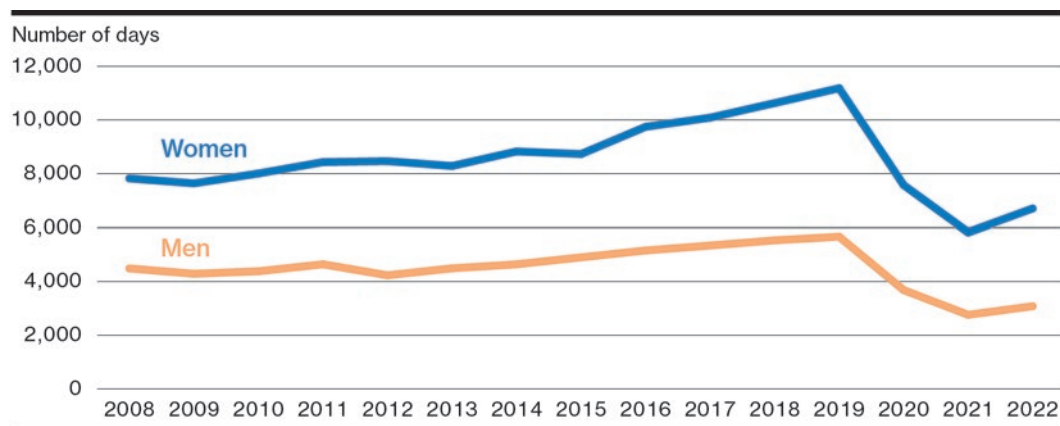
When a child is born, the child's other parent is entitled to temporary parental benefit for 10 days per child when they take time off paid work. Under certain conditions, these days can be used someone other than the child's other parent. In the case of adoption, the parents are entitled to five days each. These days can be

taken up to the sixtieth day after the child has been brought home after birth or the day on which the adoptive parent has taken custody of the child. The benefit is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

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 (lagen om stöd och service till vissa funktionshindrade, LSS) to receive benefit for attending parental training courses, visit the child's preschool or school, or participate in an activity arranged by the school.

Days with temporary parental benefit for contact days



The number of contact days paid for by Försäkringskassan increased in the 2010s. The pandemic limited the chances of participating in training courses, and so the number of contact days decreased significantly in 2020 and 2021.

In 2022, the number of contact days increased slightly to a total of 9,800 days. Women used 69 per cent and men 31 per cent of the total number of contact days in 2022.

Temporary parental benefit for contact days in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-29	59	14	2.0	2.2	924	1,034
30-34	373	129	1.8	1.5	943	1,012
35-39	827	311	1.7	1.7	991	1,029
40-44	1,089	487	1.8	1.6	1,022	1,057
45-49	867	457	1.9	1.8	1,047	1,065
50-54	380	253	1.9	1.7	1,015	1,029
55-	101	135	2.1	2.0	995	1,056
Total	3,696	1,786	1.8	1.7	1,010	1,047

In 2022, 5,500 parents used contact days. This was a 20 per cent increase compared to 2021, but was still not on par with the number of parents using contact days before the pandemic.

Of the recipients, 67 per cent were women and 33 per cent men. Women are more likely to take

contact days than men at all ages, except for the oldest age group. A total of SEK 10 million was paid in temporary parental benefit for contact days, of which 67 per cent was paid to women and 33 per cent to men.

Regulations in 2022

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 16 years of age. These days can be used for parent training, for settling in at school, or for visits to the preschool or school

childcare facility attended by the child. This benefit can be taken as a full, three-quarter, half, one-quarter or one-eighth day. The benefit is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

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 take a short break from work.

■ Temporary parental benefit in connection with the death of a child in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
-24	9	5	11.7	10.0	885	1,038
25-29	64	45	9.3	9.1	969	1,060
30-34	105	120	9.8	9.5	1,021	1,062
35-39	91	80	9.2	9.3	1,027	1,071
40-44	40	60	9.3	9.3	975	1,029
45-49	11	22	8.3	9.4	1,120	963
50-	13	25	8.6	8.4	1,016	1,012
Total	333	357	9.4	9.3	1,005	1,049

In 2022, 690 parents received temporary parental benefit in connection with the death of a child. Of these, 48 per cent were women and 52 per cent men. On average, both women and men were away from work for 9 days.

In 2022, SEK 6.6 million was paid in temporary parental benefit in connection with the death of a child. 48 per cent of the total amount was paid to women and 52 per cent was paid to men.

Regulations in 2022

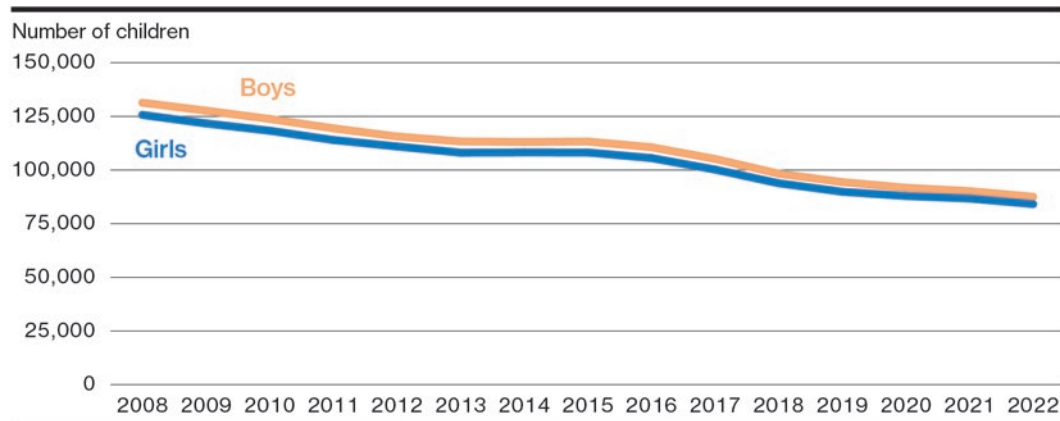
Parents of a deceased child can receive benefit for 10 days each when they take time off paid work. These days can be taken up to 90 days after the date of the child's death. The benefit can be taken as a full, three-quarter, half,

one-quarter or one-eighth day and is just under 80 per cent of the sickness cash benefit qualifying income, with a ceiling of 7.5 price base amounts.

Maintenance support

Maintenance support guarantees maintenance for children of separated parents even when the child support debtor does not contribute to the child's support.

Children for whom maintenance support was paid in December



The number of children with maintenance support has been decreasing since the early 2000s. This can be explained by factors such as low birth rates in the late 1990s, and also by the fact that it has become more common for children to live alternately with

either parent and for maintenance to thus be paid directly by the parents. Försäkringskassan has also worked actively to encourage separated parents to pay maintenance independently, which may also have contributed to the reduction.

Maintenance support in December 2022, by age of child

Age	Number of children		Proportion of each age group, per cent	
	Girls	Boys	Girls	Boys
0-2	4,138	4,297	2.5	2.5
3-5	8,328	8,924	4.8	4.8
6-8	12,037	12,651	6.6	6.5
9-11	15,191	15,689	8.3	8.1
12-14	18,313	18,906	9.9	9.6
15-17	20,345	20,965	11.5	11.1
18-19	5,799	6,123	5.1	5.0
Total	84,151	87,555	7.1	7.0

In December 2022, Försäkringskassan paid maintenance support for 172,000 children. This is equivalent to 7 per cent of all children aged 0-19. The proportion was highest for children aged 15-17, where 11 per cent of all children had a parent receiving maintenance

support from Försäkringskassan. Children can apply for extended maintenance support from Försäkringskassan when they turn 18, live at home and study. Extended maintenance support is relatively uncommon, which may be due to a lack of awareness of its existence.

■ Maintenance support in December 2022, by recipients age

Age	Number of recipients		Average amount in December, SEK	
	Women	Men	Women	Men
-24	6,217	4,177	2,574	2,816
25-29	6,739	358	2,509	2,595
30-34	15,652	1,300	2,857	2,536
35-39	20,800	2,342	3,160	2,859
40-44	20,476	2,998	3,066	2,992
45-49	15,279	2,775	2,890	2,972
50-54	8,581	1,864	2,722	2,825
55-59	2,949	1,012	2,727	2,967
60-	604	692	3,234	2,760
Total	97,297	17,518	2,915	2,859

In 2022, SEK 2.7 billion was paid in maintenance support. Much of the amount paid out by Försäkringskassan is later repaid by child support debtors. Of recipients in December 2022, 85 per cent were women and 15 per cent men.

Extended maintenance support is paid directly to the child who has come of legal age (18 years), which means that a large proportion of recipients in the youngest age group are children with extended maintenance support.

■ Child support debtors in December 2022

Age	Number of child support debtors		Number with debt		Average debt ¹ in December, SEK	
	Women	Men	Women	Men	Women	Men
-24	23	339	16	140	10,425	6,123
25-29	283	1,939	171	1081	7,099	9,630
30-34	1,064	5,557	620	3164	10,682	13,406
35-39	1,636	8,399	872	4824	13,545	17,942
40-44	1,917	10,008	1046	5677	12,484	20,274
45-49	1,481	9,428	829	5584	13,223	20,226
50-54	844	6,965	515	4396	13,621	21,319
55-59	270	4,198	240	3364	13,003	20,043
60-	17	2,506	127	3596	5,838	15,993
Total	7,535	49,339	4,436	31,826	12,334	18,442

¹ The average debt is calculated on the basis of people who have a debt to Försäkringskassan.

Of the 57,000 child support debtors in December 2022, 13 per cent were women and 87 per cent were men. Men have a higher average debt than women in all age groups, except for the youngest age group.

Regulations in 2022

Parents are obliged to support their children until the age of 18, or longer if the child is still in school. When the child lives permanently with one of the parents, the other parent must pay maintenance. The parents can agree on an appropriate amount, or calculate it according to the regulations of the Parental Code. The amount of maintenance is then determined by the needs of the child and the financial capacity of the parents. Children can receive maintenance support from Försäkringskassan if:

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

Maintenance support is a maximum of SEK 1,673 until the month in which the child turns 7, SEK 1,823 until the month in which the child turns 15, and SEK 2,223 from the month after the child turns 15.

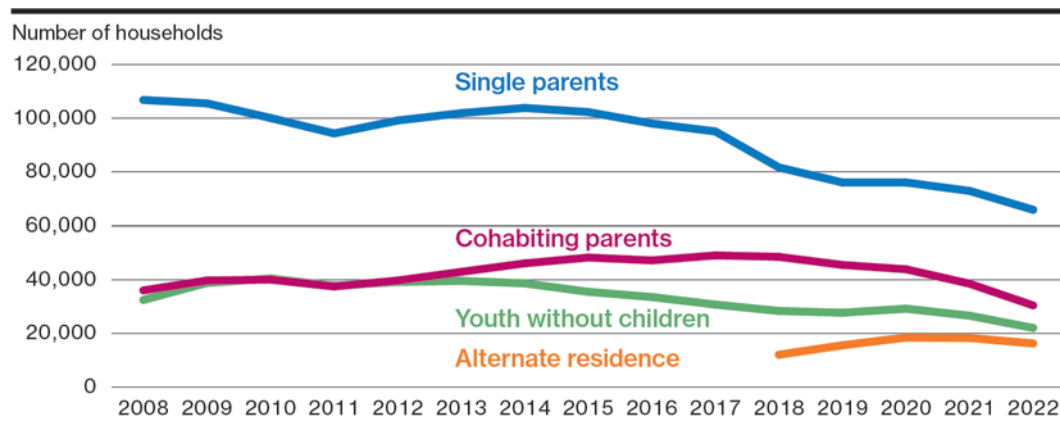
Extended maintenance support can be paid while the child is engaged in studies that provide entitlement to extended child allowance or study assistance under Chapter 2 of the Study Support Act (Studiestödslagen), but no later than June of the year in which the child turns 20.

Maintenance support can be paid in the form of full maintenance support, or a supplementary allowance. When full maintenance support is paid, the child support debtor must repay all or part of the support to Försäkringskassan. The amount to be repaid is calculated on the basis of income in the latest final tax decision and is set at a percentage depending on the number of children to be supported by the child support debtor. If the child support debtor has made payments to Försäkringskassan in the correct order for at least six consecutive months, Försäkringskassan will no longer provide maintenance support for the child unless there are special reasons for doing so. It is then assumed that the child support debtor will be able to pay maintenance directly to the other parent instead.

Housing allowance

Housing allowance is intended to enable families with children and young households on low incomes to live in decent and sufficiently spacious housing.

Households receiving housing allowance in December



The number of households receiving housing allowance has decreased since the early 2000s. This decrease is probably due to the regulatory changes implemented during the period and the fact that incomes have increased, while the income limits for the allowance have not changed at the same rate.

The special allowance for families with children was increased in 2012 and 2014, while the floor – or minimum housing cost providing eligibility for the allowance – was lowered for families with children in 2012. For young households without children, a larger proportion of the housing cost provided eligibility for the allowance. The regulatory changes meant that the number of households with

children receiving housing allowance increased between 2012 and 2015. Since then, the number of households has continued to decline slightly year on year even though the income limits for housing allowance for families with children have been increased in several increments in recent years.

In 2018, a new special allowance was introduced for families with children living alternately with either parent. The number of households receiving this part of the allowance increased in the first few years but decreased slightly in 2022.

Housing allowance was paid to 134,600 households in December 2022. 84 per cent of recipients were households with children, and 16 per cent were young households without children.

■ Housing allowance in December 2022

Age	Number of households by type			Average amount per household in December, SEK		
	Single		Cohabitants	Single		
	Women	Men		Women	Men	Cohabitants
-24	9,789	8,589	969	1,264	903	1,517
25-29	8,636	3,775	2,582	2,187	1,016	1,867
30-34	12,583	1,321	4,665	2,625	1,910	2,021
35-39	15,078	2,036	5,992	2,637	1,988	2,232
40-44	14,161	2,342	5,838	2,554	2,086	2,418
45-49	10,657	2,212	4,584	2,475	2,130	2,503
50-54	6,046	1,580	3,206	2,490	2,207	2,530
55-59	2,349	1,109	1,806	2,520	2,247	2,550
60-	444	1,020	1,247	2,881	2,469	2,701
Total	79,743	23,984	30,887	2,368	1,512	2,291

¹ The temporary supplementary allowance in 2022 is not included in the calculation of the average amount.

A total of SEK 4.1 billion was paid in housing allowance in 2022. This was an 18 per cent decrease compared to 2021. Of the total housing allowance paid in 2022, SEK 460 million was the temporary supplementary allowance introduced during the pandemic. This temporary supplement meant that families with children received a 25 per cent increase in allowance during the year.

Housing allowance is mainly paid to single parents, mostly women. Of the housing allowance paid in 2022, 64 per cent went to households with a woman as the sole breadwinner, 12 per cent to households with a man as the sole breadwinner and 24 per cent to cohabiting households.

Regulations in 2022

Families with children are eligible for housing allowance. Young households without children, where the applicants have reached the age of 18 but not 29, are also eligible for housing allowance.

The amount of the allowance is determined by the composition of the household, the cost of housing, the size of the dwelling and the amount of income. The allowance is awarded for a maximum of twelve months at a time.

Among other things, applicants for housing allowance must estimate how much they will earn in the calendar year for which they are applying. Provisional housing allowance is calculated on the basis of this information. The final housing allowance is determined after the

Swedish Tax Agency (Skatteverket) has issued a decision on the final tax for the allowance year. Decisions on final housing allowance for 2022 will be announced in 2023.

The housing allowance is means-tested individually for married and cohabiting couples with children. The allowance is reduced if the annual income for either partner exceeds SEK 75,000.

For a single parent, the housing allowance is reduced if the annual income exceeds SEK 150,000.

For young people without children, the allowance is reduced if the annual income exceeds SEK 41,000 for a single person or SEK 58,000 for partners.

	Maximum housing allowance, SEK per month	Maximum living space, sqm	Income limit above which allowance is reduced, SEK per year	
			Single	Married/cohabiting
Families with children				
Number of children living at home				
1	3,400	80	150,000	75,000/applicant
2	4,200	100	150,000	75,000/applicant
3	5,200	120	150,000	75,000/applicant
4	5,200	140	150,000	75,000/applicant
5 or more	5,200	160	150,000	75,000/applicant
Households without children				
Age 18–28 years	1,300	60	41,000	58,000

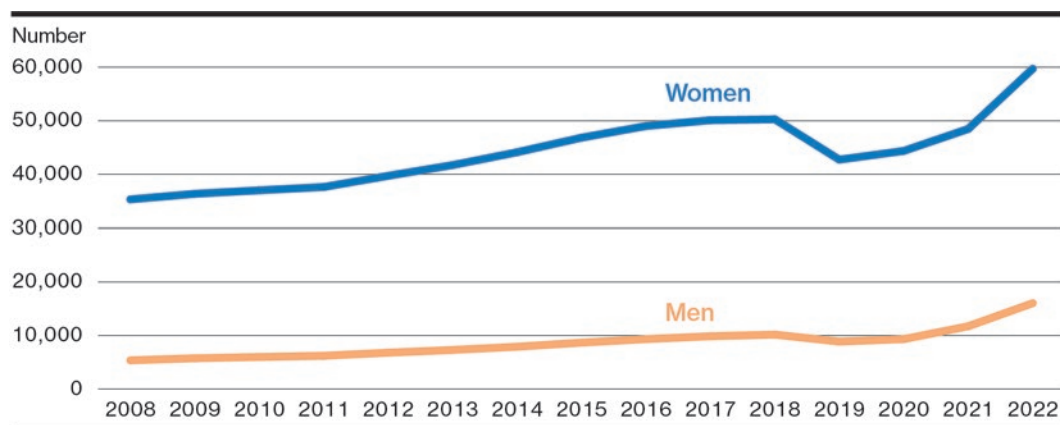
There was an imminent risk of many households finding their finances being placed under greater strain as a result of increased prices for electricity, fuel, food, etc. That is why a temporary supplementary allowance for families with children was introduced within the housing allowance on account of the increased cost of living. The supplementary allowance was paid monthly from July to December 2022 and was structured in the same way as the supplementary allowance for families with children that was paid in connection with the COVID-19 pandemic. The supplementary allowance was then paid at an amount equivalent to 25 per cent of the preliminary housing allowance paid for the same month.

Financial security in the event of disability

Child carer's allowance

The child carer's allowance is intended to improve the financial situation of parents so that they can meet the child's need for care and supervision on account of disability. The child carer's allowance and additional cost allowance for children were introduced in 2019 and together replace the previous childcare allowance.

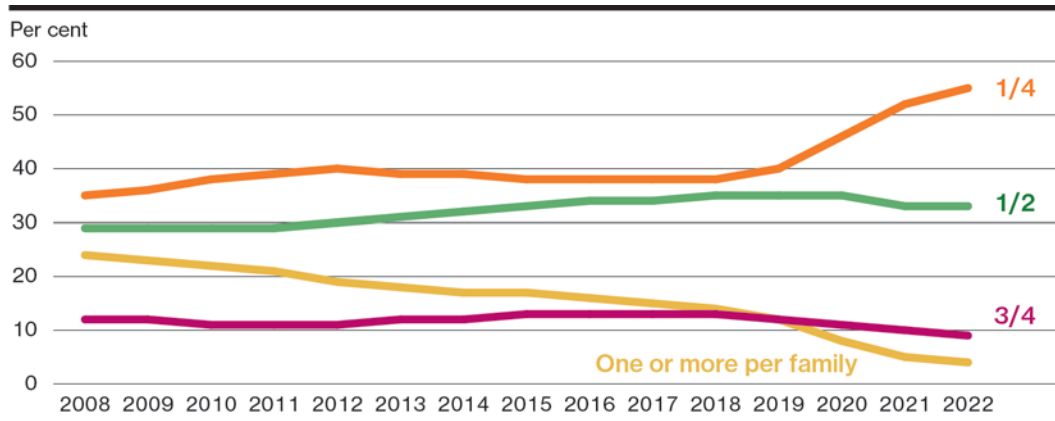
■ People receiving child carer's allowance and additional cost allowance for children (childcare allowance before 2019) in December



The number of parents receiving childcare allowance increased steadily until 2018 and then decreased significantly to 51,600 parents in 2019, when it was no longer possible to apply for childcare allowance. In 2022, only a small number of people will still be receiving childcare allowance. Child carer's allowance and additional cost allowance for children were introduced in 2019; and unlike the childcare allow-

ance, both parents can apply for the new benefits. The parents are counted as two recipients if they choose to share the payment. The number of recipients has since increased, reaching 75,700 by the end of 2022. Women have always made up the majority of childcare allowance and child carer's allowance recipients. In December 2022, 79 per cent of recipients were women and 21 per cent men.

Child carer's allowance proportions (childcare allowance before 2019) in December by compensation level



The proportion of child carer's allowance and childcare allowance with full compensation or more has decreased over the period; from 24 per cent in 2008 to 4 per cent of all child carer's and childcare allowances in 2022. The lowest level (one-quarter benefit) is the most common,

accounting for a total of 38 per cent of all childcare allowances in 2018. The proportion of allowances at the lowest level increased after the introduction of child carer's allowances, and by 2022 they covered 55 per cent of all childcare allowances and child carer's allowances.

Child carer's allowance in December 2022, by age of child

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	267	356	13	15
3-5	1,631	3,535	17	16
6-8	3,242	7,874	24	21
9-11	5,216	12,169	29	26
12-15	9,766	18,140	31	29
16-19	6,245	9,115	28	29
Total	26,367	51,189	28	26

In December 2022, Försäkringskassan paid child carer's allowance for 77,600 children. Approximately 27 per cent of children were in families receiving

child carer's allowance for several children. Of children, 34 per cent were girls and 66 per cent were boys. There are more boys than girls at all ages.

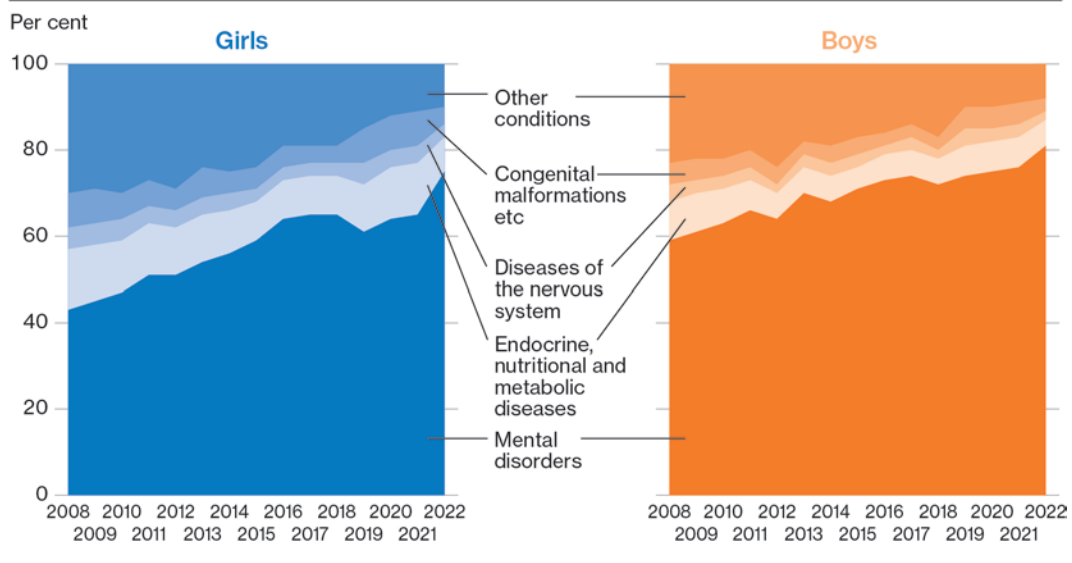
■ **Child carer’s allowance in December 2022, by age of parent**

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
-29	1,674	180	3,535	2,586
30-34	7,274	1,153	3,637	2,690
35-39	13,278	2,689	3,800	2,748
40-44	15,662	4,035	3,854	2,893
45-49	12,971	3,910	3,846	2,985
50-54	6,413	2,385	3,922	3,076
55-	1,927	1,492	3,959	3,293
Total	59,199	15,844	3,815	2,938

A total of 75,000 parents received child carer’s allowance in December 2022. Of the recipients, 79 per cent were women and 21 per cent men. Most recipients

were in the 40-44 age group. SEK 3.7 billion was paid in child carer’s allowance in 2022, of which 83 per cent was paid to women and 17 per cent to men.

■ **Newly granted child carer’s allowance (childcare allowance before 2019), by diagnosis category**



The proportion of newly granted childcare allowances for mental disorders has increased in the 2000s. This trend has continued since the introduction of the child carer’s allowance in 2019. In 2008, mental disorders accounted for 43 per cent of all newly granted childcare allowances for girls and 59 per cent of all newly granted childcare

allowances for boys. The corresponding proportions in 2022 for child carer’s allowance were 75 per cent for girls and 81 per cent for boys. The continuing increase in the number of new recipients with mental disorders is partly due to the increasing number of young people being assessed for neuropsychiatric disabilities.

Regulations in 2022

Parents of children with disabilities can receive child carer's allowance. This allowance is intended to improve the parent's financial ability to meet the child's needs for care and supervision as a result of a disability.

Two parents may be entitled to child carer's allowance for a child until June of the year in which the child reaches the age of 19 if, due to a disability, the child can be assumed to need care and supervision beyond what children of the same age with no disabilities need for at least six months. Anyone who is placed on an equal footing with a parent of a child can

also receive 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-quarter, half or one-quarter) depending on the extent of the child's care and supervision needs. More than one full child carer's allowance may be granted if the allowance is applicable to several children in a family. A full child carer's allowance amounts to 2.5 price base amounts per year, which in 2022 amounted to SEK 10,063 per month. The child carer's allowance is taxable and pensionable.

Additional cost allowance for children

Additional cost allowance for children provides financial support for parents who incur additional expenses on account of their child's disability. This benefit was introduced in 2019 and replaces the part of the childcare allowance related to additional expenses.

■ Additional cost allowance for children in December 2022, by age of child

Age	Number of children		Proportion of children whose parents receive additional cost allowance for more than one child, per cent	
	Girls	Boys	Girls	Boys
0-5	77	112	27	26
6-8	105	160	47	46
9-11	169	236	48	58
12-15	236	372	48	56
16-21	224	277	36	45
Total	811	1 157	43	49

In December 2022, Försäkringskassan paid additional cost allowance for almost 2,000 children. 41 per cent of these children were girls and 59 per cent boys. 47 per cent of children were in families receiving additional cost allowance for several children.

■ Additional cost allowance for children in December 2022, by age of parent

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
-29	27	6	1,640	1,040
30-34	131	19	1,464	1,399
35-39	269	66	1,493	1,507
40-44	333	84	1,521	1,239
45-49	277	97	1,573	1,224
50-54	155	50	1,464	1,180
55-	63	28	1,476	1,143
Total	1,255	350	1,514	1,275

Additional cost allowance was paid to a total of 1,600 parents in December 2022. Of the recipients, 78 per cent were women and 22 per cent men. In 2022, SEK 36 million was paid in additional cost allowance for children, of which 80 per cent was paid to women and 20 per cent to men.

Regulations in 2022

Parents of children with disabilities can receive additional cost allowance. This benefit is intended to compensate parents for additional expenses incurred as a result of their child's disability.

A parent can receive an additional cost allowance for a child who has had a disability for at least 6 months. Parents can apply individually or jointly for one or more children. Anyone who is placed on an equal footing with a parent of a child can also receive additional cost allowance. A maximum of two parents can be

granted additional cost allowance for the same child.

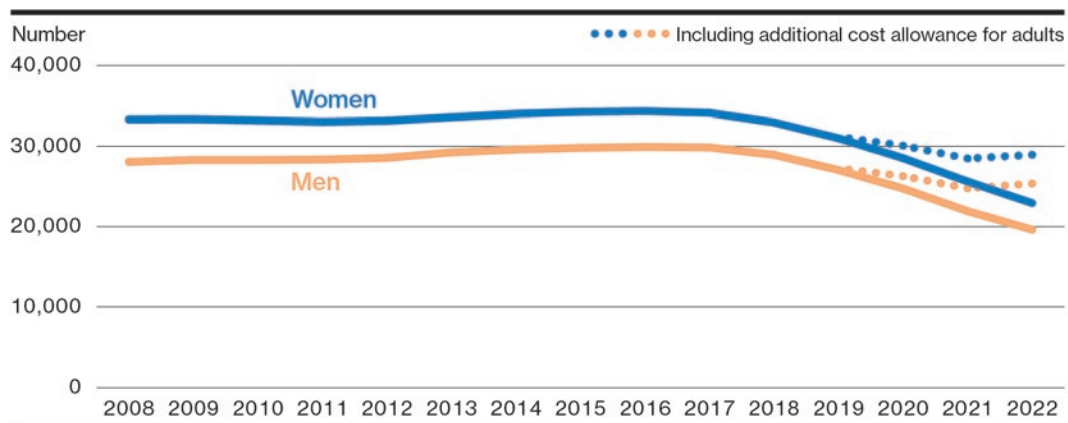
This benefit can be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent), depending on the level of additional expenses. In 2022, an additional cost allowance of 70 per cent of the price base amount amounts to SEK 2,818 per month. This is a tax-exempt benefit.

Additional cost allowance can be granted at more than 70 per cent of the price base amount if the decision relates to several children.

Disability allowance

Disability allowance provides financial support to people with disabilities who need help in their everyday lives or incur additional expenses on account of their disability. It has not been possible to apply for disability allowance since January 2019.

■ People receiving disability allowance in December



The number of people receiving disability allowance has remained stable between 2008 and 2018. The additional cost allowance for adults was introduced in 2019 and will eventually replace the disability allowance. The total number of people receiving disability allow-

ance or additional cost allowance for adults has fallen by 6 per cent between 2019 and 2022. More women than men have received disability allowance throughout the period. 22,900 women and 19,600 men were receiving disability allowance in December 2022.

■ Disability allowance in December 2022

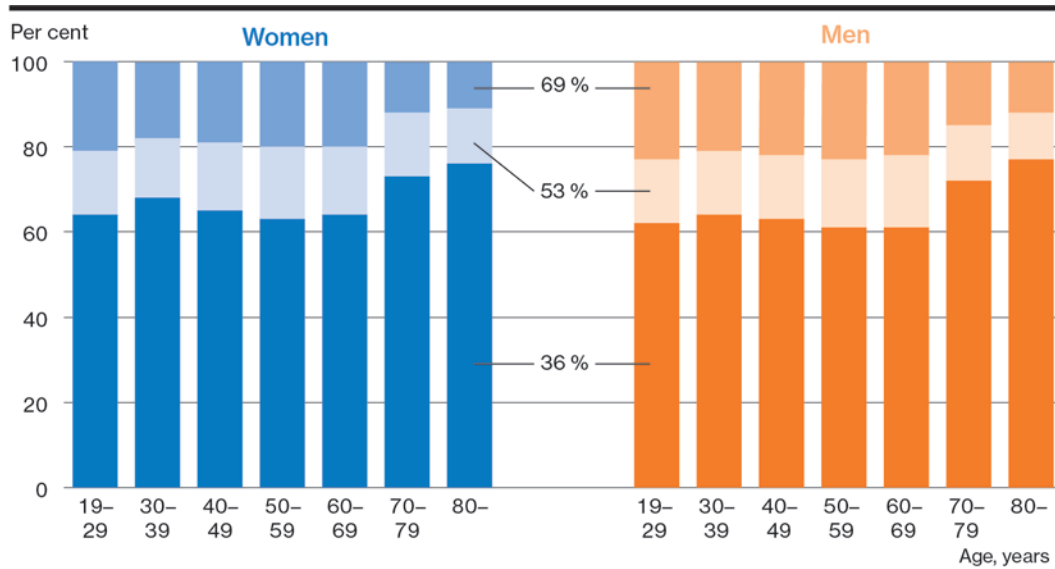
Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
19–29	584	709	1,831	1,850
30–39	2,204	2,699	1,791	1,827
40–49	3,503	3,445	1,811	1,840
50–59	5,460	4,890	1,829	1,865
60–69	3,706	3,081	1,823	1,861
70–79	5,199	3,602	1,705	1,732
80–89	2,003	1,107	1,689	1,680
90–	285	95	1,596	1,592
Total	22,944	19,628	1,778	1,818

42,600 people received disability allowance in December 2022. Of the recipients, 54 per cent were women and 46 per cent men. Recipients over 70 years of age received slightly lower benefits than those under 70. Men received slightly higher ben-

efits in all age groups except for the two oldest age groups.

A total of SEK 971 million was paid in disability allowance in 2022, of which 53 per cent went to women and 47 per cent to men.

Disability allowance in December 2022, by compensation level and age



A total of 68 per cent of women and 65 per cent of men receiving disability allowance received the lowest

level of benefit (36 per cent of the price base amount). The lowest level is most common for all age groups.

Regulations in 2022

Anyone who is disabled for a significant period of time so that they need time-consuming help from someone else in order to get by at home or at work is eligible to claim disability allowance. Disability allowance is also granted if a person otherwise incurs significant additional expenses on account of their disability. Disability allowance can be granted from July of the year in which a person reaches the age of 19 and is disabled before the age of 65.

Allowance levels are 36, 53 or 69 per cent of the price base amount per year, depending on the need for assistance and the amount of

additional expenses. In 2022, the three levels correspond to SEK 1,449, 2,133 and 2,777 per month respectively. Blind people and people with severe hearing impairment are always entitled if the disability occurred before the age of 65.

Additional cost allowance was introduced on 1 January 2019 and will eventually replace disability allowance. It has not been possible to apply for disability allowance since 1 January 2019. Under transitional provisions, there are exceptions for people who already receive disability allowance.

Additional cost allowance for adults

It is possible to apply for additional cost allowance since January 2019. Additional cost allowance provides financial support for people with disabilities who incur additional expenses on account of their disability.

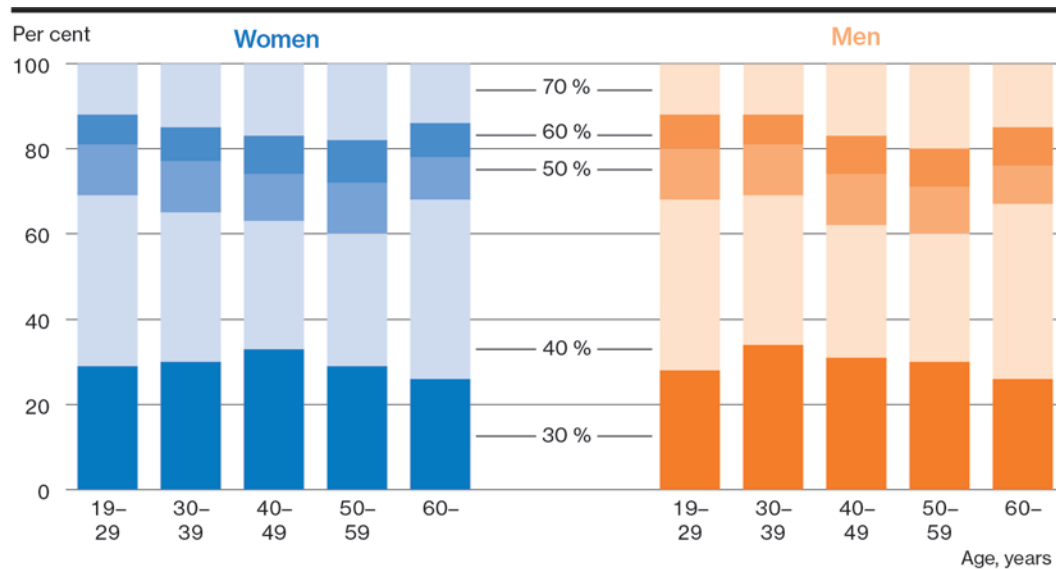
■ Additional cost allowance for adults in December 2022

Age	Number of recipients		Average amount, SEK in December	
	Women	Men	Women	Men
19–29	761	919	1,740	1,753
30–39	1,039	1,035	1,778	1,715
40–49	871	676	1,793	1,815
50–59	1,270	1,107	1,836	1,846
60–	2,073	2,010	1,787	1,806
Total	6,014	5,747	1,791	1,790

11,800 people received additional cost allowance for adults in December 2022. Of the recipients, 51 per cent were women and 49 per cent men.

In 2022, SEK 297 million was paid in additional cost allowance for adults, of which 51 per cent was paid to women and 49 per cent to men.

■ Additional cost allowance for adults in December 2022, by compensation level and age



A total of 65 per cent of women and 65 per cent of men with additional cost allowance for adults received the two lowest levels of the benefit (30

or 40 per cent of the price base amount). The two lowest levels are most common for all age groups.

Regulations in 2022

People with disabilities who are 18 years of age or older and do not have a parent who is obliged to support them can receive additional cost allowance for adults. This allowance is intended to compensate for additional expenses resulting from the person's disability and to facilitate participation in working life and the rest of society.

A person can receive additional cost allowance if it can be assumed that the disability will persist for at least one year. The disability must have occurred before the person reaches the age of 65.

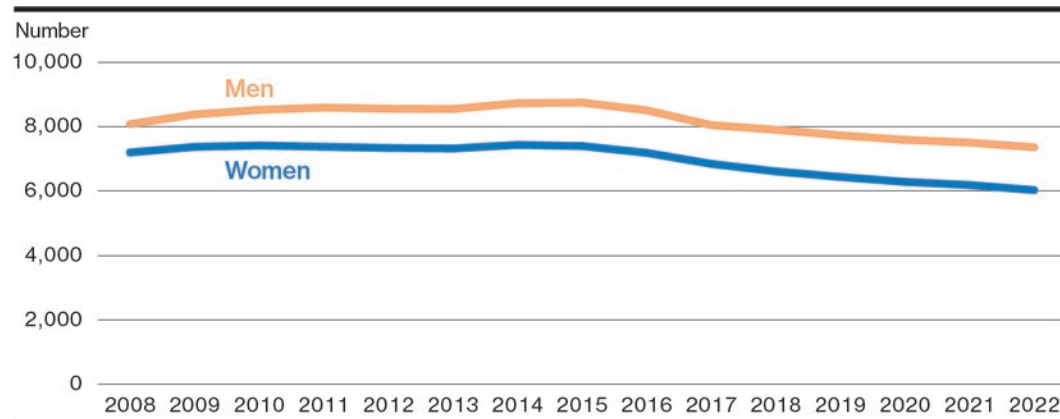
This allowance can be granted at different levels of the price base amount (30, 40, 50, 60 or 70 per cent), depending on the level of additional expenses. In 2022, an additional cost allowance of 70 per cent of the price base amount amounts to SEK 2,818 per month. This is a tax-exempt benefit.

Blind people and people with severe hearing impairment are always entitled if the disability occurred before the age of 65.

Assistance allowance

Assistance allowance is a form of financial support that adults and children with severe disabilities can use to hire personal assistants.

■ People receiving assistance allowance in December



The number of adults and children receiving assistance allowance increased steadily until 2009, when the trend began to level off. The number of people receiving assistance allowance has decreased since 2016 due to changes in case law clarifying the

entitlement to benefits. More men and boys have received the benefit than women and girls ever since the introduction of assistance allowance in 1994. In December 2022, 55 per cent of recipients were men or boys and 45 per cent were women or girls.

■ Assistance allowance in December 2022

Age	Number of recipients		Number of hours per week, on average	
	Women	Men	Women	Men
0–14	619	804	118	121
15–19	475	673	117	116
20–24	444	649	124	132
25–29	463	713	144	147
30–34	478	733	144	151
35–39	404	569	143	151
40–44	348	451	143	145
45–49	387	423	143	143
50–54	375	443	135	138
55–59	426	462	135	140
60–64	416	407	133	137
65–	1,188	1,030	115	119
Total	6,023	7,357	130	135

Almost 13,400 adults and children were receiving assistance allowance in December 2022. Of a total of 7.9 million hours of assistance allowance granted in December, 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. In 2022, expenditure for assistance allowance was SEK 24.1 billion.

■ Assistance allowance in December 2022 by category

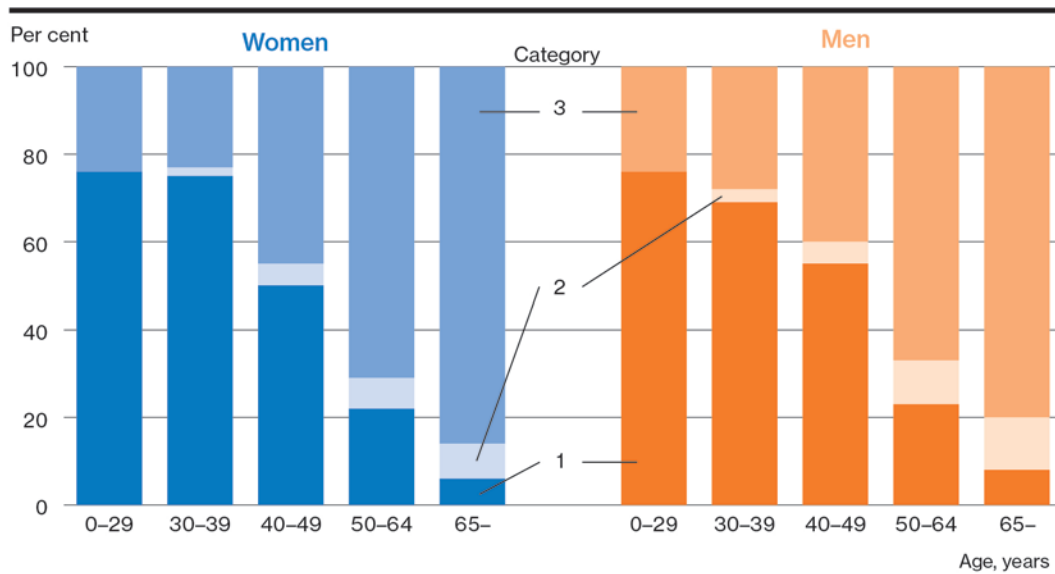
Category ¹	Number of persons		Number of hours per week, on average	
	Women	Men	Women	Men
1	2,823	3,844	134	138
2	238	353	150	155
3	2,840	3,014	125	130
Total	6,023	7,357	130	135

¹ See the regulations text box for an explanation of the different categories.

The most common categories among women and girls receiving assistance allowance are category 3 and category 1. These categories account for 47 per cent each of all women and girls receiving assistance allowance. Category 1 is the most common category among boys and men, and 52 per cent of

all men and boys receiving assistance allowance in December 2022 belonged to this category. Persons in category 2 have the most hours per week on average. This group has disabilities that require, on average, more extensive support and services than people in the other categories.

■ Assistance allowance in December 2022, by category and age



Among persons receiving assistance allowance, the category distribution differs between different age groups. In the 0-29 age group, 76 per cent belong to category 1. The proportion of people belonging to category 1 is lower among

older people. Only 7 per cent of people aged over 65 belong to category 1. Category 2 increases as people age. Of people aged 50 and over who are entitled to assistance allowance, the majority belong to category 3.

Regulations in 2022

Assistance allowance can be provided to

- people with developmental disabilities, autism or autism spectrum disorders (category 1)
- people with significant and permanent intellectual disabilities following a brain injury in adulthood caused by external force or physical sickness (category 2).
- people with other permanent physical or mental disabilities which are clearly not due to normal ageing, if they are severe and cause significant difficulties in day-to-day life and hence a substantial need for support or services (category 3).

Assistance with basic needs must amount to more than 20 hours per week on average to be eligible for benefit from Försäkringskassan. The municipality can meet the need for assistance if there is less need.

People living in a group home or receiving care in an institution are not entitled to assistance allowance.

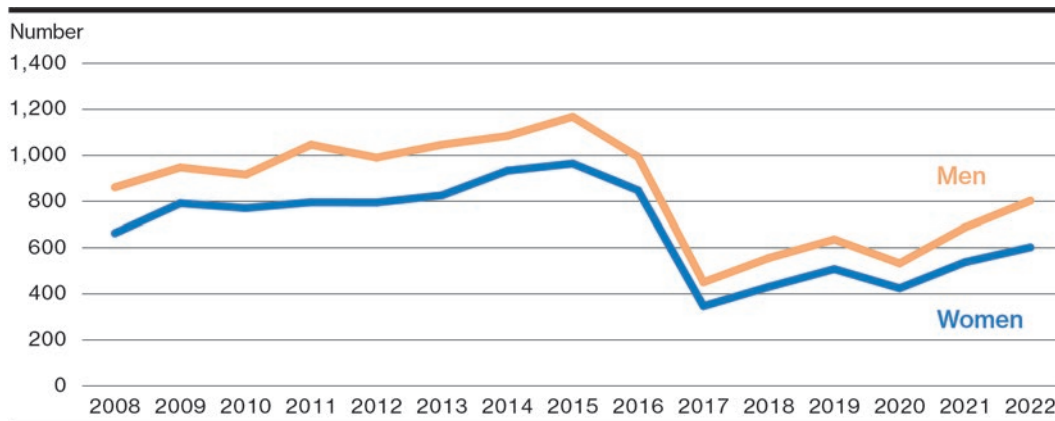
The assistance allowance may only be used to purchase personal assistance or pay for personal assistants. Personal assistance can be purchased from a municipality, a user cooperative or a private enterprise. It is also possible for people to become their own employer for their assistants. User cooperatives and private enterprises must have a licence from the Health and Social Care Inspectorate (IVO) to run personal assistance services. Any municipality that carries out personal assistance activities must have notified the IVO of this. Anyone employing their own assistants must also notify the IVO of this.

Assistance allowance is paid as a standard amount per hour, which in 2022 was equivalent to SEK 319.70. However, it is possible for people to apply for a higher hourly rate if they have special reasons for doing so. The highest amount in 2022 was SEK 358.06.

Car allowance

The purpose of car allowance is to enable people with disabilities to live active, participatory and independent lives.

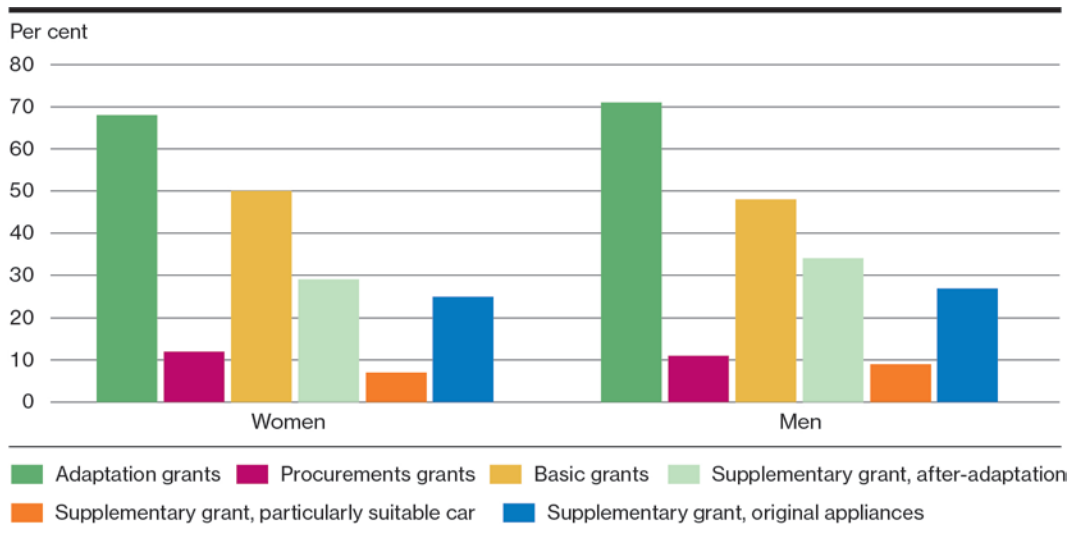
■ Number of granted car allowances



Until 2006, people could receive a new car allowance every seven years. Since 2007, new car allowances can be granted every nine years. These regulations explain why peaks occur with a degree of regularity over the period. In 2017, an

amendment to the law led to delays in processing while the number of applications decreased. Throughout the period, fewer women than men have been granted car allowance.

■ Car allowance in 2022 by type of grant



The most common type of car allowance in 2022 was a car adaptation grant. Around 70 per cent of all recipients have received a car adaptation grant.

It is possible to be awarded several different types of car allowances. Of the amount paid in 2022, 63 per cent was paid in the form of car adaptation grants.

■ Car allowance in 2022 by age

Age	Number of recipients		Average amount during the year, SEK	
	Women	Men	Women	Men
18–24	8	13	105,091	129,733
25–29	19	22	193,437	117,319
30–34	32	36	205,638	104,149
35–39	55	45	123,560	173,725
40–44	53	86	111,062	133,616
45–49	78	108	119,381	143,953
50–54	72	109	127,306	113,301
55–59	69	90	119,880	127,072
60–64	56	60	84,099	153,880
65–	39	50	77,541	116,188
Total	481	619	121,126	131,988

A total of 1,100 people received car allowance in 2022. Of the recipients, 44 per cent were women and 56 per cent men. A total of SEK 147 million was paid in car allowance in 2022, of which 42

per cent went to women and 58 per cent to men. The highest amounts are awarded as car adaptation grants, which affects the average amount paid.

■ Car allowance for parents in 2022, by age of child

Age	Number of children		Average amount during the year, SEK	
	Girls	Boys	Girls	Boys
0–4	9	10	171,588	216,786
5–9	40	49	131,424	138,383
10–14	41	58	143,249	120,082
15–19	39	46	141,282	93,603
20–24	13	24	97,546	87,584
25–	23	39	128,355	82,714
Total	165	226	135,786	113,040

In 2022, parents of 391 children with disabilities received car allowance. Of children, 42 per cent were girls and 58 per cent were boys. Parents of

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

Regulations in 2022

People with a disability that makes it very difficult for them to get around on their own or to use public transport are eligible for a car allowance, provided the difficulties persist for a minimum of nine years. A car allowance is also available to parents of children with disabilities if they need the car in order to get around together with their child.

Car allowances are made up of several different grants. There are three grants for buying a car – basic grant, procurement grant and supplementary grant. The supplementary grant is made up of three parts: grant for

after-adaptation of a vehicle, grant for provision of a particularly suitable car and grant for provision of original appliances.

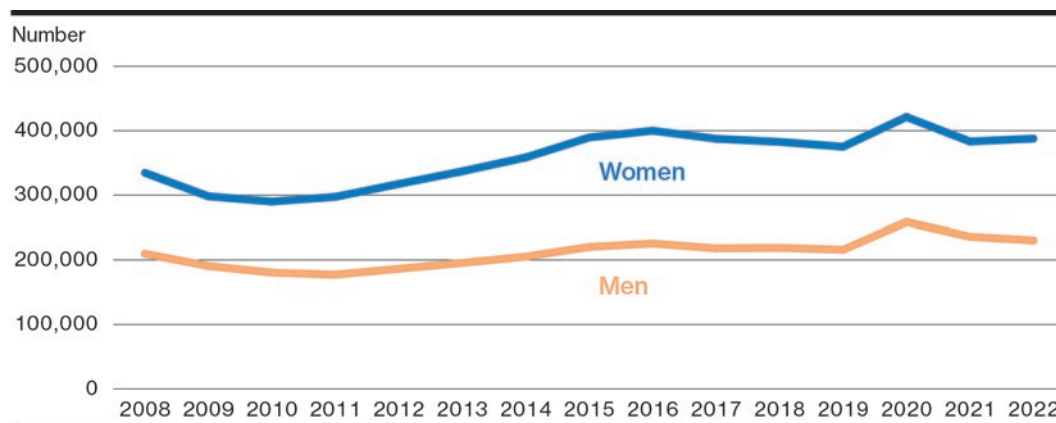
A basic grant and a supplementary grant can be provided for the purchase of a car and can be paid every nine years. A recipient may also be eligible for a procurement grant, depending on their income level. Car adaptation grants can be paid for the adaptation of a vehicle. In some cases, a car allowance 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 is intended to provide financial security to people whose work capacity is reduced due to illness or disease.

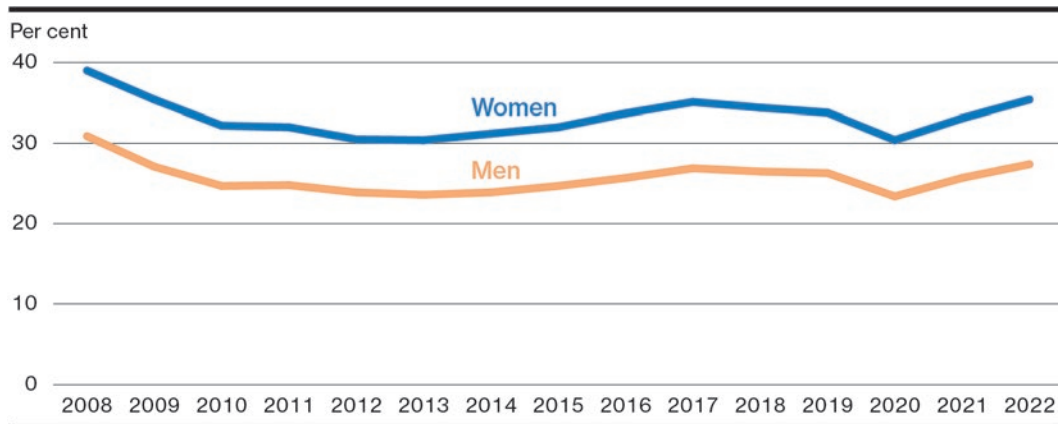
Number of sickness cash benefit recipients



The number of sickness cash benefit recipients decreased until 2010, increased until 2016 and decreased slightly until 2019. The number of sickness cases of less than 22 days increased significantly in 2020, the year of the pandemic. The pandemic continued to affect the need for sickness cash benefit in 2021 and 2022 as well, but to a decreasing extent.

In total, 618,000 people received sickness cash benefit at some point in 2022, of whom 63 per cent were women and 37 per cent were men. Compared to 2021, the number of recipients decreased by 2 per cent among men and increased 1 per cent among women.

■ Proportion of sickness cash benefit days with partial benefit

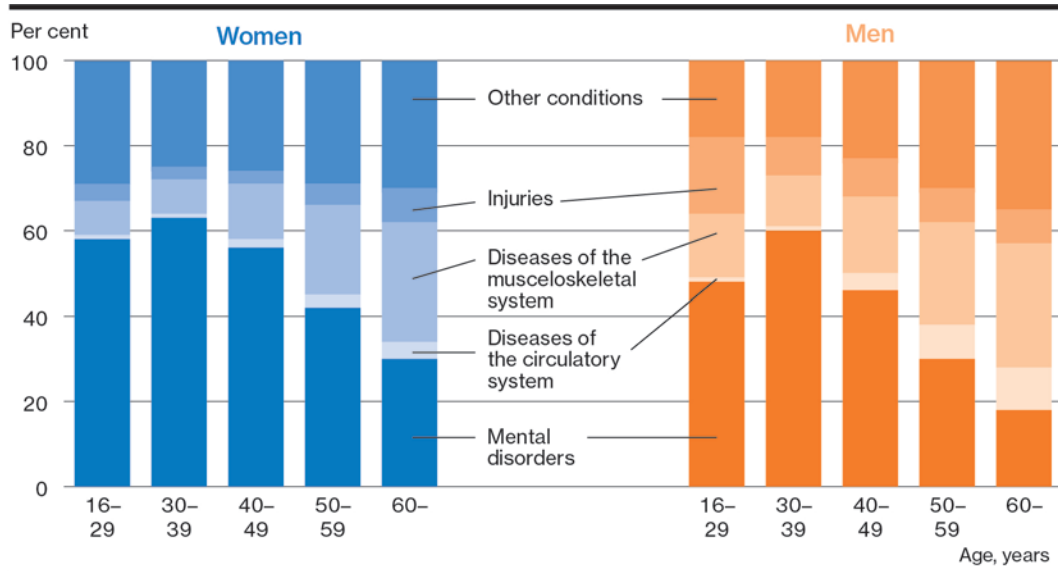


The proportion of sickness cash benefit days paid with partial benefit decreased until 2010, increased slightly between 2014 and 2017 and then decreased until 2020, the year of the pandemic. Partial days have increased again to pre-pandemic levels in the last two years. The basic rule is that people who are on part-time sick leave must reduce their working

hours by the same amount every day, but the possibility of more flexible working hours was increased in 2022.

Around 35 per cent and 27 per cent of paid days of sickness cash benefit for women and men respectively were paid with partial benefit in 2022.

■ Ongoing sickness cases in December 2022, by age and diagnosis category



Mental disorders and diseases of the musculoskeletal system were the most common diagnosis categories for both women and men receiving sickness cash benefits in December 2022. Mental disorders represented 50 per cent of all cases for women and 39 per cent of all cases for men. The corresponding

figures for diseases of the musculoskeletal system were 15 per cent and 20 per cent for women and men respectively. Mental disorders are most common in all age groups except for men aged 60 and over, where diseases of the musculoskeletal system are the most common diagnoses.

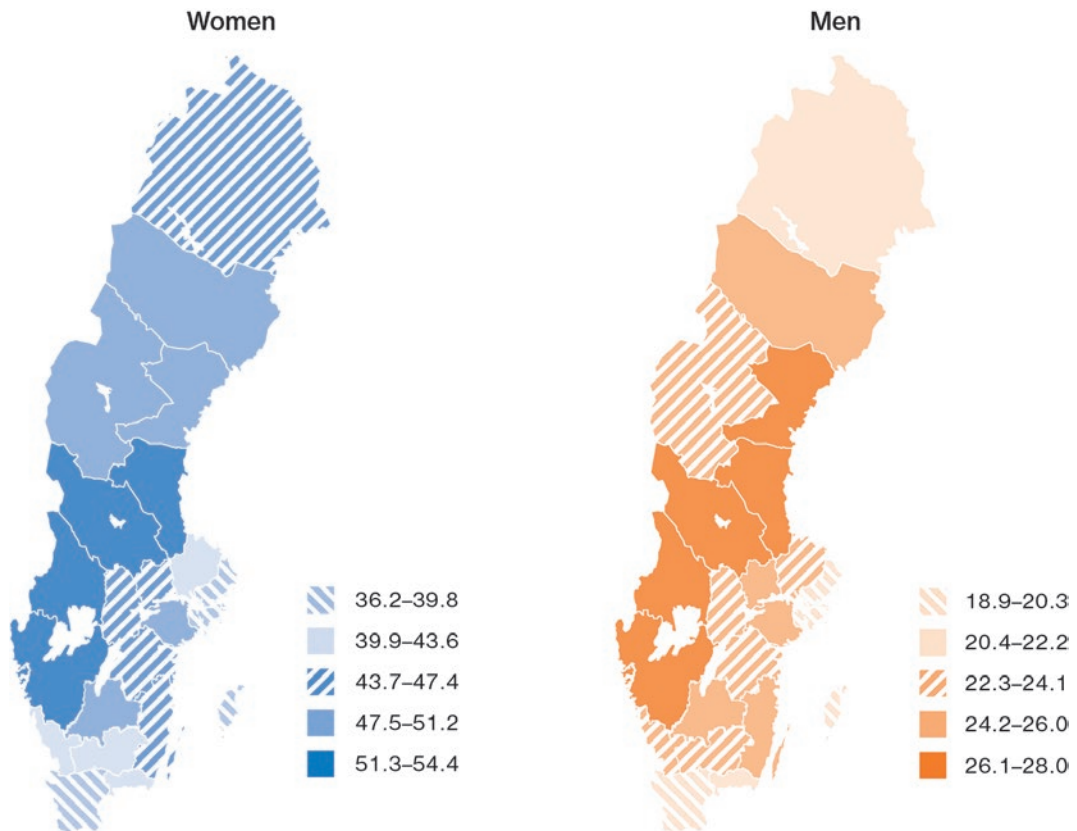
■ Sickness cash benefit in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	13,632	10,793	60	54	541	627
25–29	30,986	17,544	67	67	633	677
30–34	51,957	26,676	82	92	598	574
35–39	45,261	23,579	91	86	649	669
40–44	41,882	22,347	99	88	673	715
45–49	44,835	24,211	102	92	677	727
50–54	50,011	27,951	102	94	676	734
55–59	55,194	35,994	103	101	667	730
60–	53,936	41,345	104	107	660	711
Total	387,694	230,440	94	92	654	695

Of SEK 40.4 billion paid out in sickness cash benefit in 2022, 62 per cent went to women and 38 per cent to men. The average daily amount paid for men was 6 per cent higher than for women, partly due to differences between women's and men's earnings. Compared to 2021, the average amount per day has increased for both women and men, partly due to the increase in the income ceiling from 8

to 10 price base amounts. The average number of sickness cash benefit days generally increases with age for both women and men. One reason for this is the increased risk of illness and disease and longer recovery time as people age. People who have been in gainful employment for a longer period have also been exposed to a higher overall workload and risks in the work environment.

■ Ongoing sickness cases per 1,000 insured persons in December 2022, by county



In Sweden, women and men aged 16–64 had a total of 44 and 23 ongoing sickness cases respectively per 1,000 estimated insured persons in December 2022. A sickness case is defined as a continuous period during which benefit is paid in the form of sickness cash benefit or rehabilitation cash benefit, or both. See page 10 for more information on the estimation of the number of insured persons.

In December 2022, the county of Värmland had the highest number of ongoing sickness cases per 1,000 estimated insured persons among women, with 54 sickness cases. The county of Gävleborg has the highest number of ongoing sickness cases among men, with 28 sickness cases.

Regulations in 2022

People can receive full, three-quarter, half or one-quarter sickness cash benefit if their work capacity is reduced due to illness, disease or injury. The employer is responsible for paying sick pay to the employee for the first 14 days of a period of sickness. Employees can receive sickness cash benefit from Försäkringskassan if the reduction in work capacity persists after the sick pay period. Anyone who is unemployed or self-employed can receive sickness cash benefit from Försäkringskassan right from the start of the sickness period. For employees and the unemployed, a waiting period deduction is made which is equivalent to 20 per cent of the sick pay or sickness cash benefit that the insured person receives for sickness absence in an average calendar week. Instead, anyone who is self-employed has 7 waiting days as a general rule, but can also choose a waiting period of 1, 14, 30, 60 or 90 days. The reduction in work capacity must be supported by a medical certificate from the 8th day.

Sickness cash benefit at normal level, corresponding to just under 80 per cent of the sickness cash benefit qualifying income (SGI), can be paid for 364 days within a framework period of 450 days. People with serious diseases can be granted sickness cash benefit at the normal level for an unlimited period. At most, sickness cash benefit can be based on income corresponding to 10 price base amounts, which in 2022 corresponded to SEK 1,027 per day for full sickness cash benefit at the normal level. Sickness cash benefit can be paid in the form of sickness cash benefit at the continuation level if the impairment of work capacity persists after 364 days. The benefit then corresponds to just under 75 per cent of SGI, which in 2022 corresponded to a maximum benefit of SEK 963 per day. A person who is unemployed can receive sickness cash benefit up to a maximum of SEK 543 per day, which corresponds to the maximum daily unemployment insurance benefit.

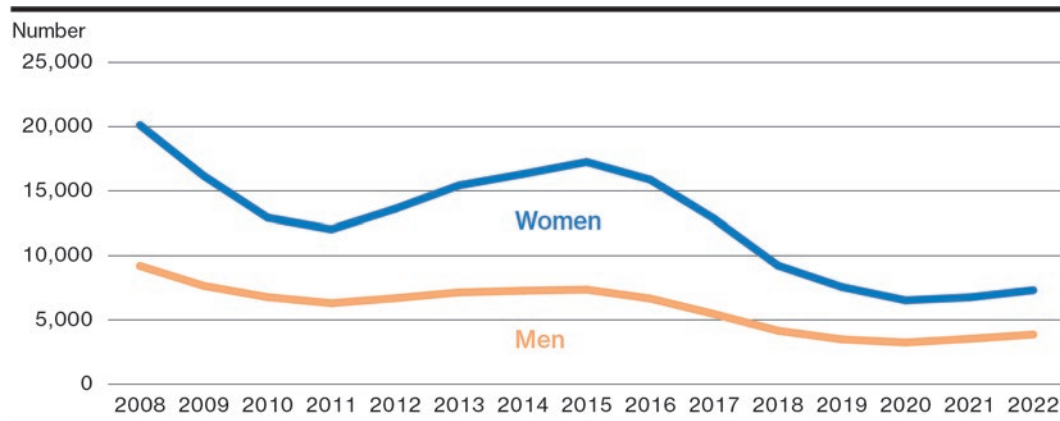
The impairment of work capacity is assessed according to what is known as the rehabilitation chain:

- For the first 90 days, the impairment of the *employee's* work capacity is assessed in relation to their regular work or other temporary work that the employer is able to offer.
- After 90 days, the impairment of the *employee's* work capacity is also assessed in relation to other jobs that the employer is able to offer after redeployment.
- After 180 days, the impairment of the *employee's* work capacity is assessed against the specified work that normally occurs in the labour market. However, this is not applicable if Försäkringskassan is of the opinion that there are compelling reasons, i.e. that there are more indications for than against that the person will be able to return to work with the employer within 365 days to the same extent as before, or if it can be considered unreasonable to assess the work capacity in relation to work that normally occurs in the labour market. In this case, the impairment of work capacity is assessed in relation to work with the employer even after day 180. If it can be considered unreasonable to assess the work capacity in relation to work that normally occurs in the labour market, the assessment can be made in relation to work with the employer even after day 365 even though the insured person is deemed to have work capacity in a job that normally occurs in the labour market. Moreover, there is a further opportunity for exceptions to the assessment against normally occurring work if there are special reasons for doing so. Special reasons mean that it is highly probable that the individual will be able to return to a regular job or other work with the employer by day 550 of the sickness period.
- For *self-employed persons*, the assessment of work capacity is made against their usual work up to and including day 180. After that, the impairment of the work capacity is assessed in relation to the specified work that normally occurs in the labour market, unless there are compelling reasons to believe that the person will be able to return to work within 365 days, or if it can be considered unreasonable to assess the work capacity in relation to normally occurring work. There is also an exception for self-employed persons for special reasons if there is a high probability that the individual can return to work at their own company by day 550 of the sickness period.
- Employees and self-employed persons aged 62 or over will have their work capacity assessed against employment with the employer even after day 180 of the rehabilitation chain.
- For the *unemployed*, the impairment of work capacity is assessed from the very first day of sickness in relation to work normally occurring in the labour market.

Vocational rehabilitation

Rehabilitation measures that aim to help people on sick leave to return to work.

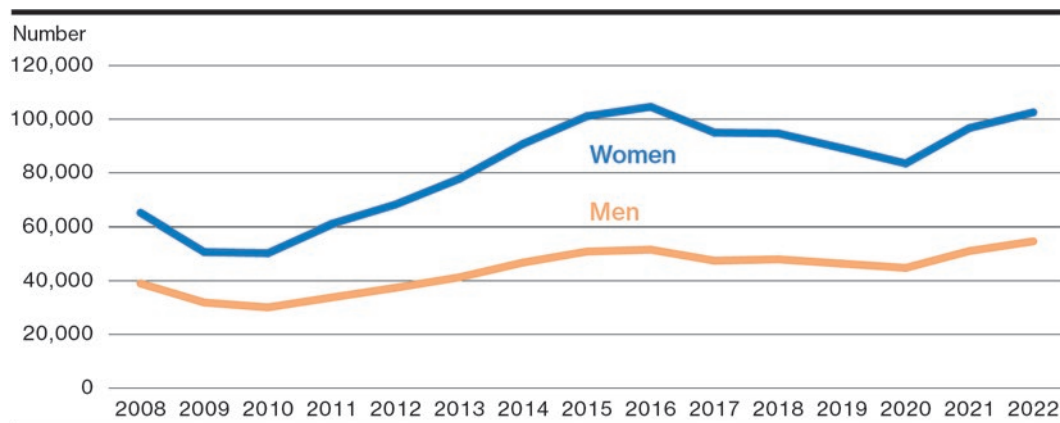
Number of rehabilitation cash benefit recipients



The number of rehabilitation cash benefit recipients decreased until 2011, then increasing until 2015 and then decreasing again. The number of sickness cases of less than 22 days has increased significantly during the pandemic years 2020 and 2021, presumably with less need for vocational rehabilitation. The number of rehabilitation cash

benefit recipients has increased over the last two years. In total, 11,200 people received rehabilitation cash benefit at some point in 2022, of whom 65 per cent were women and 35 per cent were men. Compared to 2021, the number of recipients increased by 8 per cent among women and 10 per cent among men.

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



People with long-term sickness cases usually receive some form of vocational rehabilitation. "Long-term sickness cases" refers here to people receiving sickness cash benefit or rehabilitation cash benefit or both for more than 60 days. The number of people with sickness cases for more than 60 days fell until 2010. The number of long-term sickness cases increased by 76,000 between 2010 and 2016. Long-term sickness cases decreased after 2016 before then increasing again in 2021 following regulatory changes that extended the opportunity to receive

continued sickness cash benefit after day 180 of the rehabilitation chain. Long-term sickness cases increased by 23 per cent between 2020 and 2022 as fewer and fewer sickness cases were terminated in connection with the assessment of work capacity against normally occurring work after day 180. In December 2022, the number of ongoing long-term sickness cases was 102,500 for women and 54,700 for men. Women accounted for 65 per cent of sickness cases of more than 60 days in December 2022, while men accounted for 35 per cent.

■ Rehabilitation cash benefit in 2022

Age	Number of recipients		Average number of days		Average amount, SEK per day	
	Women	Men	Women	Men	Women	Men
16–24	101	67	128	128	452	490
25–29	414	244	149	153	480	512
30–34	1,083	778	162	162	398	403
35–39	994	513	156	160	496	513
40–44	1,029	459	153	156	531	563
45–49	1,106	455	150	149	547	573
50–54	1,082	468	152	161	544	562
55–59	972	551	145	146	539	570
60–	535	333	126	149	521	578
Total	7,316	3,868	151	155	506	521

In 2022, 65 per cent of rehabilitation cash benefit recipients were women and 35 per cent men. Of SEK 0.85 billion paid out in rehabilitation cash

benefit in 2022, 64 per cent went to women and 36 per cent to men.

Regulations in 2022

On-the-job training and education are examples of vocational rehabilitation measures.

A person participating in vocational rehabilitation can receive rehabilitation cash benefit if their work capacity is reduced by at least one-quarter due to illness, disease or injury. A special allowance may also be paid to cover certain costs related to rehabilitation (such as travel). Försäkringskassan can also provide allowances for work aids.

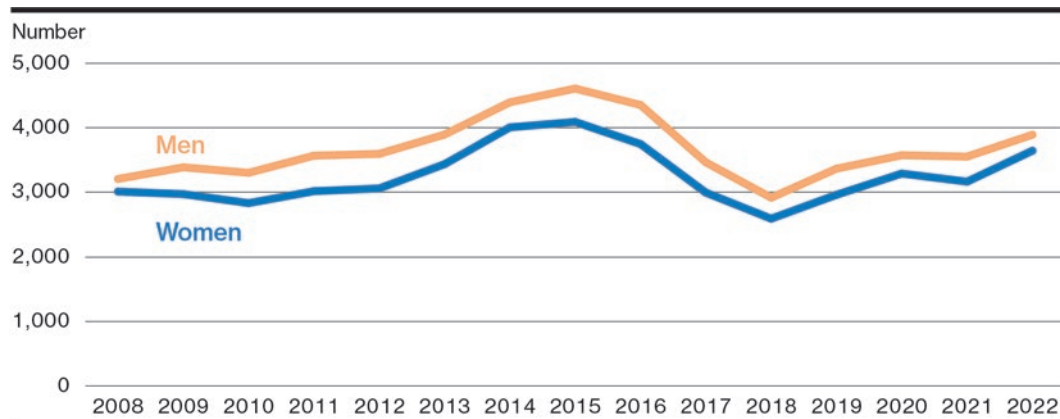
Rehabilitation cash benefit is paid at the same levels as for sickness cash benefit, i.e. full, three-quarters, half or one-quarter benefit. Rehabilitation cash benefit can be based

on income equivalent to no more than 10 price base amounts. The rehabilitation cash benefit is just under 80 per cent of the sickness cash benefit qualifying income (SGI) and is included in the 364 days for which the insured person can receive sickness cash benefit at the normal level. In 2022, the maximum rehabilitation cash benefit per day at the normal level was SEK 1,027. After these 364 days, rehabilitation cash benefit can be paid at the continuation level, corresponding to just under 75 per cent of the SGI. In 2022, the maximum benefit per day at continuation level was SEK 963.

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

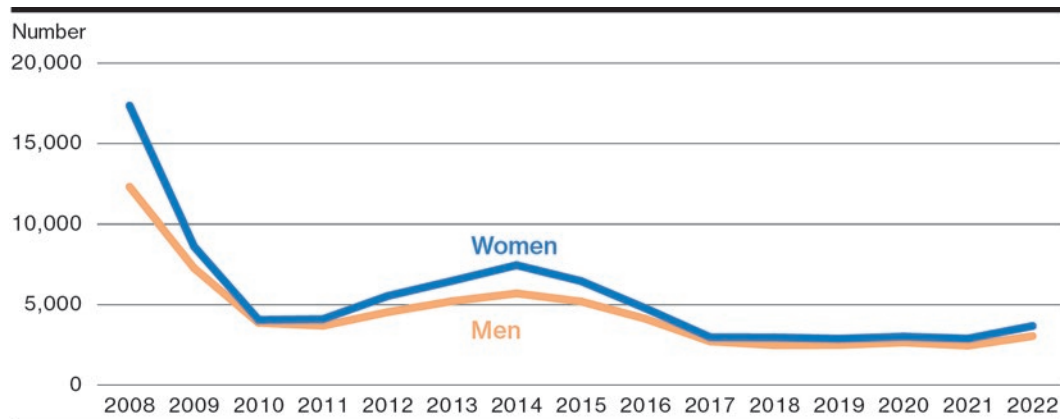


New activity compensation was granted only to people under 30 in the period 2003–2016. Before 2003, people under the age of 30 could be granted a permanent or temporary disability pension. Since January 2017, people with a permanently reduced work capacity can receive sickness com-

ensation instead of activity compensation from July the year in which they turn 19.

After a few years of declining numbers of newly granted activity compensation from 2016, the number increased again in 2019. 7,500 people were newly granted activity compensation in 2022, 12 per cent more than in 2021.

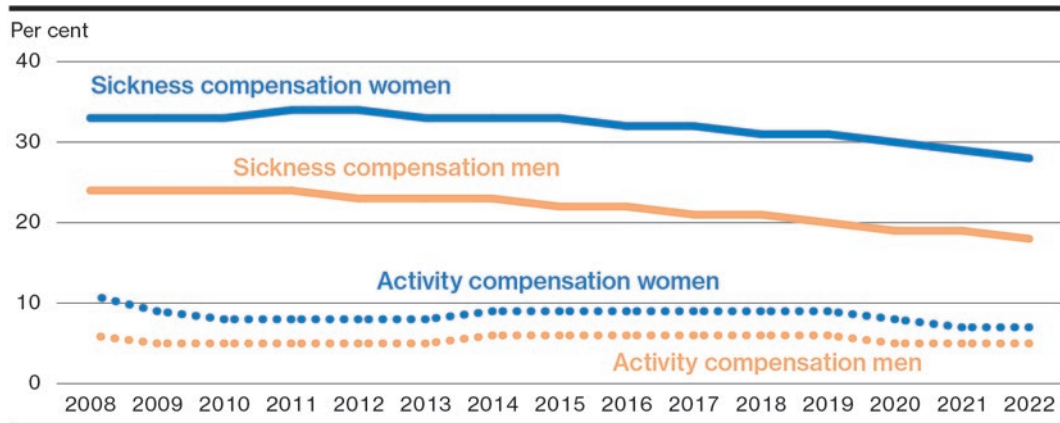
■ Newly granted sickness compensation for people aged 30 or older



Before 2003, people aged 30 or over could receive a permanent or temporary disability pension in the event of a permanent or lasting reduction in work capacity. The regulations changed in 2003, and people aged 30 or over could receive permanent or temporary sickness compensation instead. Temporary sickness compensation was abolished in 2008 and the criteria for granting permanent sickness compensation were tightened up. The number of newly

granted sickness compensation claims fell until 2010. There was a slight increase in the number of newly granted sickness compensation claims between 2012 and 2014, but the number has decreased again to a lower level since then. Special regulations for older people when assessing work capacity were introduced in 2022; and in 2022, 6,700 people were newly granted sickness compensation, representing an increase of 26 per cent from 2021.

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

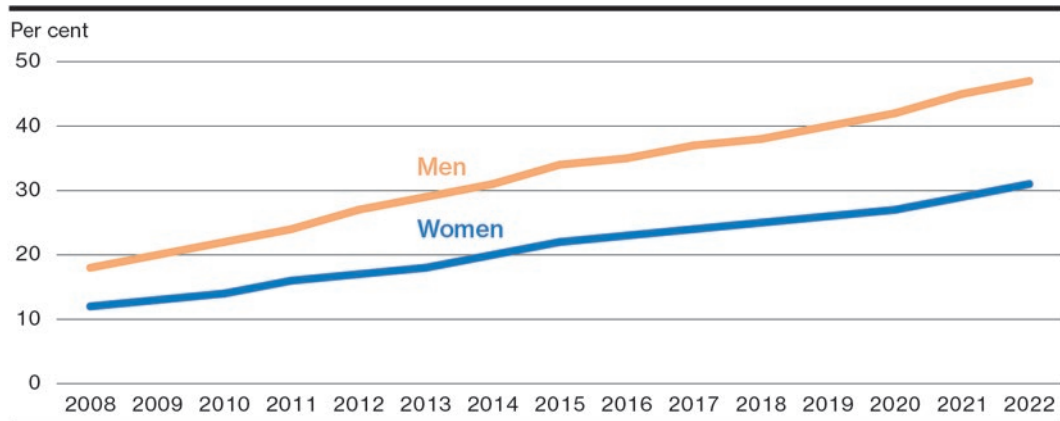


The proportion of recipients with partial sickness compensation has decreased over the last decade, while the proportion with partial activity compensation have remained more stable at a lower level.

Partial benefit has been more common among women than men throughout the period. In

December 2022, 28 per cent of women and 18 per cent of men received partial sickness compensation. Partial activity compensation was paid to 7 per cent of women and 5 per cent of men.

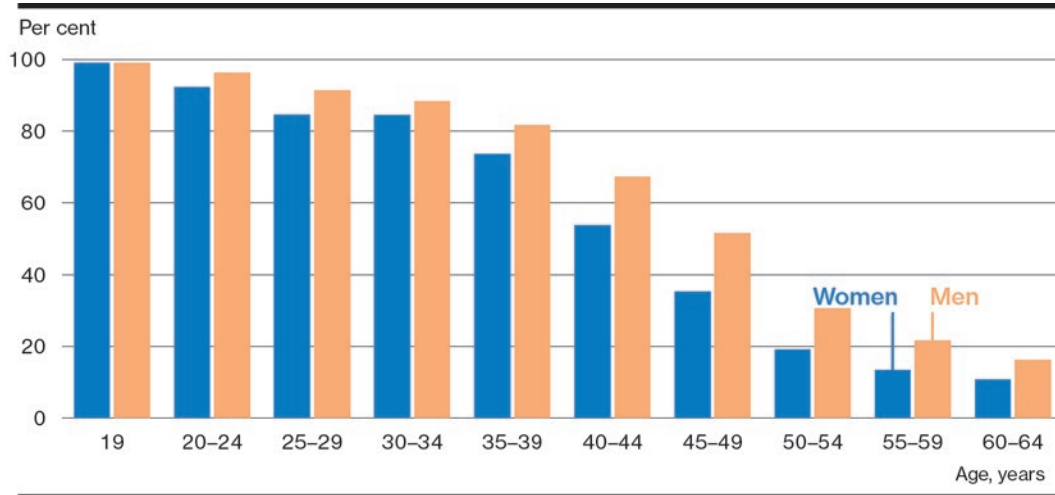
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December



Guarantee benefit is available to people with low or no previous work income and represents slightly more than half the income of anyone receiving the maximum income-related compensation. The proportion receiving only the lower guarantee benefit

has gradually increased over time. From 2008 to 2022, the proportion has increased from 12 to 31 per cent among women and from 18 to 47 per cent among men. Receiving only guarantee benefit is more common among men than among women.

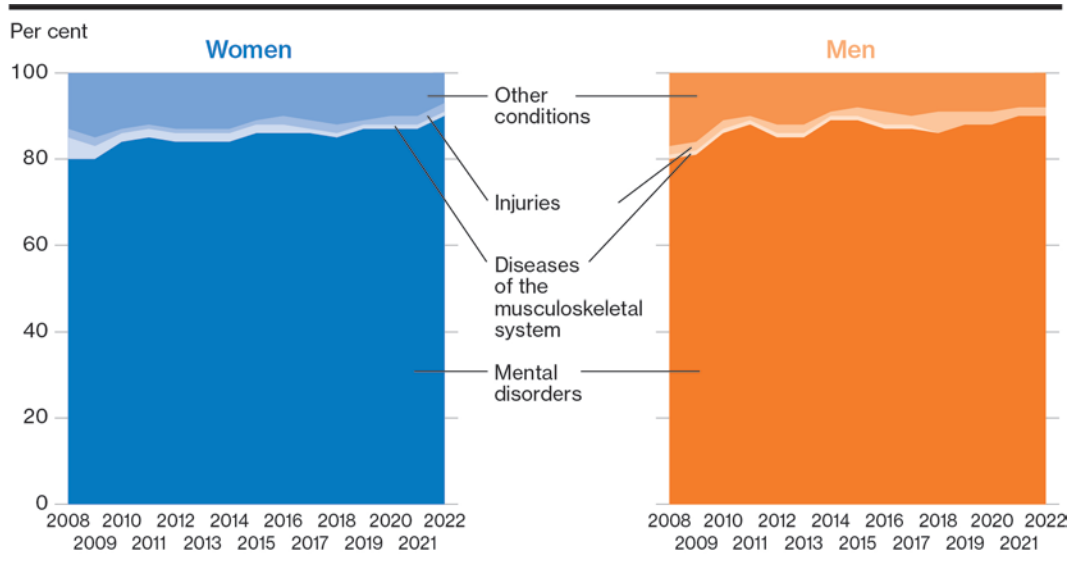
■ Proportion of recipients of activity and sickness compensation being paid solely guarantee benefit in December 2022, by age



The proportion of recipients receiving only guarantee benefit is higher among younger people than older people. In December 2022, 99 per cent of both women and men aged 19 received only guarantee benefit. In the 60-64 age group, 11 per cent of women and 16 per cent of men received only guarantee benefit. The majority

of older people have had the opportunity to build up additional insurance cover through previous gainful employment and therefore receive higher income-related benefit. With the exception of the youngest age group, men are more likely than women to receive solely guarantee benefit.

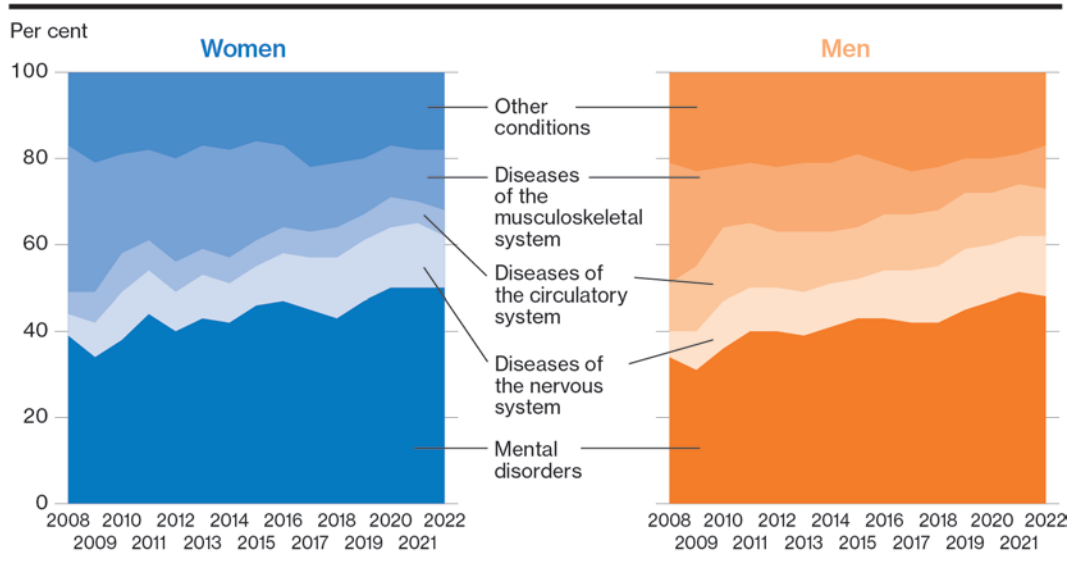
■ Newly granted activity compensation by diagnosis category



Mental disorders predominate among people newly granted activity compensation, and the proportion of people with mental disorders has gradu-

ally increased. Mental disorders accounted for 90 per cent of all newly granted activity compensation claims for both women and men in 2022.

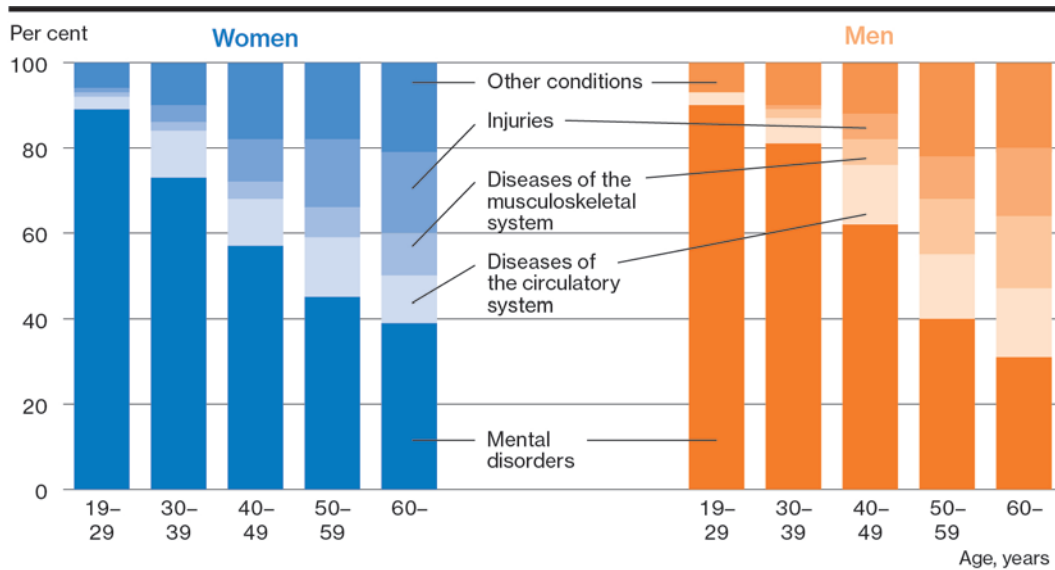
Newly granted sickness compensation by diagnosis category



Diseases of the musculoskeletal system were the largest diagnosis category for new sickness compensation recipients for a long time, but in 2022 they accounted for just 14 per cent of women and 10 per cent of men. However, this is an increase from 2021, when diseases of the musculoskeletal system accounted for 12 per cent among women and 7 per cent among men, which is probably partly due to the special regulations for older people that were introduced in 2022.

Mental disorders have been the largest diagnosis category for over a decade. In 2022, mental disorders accounted for 50 per cent of newly granted sickness compensation for women and 48 per cent for men. Diseases of the nervous system have also increased over time, accounting for 12 per cent of newly granted sickness compensation among women and 14 per cent among men in 2022.

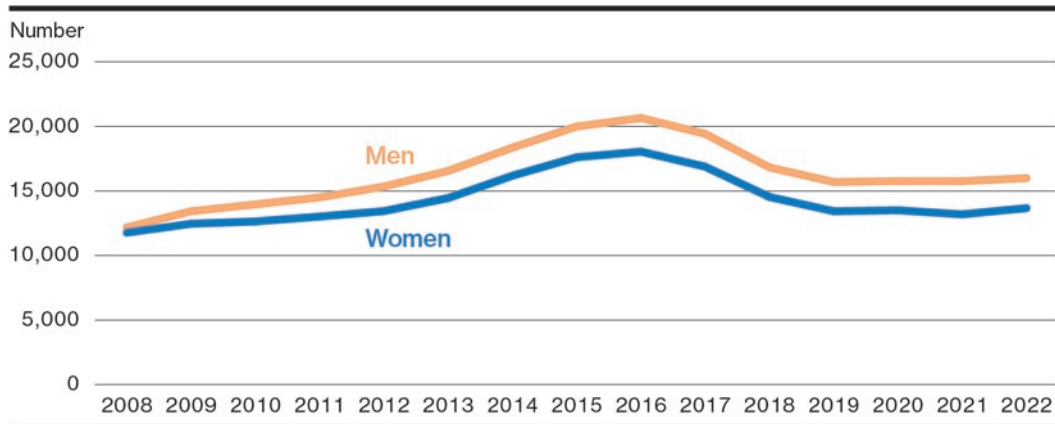
Newly granted activity and sickness compensation in 2022, by age and diagnosis category



Mental disorders were the most common diagnosis category in all age groups for both men and women granted activity or sickness compensation in 2022. In the younger age groups, mental disorders are

completely predominant among people granted activity or sickness compensation. Among older people, physical diseases and injuries are more common than among younger people.

Number of recipients of activity compensation in December

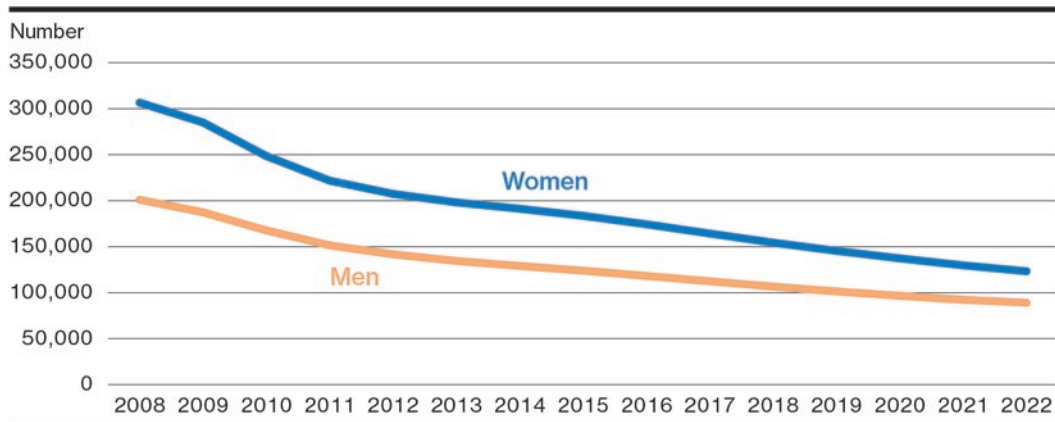


The number of activity compensation recipients increased until 2016 before subsequently decreasing. More men than women receive activity compensation.

46 per cent were women and 54 per cent were men. Compared to 2021, the number of recipients increased by 4 per cent among women and 1 per cent among men.

In total, almost 29,700 people were receiving activity compensation at the end of 2022, of whom

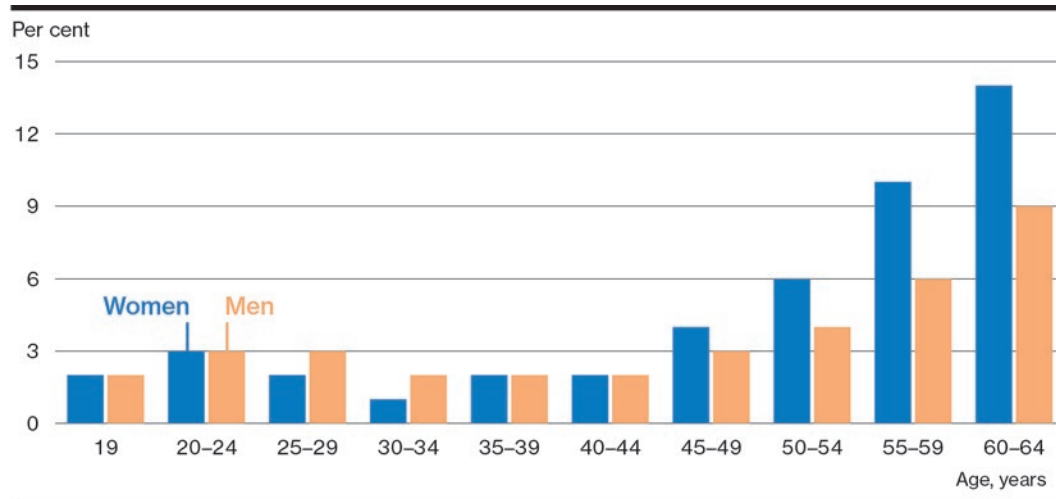
Number of recipients of sickness compensation in December



The number of sickness compensation recipients has continuously decreased over time, largely due to the stricter regulatory framework that was introduced in 2008. More women than men receive sickness compensation.

In total, 212,400 people were receiving sickness compensation at the end of 2022, of whom 58 per cent were women and 42 per cent were men. Compared to 2021, the number of recipients decreased by 5 per cent among women and 3 per cent among men.

■ Proportion of the population receiving activity or sickness compensation in December 2022



The proportion of the population who have left the labour market completely or partially for health reasons and are receiving activity or sickness compensation increases with age; from around 2 per cent in younger age groups to 14 per cent for women and 9

per cent for men in the 60–64 age group. At younger ages, it is slightly more common for men to receive activity or sickness compensation than women, but women are more likely to receive such benefits than men from the 40–44 age group onwards.

■ Activity compensation in December 2022

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19	1,104	1,383	9,945	9,970	2.1	2.4
20–24	6,112	7,067	9,990	10,040	2.4	2.5
25–29	6,453	7,542	10,212	10,355	2.1	2.4
Total	13,669	15,992	10,091	10,182	2.2	2.4

Of the total SEK 4 billion paid out in activity compensation in 2022, 45 per cent went to women and 55 per cent to men. Of the recipients, 46 per cent were women and 54 per cent men.

The majority of people receiving activity compensation have not had the opportunity to build

up additional insurance cover through gainful employment and therefore receive only guarantee benefit. In December 2022, 88 per cent of women and 94 per cent of men with activity compensation received solely guarantee benefit.

■ Sickness compensation in December 2022

Age	Number of recipients		Average amount, SEK per month		Proportion of population, per cent	
	Women	Men	Women	Men	Women	Men
19–24	420	667	10,255	10,244	0.1	0.2
25–29	798	1,269	10,796	10,769	0.3	0.4
30–34	4,758	6,377	10,505	10,695	1.3	1.7
35–39	5,945	6,715	10,183	10,563	1.8	2.0
40–44	7,607	7,136	10,149	10,715	2.5	2.2
45–49	11,830	8,773	10,116	11,036	3.7	2.7
50–54	19,723	12,537	10,209	11,295	6.1	3.8
55–59	31,796	19,857	10,361	11,577	9.6	5.8
60–64	40,421	25,782	10,408	11,783	14.2	9.0
Total	123,298	89,113	10,315	11,314	4.3	3.0

Of the total SEK 28 billion paid out in sickness compensation in 2022, 56 per cent went to women and 44 per cent to men. Of sickness compensation recipients, 58 per cent were women and 42 per cent men. The number of recipients increases with age for both women and men due to increased risk of illness and disease, as well as greater cumulative workload and exposure to risks in the work environment.

The majority of older people receiving sickness compensation have had the opportunity to build up additional insurance cover through previous gainful employment and therefore receive higher income-related benefit. In December 2022, 75 per cent of women and 61 per cent of men received income-related sickness compensation.

Regulations in 2022

Activity compensation is awarded to people aged 19–29 whose work capacity has been reduced, for medical reasons, by at least one-quarter for at least one year. This benefit is always temporary. Activity compensation can be combined with participation in various activities that aim to make the most of the individual's opportunities for development and work during adolescence. Young people who have not yet completed their primary, secondary and upper secondary education due to a disability are entitled to full activity compensation on account of extended schooling during their studies.

Sickness compensation is granted to people aged 19–64 who have permanently reduced work capacity; for the foreseeable future, that is. Work capacity is assessed against all jobs in the labour market for people aged 19–59; and for people aged 60–64, work capacity is assessed against the jobs of which the individual has experience in the last fifteen years,

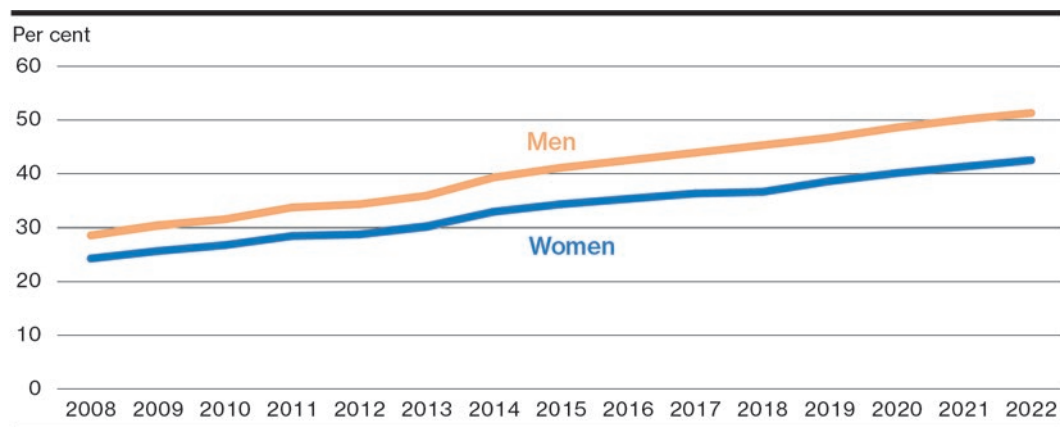
or other suitable work that has been offered to that person.

Activity compensation and sickness compensation can be paid as full, three-quarter, half or one-quarter benefits. Activity compensation due to extended schooling is always paid as a full benefit. There is an income-related benefit and a guarantee benefit. The income-related benefit is linked to income from work. Guarantee benefit is available to people with little or no previous work income. The guarantee benefit for activity compensation varies according to factors such as age. The maximum guarantee benefit for activity compensation was SEK 10,988 per month before tax in 2022, equivalent to 2.73 price base amounts. For sickness compensation, the maximum guarantee benefit was SEK 11,190 per month before tax in 2022, equivalent to 2.78 price base amounts. The maximum full income-related activity or sickness compensation was SEK 19,531 per month before tax in 2022.

Housing supplement for people receiving activity compensation or sickness compensation

People on a low income who are receiving activity compensation or sickness compensation can receive a housing supplement so that they can have the opportunity to have a good quality home without necessarily affecting their standard of living.

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



The proportion of people receiving housing supplement has gradually increased between 2008 and 2022. This is linked to the simultaneous increase in the proportion of people receiving only the lower benefit at guarantee level.

During the period, the proportion of men receiving activity or sickness compensation and

housing supplement has increased slightly more than the proportion of women. Among activity or sickness compensation recipients, 42 per cent of women and 51 per cent of men received housing supplement in December 2022.

■ Housing supplement for people receiving activity compensation or sickness compensation in December 2022¹

Age	Number of recipients		Proportion of activity or sickness compensation recipients receiving housing supplement, per cent		Average amount, SEK per month	
	Women	Men	Women	Men	Women	Men
19	331	402	30	29	2,738	2,873
20–24	3,748	4,557	58	59	3,706	3,620
25–29	4,922	6,222	68	71	4,192	4,156
30–34	3,454	4,861	73	76	4,368	4,375
35–39	3,946	4,987	66	74	4,195	4,222
40–44	4,298	4,659	57	67	4,113	4,112
45–49	5,442	5,194	46	58	3,994	4,138
50–54	7,862	6,034	39	48	3,940	3,840
55–59	11,395	8,108	35	40	3,919	3,772
60–64	12,947	8,902	32	35	3,802	3,719
Total	58,345	53,926	42	51	3,965	3,947

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

In December 2022, 52 per cent of housing supplement recipients were women and 48 per cent men. The proportion of people receiving housing supplement is higher at ages when independent living

becomes more common, but decreases with age as more older people receive income-related benefits. A total of SEK 5.5 billion was paid out in housing supplement in 2022.

Regulations in 2022

The housing supplement includes the housing supplement and the special housing supplement.

Housing supplement is a supplement to general pension and sickness insurance benefits. Försäkringskassan manages housing supplement for people who are receiving sickness compensation or activity compensation. The Swedish Pensions Agency (Pensionsmyndigheten) manages housing supplement for people receiving other benefits such as old age pension, survivors' pension, etc.

The size of the housing supplement amount is dependent on the cost of housing, as well as income and assets. In 2022, the maximum housing supplement possible was 96 per cent of housing costs up to SEK 5,000 per month for single living people and SEK 2,500 per month for cohabitants. If the housing cost exceeds these amounts, 70 per cent of the surplus

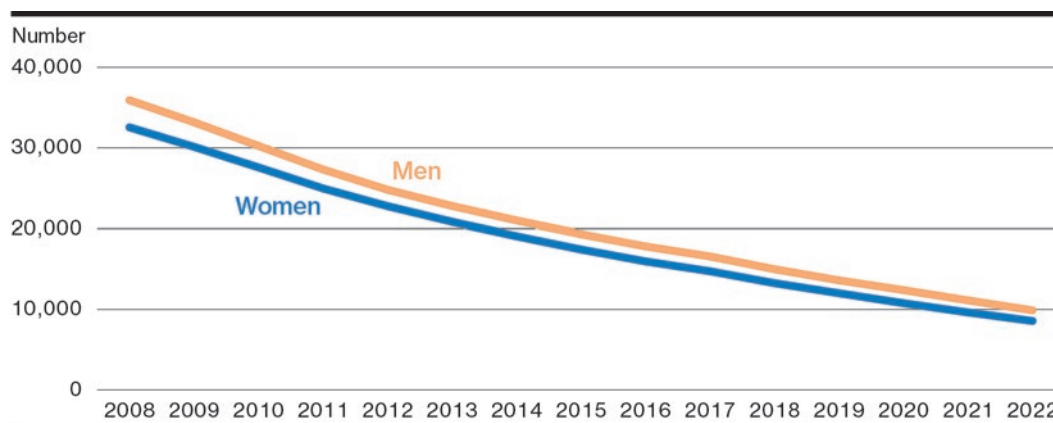
housing cost is considered, up to SEK 7,500 per month for single people and SEK 3,750 per month for cohabitants. Housing supplement is a tax-exempt benefit that individuals have to apply for.

The special housing supplement is a benefit aimed at guaranteeing individuals a reasonable standard of living after a reasonable housing cost has been paid. To receive special housing supplement, housing supplement has to have been granted. In 2022, a housing cost amounting to no more than SEK 7,500 per month for single people and SEK 3,750 per month for cohabitants was considered reasonable. The amounts for a reasonable standard of living were SEK 6,181 per month for single living people and SEK 4,972 for cohabitants. Special housing supplement is paid in the form of a supplementary amount up to a reasonable standard of living.

Work injury compensation

Work injury compensation aims to provide financial security in the event of reduced work capacity due to work injury.

Number of recipients of individual life annuities under work injury insurance in December



The number of recipients of individual life annuities under the current legislation has been gradually decreasing over a long period. This is partly due to a change in the regulations that was made as early as 1993, which introduced stricter requirements for approval of a work injury. These regulations were later relaxed slightly in 2002. The right to a work injury life annuity is often assessed in conjunction with an assessment of the right to

sickness compensation. A partial explanation for the continued decline in the number of recipients of individual life annuities is that the number of sickness compensation awards assessed and newly granted has also been at a lower level since 2008, when a stricter regulatory framework was introduced in the sickness insurance system. There was a 73 per cent reduction between 2008 and 2022 in the number of recipients.

Work injury annuity in December 2022

Age	Number of recipients		Average amount, SEK per month	
	Women	Men	Women	Men
20–29	11	25	21,044	16,350
30–34	48	97	15,134	13,912
35–39	73	132	15,613	12,331
40–44	142	225	15,434	12,145
45–49	291	531	11,895	11,456
50–54	778	1,068	10,762	10,221
55–59	1,599	2,407	9,248	9,548
60–64	2,425	3,580	8,734	9,680
Total	5,367	8,065	9,706	10,013

Of work injury annuity recipients under the current legislation, 40 per cent were women and 60 per cent men. In 2022, SEK 2.1 billion was paid out in work injury annuities. Of the amount paid, 39

per cent went to women and 61 per cent to men. The average benefit to women was 3 per cent lower than the benefit to men, equivalent to SEK 307 per month.

Regulations in 2022

Everyone who is in gainful employment in Sweden is insured for work injuries. A work injury is an injury resulting from an accident or adverse effect at work. The benefit that Försäkringskassan is able to pay out covers loss of income, dental costs, costs of medical care abroad, sickness cash benefit in special cases and costs for special assistive devices. Benefits are also available for survivors and funeral assistance, which are administered by the Swedish Pensions Agency (Pensionsmyndigheten) as of 1 January 2010.

The main benefit paid out by work injury insurance is an individual life annuity. This is a benefit that can only be claimed if an approved work injury results in permanent impairment in the ability to earn income through work.

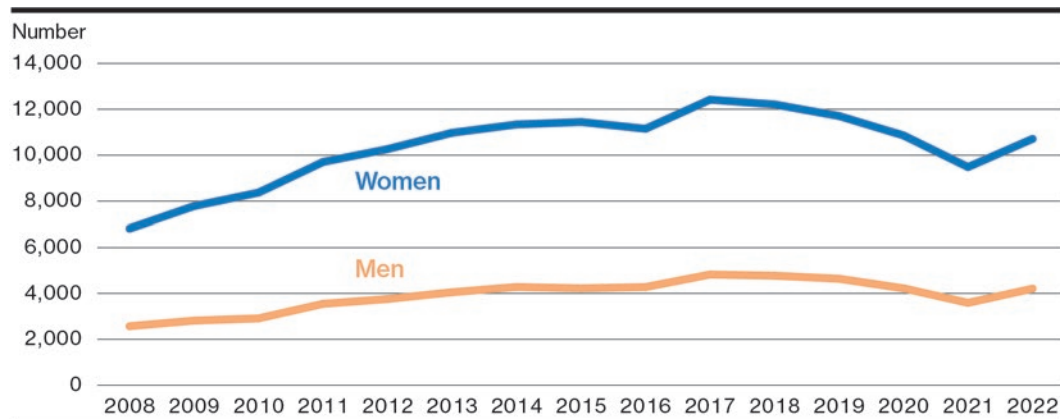
Sick leave due to a work injury works in more or less the same way as regular sick leave. However, anyone suffering from a work injury that manifested itself on or after 1 January 2003 will receive compensation for a waiting period deduction when they are granted an annuity.

The annuity provides benefit for the entire permanent loss of income. When calculating the amount of the annuity, the income that it is assumed the person would have earned had the injury not occurred is compared with the income they are expected to be able to receive after the injury. The annuity provides benefit for the entire difference but can never exceed 7.5 price base amounts per year, corresponding to SEK 30,188 per month in 2022.

Benefit for care of closely related persons

Benefit for care of closely related persons makes it possible for people to forgo paid work to care for a seriously ill relative.

Number of recipients of benefit for care of closely related persons



The number of recipients of benefit for care of closely related persons has been increasing over time, in line with an ageing population and more people in need of care from close relatives at the end of their lives. The number of recipients increased by 84 per cent between 2008 and 2017, but then decreased by 13 per cent between 2017 and 2022. In 2022, the number of recipients of benefit

for care of closely related persons was 14,900, an increase of 1,800 from 2021.

The decrease during the pandemic is likely to be related to the recommendations and measures to limit the spread of infection and protect people at risk of serious illness with COVID-19, which may have meant that fewer family members were able to care for their seriously ill relatives.

Benefit for care of closely related persons in 2022

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-24	106	63	9	12	8,053	11,783
25-29	340	187	9	11	9,691	12,397
30-34	542	324	9	9	10,542	10,989
35-39	757	352	9	10	10,341	11,837
40-44	1,110	506	9	8	10,802	10,349
45-49	1,521	609	9	9	10,666	11,023
50-54	2,080	781	10	10	11,146	11,737
55-59	2,402	827	10	11	11,527	13,217
60-	1,851	559	11	14	12,701	15,673
Total	10,709	4,208	10	10	11,232	12,261

Of a total of SEK 169 million in benefit for care of closely related persons in 2022, 70 per cent was paid to women and 30 per cent to men. Of recipi-

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

Regulations in 2022

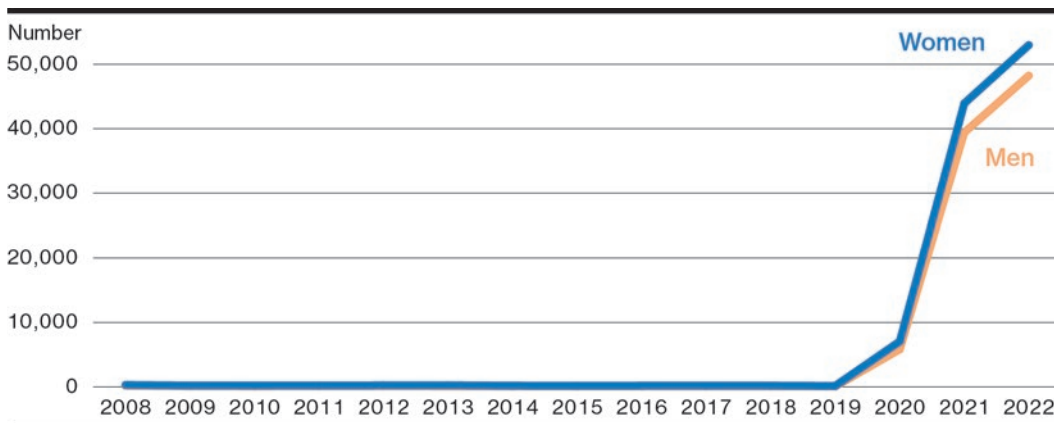
People who forgo paid work to care for a seriously ill person at home or in a care facility can receive the benefit for care of closely related persons. "Seriously ill" means that there has to be a substantial threat to the life of the patient. As a rule, benefit for care of closely related persons can be paid for a maximum of 100 days for each sick person being cared for.

Benefit for care of closely related persons can be paid as a full, three-quarter, half or one-quarter benefit. The maximum benefit is just under 80 per cent of the sickness cash benefit qualifying income based on 10 price base amounts.

Disease carrier's benefit

Disease carrier's benefit provides financial security for anyone who is unable to work because they have or are likely to have a communicable disease.

Number of recipients of disease carrier's benefit



In recent decades, around 300 to 400 people a year have received disease carrier's benefit because they have been unable to work as they had or were suspected of having a communicable disease such as salmonella, jaundice or tuberculosis. Between 1 February 2020 and 31 March 2022, COVID-19 was classified as a disease endangering the public and society and was thus covered by the disease carrier's benefit. Later in 2020, cohabitants of COVID-19 patients were also temporarily covered by the insurance and were able to receive disease carrier's benefit.

That is why the number of recipients increased significantly in 2020, and in particular in 2021 and 2022, when 83,300 and 101,200 people respectively received the disease carrier's benefit. Recipients during the pandemic were predominantly people in contact occupations, such as health and social care, who were at increased risk of infection or exposure to others, or other occupations where the options for working from home were limited. Usually a clear majority of recipients are women, but the gender distribution was more equal during the pandemic.

Disease carrier's benefit in 2022

Age	Number of recipients		Average number of days		Average amount during the year, SEK	
	Women	Men	Women	Men	Women	Men
-29	9,061	9,321	5	5	3,223	3,932
30-39	13,894	13,724	4	5	3,721	4,584
40-49	16,938	14,180	4	5	3,885	4,721
50-	13,092	11,011	4	5	4,000	4,614
Total	52,985	48,236	4	5	3,757	4,505

Of a total of SEK 411 million in disease carrier's benefit in 2022, 48 per cent was paid to women and 52 per cent to men. Of recipients receiving disease

carrier's benefit, 52 per cent were women and 48 per cent were men.

Regulations in 2022

Anyone who is unable to work because they have or are thought to have a communicable disease can receive benefit from Försäkringskassan in the form of disease carrier's benefit. A communicable disease is defined as a disease endangering the public and society as defined in the Communicable Diseases Act (Smittskyddslagen). Normally, a medical certificate is needed to demonstrate that individuals are unable to work due to being infected. Disease carrier's benefit can be paid as a full, three-quarter, half or one-quarter

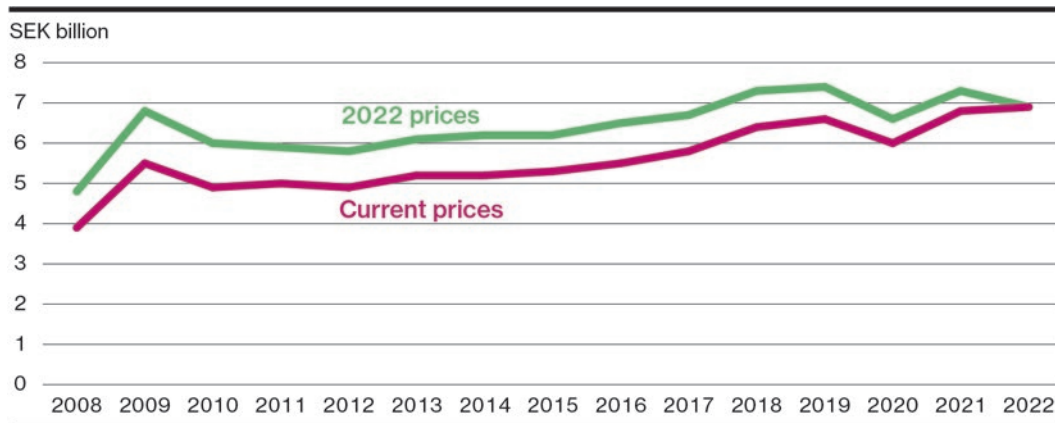
benefit. The maximum benefit is just under 80 per cent of the sickness cash benefit qualifying income based on 10 price base amounts.

The pandemic led to temporary regulations and amendments to the application of the disease carrier's benefit until 31 March 2022. The requirement for a medical certificate was withdrawn for a time. Anyone living with someone who tested positive for COVID-19 or anyone who had to give up work to avoid infecting a relative in a risk group for COVID-19 was also able to receive disease carrier's benefit during the pandemic.

Dental care

The national dental care subsidy aims to enable people with few or no dental care needs to maintain good dental health, and people with extensive dental care needs to receive dental care at a reasonable cost.

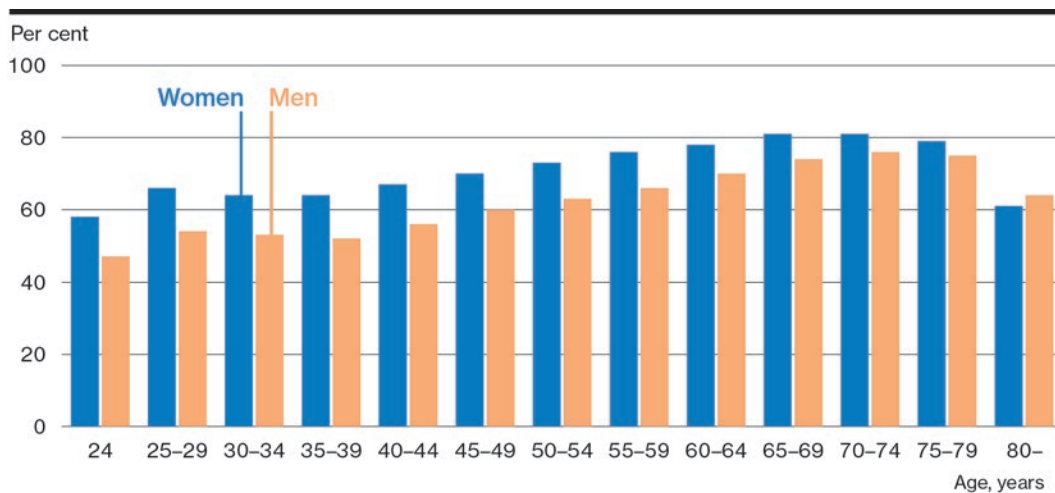
Amount paid for dental care



The dental insurance scheme was reformed in 2002, which led to a significant increase in subsequent expenditure. Changes that came into effect on 1 July 2008 increased subsidies for patients, thereby further increasing dental insurance expenditure.

The dental care allowance was doubled in 2018, which also led to an increase in expenditure. Dental care consumption decreased temporarily during the pandemic, but has since increased again; and expenditure amounted to SEK 6.9 billion in 2022.

Proportion of the population who used the dental care allowance between 1 July 2020 and 30 June 2022

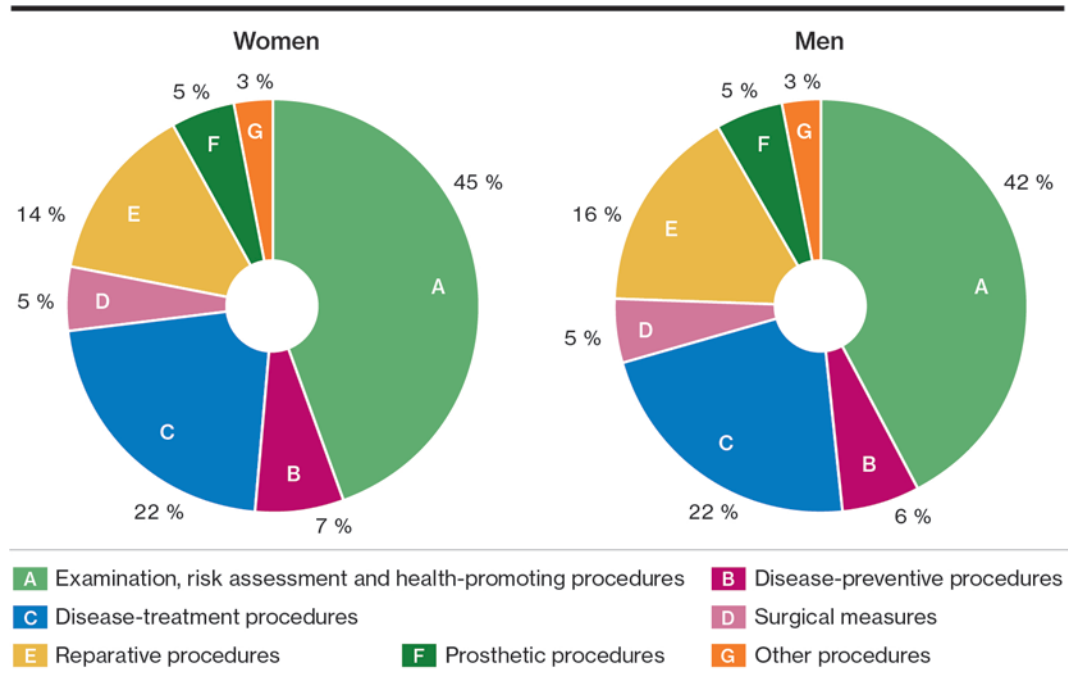


Note that the size of the dental care allowance is half as much for people aged 30 to 64: see the regulations text box for more information.

All residents of Sweden receive a new allowance on 1 July each year, and this can be used for two years. A total of 67 per cent of the population aged 24 or above used the dental care allowance in the two-

year period from 1 July 2020 to 30 June 2022. This proportion is higher among women than among men in all age groups up to 79.

Dental care procedures in 2022 by category



The most common measures are examinations, risk assessments and health-promoting procedures (45 per cent for women and 42 per cent for men). These measures are used to assess a patient's dental health and need for dental care. Disease-treatment procedures are the second most common measures, followed by reparative

procedures. Other procedures include disease prevention (e.g. fluoride treatments), prosthetic procedures (insertion of crowns, bridges and suchlike) and surgical measures (tooth extractions, etc.) and miscellaneous (orthodontic treatment, replacement, root canal treatments and stomatognathic measures).

Number of people receiving payments from the high-cost protection scheme in 2022

Age	Number of recipients		Average amount, SEK	
	Women	Men	Women	Men
24–29	15,725	14,739	3,008	3,443
30–34	24,964	22,929	3,347	3,860
35–39	29,131	26,396	3,905	4,186
40–44	33,699	30,858	4,038	4,349
45–49	40,948	38,606	4,075	4,374
50–54	50,261	47,202	4,138	4,337
55–59	62,826	60,274	4,047	4,190
60–64	65,829	63,945	3,973	4,204
65–69	70,089	68,256	4,012	4,309
70–74	74,113	72,593	3,860	4,111
75–79	72,150	70,905	3,798	4,071
80–84	41,949	39,051	3,543	3,924
85–	29,262	22,261	3,123	3,419
Total	610,945	578,015	3,851	4,134

In 2022, a total of 1.19 million individuals received benefit from the high-cost protection scheme where the qualifying amount exceeded

SEK 3,000. On average, Försäkringskassan paid out about SEK 3,900 to women and SEK 4,100 to men.

Regulations in 2022

Dental care is free to children and young people up to the age of 23. A national dental care subsidy is provided for dental treatment from the year in which people turn 24. This dental care subsidy consists of three parts: dental care allowance, special dental care allowance and high-cost protection.

The aim of the dental care allowance is to encourage regular visits to the dentist and is mainly intended to be used for examinations and preventive dental care. The dental care allowance per year amounts to

- SEK 300 for people aged 30 to 64
- SEK 600 for people aged 24 to 29 and from 65 onwards

Everyone living in Sweden is granted a new dental care allowance on 1 July each year. This allowance remains in place for two years. It is possible to carry the allowance across from one year to another and use two allowances at the same time.

Special dental care allowance is an allowance that can be used by people who have certain diseases or disabilities that put them at risk of deteriorating dental health. The special dental care allowance is SEK 600 per six months and can only be used for preventive dental care measures such as examinations and dental hygiene. The dental care allowance and special dental care allowance can also be used as part-payment for a subscription dental care contract.

High-cost protection means that people who have high dental care costs do not have to pay the full cost themselves if the cost is more than SEK 3,000. High-cost protection is calculated over a benefit period of up to 12 months. The level of high-cost protection at different levels of the national reference price is

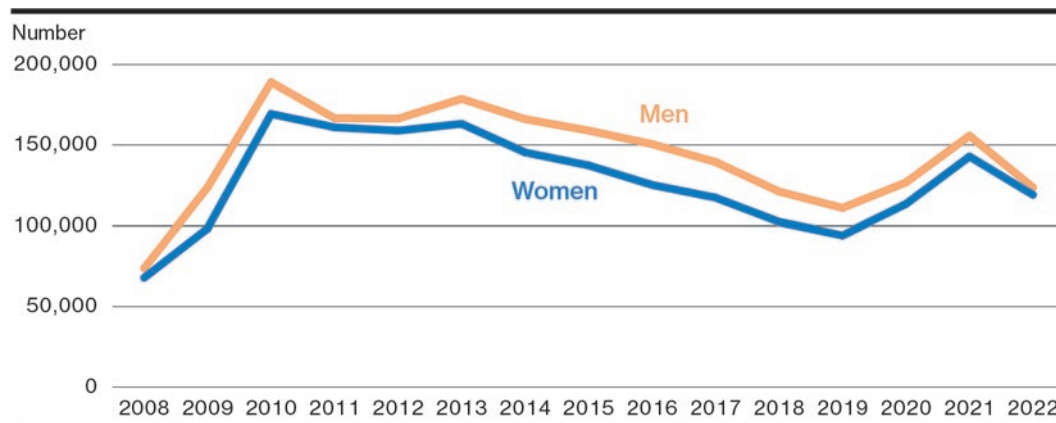
- 50 per cent for costs above SEK 3,000 and up to SEK 15,000
- 85 per cent for costs exceeding SEK 15,000.

Other payments

Activity grant and development allowance

Activity grants and development allowance can be paid to people participating in employment policy programmes.

■ Number of recipients of activity grant or development allowance



The activity grant and development allowance are decided upon and paid by Försäkringskassan, but responsibility for the cost rests with the Swedish Public Employment Service (Arbetsförmedlingen). 242,700 people received activity grants or development allowance in 2022, down 19 per cent

from the previous year. More men than women received these benefits. The trends are affected by factors such as the economic cycle and the state of the labour market. Unemployment increased in 2020 and 2021 as a result of the pandemic before decreasing in 2022.

■ Number of recipients of activity grant or development allowance in 2022

Age	Number of recipients	
	Women	Men
16–24 ¹	11,960	17,437
of which		
– development allowance	9,027	13,103
– activity grant	3,460	5,144
25–29	12,085	13,585
30–34	14,623	13,600
35–39	15,235	13,037
40–44	14,121	12,594
45–49	12,858	11,903
50–54	12,701	14,282
55–59	13,045	13,909
60–	12,155	15,060
Total	118,783	123,285

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, 49 per cent were women and 51 per cent men. A total of SEK 16.6 billion was paid in activ-

ity grant and development allowance in 2022, of which 46 per cent was paid to women and 54 per cent to men.

Regulations in 2022

Activity grant and development allowance can be paid to anyone participating in an employment policy programme through the Swedish Public Employment Service (Arbetsförmedlingen). Examples of programmes include the job and development guarantee, work experience and support for starting a business. Participants who meet the conditions for unemployment benefit receive an activity grant of a maximum of SEK 1,200 per day (SEK 1,000 after the first 100 days) and a minimum of SEK 510 per day for full-time programmes. Participants who have reached the age of 25 and do not meet the conditions for unemployment benefit receive activity grant at the guarantee level of SEK 223 per day for full-time programmes.

Participants who have reached the age of 18 but are under 25 will generally receive development allowance instead of an activity grant at the guarantee level unless they meet the conditions for unemployment benefit. From 1 January 2022, persons receiving development allowance will receive either SEK 168 per day or SEK 57 per day. The higher amount is paid to anyone who has an upper secondary school diploma or has reached the age of 20 and is participating in study motivation initiatives or is covered by a training contract. Unlike the activity grant, the development allowance is a tax-exempt benefit.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing

Introduction benefit and the associated supplementary benefits can be paid to people participating in the employment policy programme “Introduction activities for recently arrived immigrants”.

■ Number of introduction benefit recipients in 2022

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	1,501	1,535	20	2	12	35
25-29	2,137	1,362	39	11	9	44
30-34	1,996	1,289	54	29	8	35
35-39	1,821	1,108	61	44	7	23
40-44	1,322	995	62	54	6	14
45-49	812	706	60	54	7	10
50-54	541	488	52	50	6	8
55-59	315	317	32	47	10	9
60-	209	247	16	33	18	10
Total	10,654	8,007	47	30	8	27

Of introduction benefit recipients, 57 per cent were women and 43 per cent men. In total, just over SEK 0.95 billion was paid out in introduction benefit in 2022, of which 56 per cent was paid to women and 44 per cent to men.

The proportion of recipients receiving supplementary introduction benefit was highest in the

30-54 age group for women and the 35-59 age group for men, which is explained by the fact that children living at home are more common in these age groups. The proportion of people receiving introduction benefit for housing was higher among men at all ages, except for the over 55 age group. This is because it is more common for men to live alone.

■ Number of introduction benefit recipients in 2022 by region of birth

Region of birth	Women	Men	Total
Rest of Europe ¹	70	36	106
Sub-Saharan Africa	3,600	2,726	6,326
Asia, excl. the Middle East	1,768	1,261	3,029
Middle East, North Africa and Turkey	5,129	3,917	9,046
Other or unknown	87	67	230
Total	10,654	8,007	18,661

¹ Europe, excluding the Nordic countries and the 27 EU Member States.

Most introduction benefit recipients come from the Middle East, North Africa and Turkey, and from

Sub-Saharan Africa. A total of 82 per cent of recipients come from these regions.

Regulations in 2022

Introduction benefit can be paid to people who are participating in the employment policy programme “Introduction activities for certain new arrivals in Sweden” through the Swedish Public Employment Service (Arbetsförmedlingen). The benefit amounts to SEK 308 per day if the person participates in full-time activities. However, recently arrived immigrants receive SEK 231 while they are participating in skills identification and helping to compile individual action plans in their programmes. The time in the programme when the participant can receive SEK 308 starts once the skills identification is completed and the action plan has been compiled.

Anyone who is assigned to the programme “Introduction activities for certain new arrivals in Sweden” is also able to receive a supplementary introduction benefit or an introduction benefit

for housing. A supplementary introduction benefit can be granted to anyone who has children living at home up to the age of 20. The monthly benefit amounts to SEK 800 per child under 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 on a per household basis. Anyone participating in the programme “Introduction activities for certain new arrivals in Sweden” and who lives alone in their own home can receive introduction benefit for housing. The maximum introduction benefit for housing amounts to SEK 3,900 per month.

Introduction benefit, supplementary introduction benefit and introduction benefit for housing are all tax-exempt benefits.



A total of 67 per cent of the population aged 24 or above have used the dental care allowance between 1 July 2020 and 30 June 2022.

Read more on page 78

Approximately 13,400 adults and children were receiving assistance allowance in December 2022. 44 per cent of the recipients were women or girls, and 56 per cent men or boys.

Read more on page 51



Social insurance in Figures 2023

Social insurance is an important part of people's welfare and the national economy. In 2022, expenditure on the insurance and allowance systems administered by Försäkringskassan (the Swedish Social Insurance Agency) totalled of SEK 246 billion, equivalent to 4.1 per cent of Sweden's gross domestic product (GDP).

Every year Försäkringskassan publishes Social Insurance in Figures, which uses statistics and commentary to describe the insurance and benefits that the agency administers. These benefits are described in tables, diagrams and charts under the headings Social insurance recipients, Social insurance expenditure, Financial security for families and children, Financial security in the event of disability, Financial security in the event of sickness, and Other payments.