

# Swedish family policy

## FACT SHEET

Ministry of Health  
and Social Affairs

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Swedish family policy is based on the principles of universality and individual rights.

It comprises:

- child and family benefits,
- parental insurance,
- high quality day-care.

### Scope

Traditionally the services provided by the Swedish social security system have been universally available. This still applies to support to families with children. Sweden has a generous system of parental insurance, comprehensive school and child day-care.

The majority of families with children in Sweden have two incomes. Most single parents are gainfully employed. Benefits that encourage work and make work possible thus tend to be more important than the level of child allowance. This must be borne in mind when comparisons are made with countries where there are more families living on a single income.

Family financial support to families is aimed at reducing disparities in living conditions between households with children and those without.

Social insurance is financed by contributions from employers and employees and taxes. The Swedish Social Insurance Agency is the authority ultimately responsible for implementation and distribution of family benefits.

### Child and family benefits

#### Child allowances

Child allowances are paid to all children.

- Basic child allowance  
SEK 950/month for children under the age of 16
- Extended child allowance  
SEK 950/month for children aged 16 or over and attending secondary school
- Additional child allowance

Additional child allowances for families with three or more children. A supplement of SEK 254/month is paid for the third child, SEK 760/month for the fourth child and SEK 950/month for the fifth and any further children

- Student grants  
SEK 950/month payable for ten months a year, for children attending upper secondary school (high school).

#### *Housing allowance for households with children*

Housing allowance is means-tested and has two components. The first is housing-cost related. The second is related to the number of children in the household (one child: SEK 600/month, two children: SEK 900/month, three or more children: SEK 1 200/month). Nearly 30 % of Swedish households with children receive housing allowance.

A Government Bill on changes concerning housing allowance was submitted to the Riksdag in spring 2005.

#### *Maintenance support*

Maintenance support for a child with parents who are separated is paid to the custodial parent by the Social Insurance Agency at a rate of SEK 1 173/month. Parents liable for maintenance must repay the State. The amount to be repaid is linked to the income and total number of children of the parent liable for maintenance. The custodial parent's income is of no significance in this context.

A Government Bill on changes concerning maintenance support was submitted to the Riksdag in spring 2005.

#### *Allowance for sick and disabled children*

Parents of sick and disabled children are entitled to an allowance to enable them to take care of their child. The allowance is related to the needs of the child and is paid at quarter, half, three-quarter or full rate. The maximum allowance is 2.5 times the base price amount. The price base amount for 2005 is SEK 39 400.

### Parental insurance

Parental insurance comprises three kinds of cash benefits.

- Pregnancy benefit
- Parental benefit in connection with childbirth
- Temporary parental benefit

#### *Pregnancy benefit*

Pregnancy benefit is payable to expectant mothers who are unable to work because of the physically demanding nature of their jobs. It is paid for a maximum period of 50 days at 80 % of the mother's qualifying income.

***Parental cash benefit in connection with childbirth or adoption***

Parental benefit is payable for a period of 480 days as follows:

- 390 days at 80 % of the parent's qualifying income
- 90 days at a universally applicable flat rate of SEK 60/day.

Like sickness benefit, parental benefit is computed per day. The benefit rate is 80 % of the parent's qualifying income. Parents on low income or no income at all receive a minimum guaranteed benefit of SEK 180/day.

The 480 cash benefit days are divided equally between the parents. 240 days to each parent. A parent may transfer up to 180 of her or his days to the other parent. Nearly all parents take advantage of the days available. Around 95 % of the 390 high rate benefit days and some 80 % of the flat-rate days are claimed.

The proportion of parental cash benefit days used by men has steadily increased from 3 % since this option was introduced in 1974 to 18.7 % in 2004.

The Swedish Social Insurance Agency has run several advertising and information campaigns over the years in order to emphasise the importance of both parents claiming the parental benefit. Written material is distributed to all fathers highlighting the importance of early and close contact between father and child. All parents are invited to information meetings about the parental insurance scheme before having their child.

***Temporary parental benefit***

Temporary parental benefit is payable to parents who are caring for a sick child aged up to 12 and in certain cases up to 16. 120 cash benefit days per year are available at 80 % of qualifying income. An average of 7 days per child are drawn each year.

This cash benefit is widely used by both parents. In 2004 fathers accounted for around 48 % of all days claimed. This is an effective option for a two-income family, as it enables both mother and father to combine family commitments with work outside the home.

***"Dad's days"***

The father of a new-born child is entitled to 10 days temporary parental benefit on the birth of his child. These days are meant to be used either to welcome and take care of the new child or to take care of older children in the family when a new child is born. Almost all fathers make use of these days.

***Active fathers***

Since parental leave for fathers was introduced in 1974, the various options available have encouraged fathers to take a more active parental role. There has been a steady increase in the use by fathers of the long periods of leave after a child is born, both in the number of days and the proportion of leave. Almost all fathers claim their "dad's days". They also make extensive use of the option to take parental leave when a child is sick.

**Child-care**

Child-care services in Sweden are distinguished by high standards of quality and by the principle of universal availability.

Pre-schools are for children aged from one up to six years. Both educational activities and practical care are provided. Children attend pre-schools either full time or part time according to parent's working hours.

Half the personnel in pre-schools are qualified pre-school teachers or recreation instructors; half are child-care attendants.

Schoolchildren aged from six up to twelve years can attend after-school centres staffed by recreation instructors and child-care attendants. These can be open both before and after school and during school holidays. Like the pre-schools, they provide a combination of educational activity and practical care. Parents pay a monthly charge.

**Maximum fees for pre-school and school-age child-care**

The maximum fees reform has meant an improvement in the financial situation of most families with children.

To be eligible for the special government grant, the local municipality must charge fees for the pre-school service at a maximum rate of three, two and one per cent, respectively of a household's income (before tax) for the first, second and third child in the family. Fees may not exceed SEK 1 260 per month for the first child, SEK 840 for the second and SEK 420 for the third child.

To be eligible for the special government grant, the local municipality must charge fees for school-age child-care at a maximum rate of two, one and one per cent respectively of the household's assessed income, for the first, second and third child. However, fees may not exceed SEK 840 per month for the first child and SEK 420 per month for the second and third child in school-age child-care.