



Annual report on the application of the European Code of Social Security and its Protocol by Sweden (article 74)

Period from 1 July 2024 to 30 June 2025

I. GENERAL

A. Administration/Organisation

a) Changes made during the reference period

New rules regarding payment protection

Amended ordinance: Social Insurance Code (2010:110)

Basis for decision: prop. 2024/25:39

Entry into force: 1 March 2025

The Government has initiated an opportunity for payment protection for agencies administering social insurance if there is a significant risk that the party liable for repayment will evade the obligation, and the payment obligation concerns a significant amount.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

- *Administrativa sanktioner i socialförsäkringen* (Ds 2025:8), Utredningen En effektivare ordning för att bekämpa bidragsbrott (S 2024:C)
- *Delanalys 1 Tecken på missbruk av Försäkringskassans förmåner hos den organiserade brottsligheten och hur den verkar inom assistansersättning*, Nationellt underrättelsecentrum (A220.933/2025)
- *Efterkontroller inom bostadstillägg. En granskning av hur Försäkringskassan och Pensionsmyndigheten arbetar för att minska felaktiga utbetalningar*, Inspektionen för socialförsäkringen (rapport 2024:14)

- *Försäkringskassans efterhandskontroller av det statliga tandvårdsstödet – påverkar de behandlarnas beteende?* Försäkringskassan (Socialförsäkringsrapport 2025:1)
- *Försäkringskassans och Pensionsmyndighetens arbete med återkrav. En redovisning av myndigheternas organisering, styrning och utfall av sina återkravsverksamheter,* Inspektionen för socialförsäkringen (rapport 2024:8)
- *Kunskapsrapport– Arbetsinkomster trots sjukskrivning,* Utbetalningsmyndigheten (UBM 2024-346)
- *Lägesbild - Försäkringskassans allvarligaste risker för felaktiga utbetalningar och bidragsbrott 2023,* Försäkringskassan (PMi 2024:4)
- *Lägesbild med fokus på avancerade angrepp mot välfärdssystemen,* Utbetalningsmyndigheten (UMB 2025-58)
- *Målet att minska de felaktiga utbetalningarna från välfärdssystemen– en samlad analys av måluppfyllelsen för 2024,* Ekonomistyrningsverket (ESV 2025:15)
- *Omfattningen av felaktiga utbetalningar. Förslag på ersättningar som ska studeras,* Ekonomistyrningsverket (ESV 2024:45)
- *Socialförsäkringen i siffror 2024,* Försäkringskassan (2024)
- *Socialförsäkringen vid utländska inkomster,* Riksrevisionen (RiR 2024:16)
- *Socialförsäkringsskyddet vid internationell rörlighet – Försäkringskassans och Pensionsmyndighetens kontroller,* Riksrevisionen (RiR 2025:14)
- *Säkerställ korrekta utbetalningar från välfärdssystemen – förslag på åtgärder 2024,* Ekonomistyrningsverket (ESV 2024:43)

B. Benefits

a) Changes made during the reference period

Increase in the price base amount

The price base amount (*prisbasbelopp*) is, among other things, the basis for indexations in the social insurance and tax system. Several social security benefits and allowances are linked to the price base amount, which is adjusted each year as of January 1st and based on changes in the general price level in the country. This includes for instance the guarantee pension, income support for the elderly, sickness- and activity compensation, and additional cost allowance paid for adults and children who have additional costs due to a disability. Similarly, for many income-replacing benefits, such as parental benefit, pregnancy benefit, sickness benefit and temporary parental benefit, the ceilings for the benefits (i.e., the maximum benefit obtainable) are adjusted annually according to changes in the price base amount. During the period to which this report refers, the base amount changed as follows:

Year	Price base amount
2024	SEK 57 300
2025	SEK 58 000

Further, the earnings-related old-age pension, income pension, and supplementary pensions, follows the average income development (income index). These pensions are also adjusted on a yearly basis as of January 1st. During the period to which this report refers, the income amount changed as follows:

Year	Income base amount
2024	SEK 76 200
2025	SEK 80 600

In conclusion, many central government transfers are uprated on the basis of price- or income growth in the country.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

- *Konsekvenser av lagändringarna inom assistansersättningen*, Inspektionen för socialförsäkringen (ISF rapport 2025:1)

II. MEDICAL CARE

a) Changes made during the reference period

Government grants to regions and municipalities for integrated and person-centered care

New ordinance: Ordinance (2024:1253) on governmental grants to municipalities and regions for integrated and person-centered care (SFS: 2024:1253).

Entry into force: 1 January 2025

The regulation contains provisions on government grants to regions and municipalities concerning integrated and person-centered care. The purpose of the grant is for the regions and municipalities to be able to implement

measures to form an integrated and person-centered care with a focus on primary care.

Government grants to regions for improved accessibility and increased capacity in the specialized health care

New ordinance: Ordinance (2024:1252) on governmental grants to regions for improved accessibility and increased capacity in the specialized health care (SFS: 2024:1252).

Entry into force: 1 January 2025

The regulation contains provisions on government grants to regions concerning improved accessibility and increased capacity in the specialized health care. The purpose of the grant is for the regions to be able to improve accessibility and increase capacity in the specialized health care.

A register law for the Swedish Agency for Health and Care Services Analysis

Basis for decision: Prop. 2023/24:147, 2024/25:SoU3

Entry into force: 1 January 2025

The new law aims to give the agency the opportunity to process the personal data that is necessary for the agency to be able to carry out its mission to follow up and analyze activities and conditions within health care, dental care and care in as effective a manner as possible. The law also contains provisions aimed at protecting the personal integrity of individuals.

b) Changes decided, planned or proposed for the following year

Updated high-cost protection on pharmaceuticals

Amendment: lag om ändring i lagen (2002:160) om läkemedelsförmåner m.m

Basis for decision: Prop 2024/25:144

Entry into force: 1 July 2025

Through the adjustment, the cost ceiling for the high-cost protection for medicines is increased for patients, from SEK 2,900 to SEK 3,800. The amounts within the so-called high-cost staircase are also increased at each step. In addition, the first step is changed so that the patient pays 75 per cent, instead of 50 per cent, of the cost in the interval. All in all, it is estimated that the fees that the individual may at most have to pay will increase by SEK 900 over a twelve-month period. The purpose of this

adjustment is to improve the possibilities for sustainable financing of pharmaceutical costs.

c) Research (including evaluation), completed or initiated

- *Ansvar för hälso- och sjukvården* (SOU 2025:62)
- *Ett nytt regelverk för hälsodataregister* (SOU 2024:57)
- *Försäkringskassans efterhandskontroller av det statliga tandvårdsstödet – påverkar de behandlarnas beteende?* Försäkringskassan (Socialförsäkringsrapport 2025:1)
- *Intyg om rätt till sjukvård för utlandsboende*, Inspektionen för socialförsäkringen (ISF rapport 2025:2)
- *Stärkt patientsäkerhet genom rätt kompetens – utifrån hälso- och sjukvårdens och tandvårdens behov* (SOU 2025:63)
- *Säkerställ tillgången till läkemedel – förordnande och utlämnande i bristsituationer* (SOU 2025:43)
- *Tiotandvård – ett förstärkt högkostnadsskydd för tandvård* (SOU 2024:70)

III. SICKNESS BENEFIT

a) Changes made during the reference period

Amended ordinance on allowance for workplace-oriented rehabilitation support

Amended ordinance: Förordningen (2014:67) om bidrag till arbetsgivare för köp av arbetsplatsinriktat rehabiliteringsstöd för återgång i arbete
Entry into force: 1 January 2025

The Government has decided to implement amendments to the ordinance concerning the allowance for workplace-oriented rehabilitation support that can be paid to employers to promote employees' return for work. The maximum allowance payable increased from SEK 10 000 to SEK 20 000, for enhanced support and rehabilitation.

Increased levels of sickness- and rehabilitation benefit

Amendments: Social Insurance Code (2010:110)
Basis for decision: Government Budget Bill 2025 (Prop. 2024/25:1)
Entry into force: 1 January 2025

The Government has decided on several new initiatives to enhance the support for individuals returning to work after sick leave. From 1 January

2025, the sickness- and rehabilitation benefit in special cases increased with approx. SEK 2 100 per month. The residential supplement payable to recipients of sickness- and rehabilitation benefit were simultaneously raised with SEK 1 700 per month and, for recipients with children, an additional SEK 500 per child (up to three children).

Amended rules regarding the waiting-period for older self-employed

Amendments: Social Insurance Code (2010:110)

Basis for decision: Government Budget Bill 2025 (Prop. 2024/25:1)

Entry into force: 1 January 2025

Through the Governments' amendment, the previous upper age limit of 55 years for self-employed to change to a shorter waiting period for sickness benefit was removed.

Amended ordinance on allowance for assistive devices

Amended ordinance: Förordningen (1991:1046) om bidrag till arbetshjälpmedel

Entry into force: 1 July 2024

The Government has decided to implement several amendments to the ordinance concerning allowance for assistive devices. The aim of the decision is to clarify and modernize the regulations, and to simplify and improve the handling of repayment cases.

b) Changes decided, planned or proposed for the following year

Amended rules regarding certain crediting

Amendments: Social Insurance Code (2010:110)

Basis for decision: Government Budget Bill 2025 (Prop. 2024/25:1)

Entry into force: application from 1 July 2025

The rule applicable for certain groups of refugees on crediting periods of residence in a previous home country for sickness compensation and activity compensation in the form of guarantee compensation will be amended and removed, in accordance with the applicable rules for other residents in Sweden.

c) Research (including evaluation), completed or initiated

- *Analys av aktiviteter under tid med aktivitetsersättning*, Försäkringskassan (Svar på regeringsuppdrag, 2024-10-31)

- *Analys av skillnader i nyttjande av sjukförsäkringen*, Försäkringskassan (Svar på regeringsuppdrag, 2025-04-01)
- *Arbetsmarknaden för personer med aktivitetsersättning*, Försäkringskassan (Socialförsäkringsrapport 2024:3)
- *Bidrag till hjälpmedel på jobbet*, Inspektionen för socialförsäkringen (2024:11)
- *Försäkringskassans samordningsuppdrag*, Inspektionen för socialförsäkringen (2025:3)
- *Psyisk ohälsa i dagens arbetsliv*, Försäkringskassan (Försäkringskassans lägesrapport 2024:1)
- *Rapport - Uppdrag att analysera behovet av förändringar i lagen (2003:1210) om finansiell samordning av rehabiliteringsinsatser*, Försäkringskassan (Svar på regeringsuppdrag, 2024-12-02)
- *Rapport - Uppdrag till Försäkringskassan att säkerställa genomförande av socialfondsprojekt som identifieras inom ramen för samordningsförbundens beredningsstruktur*, Försäkringskassan, (Svar på regeringsuppdrag, 2025-05-12)
- *Samordnat stöd leder till bättre försörjning*, Inspektionen för socialförsäkringen (2024:12)
- *Sjukersättningens utveckling över tid*, Försäkringskassan (Korta analyser 2025:2)
- *Studier om sjukskrivningsfalls duration och mönster*, Försäkringskassan (Forskarrapport 2024:6)

IV. UNEMPLOYMENT BENEFIT

a) Changes made during the reference period

No changes to report.

b) Changes decided, planned or proposed for the following year

A new act on Unemployment Insurance

A new act on unemployment insurance and consequential legislative changes, approved by the Riksdag (Swedish parliament) in June 2024, will enter into force on 1 October 2025.

A new income-based unemployment insurance aims to more clearly contribute to the transition between jobs, simplify the administration for unemployed persons, employers and unemployment insurance funds, as well as to more efficiently prevent incorrect payments of unemployment benefits. Eligibility to unemployment benefits will be based on a person's income (income condition), instead of fulfilment of a work condition. The reform

also includes a gradual reduction of the unemployment benefits during the unemployed person's benefit period and the length of the benefit period will be differ - 100, 200 or 300 days - depending on the person's previous income during a reference period.

Proposal in the spring budget for 2025

In the spring budget for 2025, the Government proposed to allocate funds to bring forward the increase of the highest level of unemployment benefits by approximately two months, to 4 August 2025 instead of 1 October 2025 when the reformed income-based unemployment insurance will enter into force. The Riksdag (Swedish parliament) has approved the spring budget and the Government has decided that the highest level of unemployment benefit should be increased from SEK 1,200 to SEK 1,236 during the first 100 days of compensation with effect from on 4 August 2025. The background to the proposal is the current high level of unemployment in Sweden.

c) Research (including evaluation), completed or initiated

- *Arbetslöshetsförsäkringens täckningsgrad 2005 – 2024*, Inspektionen för arbetslöshetsförsäkringen (Rapport 2024:10)
- *Orsaker till minskad sanktionsgrad hos arbetslöshetskassorna*, Inspektionen för arbetslöshetsförsäkringen (Rapport 2025:7)
- *Orsaker till olika sanktionsgrader hos a-kassorna*, Inspektionen för arbetslöshetsförsäkringen (Rapport 2025:2)
- *Utformning av och alternativ för en ny kollektivavtalad arbetslöshetsförsäkring* (SOU 2024:86)

V. OLD AGE BENEFIT

a) Changes made during the reference period

No changes to report.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

- *Pension och skatt 2025. Skatteavdrag för pension och lön vid olika åldrar*, Pensionsmyndigheten (VER 2024-458)
- *Pensionsnivåer och pensionsavgiften – analyser på hundra års sikt*, Pensionsavgiftsutredningen (SOU 2025:41)

- *Spara till pension som företagare*, Pensionsmyndigheten (VER 2024-364)
- *Sveriges pensioner 2006–2023. Allmän inkomstgrundad pension, tjänstepension och privat avdragsgill pension*, Pensionsmyndigheten (VER 2024-404)

d) Rates of payment during the reference period (Art 65, p 10)

Period under review	Cost-of-living index	Index of earnings*
A. Beginning of period May 2024	416,18	160,6*
B. End of period May 2025	416,95	164,1*
C. Percentage A/B	99,8%	97,8%

*March -24 to March -25

Period under review	Benefit		
	Average per Beneficiary I	Benefit for Standard beneficiary II	Other estimates of benefit level III
A. Beginning of period May 2024	15 540	25 470	
B. End of period May 2025	16 399	16 015	
C. Percentage A/B	94,7%	98,6%	

VI. WORK ACCIDENT AND OCCUPATIONAL DISEASE BENEFIT

Not accepted by Sweden.

VII. FAMILY BENEFIT

a) Changes made during the reference period

A more flexible parental benefit

Amendments: Social Insurance Code (2010:110) and Parental Leave Act (1995:584)

Basis for decision: Government Budget Bill 2024 (Prop. 2023/24:1)

Entry into force: 1 July 2024

As of 1 July 2024, the possibilities to use parental benefit simultaneously for two parents has been strengthened, so that both parents can be on leave together for a longer period. The number of the so-called double days has increased (from a total of 30 to 60 days) and the possibility to use them has been extended (from 12 months to 15 months). A possibility to transfer the right to parental benefit to another insured person who stays home from work to care for the child has been introduced. The recipient can for example be a close relative, such as a grandparent. When parents have joint custody of a child, they can transfer 45 days each. The amended rules are important steps for a more flexible parental insurance, and to promote gender equality.

A more consistent legal framework for parental benefit

Amendments: Social Insurance Code (2010:110)

Basis for decision: Government Budget Bill 2025 (Prop. 2024/25:1)

Entry into force: 1 April 2025

A restriction on the use of minimum-level and basic-level parental benefit days during non-working hours was introduced. In addition, the possibility of using minimum-level and basic-level days while simultaneously engaging in paid work was limited.

Extended temporary supplementary allowance for families with children

Amendments: Social Insurance Code

Basis for decision: Spring Amending Budget for 2024 (Prop. 2023/24:99)

Entry into force: 1 July 2024

Due to the recent increased costs of living, a temporary supplementary allowance has since July 2022 been provided to families with children receiving housing allowance. Until 31 December 2024, the temporary allowance was paid out to eligible families with a maximum of SEK 2 100 per month. The housing allowance is a means-tested, and therefore well targeted, benefit for reaching households with weaker financial situations.

Extended temporary supplementary allowance for families with children

Amendments: Social Insurance Code

Basis for decision: Government Budget Bill 2025 (Prop. 2024/25:1)

Entry into force: 1 January 2025

Through the amendment, the temporary supplementary allowance to families with children was extended again (applicable from 1 January 2025 until 30 June 2025). For this period, the temporary allowance can be paid out to eligible families with a maximum of SEK 1 325 per month.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

- *Arbetsmarknadseffekter av att få barn i Sverige*, IFAU (rapport 2024:13)
- *Barnhushållens ekonomi, resultatindikatorer för den ekonomiska familjepolitiken*, Försäkringskassan (svar på regeringsuppdrag 2025)
- *Bidragsbrott – vab*, Försäkringskassan (Försäkringskassan lägesbild 2025:1)
- *Bostadsbidragets måluppfyllelse – trångboddhet och absolut fattigdom*, Riksrevisionen (RiR 2024:15)
- *En nordisk jämförelse av föräldraförsäkringen*, Försäkringskassan (Korta analyser 2024:4)
- *Ett svenskt lapptäcke. Föräldraförsäkringen under 50 år*, SNS, Forskningsrapport 2025.
- *Har omsorgen om barnen blivit mer jämställd?* Inspektionen för socialförsäkringen (rapport 2024:9)
- *Inkomsttrygghetens nya mosaik*, SNS, Forskningsrapport 2025
- *Nyanlända flyktingfamiljers inkomstkällor och deltagande i SFI och förskola*, IFAU (rapport 2024:14)
- *Tänker föräldrar på pensionen när de väljer att vara hemma med barnen?* Inspektionen för socialförsäkringen (2024:7)
- *Uppföljning av överlåtelse av föräldrapenning*, Försäkringskassan (svar på regeringsuppdrag 2025)
- *Vägar mot en mer jämställd föräldraledighet*, Försäkringskassan (Socialförsäkringsrapport 2024:2)

VIII. MATERNITY BENEFIT

a) Changes made during the reference period

No changes to report.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

Nothing to report.

IX. INVALIDITY BENEFIT

a) Changes made during the reference period

No changes to report.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

Nothing to report.

d) Rates of payment during the reference period (Art 65, p 10)

Period under review	Cost-of-living index	Index of earnings*
A. Beginning of period May 2024	401,19	151,1
B. End of period May 2025	416,18	160,5
C. Percentage A/B.....	96,2%	94,1%

*April -23 to April -24

	Benefit
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Period under review*	Average per Beneficiary I	Benefit for Standard beneficiary II	Other estimates of benefit level III
A. Beginning of period May 2024	16 896	26 327	
B. End of period May 2025	17 425	26 427	
C. Percentage A/B.....	96,9%	99,7%	

X. SURVIVORS' BENEFIT

a) Changes made during the reference period

No changes to report.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

No changes to report.

e) Rates of payment during the reference period (Art 65, p 10)

Period under review	Cost-of-living index	Index of earnings*
A. Beginning of period May 2024	416,18	160,6*
B. End of period May 2025	416,95	164,1*
C. Percentage A/B	99,8%	97,8%

*April -24 to April -25

Period under review*	Benefit		
	Average per Beneficiary I	Benefit for Standard beneficiary II	Other estimates of benefit level III

A. Beginning of period May 2024	10 049	15 959	
B. End of period May 2025	9 785	15 499	
C. Percentage A/B	97,3%	97,1%	

XI. FINANCING

a) Changes made during the reference period

No changes to report.

b) Changes decided, planned or proposed for the following year

No changes to report.

c) Research (including evaluation), completed or initiated

Nothing to report.

Comments to questions posed to Sweden in the conclusions of the Committee of Experts on the Application of Conventions and Recommendations of the International Labour Organisation (ILO)

In the report and conclusions of the Committee of Experts on the Application of Conventions and Recommendations of the ILO on the annual reports concerning the application of the European Code of Social Security and its Protocol from 2025, in appendix XVII, the Swedish Government is requested to provide additional information concerning the application of the European Code of Social Security and its Protocol. The Government's responses are presented below.

“Part IX (Invalidity benefit). Articles 54 and 56 of the Code, as amended by the Protocol. Level of benefit for inability not exceeding two-thirds

In its previous conclusions, the Committee noted that the invalidity benefit called sickness compensation (sjukersättning) is paid at four different levels – one quarter, one half, three quarters or a full benefit – according to the degree of incapacity, and that the full benefit is paid at a rate of 64.7 per cent of the person's assumed future annual income. The Committee recalled that Article 54 of the Code, as amended by the Protocol, requires that the full benefit for total incapacity, at the rate of at least 50 per cent of previous earnings, shall be granted already when the degree of incapacity reaches two thirds. The Committee observed, however, that in Sweden a person with a two-thirds incapacity cannot be granted a benefit above one half, which does not attain the level of invalidity benefits prescribed by the Code.

The Committee notes the Government's indication in its report that the rate of sickness compensation for a person with work incapacity of two thirds would equal to approximately 49 per cent of the previous income reduced, accordingly by two thirds. Furthermore, the Government refers to additional forms of compensation available, inter alia, for persons with disability in need of support, such as the housing supplement (bostadstillägg), perceived by more than 40 per cent of persons receiving sickness compensation. The Government also indicates that about nine out of ten employees on the Swedish labour market are covered by insurance plans based on collective agreements which complement the statutory sickness insurance and thus ensure a higher level of compensation also in the event of disability.

The Committee points out that the replacement rate of invalidity benefit shall be assessed against the total of the previous earnings of the standard beneficiary, and therefore, shall not be subject to reduction by two thirds, under Articles 56 and 65 of the Code. The Committee further observes from the Government's information that only a person with partial work incapacity of no less than three-quarters would obtain sickness compensation of approximately 50 per cent of the total previous income. The Committee further recalls that complementary insurance schemes may be taken into

account for the calculation of the replacement rates of benefits, but only subject to the conditions laid down in Article 6 of the Code. As regards means-tested welfare benefits, such as the Swedish housing supplement, the Committee considers that these cannot be regarded as a social security benefit to apply Part IX of the Code due to additional qualifying conditions. *The Committee once again strongly requests the Government to adjust the parameters of the sickness compensation with a view to giving full effect to Article 54 of the Code, as amended by the Protocol. As regards the complementary benefits provided by voluntary private schemes, the Committee requests the Government to provide more detailed information on compliance of such schemes, particularly the Industry and Trade's supplementary pension scheme and the Avtalspension SAF-LO pension insurance scheme, with Article 6 of the Code.*"

Sickness compensation (*sjukersättning*) can be paid out to people aged 19–65 who have a permanently reduced work capacity due to sickness, injury or disability. It is granted for an indefinite term and can be paid as an income-related benefit, linked to the individuals' income from work, or, in the form of a guarantee compensation, which is a residence-based benefit for those that have had little or no previous work income. Sickness compensation is provided as full, three-quarter, half or one-quarter benefit, depending on the assessed degree of incapacity. The assessment of the reduction in work capacity is however always made in relation to full-time work. Due to this, the insured person's previous working hours does not influence the evaluation of how much their work capacity is considered reduced. Another note here is that it is also assumed, but not required by law, that a person with partial incapacity still can continue to work part-time and receive an income (as they are assessed to have both a partial *incapacity* and a partial *capacity* to work).

With full benefit, the income-related sickness compensation is 64,7 % of the notional income. The notional income is calculated on the basis of the recipients' previous income during a specified period. The maximum income-related sickness compensation receivable per month is SEK 23 777 in 2025. The legislative provisions concerning sickness compensation can be found in the Social Insurance Code (*Socialförsäkringsbalk 2010:110*), Section C, Chapter 33. The Swedish Social Insurance Agency (*Försäkringskassan*) administer the benefit.

About nine out of ten employees on the Swedish labour market are covered by insurance plans based on collective agreements by the labour market parties, i.e., trade unions and employers' organisations. In certain areas of work, the coverage rate is even higher. For example, in 2024, 95 percent of all employees within the industrial/manufacturing sector were covered (Swedish National Mediation Office, 2025). Through these collectively agreed

insurances, covered individuals can receive various forms of compensations which complement the amounts of benefit that are payable from the social insurance system.

One example of a collectively agreed insurance is the AGS Group sickness insurance (*Avtalsgruppsjukförsäkring*) which provides complementary compensations to employees that are granted sickness benefit, activity compensation or sickness compensation from the Social Insurance Agency. The monthly AGS-compensation is, in short, determined by the persons' income from work at the time of the illness or injury. Income parts over 7.5 price base amounts are also included in this calculation. Full monthly AGS compensation equals to 15 per cent of the income. For insured persons whose annual income exceeds 7.5 price base amounts, the full monthly compensation is 65% on income parts between 7.5 and 20 price base amounts and 32.5% on income parts between 20 and 30 price base amounts. The following describes the total amount of financial support that a theoretical individual can receive in various scenarios, when accounting for both the compensations from the social insurance system and the AGS, according to the Avtalspension SAF-LO insurance scheme agreement.

As in last years' reply, we use an individual with a full-time work income of SEK 22 011 per month for the calculations. With this income, a person with 2/3 incapacity would receive about SEK 7 121 ($\text{SEK } 22\,011 \times 0,647 \times 0,5$) per month in income-related sickness compensation from the social insurance system. I.e., half-level of full benefit, as a 2/3 degree of incapacity would not be sufficient to qualify for the higher levels of benefit. The amount SEK 7 121 is about 32 % *of the total previous work income*. However, as previously concluded, when assessing the economic security with income-related sickness compensation for a person whose ability to work is reduced with 2/3, we see that it is more illuminating to compare the sickness compensation to the previous income that is lost due to the incapacity to work. The amount SEK 7 121 is about 49 % *of the previous income that is lost due to incapacity to work*. (The previous income that is lost due to incapacity to work amounts to about SEK 14 674 ($22\,011 \times 2/3$). In general terms the relation is $0,647 \times 0,5 / 2/3 \approx 0,48525$).

The additional monthly compensation from AGS would in this hypothetical example amount to SEK 1,651 ($22\,011 \times 0,15 \times 0,5$). When accounting for both the sickness insurance above and the AGS, the total monthly compensation for the individual would be SEK 8 772 ($7121 + 1651$). This is

about 40 % of the total previous work income, or about 60 % of the previous income that is lost due to incapacity to work.

Recipients of sickness compensation can also receive other benefits from the social insurance system. Besides the means-tested housing supplement, which we elaborated on in last years' reply and won't include here now, the general child allowance is SEK 1 250 per month and child, and it is provided to all parents regardless of their income. There is also a large family supplement paid to those that receive child allowance for two or more children. For a parent with two children, as in the standard beneficiary for Invalidity in the Code, the supplement would be an extra 150 SEK per month. If we include these benefits in our calculations, the total compensation for our hypothetical individual would be 11 422 SEK per month (7121+ 1651 + 1250 + 1250 + 150). This is about 52 % of the total previous work income, or about 78 % of the previous income that is lost due to incapacity to work.

On a final note, as previously mentioned, we can assume, although it is not a requirement by law, that a person with partial incapacity continues to work part-time and accordingly still receive an income. In this hypothetical case, such an income could be up to SEK 7 337 per month (i.e., 1/3 of SEK 22 011, as the person has a 2/3 degree of incapacity to work and thus a 1/ 3 degree of capacity to work remaining).

“Part X (Survivors’ benefit). Articles 60(1) and 64 of the Code. Duration of benefit

In its previous comments, the Committee observed that the former widow’s pension (änkepension) was gradually replaced by an adjustment pension (omställningspension) which is only payable to a surviving spouse younger than 65 years of age for an initial period of 24 months after his/her death and beyond that period only until the youngest dependent child reaches the age of 12.

The Committee observes from the Government’s report that the periods and eligibility conditions for the payment of adjustment pensions have not been modified. The Government further specifies that the purpose of the adjustment pension is to provide economic protection for a short period in order to facilitate a transition after a spouse’s death. Furthermore, while the adjustment pension is provided during a limited period, the child pension can be paid out at least until the child turns 18 years old. In addition, the Government refers to other allowances to which families which children are entitled until the child reaches 16 years.

The Committee recalls that Article 64 of the Code does not establish a fixed payment duration but prescribes that survivors’ benefits “shall be granted throughout the

contingency”. In respect of the determination of the contingency, the Committee recalls that under Article 60(1) of the Code “in the case of a widow, the right to benefit may be made conditional on her being presumed, in accordance with national law or regulations, to be incapable of self-support”. This legal presumption refers to the circumstances that may prevent a surviving spouse from carrying on a remunerative activity. For example, in view of the difficulties of finding a job at a higher age, survivors’ benefits are often payable already some years before reaching the pensionable age. Furthermore, survivors’ benefits often extend to spouses until their children reach the age of 15 years or over, in line with the definition of a child under Article 1(h) of the Code. The Committee further recalls that under Schedule to Part XI, as amended by the Protocol, a standard beneficiary for survivors’ benefit may be considered a “widow with two children” or “two children if the widow’s pension is conditional on her being incapable of self-support.”

In order to assess the eligibility conditions for survivors’ benefits, the Committee requests the Government to provide information on any measures taken to ensure that a surviving spouse at a higher age, who was previously dependent on a deceased worker, is provided with support measures, including employment support measures, after the expiration of the two-year period of adjustment pension. The Committee further requests the Government to provide information on whether a child pension, together with other allowances provided in respect of two children of a deceased worker older than 12 years, meets the replacement rate of 45 per cent of the reference wage, according to the Schedule to Part XI, as amended by the Protocol.”

As stated in last years’ reply, the survivor's pension (*efterlevandepension*) in Sweden consists of adjustment pension (*omställningspension*), child pension (*barnpension*), and widow's pension (*änkepension*). The widow's pension was however abolished in principle from 1990 onwards, and replaced by the adjustment pension, which can be paid to both surviving women and men younger than 66 years of age. The purpose of survivor’s pension is to provide economic protection for a short adjustment period in order to facilitate a transition after a spouse’s death. The requirement for entitlement is that the deceased person has worked or lived in Sweden at some point. The legislative provisions concerning survivor’s pension can be found in the Social Insurance Code, Section F, Chapter 75-92.

Adjustment pension is thus the primary form of survivor’s pension for adults in Sweden, and it is equal for widows and widowers. It is paid out for 12 months, or, if the survivor has children, until the youngest child turns 12. If the child/children instead are 12 years old or older at the time of death, the adjustment pension will be extended for another 12 months.

For underage children, in the case of death of one or both parents, there is a specific economic protection in the form of child pension. The survivor's benefit for children (*efterlevandestöd för barn*) is a complementary basic protection scheme for those who receive a low child pension, or none at all. While adjustment pension is provided during a limited period, the child pension and the survivor's benefit for children can be paid out at least until the child turns 18 years old. Until the child reach the age of 18, the surviving parent or guardian of the child will be the recipient of these compensations.¹

There is no concept of “dependent spouse” in the Swedish old-age pension system, including for survivors. The same applies for the parental insurance scheme, which encourages and facilitates for both women and men to work, also after becoming parents. There are however many forms of support-measures in place, including for employment, to any individual that is unable to support themselves, and/or their potential children. The financial support or assistance provided however differs depending on the situation, and why the individual in question has been, or still is, incapable of self-support. An adult surviving spouse, up to 66 years of age, with or without children, who have had two years of adjustment pension payments, but yet not retired, can:

- If they are unemployed, register as a job seeker at the Swedish Public Employment Service (*Arbetsförmedlingen*) and begin searching for work in order to obtain an income that would contribute to self-sufficiency. After registration the Public Employment Service shall, usually within 30 days, draw up an individual action plan together with the jobseeker. The action plan should contain an assessment of the jobseeker's need of support, planned measures and activities, obligations as well as the focus of the job seeking. The jobseeker should also submit monthly activity reports and when necessary, further check-ups or meetings are held.
- After registering with the Swedish Public Employment Service the same surviving spouse may also be eligible for unemployment benefits (*arbetslöshetsersättning*) from an unemployment insurance fund if he/she is unemployed and unable to find a job, but previously has worked. The Swedish unemployment insurance covers both employed and self-

¹ For children over 18 years of age, child pension and surviving children's allowance can be extended (paid out for a longer period) if the child studies in primary or secondary school, or an equivalent school, and if the studies make them entitled to study aid from the Swedish Board of Student Finance, or, extended child allowance from the Swedish Social Insurance Agency. It can be paid up until June of the year the child turns 20. In such cases, the child will be the recipient of the compensation, as they are above 18 years of age.

employed workers. The jobseeker must fulfil certain conditions for eligibility, including, inter alia, the general conditions of being able to work and to take up work, registered with the Public Employment Service and be available to the labour market. In the current unemployment insurance, the compensation period for unemployment benefits is a maximum of 300 days, or 450 days for those who have children under the age of 18, for a maximum of five days per week. The upper age limit for unemployment benefits is currently 66 years, but as from 2026 the entitlement will cease when the jobseeker reaches the recommended age for pensions, the so-called pension age adjustment (*riktålder för pension*). As from the 1 October 2025, a new income-based unemployment insurance will come into force. Eligibility to unemployment benefits will be based on a person's income, instead of fulfilment of a work condition. There will also be a gradual reduction of the unemployment benefits during the jobseeker's compensation period and the length of the period will differ - 100, 200 or 300 days - depending on the previous income during a reference period.

- If the same surviving spouse has not found work after the compensation period of unemployment benefits has come to an end, they can participate in an active labour market programme called the Job and Development Programme at the Swedish Public Employment Service. It provides individually tailored measures and support with the aim to break the unemployment. The jobseeker can participate in the programme until he/she starts working, studying full-time (outside of the programme), taking full-time parental leave, falls ill for a period longer than 30 days, is eligible for guarantee pension (at the age of 66 in 2025) or is eligible for unemployment benefits. When participating in the programme, the individual can receive financial support in the form of activity grant (*aktivitetsstöd*) which is administered and paid by the Swedish Social Insurance Agency (*Försäkringskassan*).
- If the same surviving spouse is registered as unemployed but not eligible for unemployment benefits, they can after a period as long-term unemployed and under certain circumstances still participate in a Job and Development Programme and receive necessary support.
- The same surviving spouse can also receive other forms of support and active labour market programmes that the Swedish Public Employment

Service offer, based on an individual assessment. For many of these, for example, labour market training, preparation activities, or support to start a business, the individual can also qualify to receive activity grant, as mentioned above. If he/she take part in a programme or course somewhere other than where they live, the Swedish Public Employment Services can grant compensation for travel expenses and accommodation. Similarly, this compensation can be granted for job interviews. As for jobseekers who receive unemployment benefits, jobseekers who participate in active labour market programmes need to fulfil certain criteria for receiving benefits, such as, inter alia, submit activity reports and actively look for work.

- If the same surviving spouse is unemployed yet permanently unable to work part-time or full-time due to sickness, injury or disability, they can be eligible for sickness compensation from the Swedish Social Insurance Agency. If he or she is older and close to the recommended retirement age when applying, namely 60 years and 11 months or older for 2025, there are certain rules in place which allows for the work ability to be assessed with different, more eased, criteria compared to those for younger applicants.
- The same surviving spouse can also be eligible to receive other forms of financial support from the social insurance system. In all situations above, the same surviving spouse would, as concluded, also receive financial support in the form of child pension and/or surviving children's allowance, if they have children up to the age of 18. Additionally, they would receive child allowance (*barnbidrag*) for their children until the children turn 16 years old. The child allowance is universal and paid automatically to all parents that have children in Sweden, regardless of their income or employment status.
- When the children have turned 16 years old, study allowance (*studiebidrag*) can instead be paid out, if the children are studying at upper secondary school. Families with low income can also be granted a supplementary allowance. If the children still studies at compulsory school or special school when they have turned 16, extended child allowance (*förlängt barnbidrag*) is paid out instead, until the child leaves school. The child allowance, the study allowance, and the extended child allowance are all paid out with the same monthly amount (of SEK 1 250). A large family

supplement (*flerbarnstillägg*) is also provided to those that receive child allowance, study allowance, or additional child allowance, for two or more children. In all these cases, the surviving parent would be the recipient of the benefits until the children turns 18.

- Families with children that have low income, or no income at all, can be eligible for housing allowance, which is a means-tested benefit. The size of the allowance depends on housing costs, the size of the home, household income and number of children. A surviving parent with two children, no income from work, and a monthly rent of SEK 8 200², could as an example receive SEK 4 200 per month in housing allowance.
- Lastly, social assistance (*ekonomiskt bistånd*) is a form of last resort assistance in Sweden. It is administered and provided at the local level by the municipalities, although the legislative framework is set at national level. Social assistance is targeted at individuals and families with low income, and it is available to those who temporarily, for a shorter or longer period, are without sufficient means to support themselves. Entitlement is given to everyone assessed as in need of the support. The amount payable depends on the person's needs and varies with the claimant's income (the assistance will bring their income up to a minimum resource level, which is adjusted on an annual basis). Entitlement to social assistance also gives right to additional support to cover reasonable costs of housing, electricity, home insurance, unemployment insurance and membership in trade union, etc. Individual assessments are made to determine what is reasonable costs for the applicant.

To conclude, a surviving spouse with or without children, unemployed, who have had two years of adjustment pension payments, but yet not retired, have extensive possibilities and entitlements to both financial support and employment support measures, to become and remain self-sufficient.

² This is the average cost for rent in Sweden for 2024 for a parent with sole custody of their children. Source: Statistics Sweden, 2025.

Concerning the level (amount) of child pension and related allowances that can be provided for two children 12 years old or older³, in the case of death of a parent who worked, a few examples and calculations are provided below.

If one parent has deceased:

In this example, the parent who worked has deceased and a surviving spouse (parent) is still alive. We assume that the surviving parent no longer receives adjustment pension and does not have any income from work. We further assume that the deceased parent had an income of SEK 46 375 per month.⁴ The child pension typically equals to 35% of the deceased person's pension base. However, when the youngest child turns 12 years, this amount is 30 % instead. In cases of more than one child, 25 percentage points, or 20 when the youngest child becomes 12 years, are added for each additional child and the sum is divided equally among the children. The deceased person's pension base, and the method for calculating the amount of child pension, further differ depending on whether the deceased person is above or below 66 years of age (66 years is the recommended retirement age for pension). Here, we will assume that the deceased person is 53 years old and thus below 66, as they are still working full-time and have younger children.

The total monthly compensation for the surviving parent, in the form of child pension, would in this example be SEK 11 085 (SEK 5 529 per child), which is equal to 23,8 % of the reference wage. If we also account for the child allowance, which is SEK 1 250 per month and child, and the large family supplement, which is an additional 150 SEK per month for a parent with two children, the total compensation would instead be SEK 13 735 per month. This is equal to 29,6 % of the reference wage.

If both parents have deceased:

In this example, both parents have deceased - one who worked, same assumptions as above, and one who didn't work (and never have had an income of their own). If both parents are dead, the child pension is 35% of

³ Note that in this example we however assume that the children would be 13 years at the minimum, or older. The reason is that the survivor would be entitled to an additional 12 months of adjustment pension for children that are 12 years old or older. And, as we understand it, you are interested in the economic situation for the survivor when the adjustment pension no longer is paid out – i.e. the youngest child would at minimum be 13 years old.

⁴ This sum is equal to 125 per cent of the average income in Sweden for 2025, i.e., the reference wage here. Source: Statistics Sweden.

the pension of each parent, even if the child has turned 12 years. In cases of more than one child, 25 percentage points (20 when the youngest child becomes 12 years) are added for each additional child and the sum is divided equally among the children.

The total monthly compensation, in the form of child pension, would in this example be slightly higher, namely 13 270 SEK (SEK 6 635 per child), which is equal to 28,6 % of the reference wage. If we also account for the child allowance and the large family supplement, the total compensation would instead be SEK 15 920 per month. This is equal to 34,3 % of the reference wage.

Another important note, briefly mentioned in last years' reply, is that survivors can be entitled to additional forms of compensation if the deceased parent/spouse/partner was covered by a collective agreement by the time of their death. And as concluded above, about nine out of ten employees on the Swedish labour market have such coverage. The TGL Group life insurance (*Tjänstegruppplivförsäkringen*), administered by Afa Försäkring, is an automatically included insurance that provide compensation in the form of one-off payments to the survivors, and funeral assistance. The grants are tax-free, and the amounts will depend on the deceased's working hours, age and how many survivors there are. To provide a relevant example: if the deceased person was 54 years old or younger and worked more than 16 hours/week - which we have assumed in our previous calculations - the compensation for 2025 to a surviving parent, spouse, child or registered partner would be SEK 352 800 in a basic amount, an additional supplement of SEK 117 600 to surviving children 17 years or younger, and SEK 29 400 in funeral assistance.⁵

In summary, the collectively agreed insurances and its compensations can have a significant impact on a survivors' economic situation in the event of death. In the example above, a total of SEK 499 800 would be paid out to the survivors from the TGL. If distributed evenly over a five-year⁶ period, this sum would correspond to a monthly compensation of SEK 8 330. If we are to account also for this amount, the following apply:

⁵ It should also be noted that there are possibilities to voluntarily add on extra protection to the TGL, in the form of "repayment cover" and/or "family cover". If the deceased parent had such extra insurance, the survivors could receive other additional benefits, paid monthly, until they turn 65 or 66 (for 2025).

⁶ By using a 5-year period as an example, we can demonstrate what impact the lump-sum could have monthly for our hypothetical survivor from the time that their youngest child is 13 years old, until they turn 18 (when the parents' obligation to provide maintenance ceases in Sweden).

- *If one parent has deceased:* the total monthly compensation would correspond to SEK 19 388 (11 058 + 8 330, i.e., excluding child allowance and large family supplement) or SEK 22 038 (11 058 + 1 250 + 1 250 + 150 + 8 330, i.e., including child allowance and large family supplement). This is equal to 41,8 % or 47,5 % of the reference wage.
- *If both parents have deceased:* the total monthly compensation would correspond to SEK 21 600 (13 270 + 8 330, i.e., excluding child allowance and large family supplement) or SEK 24 250 (13 270 + 1 250 + 1 250 + 150 + 8 330, i.e., including child allowance and large family supplement). This is equal to 46,5 % or 52,3 % of the reference wage.