



ESPN Thematic Report on Social Investment Sweden

2015

Björn Halleröd
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EUROPEAN SOCIAL POLICY NETWORK (ESPN)

**ESPN Thematic Report on
Social Investment
Sweden**

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Contents

SUMMARY	6
1 ASSESSMENT OF OVERALL APPROACH TO SOCIAL INVESTMENT	8
2 ASSESSMENT OF SPECIFIC POLICY AREAS AND MEASURES/ INSTRUMENTS	9
2.1 Support for early childhood development	9
2.2 Supporting parents' labour market participation	11
2.3 Policy measures to address social and labour market exclusion	12
REFERENCES	15
APPENDIX	16
TABLES	
Table 1. Per cent of all children who attend daily child care in 2012.	9
Table 2. Per cent of children eligible to upper secondary education (gymnasium) 2008-2012.	10
Table 3. Employment rate among households with children under age 7, 2006-2013	11
FIGURES	
Figure 1. AROP among households with and without children	10
Figure 2. Sweden: Participants in ALMP programs by category	13
Figure 3. Income from work in 2012 prices. Full time employed 1995-2012. Median, 10th percentile, and 90th percentile.....	14
Figure 4. At risk of poverty (AROP) among 20-64 years old depending on labour market attachment 1995-2012.....	14
Figure 5. Middle-aged women's participation in paid work and public resources for long-term care as proportion of GDP in different EU-countries year 2005-2007	16
Figure 6. Unemployment net replacement rates for an average production worker, 1990-2010.	16
Figure 7. Long term (>12 months) unemployed as per cent of all unemployed in Sweden, EU-27 and a selection of EU-countries.....	16
Figure 8. Long term (>12 months) unemployed as per cent of all unemployed and per cent of active population in Sweden and EU-27, 2004 - 2013.	17

Summary

Sweden has a comparatively long tradition of a comprehensive approach to social investments including high coverage childcare, near universal secondary youth education, extensive secondary level education for adults, high expenditure on active labour market policies (ALMP) with a strong emphasis on training and skills including of older workers. Such policies have been combined with leave, care and social insurance programs that facilitate a favourable economic life cycle. These include extensive parental leave and unemployment insurance as well as a comprehensive long-term care system for older people. This system has secured good social and economic returns on social investment. However, there are long term trends that indicate that Sweden has departed from this policy path, with the long term downward trend of ALMP expenditure as an obvious example. There are also question marks around the investment character of ALMP expenditure.

Municipalities are obliged to offer childcare for children from the age of 1 to the age of 6, and for children between 3-6 years of age the coverage is about 95%. The lower figure for younger children is related to parental leave. Accessible and affordable childcare is one major reason behind the comparatively high employment rate among parents with young children. There is a constant debate about the quality of childcare, especially with regards to the size of classes and the number of adults per children. However, in comparison with most other EU countries Sweden is doing fairly well. What is alarming is the deterioration of results in the Swedish educational system (visible in the latest PISA investigation). This development is a threat to Sweden as a "knowledge nation", nurtures socio-economic and ethnic inequalities, and is reinforcing the inter-generational reproduction of these inequalities.

After a long period of increasing at risk of poverty among children it seems as though the situation has stabilized, albeit at a historically high level. There are large differences between children that have native-born parents and children whose parents are immigrants. Children in single mother households have the same poverty rates as those in immigrant households.

The Swedish unemployment rate in 2013 was 8%, which is about 3% lower than the EU average. Long term unemployment is also relatively low and has not increased since 2010, unlike developments in the rest of the EU. There are no signs indicating any substantial change to unemployment in the near future.

Sweden has experienced a long period of increasing at-risk-of-poverty. The main driving forces behind this development have been stagnant incomes for individuals and households without earnings. The deterioration of unemployment insurance is a good example of the overall process. The insurance has been lagging behind earnings since 2002. Therefore, the large majority of the insured experience dramatic income drops in case of unemployment. Also, the coverage of the insurance has declined and Swedish unemployment insurance has gone from being one of the most generous within the OECD in 2005 to being below average in 2010.

From a social investment perspective it is also worrisome that the proportion of older persons (80+) that receive long-term care has decreased substantially, making it more difficult for many middle-aged, mostly women, to participate fully in the labour market. This implies that societal and individual returns on investments in this section of the population will be reduced.

The main concerns that we want to raise in relation to social investment are:

- Deteriorating school results and an increasingly fragmented educational system.
- Large differences in children's living conditions in combination with spatial segregation.
- The long downward trend in ALMP spending and the diluted investment character of actual expenditure. An ongoing deterioration of programmes that

support social investments, such as unemployment insurance (both when it comes to replacement rates and coverage), but also elderly care.

1 Assessment of overall approach to social investment

In the context of this report our understanding is that social investment policy has two main building blocks: A) Children's living conditions and education, in particular younger children, and B) adults' employment opportunities, in particular those of parents.

The Swedish welfare state, including taxation policies, is based on the idea of activation. It is highly individualistic and taxation has since 1971, with some few exceptions, been based on the individuals' income. Hence spouses, even though married, are not jointly taxed. Most transfer systems are individual, including pensions and family related programmes, such as parental leave. They are with few exemptions earnings related and qualification rules are based on labour market participation. There are no formal rules regulating a family responsibility for 'adult' children¹ or elderly parents. The main strategy to prevent poverty is to secure income maintenance for the individual in the case of labour market interruptions caused by temporary unemployment spells, sickness, work accidents, etc. Most income maintenance programmes are linked to eligibility criteria, demanding labour market participation. A high labour market participation rate and a low unemployment rate are therefore the traditional cornerstones of the Swedish welfare state (Korpi and Palme 2004). Recent reforms, in particular since 2007, are even more emphasising employment as the underlying feature of the Swedish model.

The main support to parents' labour market participation, including second earner and single parents, is the extensive parental benefit system in combination with the right to highly subsidised childcare and after school care. Subsidised childcare in particular is important to ensure that work 'pays' for parents. The so-called "max taxa" (see below) means that the cost for childcare does not necessarily increase if income from work increases. Another important factor is that the universal child allowance is not income tested, i.e., the amount is not related to other incomes and an increase of income from work does not result in a decrease of child allowance.

Because of the extensive parental leave system, with 480 days of paid leave, few very young children attend day care services, but among children 3-5 years old the attendance rate is well above 90%. From a social investment perspective a key aspect of the day-care system in Sweden is that day-care is provided on a full-time basis.² This provides parents the opportunity to work full-time or long part-time. At age 6 children are offered voluntary pre-school and at age 7 compulsory school starts. Up to age 12 after school care is offered.

Sweden has a comparatively long tradition of a comprehensive approach to social investments and the welfare state component forms an integrated system facilitating labour market integration for both men and women. Sweden also invests a comparatively high percentage of GDP in services for children (see below). However, there are a number of concerns of which we want to highlight three:

- Large differences in children's living conditions in combination with spatial segregation.
- Deteriorating school results in all major subjects and an increasingly fragmented educational system.
- An on-going deterioration of the unemployment insurance both when it comes to replacement rates and coverage.

¹ Parents have the responsibility to support their children until they reach the age of 18 or, if they participate in secondary schooling, until they reach 21 years of age.

² Based on EU-SILC analysis Meagher and Szebehely (2012) shows that both coverage and average hours are higher in Sweden than in most other EU-countries,

2 Assessment of specific policy areas and measures/ instruments

2.1 Support for early childhood development

Municipalities are obliged to offer childcare for children from the age of 1 to the age of 6. Childcare is not free of charge and fees are based on levels of income but there is a maximum monthly charge of 1,260 SEK (≈€140) for the first child, 840 SEK (≈€90) for a second child and 420 SEK (≈€45) for a third child. A fourth child is free of charge. (Charges can vary between municipalities but the ceiling applies to all municipalities.) The extensive parental benefit system is the main reason why almost no child below age 1 and relatively few below age 2 are in childcare – they are at home with their parents during the parental benefit period (see below). However, as soon as parents have spent their parental leave days, the vast majority of children receive day care. According to OECD the child-to-staff ratio in formal day care services for 0-3 years old is around 5 and for pre-school around 11, numbers that are lower than in most other OECD-countries.

Table 1. Proportion of all children who attend daily child care in 2012 (%)

	0 year	1 year	2 year	3 year	4 year	5 year
2012	n.a.	49.3	88.5	93.1	94.6	94.7

Source: Skolverket

After school care is offered to all children from the age of 6 to the age of 12 years and fees are the same as the one applied within childcare for younger children. Free school meals are provided for all children in childcare, preschool, primary school and secondary school (though upper secondary schools are allowed to charge but very few do). Dental care is free of charge up to and including the year a person reaches age 19. The county councils organize health care. In most councils health care is free of charge for children up to age 20 but there are some differences between councils

Sweden was one of the first countries in the world that introduced compulsory education for all children. Voluntary pre-school starts at age six (95% of all children attend) and mandatory primary education starts at age 7. Until the early 1990s this system was centralized and uniform. However, during the last couple of decades dramatic changes have occurred. Parents and children are now free to choose the school they want within their municipality and also in other municipalities. Every child has a voucher (skolpeng) and they bring their voucher to the school of their choice. There are a variety of providers, including for profit companies. From an international perspective the deregulation and marketization of the education system is extreme.

The introduction of the free school choice has been accompanied by a dramatic increase of differences between schools when it comes to school results. The driving mechanism behind this development seems to be children's and parents' knowledge and motivation to choose their school (Skolverket 2013). Thus, the increasing inequality is not a straightforward effect of initial socioeconomic differences, rather there are more individual mechanisms in play (however correlated with parents class position, education, etc. (Mayer 1997). As pointed out, for example by the National Agency for Education, Skolverket, it is absolutely vital to find a way to stop and reverse this development. If not, the inter-generational transfer of social exclusion and poverty will be strengthened.

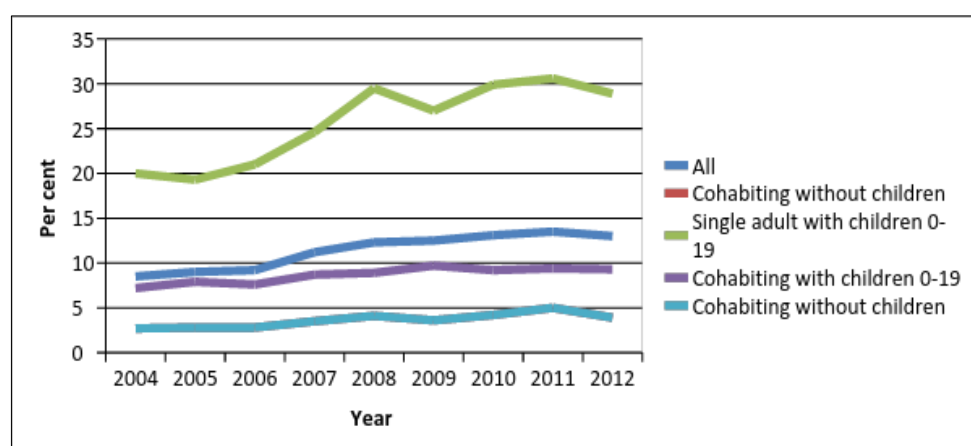
However, it is not only increasing inequalities that are worrying; overall results are also dropping and according to PISA 2012 Sweden is now below the OECD average when it comes to all three major areas, i.e. mathematics, reading abilities, and science.

Parents are supported by a universal child allowance. The allowance goes to the parents (most often the mother). It is not income tested and the principal purpose is not to even out differences between rich and poor families, but between families with and without children. The amount (1,050 SEK (≈€119) per month for the first child) is

related to the number of children and after the first child there is an extra allowance paid for every child. For children that continue onto secondary school the child allowance is extended to cover the three-year period of secondary schooling. However, the allowance is “renamed” study allowance during these latter years. The overarching aim of the child allowance is to compensate parents for their extra support burden, i.e., transfer money from non-parent to parents. The main strategy to avoid poverty and social exclusion is to provide policies, mainly childcare and parental benefit, that facilitate parents’, both fathers’ and mothers’, labour market participation.

Figure 1 shows at-risk-of-poverty (AROP) for households with and without children. For the majority of children that lives in households with two adults about 10% lives in AROPE in 2012, a figure that can be compared with 30% among children living in single adult households. Hence, there are substantial differences between households with and without children.

Figure 1. AROP among households with and without children



Source: Statistics Sweden

Save the Children’s annual report (2014) presents statistics about the number of children that are living in economic vulnerability, i.e., lives in a household under a set budget standard and/or lives in a household that receives means tested social assistance. One of the most important messages from the report is the large and persistent difference between children who have native-born parents and children whose parents have immigrated. About 30% of the latter group are classified as “economically vulnerable”. The corresponding figure among children with native-born parents is approximately 5%. To make it even more problematic the differences between the two groups has, especially in larger cities and towns, a very visible spatial component (see Country Profile for details).

Table 2. Proportion of children eligible for upper secondary education (gymnasium) 2008-2012 (%)

	2008	2009	2010	2011	2012
All children	90	89	89	89	88
Both parents born in Sweden	91	92	91	91	91
At least one parent born outside Sweden	78	77	76	76	76

Source: Barnombudsmannen, MAX18

The children’s Ombudsman that presents statistics about children’s living conditions exemplifies the kinds of differences in living conditions between native born and immigrants that can be observed. Many of the indicators used, for example, harassment in school, subjective wellbeing, safety, etc.; do not show any larger differences between children with native-born parents and children with immigrated parents. But, when it comes to school results, see tables below, there are big and

seemingly stable differences. And it is this aspect of schooling that has long term and more or less irreversible impact on the reproduction of poverty and inequality.

According to EUROSTAT material deprivation rate among Swedish children (<19) was in 2013 6.1%. Among all countries for which EUROSTAT provides information only Norway and Switzerland report lower figures. The overall figure for EU28 is 22.4% and for EU-15, 19.1%. In 2013, 8.1 per cent of all children (under 18) lived in a jobless household, which is a couple of per cent lower than the EU-average, on par with Denmark but higher than Finland.

In short, Sweden has a school system that has developed from a unitary to a highly fragmented system, from an almost exclusively public system to a system with a large share of publicly funded but privately owned schools of which many are owned by for profit organizations. The differences between schools when it comes to grades are increasing and the picture is both alarming and unfair. The differences are spatial and systematically related to immigration and have not been reversed by the free choice system.

2.2 Supporting parents’ labour market participation

Access to childcare is discussed above as childcare and access to early childhood education and childcare are not really separable. Here we only want to add that childcare fees for a two-year old attending accredited early-years care and education services is comparably very low, according to the OECD 6.5% of average earnings. Only in Austria and Hungary are costs lower.

Parents are entitled to 480 days of parental benefit. The parental benefit is in principle equally divided between the parents. However, one of the parents has the right to handover all but 60 days to the other parent, which in practice means that most men give up most of their parental benefit. For 390 days the benefit is income related and covers 80% of previous income. However, there is an index-related cap, (in 2014 37,000 SEK (≈€4100) per month). During the remaining 90 days the benefit is paid as a very modest flat rate subsidy of 180 SEK (≈€20) per day. Parents are eligible for so-called temporary parental benefit until the child reaches the age of twelve (in special cases 16). Temporary parental benefit makes it possible to take care of children when they are sick or for other reasons in need of special care. The benefit is 80% of the lost income up to the index related cap.

All in all, according to the OECD, in 2011 Sweden spent 3.64% of GDP on family benefits, child support and services related to children. Out of 33 OECD countries, Sweden ranks as number six from the top for expenditure. However, along with Denmark, Sweden devotes a relatively large share of the expenditure to services (2.14% of GDP), which is the core reason for high labour force participation among parents, both fathers and mothers. As shown in Table 3, the employment rate is high among parents. It is somewhat lower among mothers and especially among single mothers, but in comparison with most countries, the employment rate is very high and especially so among mothers of young children.

Table 3. Employment rate among households with children under age 7, 2006-2013

	2006	2007	2008	2009	2010	2011	2012	2013
MEN -								
Married/cohabiting	91.9	93.2	93.4	91.0	91.5	91.9	91.9	92.0
Single adult household	84.0	86.9	89.8	83.6	86.6	87.3	87.8	85.7
WOMEN -								
Married/cohabiting	78.3	79.8	80.7	79.0	78.5	79.4	79.1	80.3
Single adult household	63.7	65.0	66.5	63.3	62.3	66.0	70.5	65.1

Source: Labour Force Survey

Compared with many other countries, Sweden has a comprehensive public long-term care system for older people. The total number of older recipients of home help in

2012 was 152,400 persons, while 98,300 individuals were residing in institutions. The proportion of the oldest old (80+) in 2012 that received home help was 22.2%, while 15.5% received institutional care. The total cost of health care and long-term care (LTC) was 14.2% of GDP in 2012, a slight increase of 0.2% percentage points since 2003. 23% of all costs for care are allocated to care for older people (Socialstyrelsen 2014).

The 'ageing in place' policy (i.e., the idea that older people should be able to live in their own homes and receive home help for as long as possible) has become a reality for more people during the 2000s. The trend is that an increasing proportion of frail older people with complex health problems and cognitive impairments are receiving help in their own homes rather than in institutions (Socialstyrelsen 2014).

LTC for older people is a huge part of the Swedish universal welfare model – as is school, health care and childcare. LTC is not only a concern for older people who are using the services; it also affects families, especially middle-aged daughters who are the main providers of informal care. Between 1980 and 2012 the proportion of persons 80 years and older who received LTC decreased from 62% to 38%. During the same period there has been a substantial increase in informal care. Around 100,000 persons (mostly women) have reduced their work hours, or quit their job, in order to provide informal care for a parent (Szebehely and Ulmanen 2012).

There is an obvious association between women's labour force participation and the magnitude of the LTC in different countries: the more extended LTC, the more middle-aged women in paid work, see Figure 5 in the Appendix. Therefore it could be argued that public LTC for older people is not only a cost, it is also a precondition for women's labour force participation, and thereby a precondition of a broader tax base to finance public welfare services (Szebehely 2010)

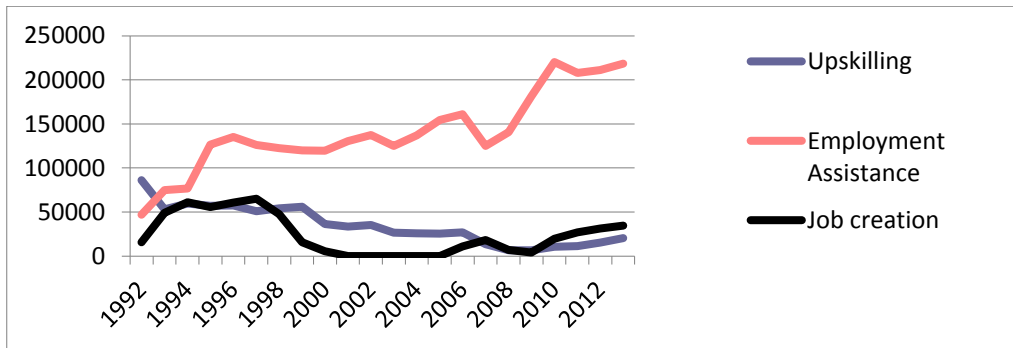
2.3 Policy measures to address social and labour market exclusion

The Swedish unemployment insurance programme has indeed undergone changes, concerning replacement rates, eligibility rules and benefit coverage. In particular it can be noted that the earnings ceilings has remained unchanged since 2002, which means that the level of benefits have not followed wage developments. The result is that only 12 per cent of the workforce will, in case of unemployment, receive 80% of their previous income (Sammarbetsorganisation 2011). Research has shown that the Swedish replacement rate was, in 2005, still the second most generous unemployment insurance program among the OECD countries. Only Switzerland had higher unemployment insurance replacement rates. Five years later, in 2010, the Swedish unemployment insurance replacement rate was below the average of the OECD countries (Ferrarini et al. 2012; Fritzell et al. 2014). Figure 6 in the Appendix shows this decline in relative terms, calculated as the replacement rates for an average production worker in manufacturing and are an average of a single householder and a one-earner family with two dependent children, being absent from work for 26 weeks. It should be noted that this negative trend is further enhanced if we take into consideration the declining coverage of earnings-related unemployment insurance (Ferrarini et al. 2012).

In 2011 Sweden spent around 1.1% of GDP on active labour market policies (ALMP). This is clearly higher than the OECD average (0.6%) and equal to the Netherlands and Finland, but clearly lower than Denmark (2.3%) and Belgium (1.6%). Sweden's expenditure on ALMP has been fairly stable since early 2000. However, if we go back in history expenditures on ALMP used to be around 2% of GDP with a peak during the recession years in 1992-93 when it reached around 3% of GDP. Hence, today's figure represents a shift away from ALMP (Lindvall 2011). We can also observe some worrying trends when it comes to the investment content of ALMP spending. Figure 2 gives some indications of this. Following Bonoli (2010), ALMP programmes have been divided into three different categories; direct job creation (black), employment subsidies/assistance (red) and up-skilling (blue). We see a long term decline of the number of participants in upskilling and direct job creation, even if there is some increase after 2009. The very strong increase in the number of participants in

employment assistance should be seen in the light of the low-cost nature of these programmes, which explains the overall downward trend in expenditure on ALMP as % of GDP.

Figure 2. Sweden: Participants in ALMP programmes by category

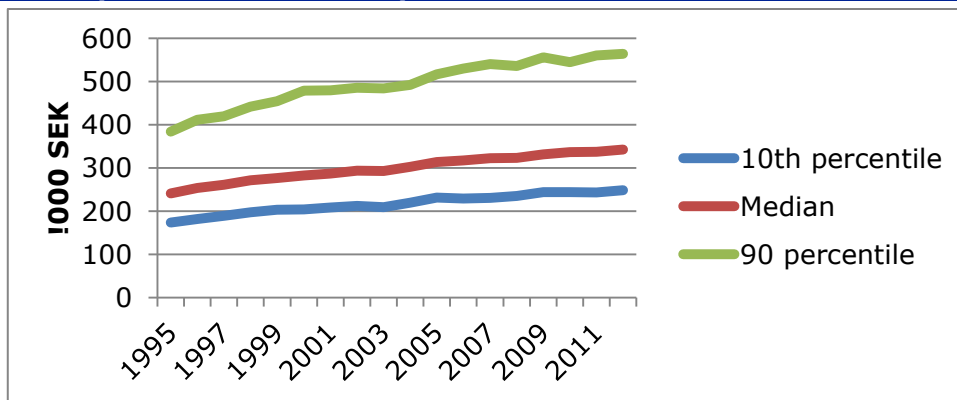


Source: *Palme & Cronert (2014)*

In this context, it appears warranted to note that since 2007, the gradual expansion of earned income tax credits (EITCs) has been the most important policy change indirectly reducing the replacement rating of benefits. The size of the EITCs amounts to 3.5 times the expenditure on traditional ALMP. There are different views about the effects of the EITC programs (IFAU 2012). We can note that the simulation models indicate significant positive effects but that the public institute responsible for evaluating labour market policies hesitates to draw any firm conclusion about such effects. Here we can note that the Swedish unemployment level was 8% in 2013, which is clearly below the EU average of about 11% (EUROSTAT). Figure 7 (see Appendix) shows long-term unemployed as a percentage of all unemployed in the EU and a selection of EU countries. It is clear that long-term unemployment is lower in the Nordic countries and particularly so in Sweden where about 19% of all unemployed are long-term unemployed as compared to the EU-27 where the corresponding figure is 47%. Figure 8 (see Appendix) shows the development over time in Sweden and the EU-27 and shows: i) that long-term unemployment is relatively low in Sweden throughout the observed period, ii) that this is true regardless of whether we use the all unemployed or the active population as denominator, and iii) that long-term unemployment has been stable after an increase at the onset of the crisis while it has continued to increase in the EU-27.

Sweden does not have a set minimum wage, as wages are collectively negotiated. Looking at income from work among full time employed and the relation between the median and the 10th percentile, not much has happened since the mid-1990s. Incomes in the 10th percentile are about 72% of the median throughout the whole period. At the same time, income from full time work in the 90th percentile is about 165% of the median during the whole period. Hence the increase of AROP is not directly referable to increasing income inequality among the full time employed. Instead we need to look at those that have a more marginalized labour market position.

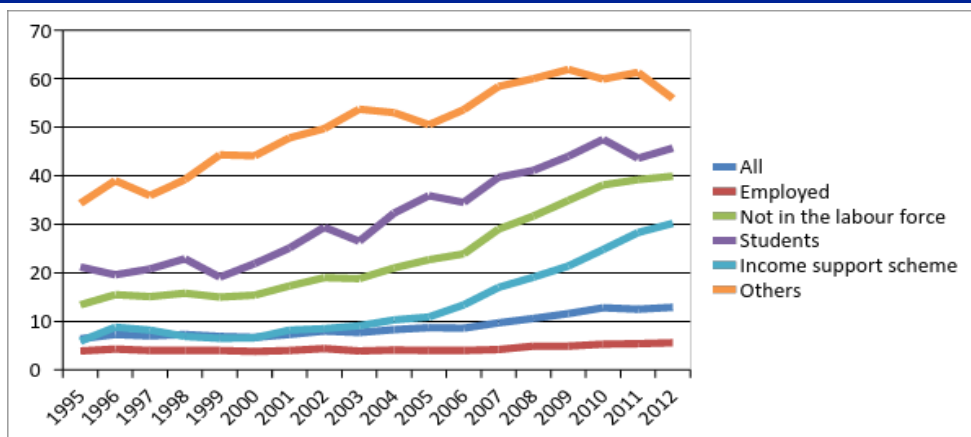
Figure 3. Income from work in 2012 prices. Full time employed 1995-2012. Median, 10th percentile, and 90th percentile



Source: Statistics Sweden

The increase in income inequality or in AROP over the past decades can largely be seen as a direct consequence of policy changes that have occurred over a long period of time. We see a dramatic increase of the divide between those who are healthy and fully integrated on the labour market and those who have a weak or no labour market attachment. The dark blue line in the figure shows the overall AROP rate among 20-64 year olds between 1995 and 2012. As can be seen there has been a general increase from around 6 to almost 13%. The important information from Figure 3 is that among the employed, almost nothing has happen; the AROP rate is consistently low. It is among those that in one way or another stand outside the labour market that we see an increased AROP rate. Recent research indicates that this is a general European pattern (Halleröd, Ekbrand and Bengtsson Forthcoming) In line with this development we also note a huge increase in the income gap between employed and non-employed. The policy conclusion is that the EITC reforms in combination with stagnant benefit rates have contributed to a substantial increase in AROP, but not in absolute poverty.

Figure 4. At risk of poverty (AROP) among 20-64 year olds depending on labour market attachment 1995-2012



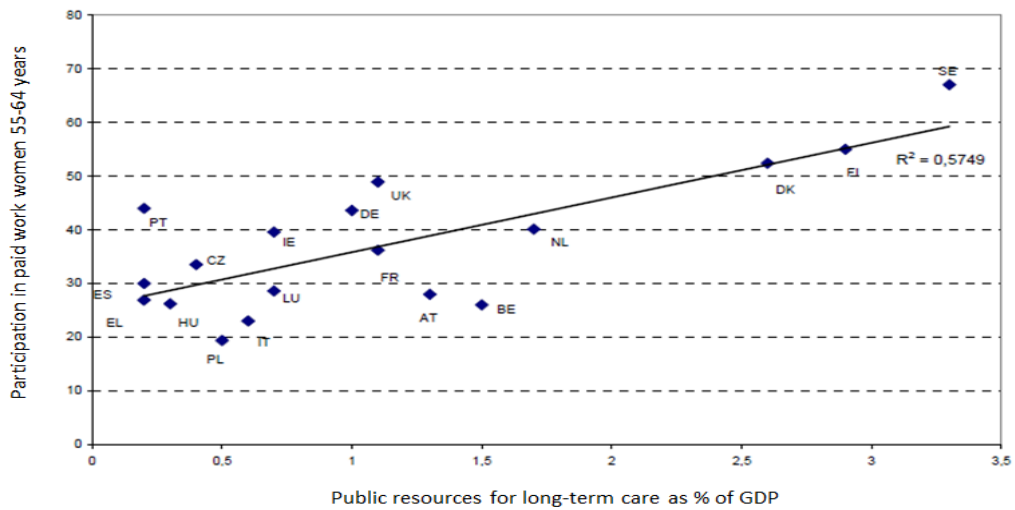
Source: Statistics Sweden

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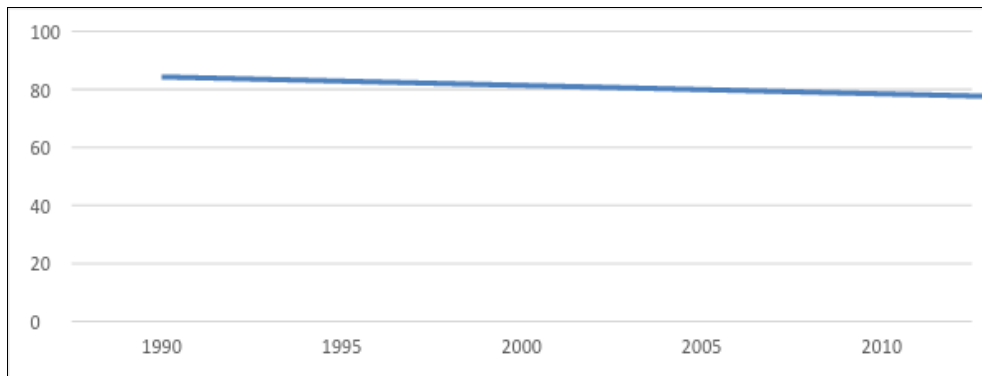
Appendix

Figure 5. Middle-aged women’s participation in paid work and public resources for long-term care as proportion of GDP in different EU-countries year 2005-2007



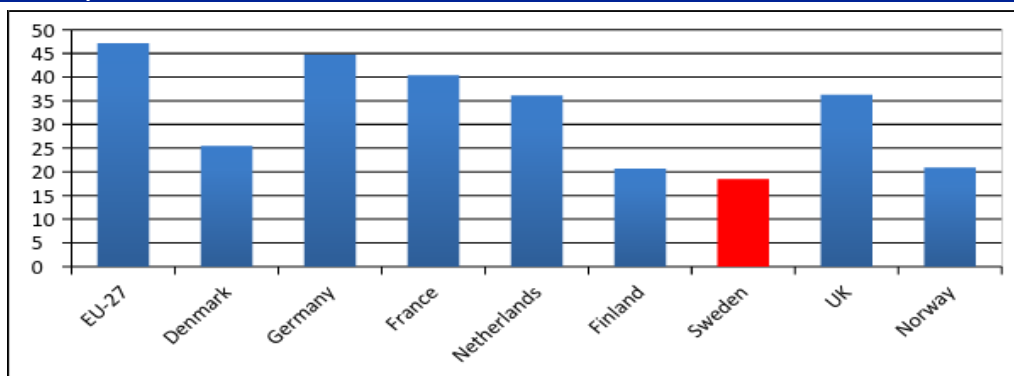
Source: (Szebehely 2010) (Information on middle-aged women’s participation in paid work is from EUROSTAT; information on public cost for long-term care as proportion of GDP is from OECD).

Figure 6. Unemployment net replacement rates for an average production worker, 1990-2010



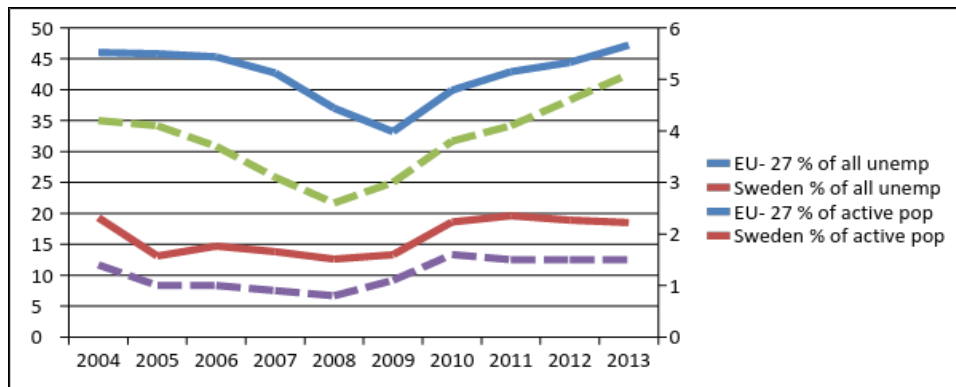
Source Fritzell et al. (2014)

Figure 7. Long term (>12 months) unemployed as per cent of all unemployed in Sweden, EU-27 and a selection of EU-countries.



Source: EUROSTAT, LFS

Figure 8. Long term (>12 months) unemployed as per cent of all unemployed and per cent of active population in Sweden and EU-27, 2004 - 2013.



Source: EUROSTAT, LFS

