



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Social protection and inclusion policy responses to the COVID-19 crisis

## Sweden

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**European Social Policy Network (ESPN)**

**ESPN Thematic Report:  
Social protection and inclusion  
policy responses to the  
COVID-19 crisis**

**Sweden**

**2021**

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## SUMMARY

Between Monday 3 February 2020 and Sunday 18 April 2021, the total number of confirmed COVID-19 cases per 100,000 people was 6,740 for the EU-27 as a whole; in Sweden, it was 9,291. The total number of deaths per 100,000 people was 151 for the EU-27, versus 138 in Sweden.

The death toll from COVID-19 in Sweden was, on an EU comparison, particularly high during spring 2020. Since then, the number of deaths in Sweden has been more similar to the EU-27 average.

Although the drop in GDP was dramatic in the second quarter of 2020 (-7.4% compared with the same period in 2019), the decline was much smaller than the corresponding figure for the EU-27 (-13.9%).

Sweden has implemented a large variety of changes in its social protection and inclusion schemes, which are primarily temporary changes within existing schemes rather than new measures. Both tiers of unemployment benefit have been raised in value, waiting days abolished and eligibility criteria loosened. Major extensions to job-retention schemes were introduced with financial support of 75% of wage costs for short-time work up to 80% of the normal working hours, estimated to cost 48 billion SEK (€4.8 billion).

Other examples of significant changes include: reimbursement of the sick pay deduction during the first week; a 25% increase in housing allowances for families with children; and exemption of all mortgages' amortisation.

Although employment levels have fallen, and unemployment rates have increased, the policy responses to the pandemic have been successful in buffering the number of people receiving social assistance, which did not increase during 2020.

Although these policy responses have a temporary design, we recommend that it should be investigated whether some of them, such as the changes related to unemployment and sickness, may fill important gaps in policy and form the basis for a more permanent approach. However, we also recommend that attention be paid to the fact that measures that are motivated by, and work well under, economic downturns or a temporary health crisis might have unintended and negative effects on, for example, labour supply in times of macro-economic growth.

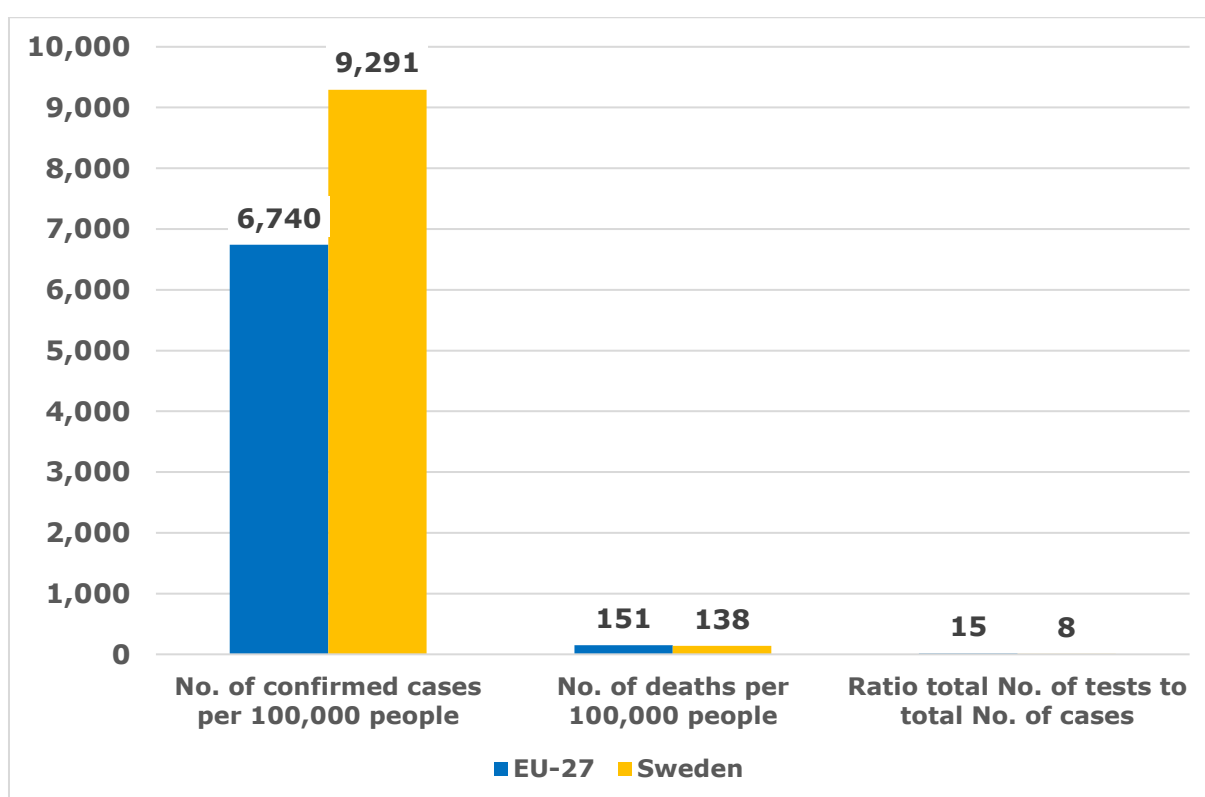
Finally, we advise policy-makers to focus not only on cash benefits, but also on the functioning of services. The pandemic has highlighted deficiencies within long-term care and healthcare that need increased attention, both in research and policy-making.

## 1 TRENDS OF THE PANDEMIC AND SOCIAL AND ECONOMIC IMPACT<sup>1</sup>

### 1.1 Epidemiological situation

During the 63 weeks considered for these three indicators (from Monday 3 February 2020 to Sunday 18 April 2021), the total number of confirmed COVID-19 cases per 100,000 people was 6,740 for the EU-27 as a whole; in Sweden, it was 9,291. The total number of deaths per 100,000 people was 151 for the EU-27 versus 138 in Sweden. The ratio of the total number of COVID-19 tests conducted to the total number of confirmed cases was 15.3 for the EU-27 and 8.5 for Sweden.

**Figure 1: Total number of COVID-19 cases and deaths per 100,000 people & ratio of total number of COVID-19 tests to total number of cases, 3 February 2020 to 18 April 2021 (EU-27 and Sweden)**

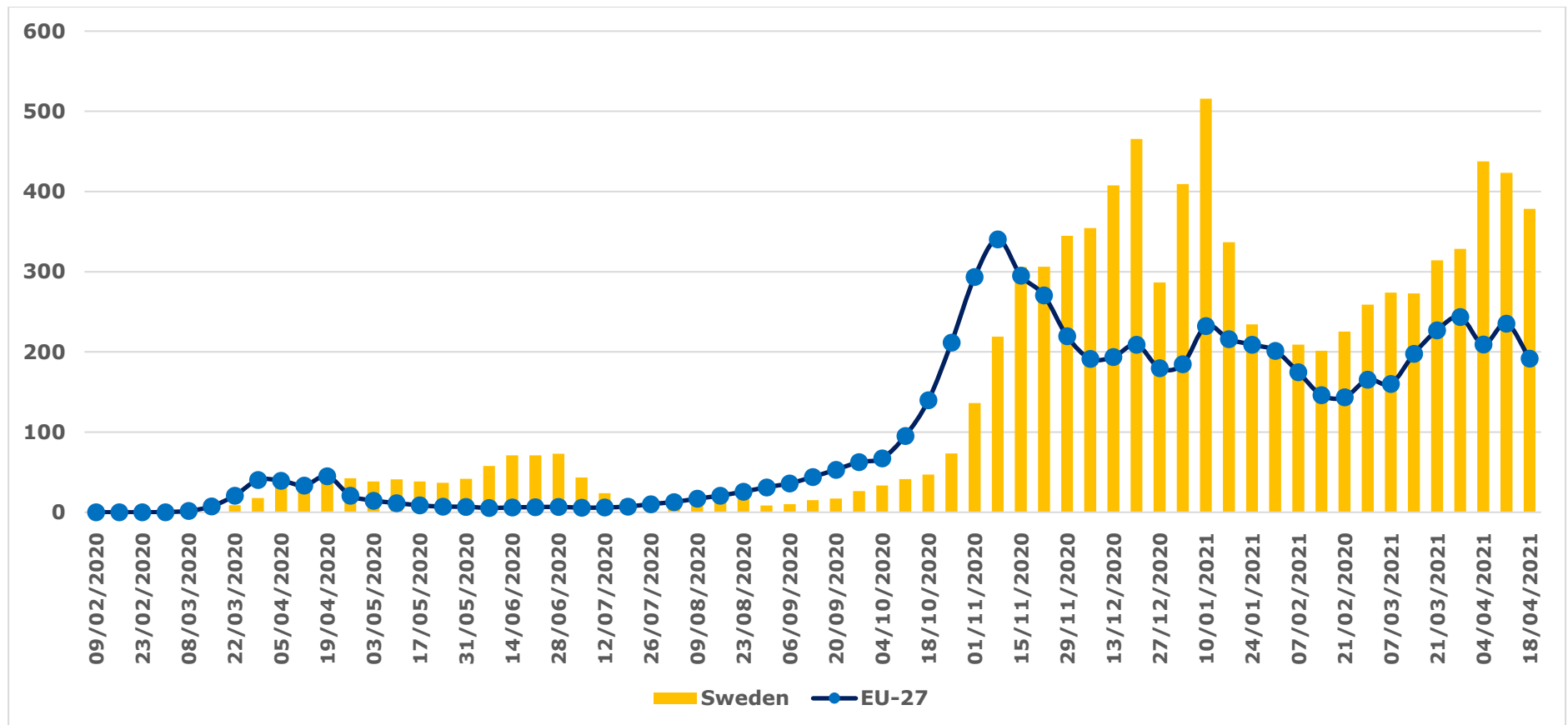


Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021

<sup>1</sup> Except if otherwise specified, the indicators presented in Sections 1.1 and 1.2 were calculated by the ESPN Network Core Team on the basis of data coming from two data sources: Our World in Data (OWID: <https://ourworldindata.org/coronavirus-source-data>) and the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>). These indicators were calculated for all the 35 ESPN countries for which data were available. All of them are presented in Annex B of the following report: Isabel Baptista, Eric Marlier, Slavina Spasova, Ramón Peña-Casas, Boris Fronteddu, Dalila Ghailani, Sebastiano Sabato and Pietro Regazzoni (2021), *Social protection and inclusion policy responses to the COVID-19 crisis. An analysis of policies in 35 countries*, European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This report also provides additional explanations on the data sources used and the calculation of the indicators. In addition, Annex B of the report provides the country results related to all ESPN countries included in the two international data sources used (see Tables B1.1, B2.1 and B3.1 for Figure 1, Table B1.2 for Figure 2, Table B2.2 for Figure 3, Table B3.2 for Figure 4, Tables B4.1, B4.2 and B4.3 for Figure 5, Table B5 for Figure 6, Tables B6.1-3 for Figures 7a-c, and Tables B7.1-3 for Figures 8a-c). The full report and its various annexes can be downloaded [here](#).

In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of confirmed COVID-19 cases per 100,000 people reached 191.8 for the EU-27. In Sweden, it was 378.3.

**Figure 2: Weekly evolution - Number of confirmed COVID-19 cases per 100,000 people from 3 February 2020 to 18 April 2021 (EU-27 and Sweden)**

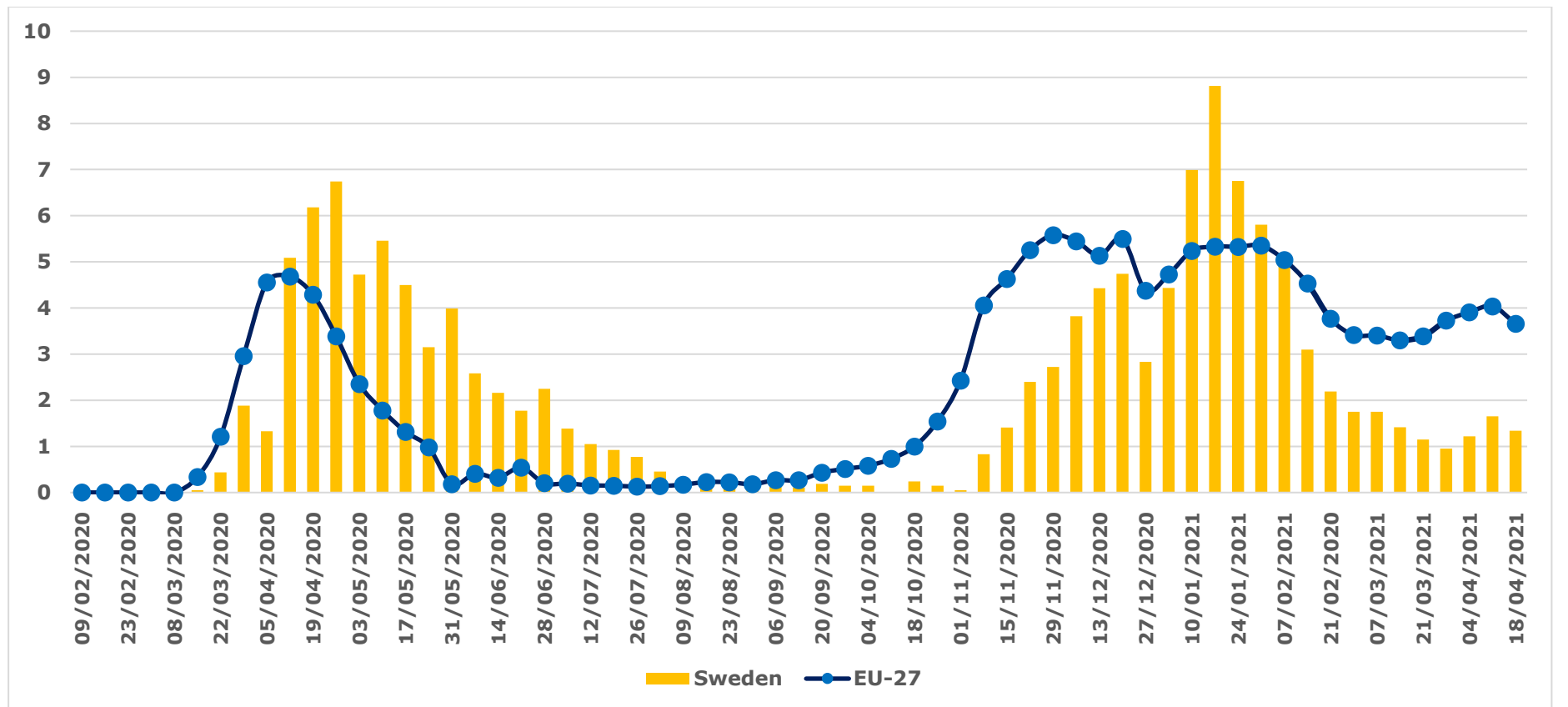


Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021.



In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of COVID-19 deaths per 100,000 people reached 3.66 for the EU-27 as a whole. In Sweden, it was 1.34.

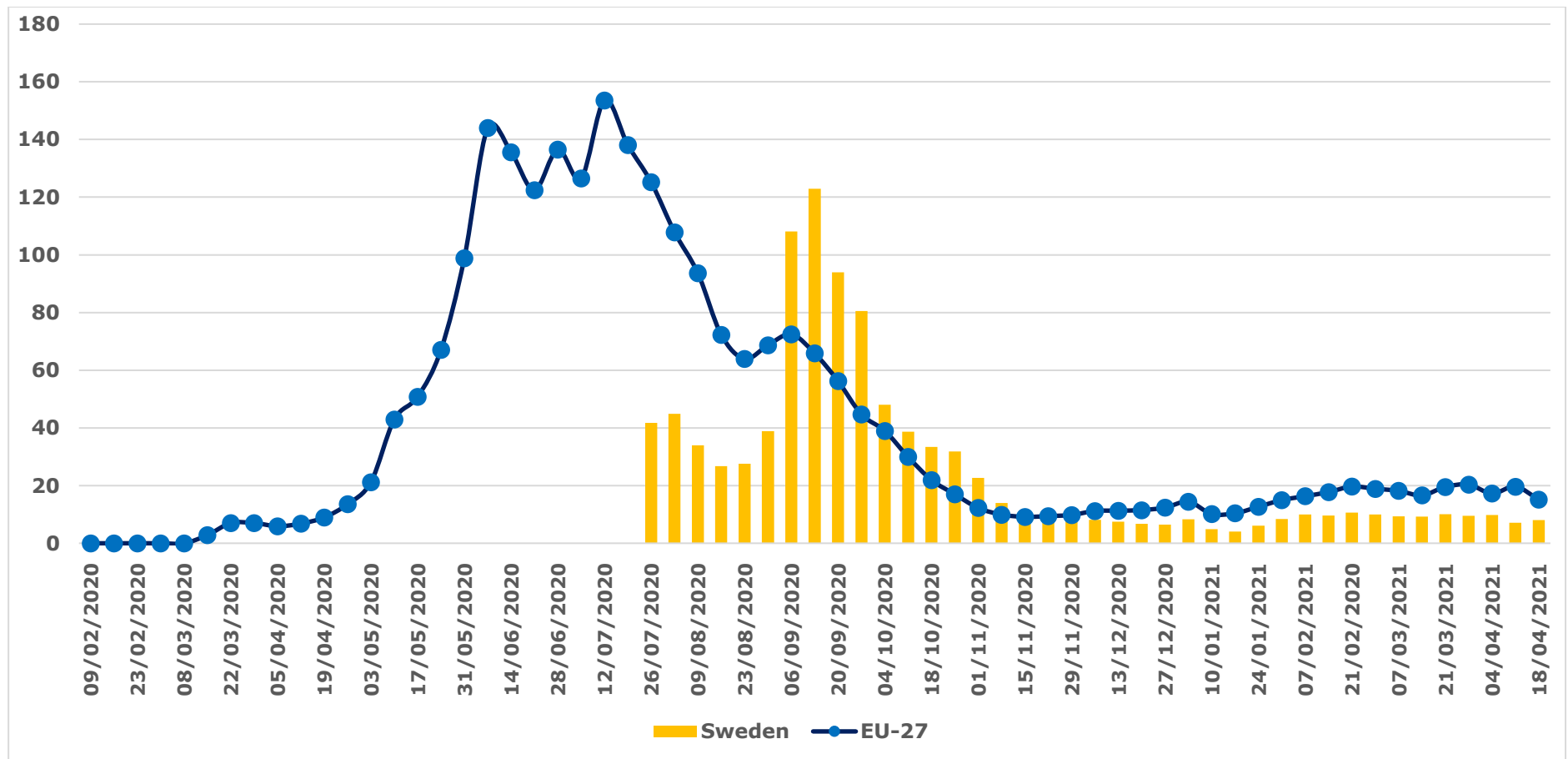
**Figure 3: Weekly evolution - Number of COVID-19 deaths per 100,000 people, 3 February 2020 to 18 April 2021 (EU-27 and Sweden)**



Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021.

In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of COVID-19 tests per new confirmed COVID-19 cases was 15.2 for the EU-27. In Sweden, it was 8.0.

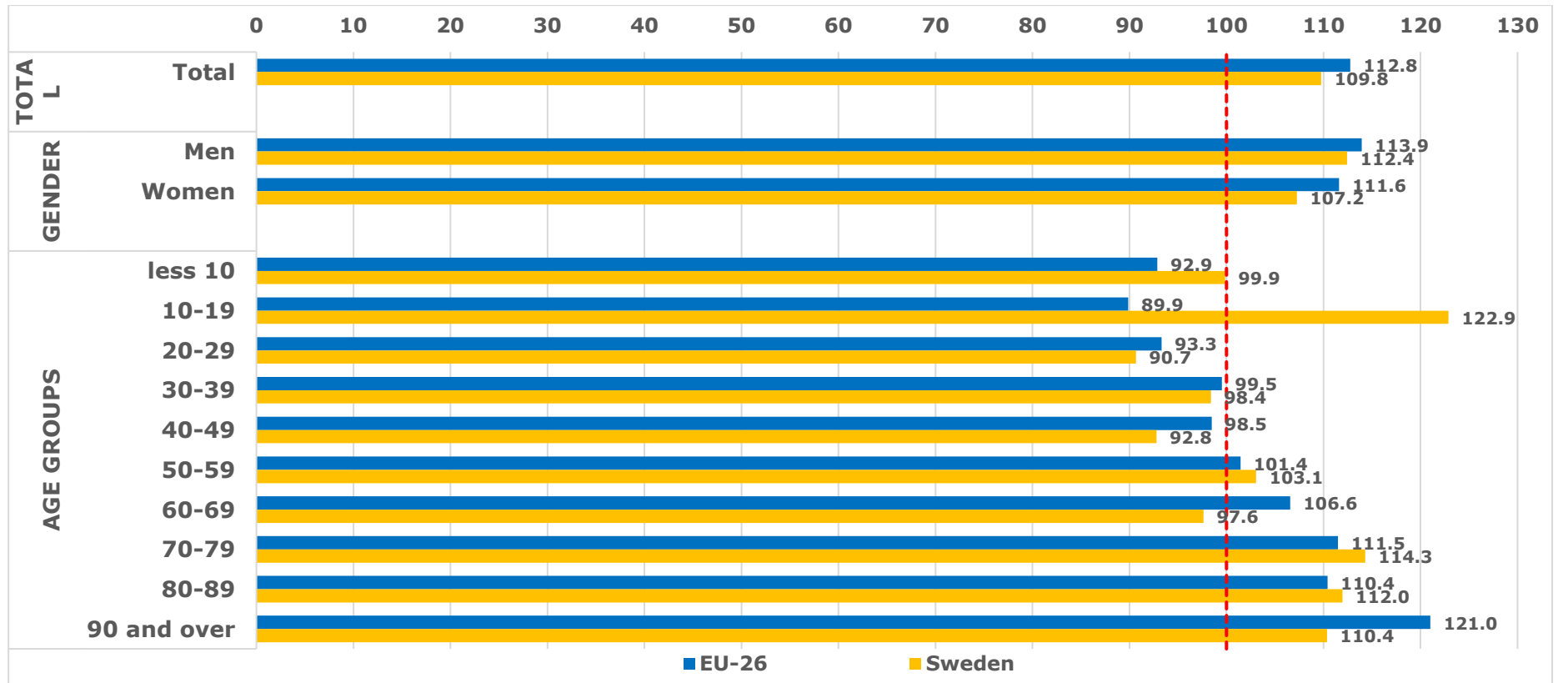
**Figure 4: Weekly evolution - Number of COVID-19 tests per new confirmed COVID-19 case, 3 February 2020 to 18 April 2021 (EU-27 and Sweden)**



Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021. Full quote for these testing data: Hasell, J., Mathieu, E., Beltekian, D. et al. (2020). "A cross-country database of COVID-19 testing". *Sci Data* 7, 345 (2020) (<https://www.nature.com/articles/s41597-020-00688-8>).

The excess mortality ratio for 2020 is the total number of deaths (without distinction of causes) in the year 2020 expressed as a percentage of the previous 4-year (2016-2019) annual average of the total number of deaths. For the EU-26 average (no data for Ireland), the ratio of the total population is 112.8% while it is 109.8% in Sweden. For the EU-26, it is 113.9% for men and 111.6% for women. In Sweden, these gendered ratios are 112.4% and 107.2% respectively. Excess mortality is higher among older age groups. For those aged 90 years and more it reaches 121.0% for EU-26 and 110.4% for Sweden.

**Figure 5: Excess mortality - Total number of all deaths in 2020 as percentage of the 2016-2019 annual average (including gender and age breakdowns (EU-26 and Sweden))**

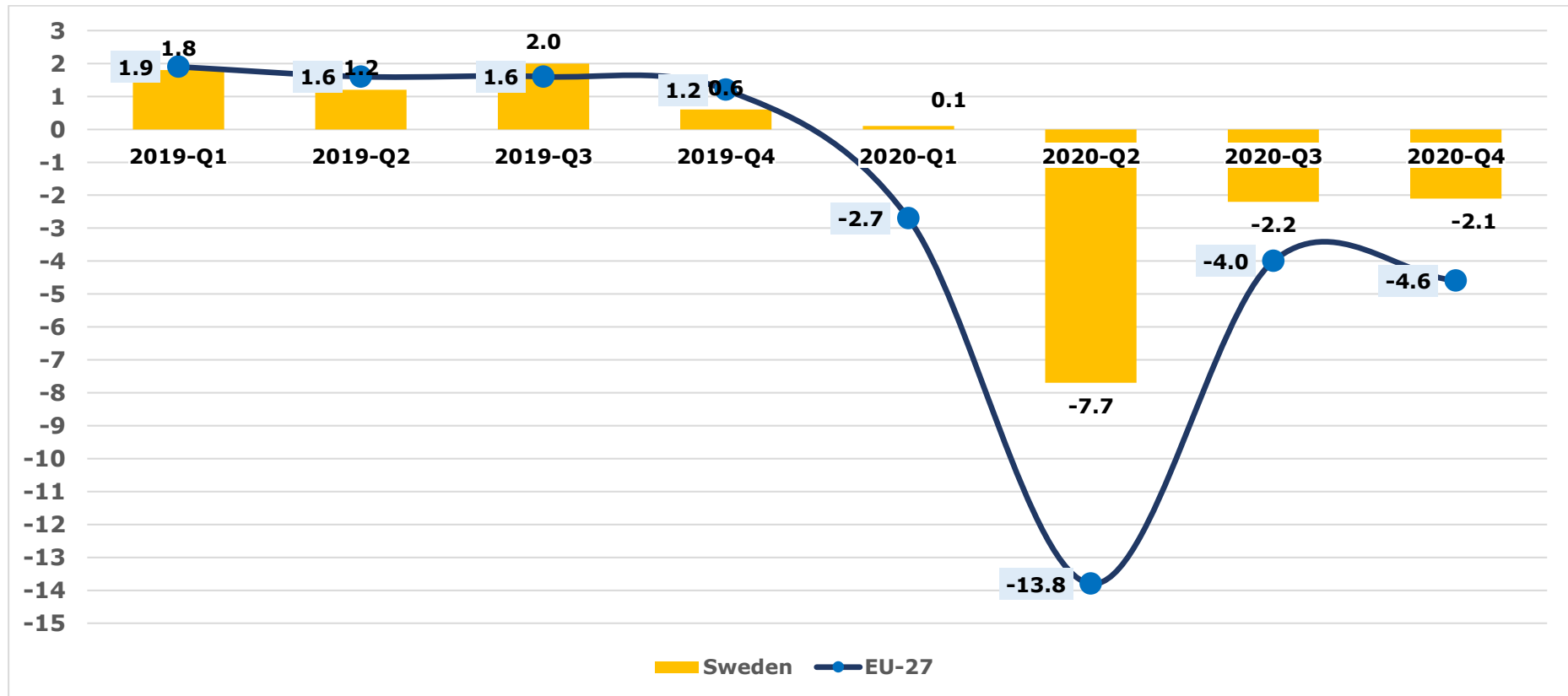


Source: Eurostat - indicator [DEMO\_R\_MWK\_10\_\_custom\_560457] Deaths by week, sex and 10-year age groups - downloaded 26 April 2021. For Bosnia and Herzegovina: Agency for statistics of Bosnia and Herzegovina (data received upon request on 19 April 2021).

### 1.2 Economic and (un)employment situation

In the EU-27, GDP in the fourth quarter (2020-Q4) of 2020 fell by 4.6% compared to the fourth quarter of 2019 (2019-Q4). In Sweden, the decrease was 2.1% for the same period.

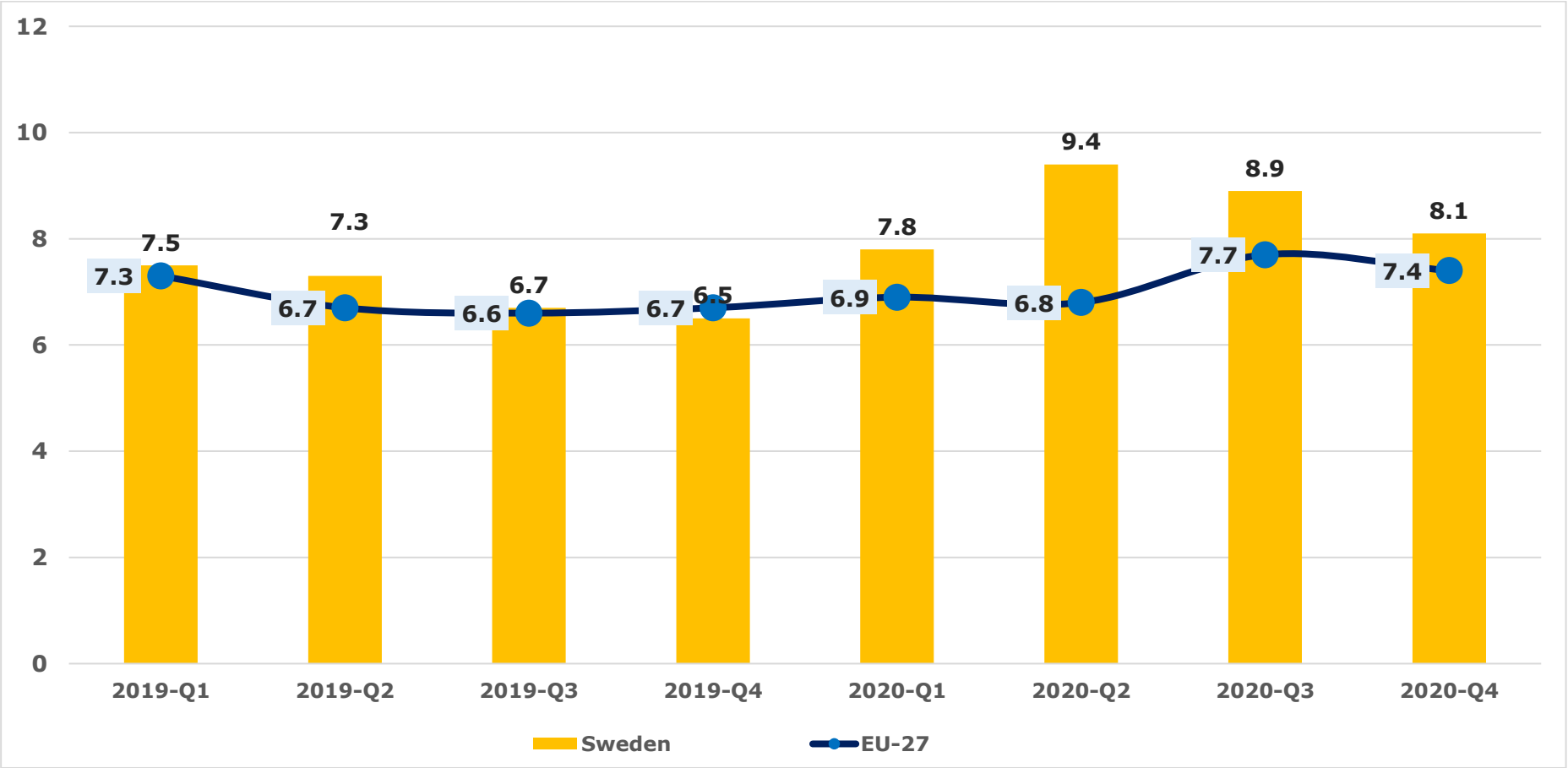
**Figure 6: Gross domestic product at market prices, chain-linked volumes prices adjusted, percentage changes in quarter compared with same quarter in previous year (2019-2020, EU-27 and Sweden, %)**



Source: Eurostat -GDP and main components (output, expenditure and income) - indicator [NAMQ\_10\_GDP\_custom\_507806] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the unemployment rate in the EU-27 for people aged 15-64 years is 7.4%. In Sweden, it is 8.1%.

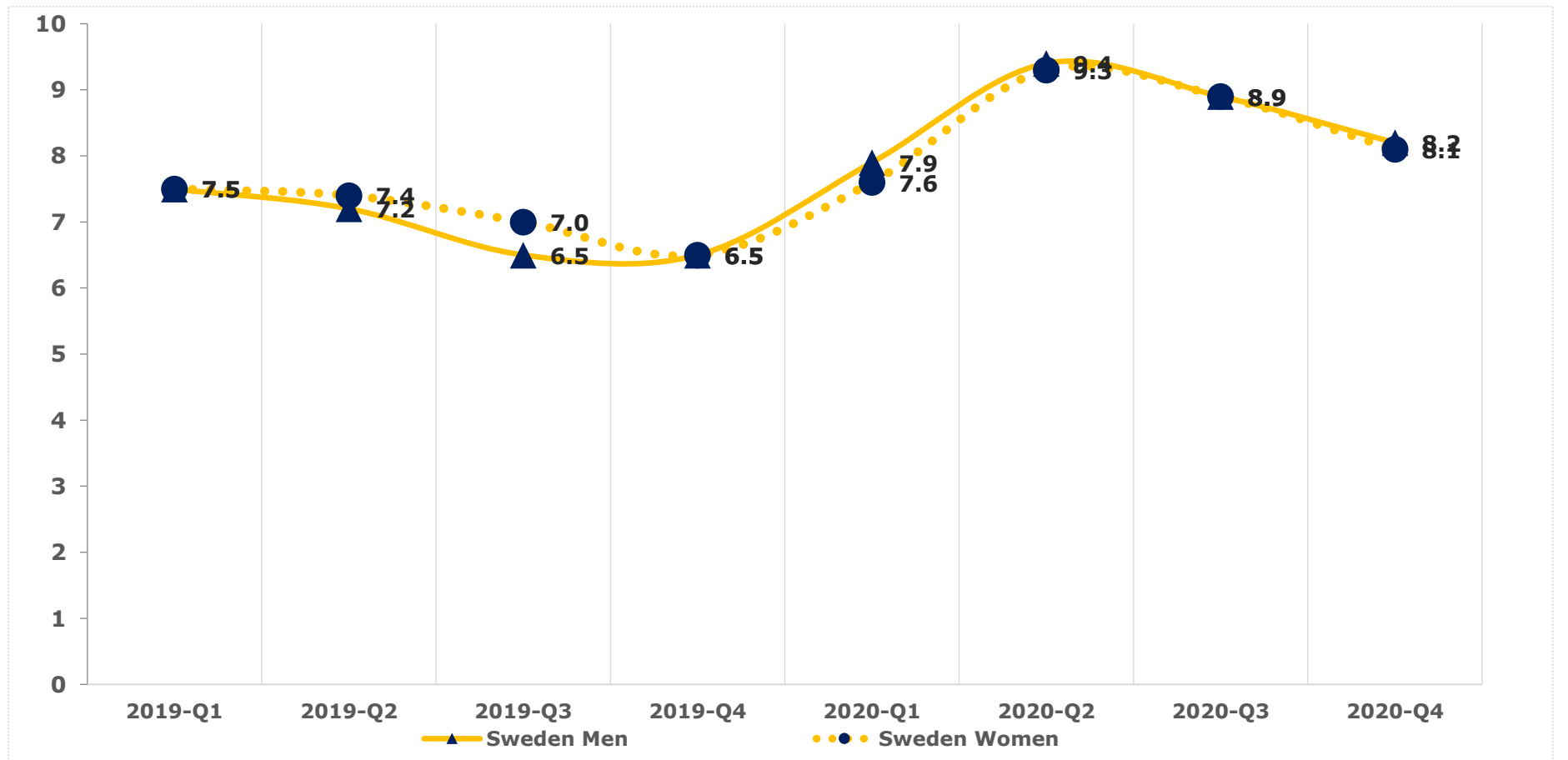
**Figure 7a: Seasonally-adjusted unemployment rate, quarterly data, total population aged 15-64 (2019-2020, EU-27 and Sweden, %)**



Source: Eurostat LFS - indicator [lfsq\_urgan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the unemployment rate in the EU-27 for people aged 15-64 years is 7.1% for men and 7.7% for women. In Sweden, these figures are 8.2% and 8.1% respectively.

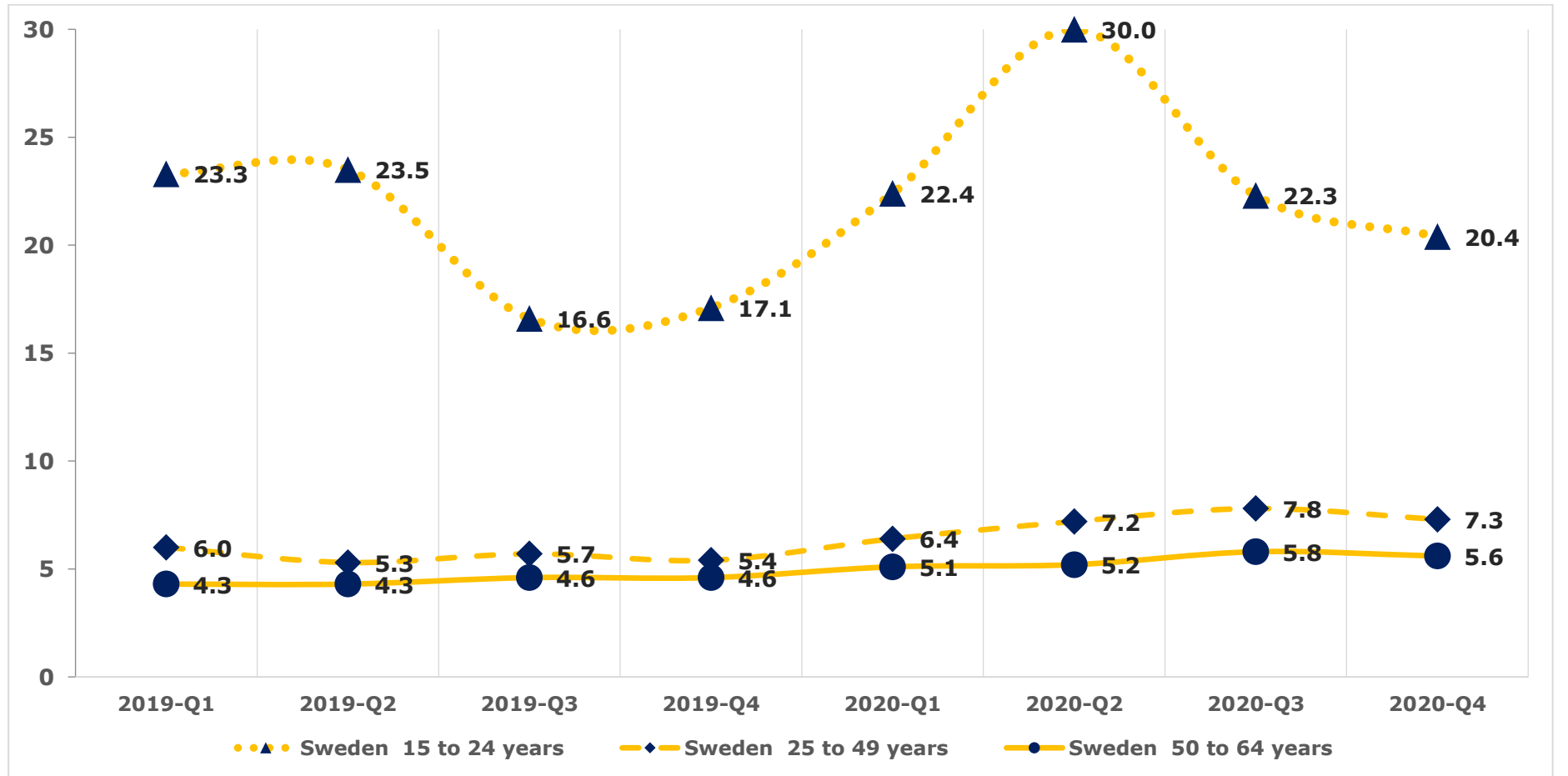
**Figure 7b: Seasonally-adjusted unemployment rate, quarterly data, total population aged 15-64 – by gender (2019-2020, Sweden, %)**



Source: Eurostat LFS - indicator [lfsq\_urgan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the unemployment rate in the EU-27 is 16.9% for the 15-24 age group. In Sweden, it is 20.4%.

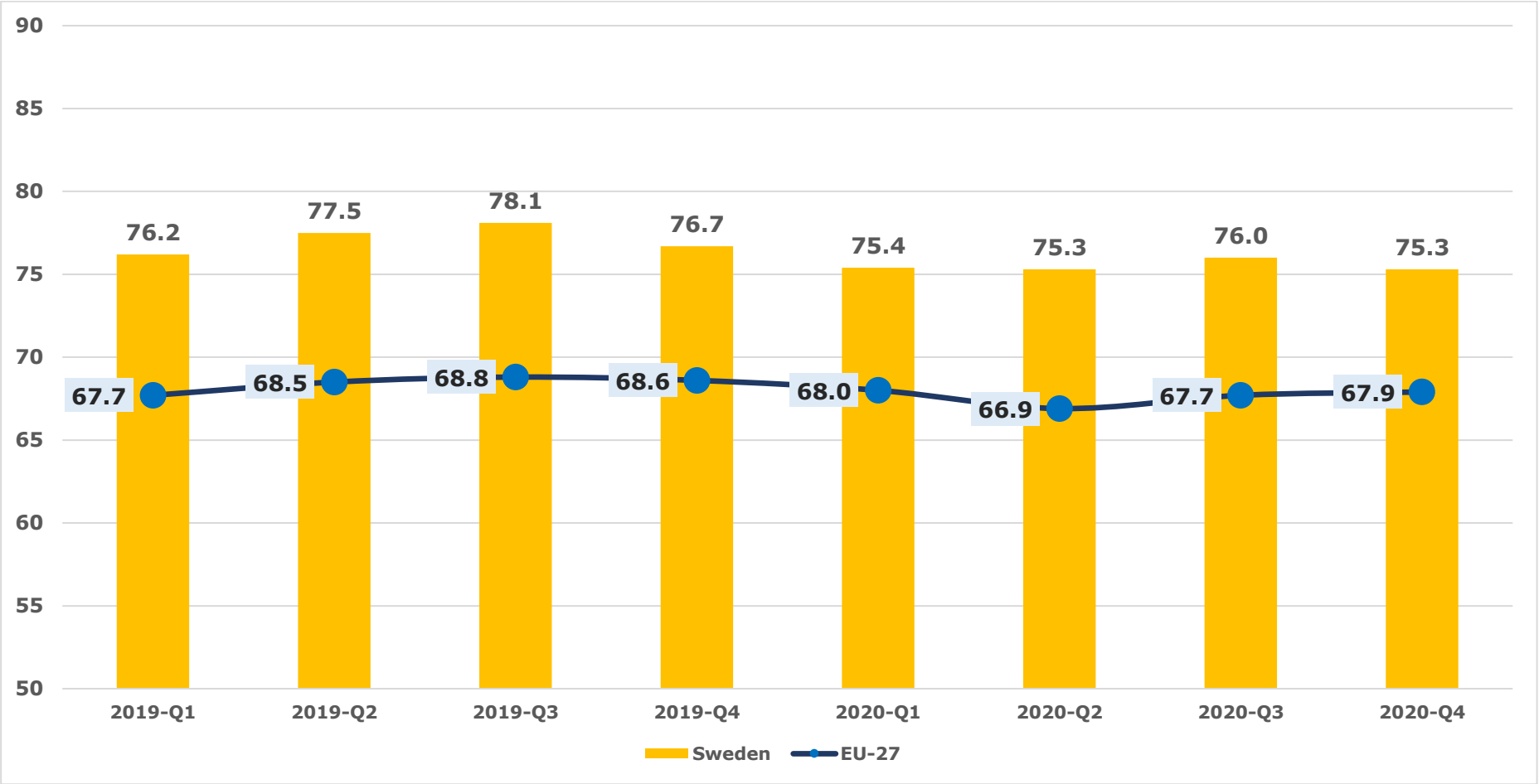
**Figure 7c: Seasonally-adjusted unemployment rate, quarterly data, total population aged 15-64 – by age group (2019-2020, Sweden, %)**



Source: Eurostat LFS - indicator [lfsq\_urgan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the employment rate for people aged 15-64 in the EU-27 is 67.9%. In Sweden, it is 75.3%.

**Figure 8a: Seasonally-adjusted employment rate, quarterly data, total population aged 15-64 (2019-2020, EU-27 and Sweden, %)**

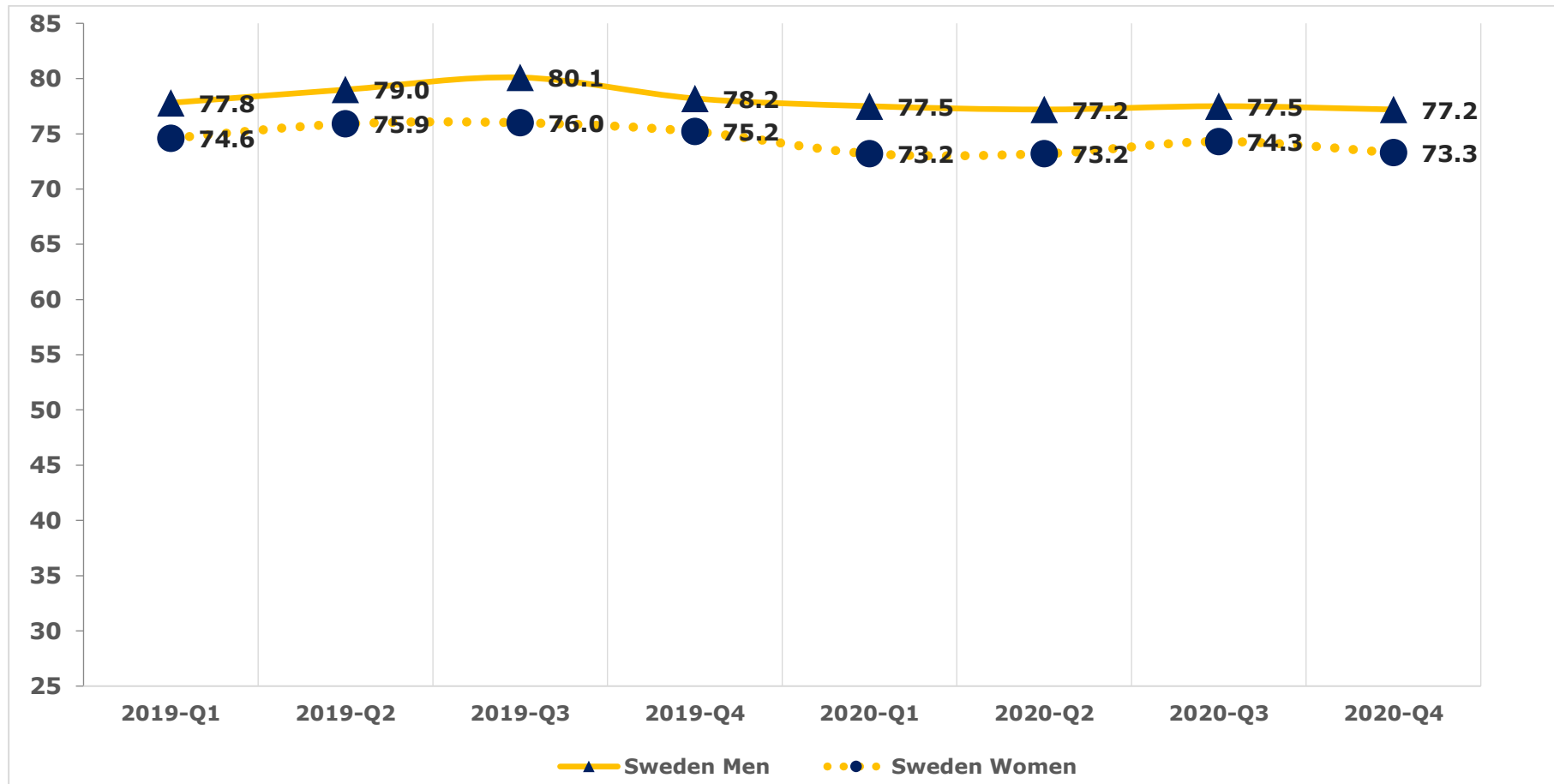


Source: Eurostat LFS - indicator [lfsq\_ergan] - downloaded 26 April 2021.



In the fourth quarter of 2020 (2020-Q4), the employment rate in the EU-27 is 73.0% for men and 62.8% for women. In Sweden, these figures are 77.2% and 73.3% respectively.

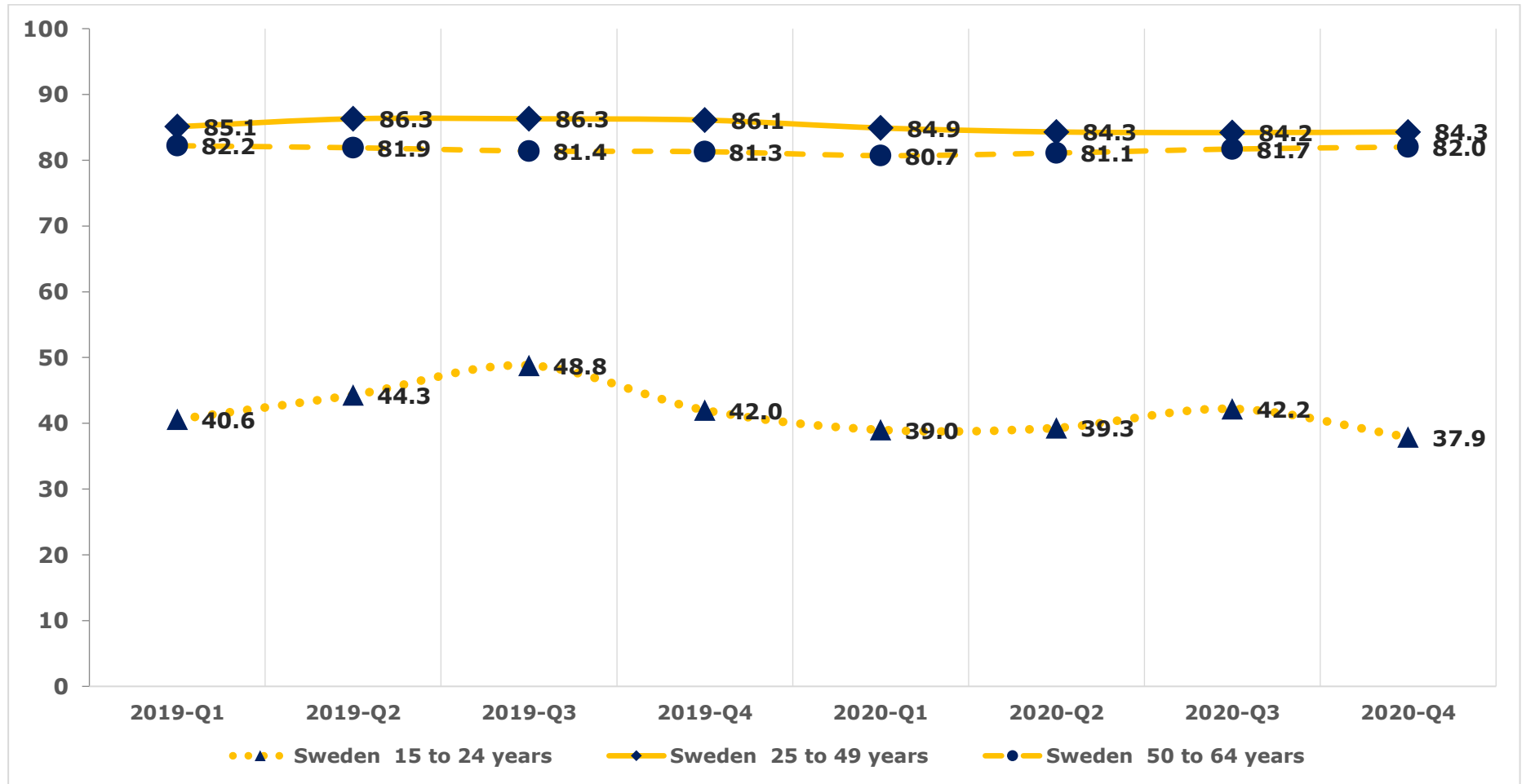
**Figure 8b: Seasonally-adjusted employment rate, quarterly data, total population aged 15-64 – by gender (2019-2020, Sweden, %)**



Source: Eurostat LFS - indicator [lfsq\_ergan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the employment rate in the EU-27 is 31.1% for the 15-24 age group. In Sweden, it is 37.9%.

**Figure 8c: Seasonally-adjusted employment rate, quarterly data, total population aged 15-64 – by age group (2019-2020, Sweden, %)**



Source: Eurostat LFS - indicator [lfsq\_ergan] - downloaded 26 April 2021.

### 1.3 Poverty, inequality and social exclusion situation

**Table 1: Social assistance recipients (aged 18 and over) as percentage of total population aged 18 and over, and share of recipients by reasons for claiming social assistance (Sweden, 2020)**

Month	1	2	3	4	5	6	7	8	9	10	11	12
Total (as % of pop. aged 18+)	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.4
Unemployed (insufficient benefits)	18.0	17.9	17.9	18.5	18.4	18.9	18.7	19.2	18.9	19.1	19.5	19.5
Unemployed (waiting for benefits)	1.0	1.2	1.0	1.0	1.0	1.0	1.1	1.1	1.3	1.3	1.4	1.5
Unemployed (no benefit)	27.9	28.3	28.6	28.6	29.2	30.0	31.1	31.5	31.2	30.8	30.1	29.7
Sickness (insufficient benefit)	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1
Sickness (waiting for benefit)	0.9	0.9	0.9	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.8	0.8
Sickness (no benefit)	12.3	12.0	12.2	12.0	12.3	12.0	12.0	12.0	12.4	12.3	12.5	12.6
Other	38.8	38.6	38.3	38	37.2	36.2	35.4	34.4	34.4	34.7	34.6	34.8
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Own calculations, based on data from the National Board of Health and Welfare, database accessed 9 February 2021.

To the extent that last-resort social assistance can be used as a yardstick to evaluate the short-term social outcomes of the COVID-19 pandemic in Sweden, the crisis packages have been rather successful. The number of adult beneficiaries of social assistance was surprisingly stable during 2020, fluctuating between 1.4% and 1.5% of the total adult population (Table 1). Nor did the reasons for claiming social assistance change much (i.e. whether due to insufficiency or lack of unemployment or sickness benefits). Hardly any person in Sweden received social assistance due to lack of childcare (not shown). It should be noted that we do not know whether people avoided applying for social assistance due to the risk of being infected (or spreading the disease). In Sweden, applications for social assistance typically involve in-depth social screening by case workers, including on-site visits to the welfare agency. Most likely, this effect is small, but cannot be ruled out as a factor that has reduced take-up. That the pandemic had a modest effect on households' economic situation is further supported by data showing that the share of people in the lowest income quartile reporting financial distress only increased by a few percentage points between the third quarter of 2019 and the third quarter of 2020, remaining below 10% (European Commission, EC/SPC, 2020/2021).

## 2 SOCIAL PROTECTION AND INCLUSION MEASURES IN RESPONSE TO THE PANDEMIC<sup>2</sup>

This section provides a brief description of the main measures related to social protection and social inclusion that have been put in place to help mitigate the financial and social distress produced by the economic downturn caused by the pandemic. It is based on readily available data and evidence. For each measure, it provides the following information.

- a) Short description of the measure.
- b) Category: Is it a flat benefit, a conditional benefit, both a flat and a conditional benefit, or neither a flat nor a conditional benefit?
- c) Timing: When did the measure start/end? Has it been extended?
- d) Depending on the category:
  - amount and duration (for flat measures); and
  - range (minimum-maximum), duration and conditionality (thresholds) (for conditional measures).

If the measure is neither flat nor conditional, this is indicated by "Not applicable".

- e) Targeted population: What is/are the target(s)? – that is to say, which parts of the population or of the labour force. Where data and evidence are readily available, estimated number of people targeted and/or applicants.
- f) Beneficiaries: What is the number of recipients of the measure (if relevant and available)?
- g) Novelty: Was the measure new or an already existing one that was adjusted?

### 2.1 Measures related to unemployment benefits

#### 2.1.1 *Arbetslöshetsförsäkring* (Unemployment insurance)

- a) Short description of the measure: Sweden has a two-tier unemployment benefit system with earnings-related benefits constituting the first tier, and flat-rate basic benefits constituting the second tier. Benefits are administered by different unemployment insurance funds. Both maximum and basic benefits have been raised during the pandemic, the six waiting days have been abolished, and the qualifying conditions (both work requirements and membership requirements) have been relaxed.

Between March and December 2020, each month of membership of an unemployment insurance fund counted as four months of membership. To be entitled to the earnings-related unemployment benefit, 12 months of membership of an unemployment insurance fund is required. The work requirement was relaxed from 80 to 60 hours of work per month during the previous six months, or 420 (instead of 480) hours during a consecutive period of six months, with at least 40 (instead of 50) hours of work every month during the previous 12 months.

There is no separate unemployment benefit for the self-employed, who are covered by the same programme as employees above. However, there is a special "five-year rule", under which a self-employed person is banned from the programme for five years after the receipt of benefit has ended, to reduce excessive use or fraud. This rule was abolished for those self-employed people who became unemployed in 2020.

- b) Category: Both flat and conditional benefit.

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<sup>2</sup> The temporary measures mentioned in this report refer to the situation as of 15 April 2021. Their duration may have been extended since then.

- c) Timing: April 2020 to December 2022.
- d) Amount and duration of the flat element: For the first 100 days, the basic benefit has been raised from SEK 365 (€36.50) to SEK 510 (€51) per day.  
Range, duration and conditionality of the conditional element: For the first 100 days, the maximum earnings-related daily benefit has been raised from SEK 910 (€91) to SEK 1,200 (€120). At the end of June 2020, the maximum daily benefit after 100 days was raised, from SEK 760 (€76) to SEK 1,000 (€100).
- e) Targeted population: All unemployed people. According to statistics from the Unemployment Insurance Inspectorate (*Inspektionen för arbetslöshetsförsäkringen*), unemployment insurance fund memberships increased by 7.2% (or 264,419 people) between January 2020 and December 2020. There are no statistics on the number of eligible people.
- f) Beneficiaries: Statistics from the Unemployment Insurance Inspectorate show that the number of people in receipt of unemployment benefits increased by 108,399, or 45%, in 2020 compared with 2019. The increase was 61.1% for the earnings-related benefit (requiring membership of an unemployment insurance fund), and 42.9% for the basic flat-rate benefit. There are no official statistics on how many self-employed people became unemployed and received unemployment benefits in 2020.
- g) Novelty: The changes strengthened the already existing unemployment benefit system.

## 2.2 Measures of job protection provided through support to employers, employees and the self-employed

### 2.2.1 Korttidsarbete (Short-time job retention)

- a) Short description of the measure: A temporary system of short-time job retention was introduced to complement the regular pre-existing system of short-time job retention. In the temporary system, employers could receive support irrespective of the macro-economic situation, but had to face temporary financial challenges as a consequence of the COVID-19 pandemic. Thus, the difficulties had to have been caused by a relationship outside of the employer's control and have a specific negative impact on the company's business operations. Short-time job retention applied to part-time and temporary contracts, and it could also be used for dismissed personnel.
- b) Category: Conditional benefit.
- c) Timing: 16 March 2020 to 30 June 2021.
- d) Range, duration and conditionality: An employer could receive this financial support for a period of six calendar months (seven months from 1 December 2020), with the possibility of an extension for three additional calendar months (not possible after 1 December 2020). The financial support was 75% of wage costs for short-time work up to 80% of the normal working hours, with an earnings ceiling of SEK 44,000 (€4,400) per month. Normally, the rate of support is 33% for short-time work up to 60% of the normal working hours.
- e) Targeted population: All employers. Self-employed people and gig workers who conduct their business in the form of a sole trader are not eligible.
- f) Beneficiaries: According to statistics from the Swedish Agency for Economic and Regional Growth (*Tillväxtverket*), 100,806 applications for short-time job retention had been approved by 10 May 2021, involving 623,373 employees.
- g) Novelty: A complement to an already existing system.

### **2.2.2 Tillfällig reducereing av arbetsgivaravgifter (Temporary reduction of employer social security contributions)**

- a) Short description of the measure: Employer social security contributions were temporarily reduced for up to 30 employees. The self-employed received a similar reduction of their social security contributions (*egenavgifter*).
- b) Category: Conditional benefit.
- c) Timing: 6 April to 30 June 2020 for employers, 6 April to 31 December 2020 for self-employed people.
- d) Range, duration and conditionality: Employers and the self-employed only had to pay the pension contribution of 10.21% (instead of the total contributions of 31.42% and 28.97%, respectively).
- e) Targeted population: Employers and self-employed people.
- f) Beneficiaries: Figures from the Swedish Tax Authority (*Skatteverket*) show that between March and June 2020 around 270,000 companies per month received deductions on their social security contribution for up to 30 employees.
- g) Novelty: This measure is an exemption from an existing regulation.

### **2.2.3 Tillfälligt anstånd för företag att betala skatt och arbetsgivaravgifter (Temporary deferment of employer taxes and social security contributions)**

- a) Short description of the measure: This temporary measure gives employers (or sole traders) the possibility of delaying paying taxes and social security contributions for up to one year.
- b) Category: Neither flat nor conditional benefit.
- c) Timing: Introduced in 30 March 2020 (retroactive from 1 January 2020) and applying until 12 February 2022 (for employer taxes and social security contributions reported monthly or quarterly) and 17 January 2023 (for employer taxes and social security contributions reported yearly). After these dates, approved deferments can be extended by up to 12 months.
- d) Amount and duration/range, duration and conditionality: Not applicable.
- e) Targeted population: All employers (self-employed and gig workers who conduct their business in the form of a sole trader are not eligible).
- f) Beneficiaries: Around 40,000 companies have delayed their tax payments.
- g) Novelty: New measure to improve financial liquidity of employers.

## **2.3 Measures related to sickness benefits and sick pay**

### **2.3.1 Sjukpenningersättning för karensavdrag (Reimbursement of deduction of sick pay)**

- a) Short description of the measure: In 2019, the one-day waiting period before sick pay was changed to a deduction corresponding to 20% of the first weekly sick pay. During the pandemic, this deduction of sick pay during the first week was temporarily reimbursed by the Swedish Social Insurance Agency (*Försäkringskassan*) at a fixed amount (810 SEK – €81 – from 1 January 2021).
- b) Category: Flat benefit.
- c) Timing: From 11 March 2020 until 30 June 2021.

- d) Amount and duration: The amount was fixed, and was 810 SEK (€81) from 1 January 2021. The reduction was still made by the employer, and the employee then made an application to the Swedish Social Insurance Agency to get reimbursement.
- e) Targeted population: The whole workforce, including those on parental leave and unemployed people. The removal of the deduction concerned all people on sick leave, including non-standard workers, self-employed and unemployed people. The number of eligible people depended on the number of people on sick leave during a specific period.
- f) Beneficiaries: The number of recipients depended on how many people were on sick leave during a specific time period, and how many of these actually applied for the reimbursement. The universality of the measure meant that the coverage was good. Nonetheless, take-up was likely to be lower than 100% given that the reimbursement was not provided automatically. People needed to be aware of this new measure and had to apply themselves, which probably created a gap between the number of eligible people and number of recipients. Other topics of concern refer to the timing and level of the benefit. The increasing workload for the responsible authority led to delays in payments. The flat-rate benefit meant that a large proportion of the workforce got a lower amount of money than the deduction from the salary made by the employer.
- g) Novelty: This was not a novel measure but a change in the specific rules for sick pay.

### **2.3.2 Ändrade tidsgränser för läkarintyg (Changes of days for medical certificates)**

- a) Short description of the measure: Before the pandemic, medical certificates had to be presented after one week of sick leave in order to get sick pay. During the pandemic the time limit was extended.
- b) Category: Neither flat nor conditional benefit.
- c) Timing: From March 2020 the time limit was extended to two weeks. On 15 December 2020 this was further extended so that a medical certificate was needed from day 22 of sick leave. Applicable until 30 June 2021.
- d) Amount and duration/range, duration and conditionality: Not applicable.
- e) Targeted population: These rules applied in principle to everyone in the labour market (there were specific rules for part-time sick leave) including job-seekers and those on parental leave. The number of people targeted by the measure depended on the number of people who were at their eighth or more day of sick leave.
- f) Beneficiaries: Not applicable.
- g) Novelty: This was not a novel measure but a change in the specific rules for medical certificates during sick leave. These changed rules also applied to temporary parental benefits (Section 2.3.4)

### **2.3.3 Smittbärarpenning (Extended rules concerning disease carrier allowance)**

- a) Short description of the measure: In early February 2020, the government decided that COVID-19 was to be seen as a socially dangerous disease (*samhällsfarlig sjukdom*), which means that a person can apply for disease carrier allowance. In these cases, a medical certificate from day one stating that the person has, or is likely to have, the disease is needed.<sup>3</sup> Later on, a new recommendation from the Public Health Agency led to an extension, so that if another person in someone's household has COVID-19, and they cannot work from home, they can apply for this benefit. A medical certificate stating that the applicant is not allowed to be at the workplace is also needed

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<sup>3</sup> The requirement to have a medical certificate to apply for the allowance was abolished from 6 February 2021.

in these cases. Reimbursement for necessary travelling costs (due to e.g. medical exams) is also applied within this system of reimbursement. The amount is similar to sickness benefits.

- b) Category: Conditional benefit.
- c) Timing: From early February 2020 for carriers of the disease; from October 2020 extended to household members of a person with COVID-19. The measures are on-going.
- d) Range, duration and conditionality: This is a conditional benefit in the sense that people must meet the requirements as specified under a). The amount of the benefit is 80% of income up to a maximum of 810 SEK (€81) per day. Those who meet the requirements receive the allowance.
- e) Targeted population: At first targeted at those having, or likely to have, the disease. Later extended to household members. The measure is applicable to all the workforce, including non-standard workers, self-employed people and those seeking jobs. The number of people targeted increased dramatically when the government in February 2020 declared that COVID-19 was a "socially dangerous disease". The numbers vary depending on how the spread of the virus changes over time. The number of targeted people also increased when the rules were extended.
- f) Beneficiaries: The number of applications to the Swedish Social Insurance Agency in 2020 was highest during week 51, when 4,171 people applied. The corresponding number during week 51 in 2019 was five people. In terms of yearly data, the Swedish Social Insurance Agency received 337 applications for disease carrier allowance in 2019, and 29,955 applications in 2020.<sup>4</sup>
- g) Novelty: Not a novel measure but a change in the specific rules for disease carrier allowance, a benefit which was very seldom used before the outbreak of COVID-19.

#### **2.3.4 *Vård av barn (VAB)* (Extended rules concerning temporary parental benefits)**

- a) Short description of the measure: The temporary parental benefits for children who are sick were extended to also cover situations in which a child was enrolled in a pre-school facility or school that was closed due to conditions related to the pandemic. It is important to stress that pre-school settings and elementary schools in general have been kept open in Sweden. The benefit was set at 90% of the usual benefit. In a further extension, if a child was or had been very seriously ill and needed to be protected from the risk of getting COVID-19, and consequently could not attend a pre-school setting or school, and if their parents were unable to work from home, it was possible to apply for a temporary parental benefit (*förebyggande ersättning för VAB*).
- b) Category: Conditional benefit.
- c) Timing: The extensions were implemented on 25 April 2020 and 1 July 2020, and lasted until 30 April 2021.
- d) Range, duration and conditionality: This was a conditional benefit in the sense that the requirements as specified under a) had to be met. The benefit for the extension was set to 90% of the standard temporary parental benefit, which was related to income.
- e) Targeted population: Households with children, normally up to the age of 12. The whole workforce was targeted, including non-standard workers and self-employed people. It also included those on unemployment benefits, who could temporarily apply for VAB instead of the unemployment benefit if the requirements as stated above were fulfilled.

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<sup>4</sup> Data retrieved from <https://www.forsakringskassan.se/statistik/coronoaviruset-statistik>. Accessed 12 March 2021.



- f) Beneficiaries: There are no statistics covering the whole period on the number of recipients, but given that pre-school settings and schools have generally been kept open, the numbers are very low. A short report from the Swedish Social Insurance Agency (2020) notes that this benefit extension was paid out to only 300 children during the first months of the pandemic. On the other hand, the total number of days with temporary parental benefits has been at a record high because of stricter instructions on when to keep a child at home from school due to illness. Whereas the common instruction previously was that a child who had been at home because of illness could return to school when they were well enough to participate in the pre-school or school activities, the instructions during the pandemic are that children should be kept at home even with only mild symptoms, and they also need to be free from symptoms for two days before they can return.
- g) Novelty: Not a novel measure but extensions to an existing measure. These extensions are, on the macro-level, relatively minor.

### **2.3.5 Changes of working ability assessment within the sickness benefit system**

- a) Short description of the measure: Before the pandemic, when a person was on long-term sick leave (with sick pay remuneration), their ability to go back to work was assessed after 180 days of sick leave. The government has decided that the assessment can be postponed by up to one year if care and/or rehabilitation has been postponed due to the pandemic. There should also be clear indications that the employee will be able to return to work after 365 days of sick leave.
- b) Category: Neither flat nor conditional benefit.
- c) Timing: The new rules have applied since 15 March 2021.
- d) Amount and duration/range, duration and conditionality: Not applicable.
- e) Targeted population: Everyone who is on sick leave for more than 180 days.
- f) Beneficiaries: Not applicable.
- g) Novelty: This is a change to the specific rules within the sickness benefit system.

### **2.3.6 Benefit for at-risk groups**

- a) Short description of the measure: People who belonged to any of nine defined groups at risk of getting seriously ill from COVID-19, who therefore needed to refrain from going to work, and who could not work from home, were entitled to a temporary benefit. To receive the benefit, it was also required that the employer was unable to adapt the working tasks or working conditions so that risk of disease could be avoided.
- b) Category: Conditional benefit.
- c) Timing: From 1 July 2020 until 30 June 2021.
- d) Range, duration and conditionality: During the period 1 July to 31 December 2020, the benefit was a maximum of 804 SEK (€80) per day. Between 1 January and 30 June 2021 the benefit was slightly increased to a maximum of 810 SEK (€81) per day.
- e) Targeted population: Employees, non-standard workers and self-employed people.
- f) Beneficiaries: Data showing the number of recipients per month are available for the period August 2020 to March 2021. The number of recipients per month varied between 486 (August 2020) at its lowest, and 2,903 (January 2021) at its highest. In March 2021, the number of recipients was 2,707 (Swedish Social Insurance Agency, 2021).
- g) Novelty: This was a new measure.

## **2.4 Measures related to health insurance**

There has been no change in the coverage or in the healthcare basket.

## 2.5 Measures related to minimum-income schemes and other forms of social assistance

No new or temporary measures put in place due to the COVID-19 pandemic.

## 2.6 Measures related to housing support

### 2.6.1 *Temporärt slopande av amorteringskraven (Exemption of all mortgagors' amortisation)*

- a) Short description of the measure: The EU Council of Ministers' recommendation to Sweden was, for several years, to take action against markedly increasing household debt, mostly related to increasing housing prices. In 2016, Sweden adopted new amortisation requirements (Fritzell and Palme, 2016) with further stricter requirements introduced in 2018. In short, all new mortgage loans must have a mortgage plan, 2% of the loan should be amortised down to 70% of the housing value, and 1% of the loan amortised down to 50% of the value, with further rules related to ratios between incomes and loans. These rules concerning amortisation of housing loans are temporarily on hold, and banks give exemption to all mortgagors.
- b) Category: Neither flat nor conditional benefit.
- c) Timing: 14 April 2020 to 31 August 2021.
- d) Amount and duration/range, duration and conditionality: Not applicable.
- e) Targeted population: Primarily households affected by the amortisation requirements, but also other households with housing loans that have amortisation can apply to the bank to get a temporary stop on the amortisation. There are around 2.5 million households with mortgages, including both those affected by previously introduced amortisation requirements (primary target) and other households with housing loans that can also apply for the exemption.
- f) Beneficiaries: The exemption from amortisation requirements does not affect household wealth since the debt is unchanged. However, the measure has a cash flow value for households. Detailed analyses from the Financial Supervisory Authority (*Finansinspektionen*) (2020) suggest that more than half of those targeted by the exemption from amortisation would have paid 2,000-6,000 SEK (€200-600) per month if this exemption had not been made. There is no official estimate of the number of households actually making use of the exemption. A household can decide to continue their amortisation plan if they so wish; it is an agreement between the bank and the individual.
- g) Novelty: This is an exemption from measures that were implemented relatively recently.

### 2.6.2 *Ökat bostadsbidrag för barnfamiljer (Temporarily increased housing allowances for families with children)*

- a) Short description of the measure: Families with children having housing allowances automatically get an extra monthly amount corresponding to 25% of the regular housing allowances.
- b) Category: Conditional benefit.
- c) Timing: 1 July to 31 December 2020. The temporary increase was reintroduced from 1 July to 31 December 2021.
- d) Range, duration and conditionality: The absolute amount of the increase is related to the size of the housing allowance. Given the design of the housing allowance, this means that the maximum monthly amount after the increase is 1,375 SEK (€137.50). The same conditions apply: the housing allowance is adjusted according to income, number of children, housing costs, and size of the dwelling.

- e) Targeted population: Families with children receiving housing allowance. According to the latest statistics from December 2019, around 121,000 households with children received housing allowances. However, given that not everyone who is eligible for housing allowances actually applies for the allowances, the eligible number of people for this increased benefit could have been higher.
- f) Beneficiaries: Since the supplement is automatically paid out to those getting housing allowance without any specific application, the number of recipients is the same as the targeted population.
- g) Novelty: This is a temporary increase of the amount of the benefit but not a new measure.

## **2.7 Leave for parents whose children are unable to attend school or a pre-school service by reason of COVID-19**

Unlike most other countries, neither pre-school settings nor elementary schools have been closed in Sweden. The parental leave benefit system was extended to those children who due to medical reasons could not attend school, and to those very few cases in which the municipality decided to close down a school due to a COVID-19 outbreak (see also Section 2.3). Apart from that no new measures were taken.

### 3 SOCIAL PROTECTION AND INCLUSION RESPONSES TO THE CRISIS: OVERALL ASSESSMENT AND POSSIBLE GAPS

This third section briefly considers three aspects: the expected cost of the social protection and inclusion measures put in place by the country (Section 3.1), the impact of these measures on the social protection system and on social inclusion policies (Section 3.2), and the possible remaining gaps in the social protection system and in social inclusion policies (Section 3.3). It concludes with Section 3.4 on debates and recommendations.

#### 3.1 Expected cost of social protection and inclusion measures

In this section, we report for each measure described in Section 2 the expected cost according to the government when the measure was introduced.

- *Arbetslöshetsförsäkring* (Unemployment insurance): The temporary strengthening of unemployment insurance is expected to cost 6 billion SEK (€600 million) in each of 2020 and 2021 (Government Offices of Sweden, 2020a). This corresponds to 0.12% of GDP for 2019. The unemployment insurance funds received an additional 100 million SEK (€10 million) to handle the inflow of new members.
- *Korttidsarbete* (Short-time job retention): For 2020 and 2021, the temporary short-time redundancy support system is budgeted to cost 57 billion SEK (€5.7 billion) (Government Offices of Sweden, 2020b, The Finance Ministry, 2021), or 1.14% of GDP for 2019.
- *Tillfällig reducering av arbetsgivaravgifter* (Temporary reduction of employer social security contributions): The reduction of social security contributions is expected to cost 33 billion SEK (€3.3 billion) for 2020, or 0.66% of GDP for 2019 (Government Offices of Sweden, 2020c).
- *Tillfälligt anstånd för företag att betala skatt och arbetsgivaravgifter* (Temporary deferment of employer taxes and social security contributions): According to the Swedish government, tax deferments of around 40 billion SEK (€4 billion) were approved in 2020, or 0.80% of GDP for 2019.
- *Sjukpenningersättning för karensavdrag* (Reimbursement of deduction of sick pay): In the revised 2020 budget, the expected cost for 2020 is 1.8 billion SEK (€180 million) (Government Proposition 2019/20a), or 0.04% of GDP for 2019. This sum also includes the expected cost (500 million SEK – €50 million – or 0.01% of GDP) for the extended rules concerning the disease carrier allowance (Section 2.3.3). On top of that, the responsible authority (the Swedish Social Insurance Agency) received 130 million SEK (€13 million) extra to cover the increased workload due to the changes. The costs mentioned above refer to 2020. As mentioned above the measures were prolonged until 30 June 2021 (adopted by the Parliament in April 2021). The expected cost for the most recent prolongation of all extended measures within the sickness benefit system is around 6 billion SEK (€600 million), or 0.12% of GDP for 2019.
- *Temporärt slopande av amorteringskraven* (Exemption of all mortgagors' amortisation): There is no cost to the government related to this measure.
- *Ökat bostadsbidrag för barnfamiljer* (Temporary increased housing allowances for families with children): The expected cost, from 1 July 2020 to 31 December 2020, for this temporary increase is 560 million SEK (€56 million), or 0.01% of GDP for 2019 (Government Proposition 2019/20b).

#### 3.2 Impact on the social protection system and on social inclusion policies

The measures taken are typically of a temporary nature and it is likely that most of them will simply be phased out. On the other hand, it could be argued that some measures have actually improved the coverage and adequacy of social protection, which would be

desirable to maintain even after the pandemic. For example, certain groups in the labour market, such as temporary workers and those paid by the hour within the healthcare sector and in long-term care for older people, are better covered under the temporary rules. The benefit adequacy is better for most groups. Furthermore, waiting days in the sick pay system might be seen as problematic even outside of pandemics, insofar as they might result in employees going to work even though they are infected, because they want to avoid the economic penalty. This is of special concern in, for example, the long-term care sector, as vulnerable people risk being exposed to other fatal health risks.

Ultimately, the issue of making permanent some of these temporary social protection measures is about political priorities, part of them value-based, which opens up different future scenarios given the current fragmented political situation in Sweden's parliament.

### **3.3 Remaining gaps in the social protection system and social inclusion policies**

Despite the strengthening of unemployment insurance, there is still a gap in the coverage of the benefit system. Although the qualifying period is on the lower side on an EU comparison (Esser et al., 2013), the combination of qualifying conditions and the many newcomers (immigrants and young people) to the labour market are the main explanatory factors behind this gap. Between April and December 2020, only around a third (32%) of the registered unemployed received unemployment benefit, according to data from the Unemployment Insurance Inspectorate and unemployment offices. Around 29% of the unemployed received an earnings-related benefit, while around 3% received the flat-rate basic benefit. Lack of unemployment insurance fund membership and difficulties in meeting work requirements are two reasons for the low effective coverage of the earnings-related unemployment benefit. This is particularly true for new immigrant workers (Gschwind, 2021). For the flat-rate basic benefit, failures to meet work requirements are the most important reason (Nelson and Nieuwenhuis, 2021).

Moreover, although many municipalities and NGOs are making special efforts to protect homeless people during the pandemic, including some extra government funding to NGOs (Government Offices of Sweden, 2020d), it is evident that these groups continue to fall outside the scope of social inclusion policies. No radical shift can be observed on this issue.

### **3.4 Debates and recommendations**

Much debate in the press has concerned the bureaucratic problems and long waiting times within many systems, rather than the measures as such. The major implementation problems make it likely that political debates will revolve around most of the temporary measures. The debate about the temporary regulation of social insurance has begun and follows the old left-right divide in Swedish politics, but the parties in the political centre do not give any clear indications of their priorities (Riksdagen, 2021). Meanwhile, the temporary measures have been prolonged. It can be noted that the chairpersons from the largest trade unions in the care sector advocated early on in the pandemic that the waiting period for sickness insurance should be permanently abolished (Ribeiro and Baudin, 2020). We can also expect a discussion on a perceived trade-off between cash and care. Should the underfunded long-term care system be prioritised to (for example) increase educational credentials and employment conditions among staff (Fritzell, Heap and Schön, 2020)? Or are cash benefits crowding out benefits in kind (care)? Will that relationship be reversed if more funds go to long-term care?

We recommend that attention is paid to the fact that measures that are clearly motivated by, and work adequately under, economic downturns or a temporary health crisis might have unintended and negative effects on, for example, labour supply in times of macro-economic growth. To clarify, to provide generous and unconditional benefits is not problematic during times when there is relatively weak demand for labour: but when economic growth increases demand for labour it makes sense to, for example, make the entitlement to unemployment benefits conditional on job search and the acceptance of suitable employment. However, we see a great potential in some of the measures to solve

some of the old problems of gaps in the coverage and adequacy of the Swedish social protection system. For example, to continue with less strict qualifying conditions for unemployment benefits would help reduce the gap in coverage.

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