

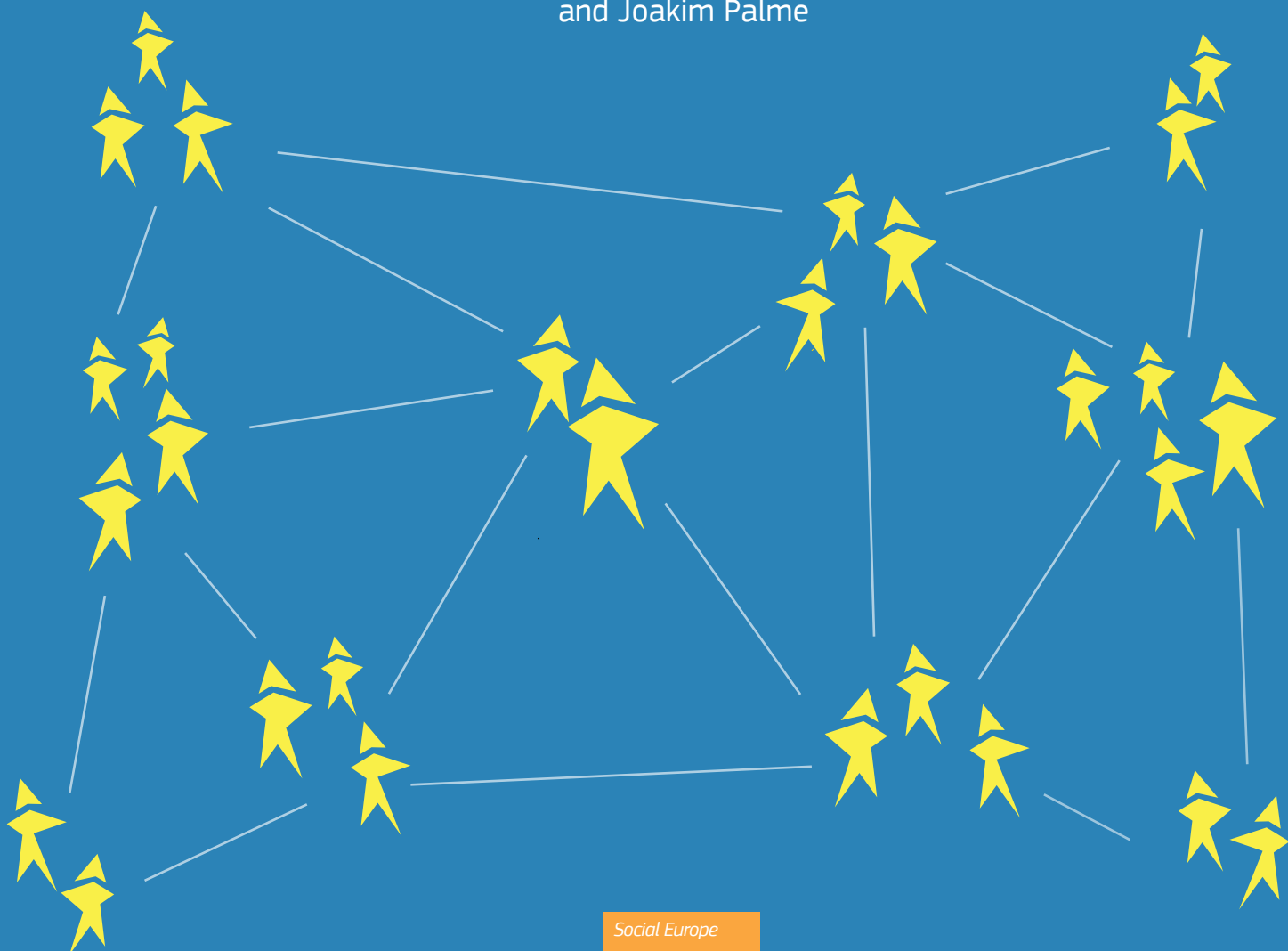


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to social protection for young people

Sweden

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and Joakim Palme



EUROPEAN COMMISSION

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European Social Policy Network (ESPN)

**ESPN Thematic Report:
Access to social protection for
young people**

Sweden

2021

Johan Fritzell, Josephine Heap, Kenneth Nelson and Joakim Palme

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SUMMARY

Sweden has a two-tier unemployment insurance system: (1) a voluntary earnings-related insurance scheme, in which age is not a criterion for eligibility; and (2) a flat-rate benefit for non-members of the voluntary scheme, which is only paid to those aged 20 and over. There is no special unemployment benefit for young people. For both tiers, there is a requirement to have a work history, which may create obstacles for young people as they tend to be newcomers in the labour market.

Although the flat-rate unemployment benefit is restricted to those aged 20 and over, it is one of the few truly universal basic unemployment benefits in Europe (i.e. it is paid without a means or income test).

Sickness benefit is available to all employees irrespective of age. It is also available to non-standard workers and self-employed people, but with different rules. Since young people more often have non-standard or short-term work contracts, some obstacles in access to sickness benefit are likely to be more prevalent among young people.

Eligibility for parental benefits is not dependent on age. The size of benefit depends on work history or prior incomes, but everyone gets a minimum flat-rate amount. The construction of this scheme means that very young parents, in particular, will only get the flat-rate amount.

To be eligible for social assistance, there is no age limit or activity requirement, but all other means of support must first be exhausted. Parents are financially responsible for their children aged up to 18 (or 21 for those in secondary education).

Two types of housing allowances are relevant to young people, one for people aged under 29, and one for families with children. The main obstacle for young people in Sweden regarding housing is not related to the housing allowance. Rather, the low production of housing and very high costs make it very difficult for many young people to afford to buy a dwelling or pay the rent for new apartments.

During the COVID-19 crisis, a number of temporary changes related to the social protection system have been implemented, all irrespective of age.

Young people's access to social protection is not a salient issue in Swedish public debate. The discussion around young people in Sweden mostly concerns the lack of employment opportunities, difficulties in accessing the housing market, and criminality.

1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Sweden, % 15-29 and 30-64)

	SWEDEN											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	56.4	57.3	58.1	58.1	57.4	54.0	83.8	84.3	84.9	85.6	85.4	84.3
<i>Paid employment**</i>	96.4	96.7	96.7	96.6	96.5	96.7	89.4	89.6	89.7	89.8	89.7	89.8
<i>Self-employment**</i>	2.9	2.6	2.7	2.8	2.9	2.5	9.9	9.8	9.7	9.6	9.8	9.4
<i>Contributing family work**</i>	0.7	0.7	0.6	0.6	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.7
UNEMPLOYMENT***	14.9	13.6	12.9	12.3	13.8	16.6	5.2	5.1	4.9	4.7	4.9	6.1
INACTIVITY****	33.7	33.7	33.3	33.7	33.4	35.2	11.6	11.2	10.7	10.2	10.2	10.2
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Sweden, 54.0% of people aged between 15 and 29 were in employment, compared to 84.3% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Sweden was 16.6% of the 15-29 age group and 6.1% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Sweden in the 15-29 and 30-64 age groups were 35.2% and 10.2%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [*lfsa_eegais*], [*lfsa_egaps*], [*lfsa_pganws*] and [*lfsa_igan*]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

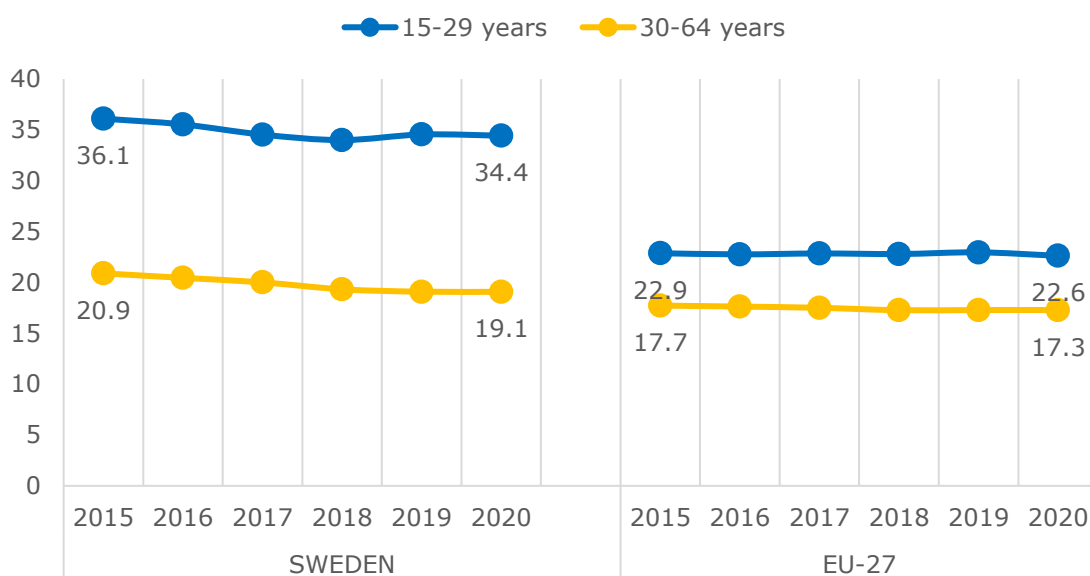
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Sweden, ratios 15-29/30-64)

	SWEDEN						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.67	0.68	0.68	0.68	0.67	0.64	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.08	1.08	1.08	1.08	1.08	1.08	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.29	0.27	0.28	0.29	0.29	0.27	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.04	1.14	1.02	1.02	1.21	0.99	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.84	2.67	2.62	2.63	2.84	2.72	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.90	3.02	3.11	3.30	3.28	3.46	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Sweden, 54.0% of people aged between 15 and 29 were in employment compared to 84.3% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.64. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

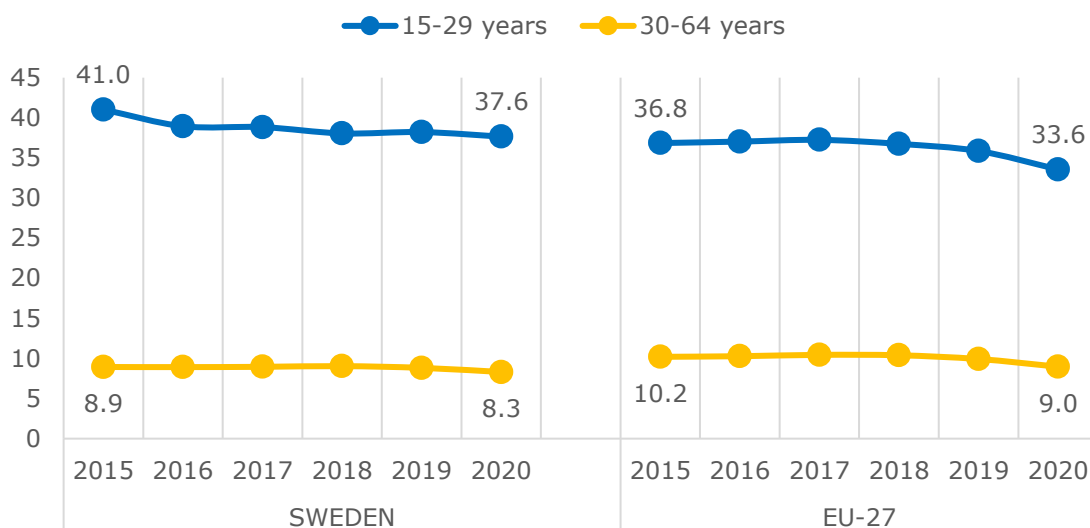
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Sweden, %)

Reading note: In 2020, in Sweden, the share of part-time employment in total employment was 34.4% for the 15-29 age group and 19.1% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Sweden, %)

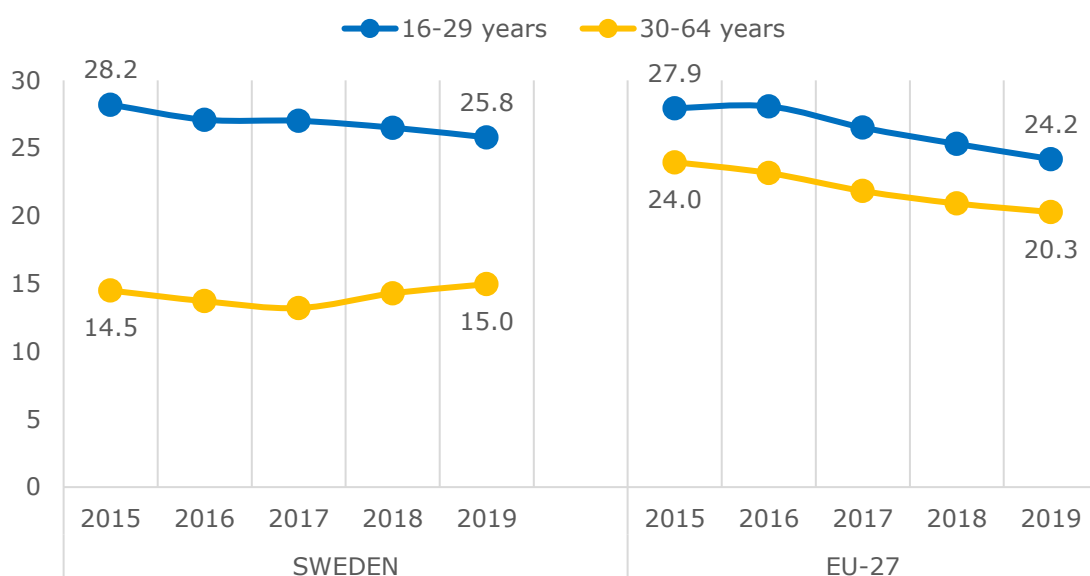


Reading note: In 2020, in Sweden, the share of temporary workers among employees was 37.6% for the 15-29 age group and 8.3% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [Ifsa_epgn62] and [Ifsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Sweden, %)

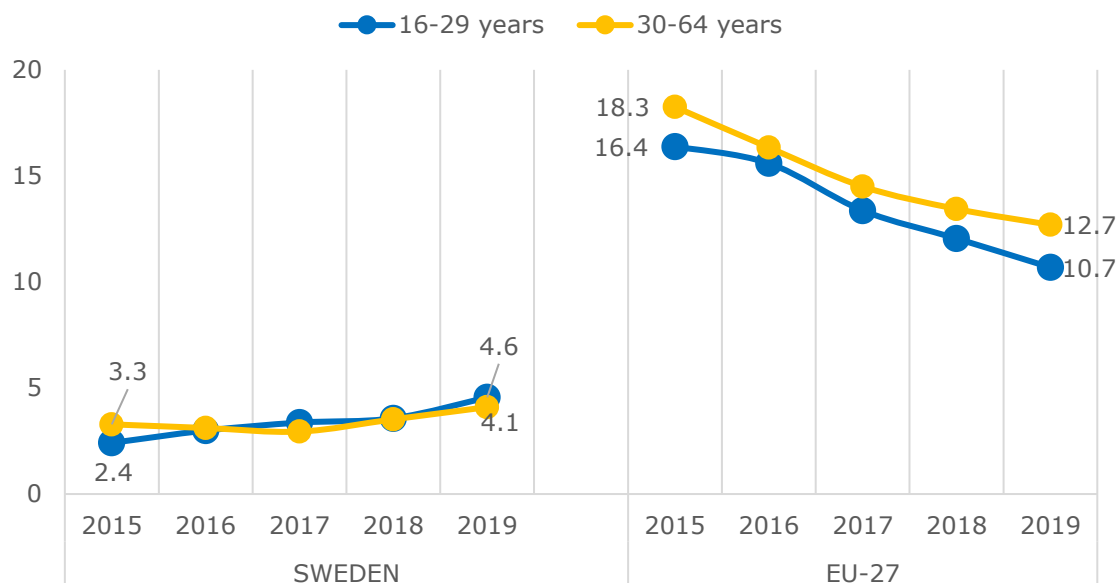


Reading note: In 2019, in Sweden, 25.8% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 15.0% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Sweden, %)

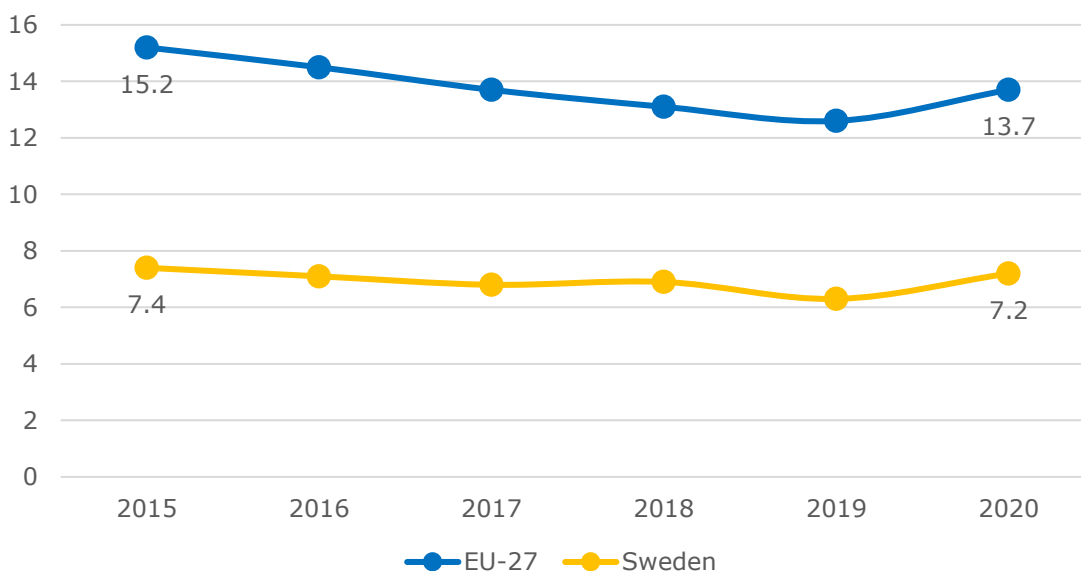


Reading note: In 2019, in Sweden, 4.6% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 4.1% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdspd]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Sweden, %)

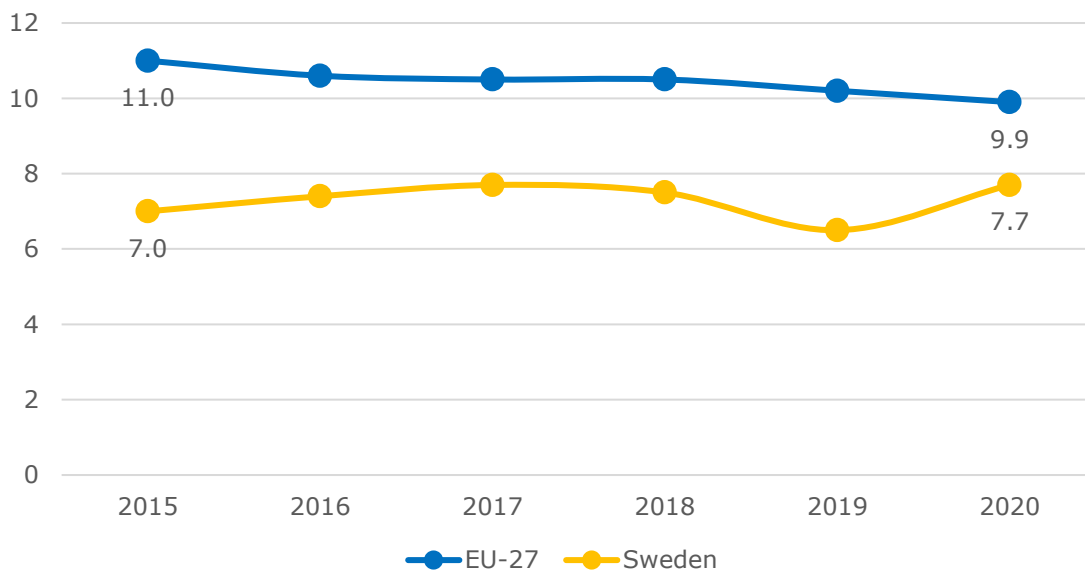


Reading note: In 2020, in Sweden, 7.2% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Sweden, %)

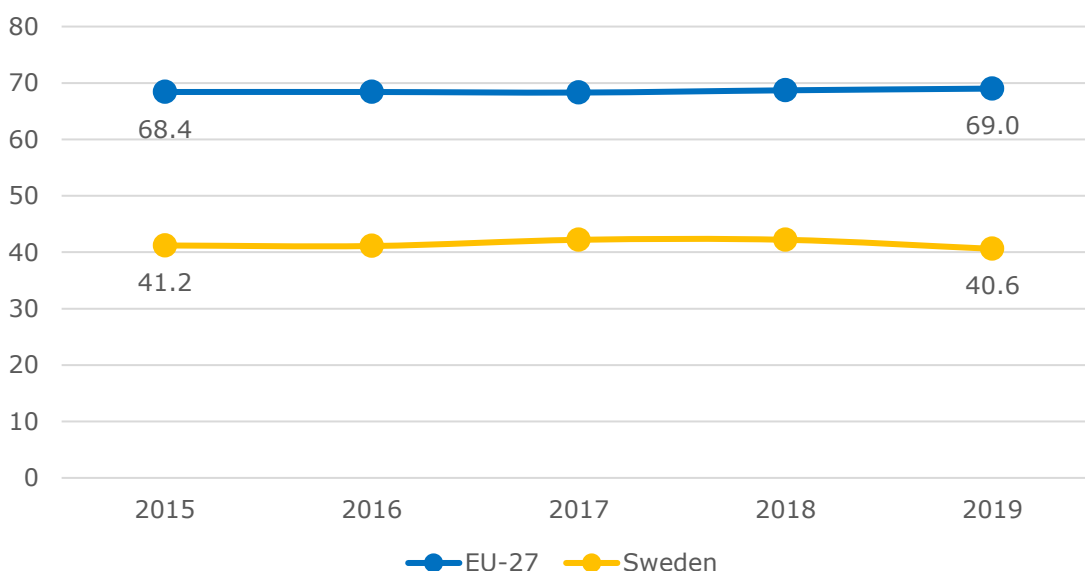


Reading note: In 2020, in Sweden, 7.7% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_ifse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Sweden, %)



Reading note: In 2019, in Sweden, 40.6% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS

Sweden has a two-tier unemployment benefit system (*arbetslöshetsförsäkring*): a voluntary earnings-related insurance (contributory) scheme, and a flat-rate benefit (non-contributory) for non-members of the voluntary system and those with insufficient membership periods. There is no special unemployment benefit for young people. However, there is financial support targeted at young people in the job guarantee for youth (*jobbgarantin för ungdomar*), which is part of Swedish active labour market policy. As seen in Section 1, the unemployment rate for young people increased in Sweden in both 2019 and 2020. However, the employment rate for young people aged 15-29 was well above the EU-27 average in 2020 (54.0% vs 46.1%).

2.1 Contributory unemployment benefits

The earnings-related unemployment benefit (*inkomstreladerad arbetslöshetsersättning*) is contributory and voluntary. It requires membership of an unemployment insurance fund to qualify.

2.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to voluntary unemployment insurance in Sweden as far as young people are concerned are the following.

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

People need to be registered as part-time or full-time unemployed with the Public Employment Service (*Arbetsförmedlingen*), be actively looking for a job, and be prepared to immediately accept available job offers. Self-employed people and people in atypical forms of employment are included. The self-employment rate among young people in Sweden (2.5% in 2020) is among the lowest in the EU-27 (see Section 1). These requirements are the same for all people, and do not vary by age. Trainees or apprentices cannot receive the benefit (as they are considered to be employed and receiving a salary), but may receive activity support (*aktivitetsstöd*) if they are older than 25, or a development allowance (*utvecklingsersättning*) if they are under 25, and the activities are arranged by the Public Employment Service (see Section 2.3 below). Both activity support and the development allowance are non-contributory. Normally, full-time students cannot receive unemployment benefits.

c) Contributory history required to access the scheme

By paying the membership fee of an unemployment insurance fund, people are automatically enrolled in the earnings-related unemployment insurance system. Membership of an unemployment insurance fund for at least a continuous period of 12 months is required for everyone. Because of the COVID-19 pandemic, each month of membership between March and December 2020 counts as four months of membership. It should be noted that there is also a requirement for a previous work history, which does not vary by age. Due to the COVID-19 pandemic, relaxed work requirements are in force until 1 January 2023 (either at least 60 hours of work per month during six of the last 12 months, or at least 40 hours of work per month and 420 hours of work during a single period of six months).

d) Waiting period

A six-day waiting period applies, irrespective of age.

e) Replacement rate/benefit level

The rate of earnings replacement is independent of age.

f) Duration

Duration is not differentiated by age.

2.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

No gaps observed.

b) Main obstacles in access for young people

Work history and membership requirements create obstacles for young people to access the scheme, as they are newcomers to the labour market, even though some of the temporary COVID-19 regulations are still in place. The voluntary element may come as a surprise to some young people who recently entered the labour market. It is the only voluntary benefit in Sweden. Some young people may also abstain from paying the membership fee for budgetary reasons, or other priorities.

2.2 Non-contributory unemployment benefit

The basic unemployment benefit (*grundbelopp*) is payable to those who lack membership of an unemployment insurance fund, or have been members for less than 12 months, but meet the work requirements.

2.2.1 Eligibility conditions and benefit entitlements**a) Age**

Only paid to unemployed people from the age of 20

b) Activity status requirement

The same as for the contributory unemployment benefit (i.e. to be registered as part-time or full-time unemployed with the Public Employment Service, be actively looking for a job, and be prepared to immediately accept available job offers). Self-employed people and people in atypical forms of employment are included. These requirements do not vary by age. Trainees or apprentices cannot receive the benefit but may receive activity support (over 25) or a development allowance (under 25) if the activities are arranged by the Public Employment Service (see Section 2.3 below).

c) Contributory history required to access the scheme

No contribution record required. However, the same work requirement applies as for the voluntary unemployment insurance benefit above. The work requirement does not vary with age.

d) Waiting period

A six-day waiting period applies, irrespective of age.

e) Replacement rate/benefit level

The rate of income replacement is independent of age.

f) Duration

Duration is not differentiated by age.

2.3 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

Excludes people below 20 years of age.

b) Main obstacles in access for young people

Similar to the contributory unemployment benefit above, work requirements may create obstacles for some young people to access the scheme, even though some of the temporary COVID-19 regulations are still in place.

2.4 Special scheme for young people (development allowance)

As noted above, young people participating in the job guarantee for youth receive a development allowance.

2.4.1 Eligibility conditions and benefit entitlements**a) Age**

For those aged 16-24.

b) Activity status requirement

Unemployed and registered as job-seeker with the Public Employment Service for at least three months over a four-month period. Self-employed people are excluded.

c) Contributory history required to access the scheme

No contribution record required.

d) Waiting period

None.

e) Replacement rate/benefit level

Earnings-related benefit if eligibility for the contributory unemployment benefit is established, otherwise flat-rate. The flat-rate benefit is higher for those aged 20-24.

f) Duration

Indefinite until the person reaches 25, finds a job, or enters full-time education outside the guarantee.

2.4.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

No major gaps identified.

b) Main obstacles in access for young people

Concerns have been raised that the job guarantee for youth fails to reach all those in need. More active involvement of the Public Employment Service in recruiting young people to the programme has been suggested (Riksrevisionen, 2013).

2.5 Overall gap/obstacles in access for young people

The three different unemployment benefits (contributory, non-contributory and development allowance) cannot be received simultaneously.

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefit

The normal qualifying condition for sickness benefit in Sweden is an employment contract lasting at least six months. However, as noted below, non-standard workers, self-employed people, and the unemployed can also apply for sickness benefit.

3.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Sweden as far as young people are concerned are the following.

a) Age

Age is not a criterion for this scheme.

b) Activity status requirement

Young people in employment have access to sickness benefit. During the first two weeks this is normally paid by the employer, and from day 15 by the Swedish Social Insurance Agency (*Försäkringskassan*). Non-standard workers, for example people who are paid by the hour, may not have sickness benefit paid by their employer but can instead apply directly to the state. Unemployed people who participate in a labour market programme and become sick can apply to the Public Employment Service to get the sickness benefit. Different rules apply for self-employed people irrespective of age. Trainees and apprentices have access to the scheme in so far as they have an employment contract.

c) Contributory history required to access the scheme

The employment should be expected to last for at least six months or be considered regular in order to access sickness benefit. No variation by age.

d) Waiting period

The same rules apply irrespective of age. Normally there is a deduction which roughly corresponds to one waiting day. As a response to the COVID-19 pandemic, this deduction is temporary being reimbursed by the state at a fixed amount. All self-employed people irrespective of age may choose between different waiting days (1, 14, 30, 60 or 90 days). More waiting days reduce the rate of social security contributions.

e) Replacement rate/benefit level

The replacement rate and the benefit level are the same irrespective of age – approximately 80% of expected annual income up to a ceiling, which at present is set at SEK 810 per day (€81).

f) Duration

The duration is the same irrespective of age.

3.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

Given that young people more often have non-standard or short-term work contracts, some gaps in access exist.

b) Main obstacles in access for young people

As young people more often have non-standard or short-term work contracts, some obstacles are likely to be more prevalent among young people.

3.2 Healthcare benefits

The Swedish healthcare system is universal, decentralised, has a strong focus on equality, and is mainly financed through regional taxation. All Swedish residents are granted access to care regardless of nationality, including refugees. Co-payments do exist but are small. Separate financial regulations exist for healthcare and dental care. In dental care, out-of-pocket payments are at much higher levels than in healthcare. In this section, the focus is on the general rules related to the reimbursement of healthcare costs that apply to young people.

3.2.1 Eligibility and entitlement benefits

The main eligibility conditions and benefit entitlements that apply to the scheme in Sweden as far as young people are concerned are the following.

a) Age

Dental care is free of charge for people aged 0-23. Healthcare, except emergency ambulatory care, is free of charge up to age 17. For people 18 or over, out-of-pocket payments for healthcare are the same regardless of age.

b) Activity status requirements

No activity status requirements.

c) Contributory history required to access the scheme

No contributory history is required.

d) Waiting period

Not relevant.

e) Replacement rate/benefit level

Patient fees in primary care are normally in the range SEK 140-300 (€14-30) depending on the region, with generally lower fees for in-patient care. It is also important to note the 12 months national ceiling for healthcare costs. In 2020, this ceiling was set at SEK 1,150 (€115). The fees and ceiling are the same for all people aged 18 and over.

The pricing of dental care is at the discretion of the provider, and prices therefore differ substantially between providers and between different kinds of procedures. Out-of-pocket payments in dental care are much higher from age 24 (for a detailed description, see Agerholm and Fritzell, 2018). However, for those aged 24-29, as well as those 65 and over, there is larger annual reduction of the costs for dental care compared with those aged 30-64.

f) Duration

Not relevant.

3.2.2 Gaps/obstacle in access for young people

a) Main gaps in access for young people

No major gaps in access are identified.

b) Main obstacles in access for young people

Irrespective of age, the main obstacle for access to healthcare is the waiting times. However, since private health insurance has become much more common in recent decades – mainly to get quicker access to healthcare – this may de facto discriminate against young people, who less commonly have such insurance. Although the cost reduction for dental care is larger for people aged 24-29, the generally lower income in this age group could be seen as an obstacle leading people to refrain from seeking dental care.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

Parents can get the universal parental cash benefit for a total of 480 days per child. For 390 days the benefit is income-related, but for those with no or very low income there is a non-contributory flat rate. For the remaining 90 days the benefit is a non-contributory flat rate for all. 90 days are also earmarked for each parent.

4.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Sweden as far as young people are concerned are the following.

a) Age

Age is not a criterion for parental benefits.

b) Activity status requirement

No activity status requirement, except being home taking care of a young child instead of working, seeking work, or participating in education.

c) Contributory history required to access the scheme

No contribution history required.

d) Waiting period

No waiting period.

e) Replacement rate/benefit level

The size of benefit depends on work history or prior incomes. Claimants with a low annual income, or who have worked less than 240 days prior to the expected birth date, will receive a flat-rate benefit, set at SEK 240 (€24) per day during the first 390 days. The final 90 days flat-rate benefit is set at SEK 180 (€18) per day for all. The benefit level does not vary by age.

f) Duration

Duration is the same irrespective of age.

4.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

There are no specific gaps in access related to activity status for young people.

b) Main obstacles in access for young people

The construction of the parental benefit scheme means that very young parents, in particular, are likely to get the flat-rate amount. Since the incomes of self-employed people tend to be more variable than those of employees, the parental benefit is in many cases likely to be paid at low levels to self-employed people (irrespective of age).

5 GUARANTEED MINIMUM INCOME SCHEMES

Sweden only has two programmes providing a subsistence minimum: social assistance (*ekonomiskt bistånd*) and old-age support (*äldreförssörjningsstöd*). The former is a general means-tested benefit of last resort, activated when all other means of support are exhausted. The latter is only available for people aged 65 and over and is used to

supplement low pensions. This section covers social assistance, which is financed and administered by the municipalities.

5.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Sweden as far as young people are concerned are the following.

a) Age

No age limit applies.

b) Activity status requirement

No activity status requirement.

c) Other eligibility conditions

All other means of support need to be exhausted. There are conditions of residence and activation. Unemployed people in receipt of social assistance need to show that they are actively looking for a job, and must accept available job offers. People under 25, or in need of upskilling, may be required to participate in training. Trainees and apprentices in Sweden generally receive a salary and are in most cases above the means-tested threshold for social assistance. Parents are financially responsible for their children up to age 18 (or 21 for those in secondary education). Young people under 18 (or 21 and in secondary education) will only in exceptional cases be eligible for social assistance as the main claimant. Examples of such extraordinary circumstances are domestic violence or abuse.

d) Benefit level

The scale rates are national and supposed to cover the cost of basic necessities, such as food, clothing, hygiene, and leisure. Municipalities may pay more but not less than the national rates, which are set in accordance with the number of household members, age of children (0-20), and type of household (single adult or co-habiting adults). The national scale rates do not distinguish adults by age. Some budget items are left out of the national scale rates, but may on a discretionary basis be added by the municipality (rent and costs of accommodation, electricity, work travel, home insurance, etc.). In those exceptional cases where someone aged 0-18 (or up to 21 and in full-time education) receives social assistance as the main claimant, the adult rates apply.

e) Distinctions between different groups of young people

A distinction is made between those aged 19-21 who are in secondary education, and those who are not.

5.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

Young people aged 15-21 may be ineligible for assistance due to the legal obligation of parents to provide for them, as stipulated in the parental code (*familjebalken*).

b) Main obstacles in access for young people

Stigma associated with social assistance and the discretionary power of case workers may deter people from applying, including young people. Similar to many other countries, non-take-up of social assistance is much higher than for other benefits, such as unemployment insurance (Nelson and Nieuwenhuis, 2021). Unfortunately, there are no statistics on non-take-up of social assistance among young people in Sweden.

6 HOUSING BENEFITS

There are basically three types of housing allowances in Sweden: one for young people without children, one for families with children, and a housing supplement (*bostadstillägg*) for pensioners. The latter is not covered in this section. The eligibility conditions and benefit levels are calculated according to a number of inter-related dimensions as specified below.

6.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Sweden as far as young people are concerned are the following.

a) Age

For young people under 29 without children there is a specific benefit. No age restrictions apply to the housing allowance for families with children.

b) Activity status requirement

No activity status requirement exists concerning the housing allowance.

c) Other eligibility conditions

Eligibility for the housing allowance for young people depends on household income, housing costs, and the type as well as size of the dwelling. Eligibility rules for the housing allowance for families with children are slightly different and include household income, number of children, housing costs, and size of the dwelling. Eligibility criteria do not vary by age for any of these programmes.

d) Benefit level

The level of the housing allowance for young people does not vary by age. Nor does the housing allowance for families with children. However, the eligibility rules (in terms of e.g. income and benefit levels) are less generous for the housing allowance for young people than for the housing allowance for families with children. In 2019, the maximum benefit level per month was SEK 1,300 (€130) for a young single person, but SEK 3,400 (€340) for a single parent with one child; and the benefit level was gradually reduced if annual income exceeded SEK 41,000 (€4,100) and SEK 142,000 (€14,200), respectively.

e) Distinctions between different groups of young people

No distinction is made between different groups of young people.

6.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Sweden are the following.

a) Main gaps in access for young people

No major gaps in access are identified.

b) Main obstacles in access for young people

The main obstacle in access to housing allowance for young people is the income ceiling mentioned above. In principle, this means that most young people are ineligible. In December 2019, around 17% of housing allowance payments were made to young households without children (Försäkringskassan, 2020). Concerning the housing allowances for families with children, no specific obstacle depending on age exists. The rules adopted mean that single parents, irrespective of age, are the main group of beneficiaries. However, the main obstacle for young people in Sweden with regard to the housing situation is not related to the construction of the housing allowance. Rather, the low production of housing and the very high costs make it very difficult for many young people to afford to buy a dwelling or pay the rent for new apartments.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

Both the flat-rate and earnings-related unemployment benefits were raised in September 2015, after several years of falling behind general income growth. Both benefits were temporarily raised again in 2021 as a response to the COVID-19 pandemic. In addition, the work requirement was temporarily relaxed. These temporary changes will be in force until December 2022. No adjustments have been made to the age restriction on the flat-rate unemployment benefit.

The major reform within the parental benefit system since 2015 has been the increase in the number of days that are restricted to each parent, from 60 to 90 days, implemented in 2016. This change was implemented irrespective of age.

During the COVID-19 crisis, a number of temporary changes related to the sickness benefit system have been introduced (e.g. compensating for waiting periods). These changes are not related to age. As a consequence of the COVID-19 crisis, the level of the housing allowance for families with children, including young people with children, was increased with 25% of the regular housing allowance in the second half of 2020 and is now reintroduced again in the second half of 2021.

7.2 National debates

Young people's access to social protection is not a salient issue in Swedish public debate. The discussion around young people in Sweden mostly concerns lack of employment opportunities, difficulties in accessing the housing market (particularly in the big cities), gang-related crime among some youth sub-groups, and the failure of some young people to complete primary or secondary education. During the COVID-19 pandemic, much of the debate has concerned the difficulties of some young people in fulfilling the national curriculum as a consequence of the large share of online teaching.

There has been recent concern and discussion around the big increase in the number of long-term unemployed people during the COVID-19 crisis. The increase is, however, not specific to young people. In fact, a recent report from the Swedish Public Employment Service (2021) shows that long-term unemployment was about the same for people aged 18-24 in March 2021 as it had been in March 2020.

7.3 Good practices and recommendations

Although the flat-rate unemployment benefit is restricted to those aged 20 and over, it is one of the few truly universal basic unemployment benefits in Europe (i.e. it is paid without a means or income test).

The declining share of unemployed people with access to insurance benefits can partly be explained by the increasing share who have little work experience, and the larger share of the long-term unemployed who have exhausted their right to insurance benefits. But coverage has also gone down as a result of higher fees/contributions and longer qualifying periods. Hence, take-up rates are especially low among groups with little footing in the labour market. Large shares of the long-term unemployed who have exhausted their rights to insurance benefits are nowadays shifted to benefits paid by the Swedish Social Insurance Agency, such as the activity grant. Previously, it was possible to requalify for additional periods with unemployment insurance benefits, but this has now been abolished. Despite the recent increases, the last decades have also seen significant declines in the unemployment insurance fund membership rates.

Instead of relying on unemployment insurance to sustain a reasonable standard of living when unemployed, there are now also significant shares of unemployed people who receive municipal social assistance benefits (Fredriksson et al., 2015). During the pandemic several temporary measures have been implemented in Sweden, not least regarding unemployment benefits (for details see Fritzell et al., 2021): we recommend that the

temporarily less strict qualifying conditions for unemployment benefits be made permanent, in order to reduce the gap in coverage which is particularly evident for young people.

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