

# About Sweden

A scenic view of a Swedish archipelago, likely the Stockholm archipelago, featuring numerous rocky islands and a blue body of water under a cloudy sky. The foreground shows a rocky shore with some vegetation.

Civic orientation in English

“About Sweden” is a civic orientation handbook for newly arrived. The purpose of the book is to provide fundamental information about Sweden to people who have recently arrived in the country, as well as to provide support to municipalities in their civic orientation efforts.

An ordinance governing work relating to civic orientation for newly arrived. (2010:1138) has been in force since 1 December 2010. This ordinance states that that goal of civic orientation is for participants to learn about:

- human rights and fundamental democratic values,
- the other rights and responsibilities of the individual,
- how Swedish society is organised, and
- practical aspects regarding everyday life.

The ordinance also stipulates what civic orientation is to consist of. The ordinance has been used as a basis for the production of this book.

“About Sweden” has been translated into eleven languages. All of these translations are available from the county administrative boards’ information portal for newly arrived, **[www.informationsverige.se](http://www.informationsverige.se)**

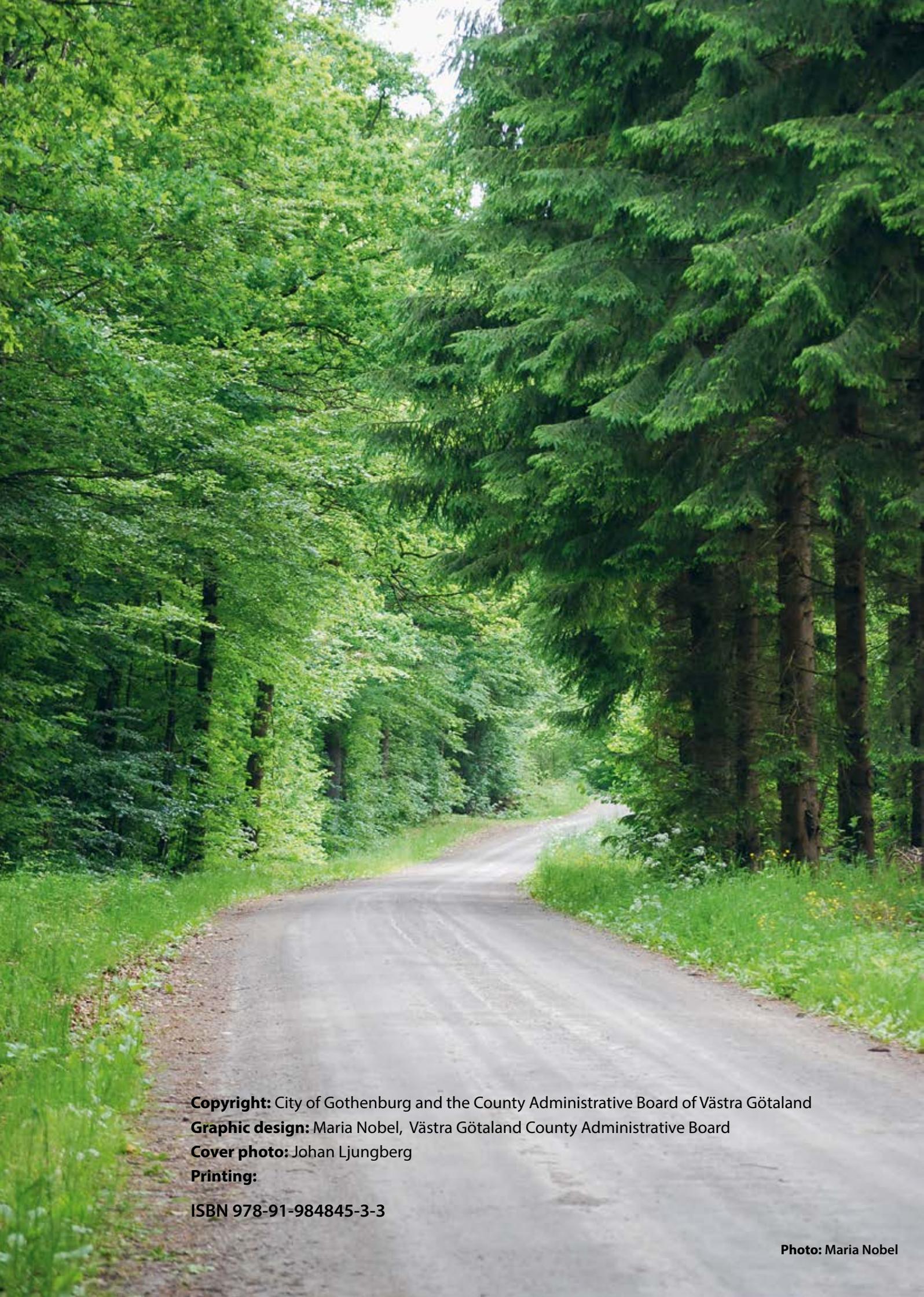
The first edition of "About Sweden" was produced by the City of Gothenburg in 2010.

The Västra Götaland County Administrative Board and the City of Gothenburg carry out regular revisions of the book together. This year’s edition, which is the seventh since 2010, has been revised by Pia Severinsson from the Västra Götaland County Administrative Board and Jakob Sandahl from the City of Gothenburg.



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Photo: Colourbox

# 1. Arriving in Sweden

## Contents

Immigrating to Sweden

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Traditions and festivals in Sweden

# Immigrating to Sweden

About 10 million people live in Sweden today. Of these about 3.5 million live in and around the country's three biggest cities: Stockholm, Gothenburg and Malmö. Approximately 17 per cent of the Swedish population (or about 1.7 million people) was born abroad.

Many people immigrated to Sweden over the course of the 20th century. In most of the years since the Second World War, Sweden has had a positive net migration rate, which means that more people have immigrated than have emigrated.

In the 1950s and 60s, Sweden needed labour. People from countries close to Sweden moved here to work. Many people also moved here from Italy, Greece, Yugoslavia and Turkey.

In the 1980s, people from South America, Iran, Iraq, Lebanon, Syria, Turkey and Eritrea applied for asylum in Sweden. Later on came people from Somalia and eastern Europe.

In 1999, the European Council decided that the European Union (EU) would draw up a common asylum and immigration policy. This policy is known as the Schengen Agreement. Sweden signed the Schengen Agreement in 2001. Under the agreement, anyone who is in one of the signatory countries legally is to be allowed to travel freely to other signatory countries, without having to show their passport when they cross borders. The Schengen Agreement led to more people seeking asylum at the beginning of the 21st century.

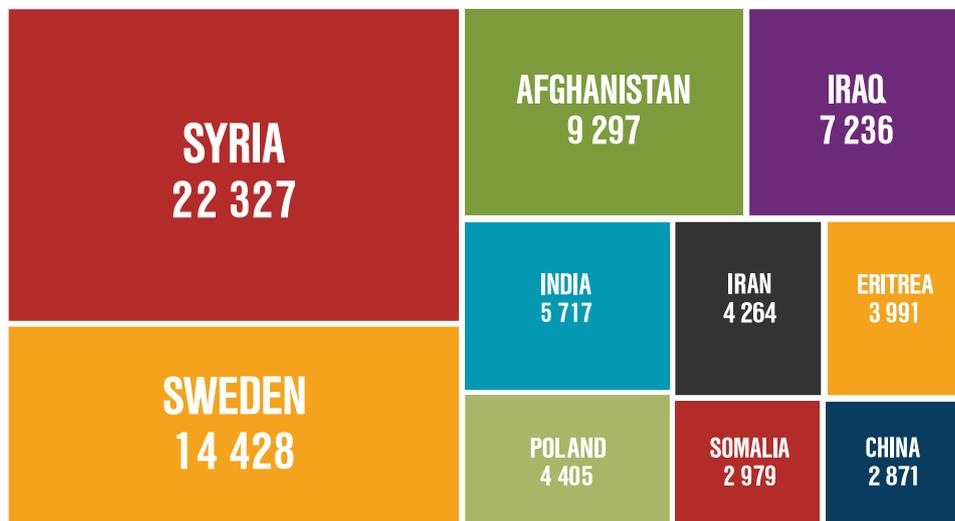


Photo: Fanny Hansson, City of Gothenburg

In Sweden, immigration is regulated on the basis of the Aliens Act, which contains rules on asylum, residence permits and family reunification.

In 2016, just over 163,000 persons immigrated to Sweden. Of these, 56 per cent were men and 44 per cent women. The total included about 15,000 Swedes returning to Sweden, but the biggest group of immigrants was from Syria. You can read more about the numbers on [www.scb.se](http://www.scb.se)

About 1.7 million people living in Sweden in 2016 were born in other countries. The table below shows immigration figures for 2017 from Statistics Sweden, arranged by the most common countries of birth.



Source: Statistics Sweden

## Seeking asylum

The UN Refugee Convention is a set of international rules for how the UN's member countries are to treat refugees. According to the convention, a refugee is someone who risks persecution because of their race, nationality, sexual orientation, religious or political ideas, gender or membership of a particular social group. The rule is that a person who is a refugee has to be granted asylum, regardless of which country it is they seek asylum in.

Even someone who is not classified as a refugee under the UN Refugee Convention may have the right to a residence permit as a person in need of protection. Under the Swedish Aliens Act, residence permits may be granted to persons eligible for subsidiary protection (as defined in the EU's common rules).

The EU has common rules governing how countries are to determine whether a person is a refugee. As part of the asylum process, countries have to take into account various factors in the person's background and situation, what is considered persecution, what the situation is like in the person's country of origin, etc.

If you have to apply for asylum in Sweden, you need to contact the Swedish Migration Agency. The Swedish Migration Agency is the central government agency responsible for examining asylum applications from people who want to visit, live in or apply for protection in Sweden or become a Swedish citizen.

According to the Dublin Regulation, your asylum application has to be investigated in the first European country you reach. The Swedish Migration Agency takes finger prints from all asylum seekers over the age of 14 in order to check that Sweden is the first country.

## Changes to asylum legislation

The Swedish Riksdag has introduced a temporary law that limits the possibilities of asylum seekers and their families to obtain residence permits in Sweden. The new law came into force on 20 July 2016 and is intended to remain in force for three years. The law may also affect people who applied for asylum before 20 July 2016. You can read more about these changes on the Swedish Migration Agency's website: [www.migrationsverket.se](http://www.migrationsverket.se)

## Temporary residence permits

The new law means that asylum seekers entitled to protection will receive a temporary residence permit in Sweden. Applicants who are deemed to be refugees will receive a residence permit valid for three years, and those deemed eligible for subsidiary protection will receive a residence permit valid for 13 months.

If a person who has received a temporary residence permit is still entitled to protection when the residence permit expires, s/he may be granted an extension. A permanent residence permit may be issued if the person is able to support him/herself.

Unaccompanied children and families with children under the age of 18 who are deemed to be in need of protection

may be granted a permanent residence permit if they applied for asylum before 25 November 2015.

## Residence permits for close relatives

If you want to live with a close member of your family, that person must have a residence permit. Your spouse, cohabitant, registered partner and your children under the age of 18 may be granted residence permits in Sweden if:

- You are a Swedish citizen, have a permanent residence permit or a temporary residence permit as a refugee.
- You can support yourself and the family members applying for residence permits.
- You have a home of sufficient size and adequate standard for all of you to live in.
- You and your partner are at least 18 years old.

The requirement to be able to support yourself does not apply to everyone, including children under the age of 18. Read more on [www.migrationsverket.se](http://www.migrationsverket.se)

If you are a Swedish citizen or have a permanent residence permit, a person you are planning to marry or cohabit with can also be granted a residence permit in order to move to Sweden to live with you.

To apply for a Swedish residence permit, you have to contact a Swedish embassy or consulate in your country of origin, or in another country where you live. People applying for a residence permit must submit the application themselves.

The new temporary law also means that close family members of refugees with three-year residence permits can be granted residence permits to move to Sweden. "Close family members" here means spouse/cohabitant/registered partner and children under 18 years of age. Close family members of asylum seekers who applied for (and were granted) 13-month residence permits before 25 November 2015 can also be granted residence permits in Sweden.

Close family members of asylum seekers who applied for (and were granted) 13-month residence permits after 24 November 2015 will only exceptionally be granted residence permits in Sweden.



Photo: Colourbox

In some cases, close family members of unaccompanied children granted subsidiary protection status may be granted a residence permit even if the child applied for asylum after 24 November 2015.

## Swedish citizenship

If you want to become a Swedish citizen, you have to submit an application to the Swedish Migration Agency. Those who want to become Swedish citizens must have reached the age of 18, have a permanent residence permit and have lived in Sweden for about five years. Children under the age of 18 can become Swedish citizens at the same time as a foreign father or mother. Waiting times for receiving a response to an application for citizenship vary – please check the Swedish Migration Agency’s website for the most recent information: [www.migrationsverket.se](http://www.migrationsverket.se)

## EU citizenship

If you are a citizen of Switzerland or in an EU/EEA country, you are able to travel freely within the European Union (EU). At present, 22 of the EU’s 28 member states are included in an agreement called the Schengen Agreement. This means that EU citizens can travel freely over these countries’ borders. If you are the citizen of a country outside the EU, what is called a

Sweden is a multicultural society. Everyone in Sweden should be able to take part in society on equal terms, regardless of their cultural, religious or ethnic background.



Photo: Colourbox

third country national, you can also travel freely between the countries that are party to the Schengen Agreement. However, you can only travel for a maximum of three months.

## Work permits

A work permit is a decision by the Swedish Migration Agency that gives a foreign citizen the right to work in Sweden. The main rule is that you have to apply for a work permit and

have been granted the permit before you travel to Sweden. Nordic citizens, EU/EEA citizens, Swiss citizens and their family members do not need to apply. People who have been resident in another EU country for five years do not need to apply for a work permit either.

A self-employed person does not need a work permit, but must have a residence permit.

## Integration in Sweden

Integration is about feeling a sense of belonging in the wider community where you live. This means that everyone should feel that they are a part of Swedish society. Integration involves different groups in society meeting and interacting with each other.

In Sweden, the Swedish Government is responsible for drawing up guidelines for Swedish integration policy. The Swedish Government wants everyone to be a part of the community, regardless of where they were born and what ethnic background they have. Therefore the Government provides extra support to newly arrived throughout their first years in Sweden. The purpose of this is to provide a good start to those who are new to Sweden and give them a good chance of living independently.

### Establishment of newly arrived refugees

There is special form of support that you are eligible for if you are over the age of 20 (but under 65), have arrived recently and been granted a residence permit as a refugee,



Photo: Johnér

At Arbetsförmedlingen, you can get help to find a job of your own.

quota refugee, person in need of protection, or if you are a close relative of someone in one of those categories. You can then be registered on the introduction programme and receive an introduction benefit. A recently arrived person is a refugee or immigrant who is new to Sweden.

## Introduction programme

Arbetsförmedlingen (the Swedish Public Employment Service) is one of several agencies that help recently arrived refugees and immigrants get started in their new community. If you are among those eligible for the introduction programme, you will meet with an employment official from Arbetsförmedlingen to talk about what you need to do in order to start looking for work. You will be given a plan that includes various activities to help you on your way to getting a job. What these activities are will depend on your needs, but they must include Swedish for Immigrants (SFI), employment preparations (e.g. traineeships or validation of your education and work experience) and a civic orientation course intended to give you a fundamental understanding of Swedish society. The time you spend on these activities should be equivalent to a full-time job, which means 40 hours a week. Your time on the introduction programme should typically extend over 24 months. If you are on parental leave, you may be allowed to repeat what you miss, but not beyond 12 months.

More information is available from Arbetsförmedlingen:  
**[www.arbetsformedlingen.se](http://www.arbetsformedlingen.se)**.

The aim of the introduction programme is for you to learn Swedish and find a job as quickly as possible so that you are able to support yourself.

## Introduction benefit

The introduction benefit is money you receive when you follow the plan in the introduction programme. The introduction benefit is the same for everyone, regardless of where you live. In order to receive the full benefit you have to carry out your planned activities full-time. If you have a job while you are on the introduction programme and you receive pay, your introduction benefit will be reduced by the same amount. If you are entitled to an introduction benefit you are also eligible for a housing benefit if you live alone in your own home. Under some circumstances, e.g. if

you have children, you are also eligible for a supplementary benefit. In that case it is Försäkringskassan (the Swedish social insurance agency) that decides whether you get a supplementary benefit.

## Leaving your country and moving to a new country

Leaving your country of origin and coming to a new country can be difficult and challenging. You may have experienced traumatic events and have lost your home, money, close friends and relatives in your homeland. Learning a new language, a new system and a new culture is challenging. It is common for the move to trigger a personal crisis. Some people start feeling bad when they receive a residence permit.

Professional support is available if you feel bad. Contact a primary care centre for more information. If you have an introduction plan, you can also speak to your introduction case officer at Arbetsförmedlingen in order to get more information about where you can get help.

## Swedish history – from the Ice Age to the present day

### The prehistoric period

The prehistoric period was a very long time ago. Fifteen thousand years ago, the whole of Sweden was covered in ice. This period is called the ice age. Three thousand years later, the ice had disappeared from southern Sweden and plants, animals and people arrived. The people lived by hunting, fishing and gathering edible plants.

About 6,000 years ago, the people living in Sweden began learning how to farm plants and animals. They began using tools made of stone and wood. That's why this period is called the Stone Age.

About 3,500 years ago, the people in Sweden began making things from metal and bronze. This period is called the Bronze Age. People in Europe now began to buy and sell things.

About 2,500 years ago, the people in Sweden began making things from iron. This period is called the Iron Age.

A runestone is a stone with runes on it. Runes are a written characters that are over 1000 years old.



Photo: Colourbox

## The Viking Age

The period from the 9th century to the middle of the 11th century is called the Viking Age. The Vikings were skilled boat builders and skilled navigators. They waged war and traded with many other countries. The Vikings took power in many countries in northern Europe.

## The Middle Ages

In Swedish history, the Middle Ages run from about 1000 CE to the end of the 1520s.

Before Christianity arrived in Sweden, people believed in many gods. The most well-known of these are Odin, Thor and Freyja. This is called Norse religion.

The arrival of Christianity in Sweden changed society. Sweden got its first Christian king, Olof Skötkonung, in around 1000 CE. A lot happened in the 13th century. Agriculture and trade became more organised. New cities were built. Sweden was divided up into provinces called *landskap*. Each province had its own laws. At first there were only oral laws that were not written down. The first written laws appeared in the 13th century.



The picture shows a boat that is built in the way boats were in the Viking Age.

Photo: Colourbox

The Swedish parliament, the Riksdag, which determines the country's laws, developed during the middle ages. The Riksdag was divided up into four parts, called "estates": the nobility, the clergy, the burghers and the peasantry. The nobility were a group of people who had inherited power and rights.

The clergy had gained a great deal of power over the population and owned 20 per cent of Sweden's best land. The burghers controlled trade and manufacturing in the cities. The wealthy farmers controlled life in the countryside. The peasants lived on the land where they grew crops and reared animals.

## Nordic union

In the latter stages of the Middle Ages, Denmark, Norway and Sweden fought over who would have power in the Nordic countries. In 1397, the Nordic countries signed an agreement that is usually called the Kalmar Union. The Kalmar Union joined all three into one country.

## Period as a great power

Significant events took place around the world in the 16th century. Columbus travelled to America. Gutenberg invented the printing press. The Pope, who leads the Catholic Church from Rome, lost control of a large part of his church.

Many people in Sweden were unhappy with how the Union was governed by the Danish king. The Stockholm Bloodbath, when the Danish king beheaded 100 nobles in Stockholm,

Historical buildings.



Photo: Colourbox

is a famous incident from this period. This incident led to a Swedish rebellion. Gustav Vasa assembles a Swedish army and took power from the Danish king. He then became King of Sweden on 6 June 1523. There was peace in Sweden and the king successfully unified the country. Sweden's national day is therefore 6 June.

The church was changed while Gustav Vasa was king. The German priest Martin Luther had a major influence on the Swedish Church. Martin Luther has many new ideas about how the church should be. The Swedish Church, having been Catholic, now became protestant. The Church was forced to give up land and had to pay taxes to the increasingly powerful state. At the same time, the Riksdag also gained more power.

From the middle of the 16th century until the beginning of the 18th century, Sweden was involved in many wars in the Baltic region. The Baltic Sea provided important trade routes, and the wars were about control of the Baltic. Sweden also became involved in a religious war that lasted thirty years, from 1618 to 1648. Sweden warred with Denmark, Russia, Poland and Germany, and took control of large parts of the Baltic. In the middle of the 17th century, Sweden also occupied parts of northern Germany and Poland, thus becoming one of the major powers in Europe.

As well as Sweden itself as it is today, Finland, Estonia, Latvia and parts of Russia and Germany also belonged to Sweden. Sweden's King Charles XII was later forced to give up the



The big castle kitchen at Läckö Castle. The kitchen is from the 17th century.

Photo: Lennart Haglund

land outside of what is now Sweden as he lost several wars. In 1721, Sweden was at peace again and the country's period as a great power over the Baltic had come to an end.

## The Age of Liberty, the Enlightenment and revolutions

The end of Sweden's period as a great power and the death of the king ushered in a new form of government. Power was distributed in society and this became the start of a period of greater liberty, which is why it is called the Age of Liberty. Ultimate power was exercised by the Riksdag's four estates: the nobility, the clergy, the burghers and the peasantry. Each estate has a vote on issues concerning new laws and taxes. The new Swedish Riksdag was not democratically elected, but for its day, it had a unique breadth.

In the Age of Liberty, Sweden focused on improving the country's economy by investing in scientific research. By learning about natural resources, Sweden would become self-sufficient and would not have to import. Consequently, a scientific academy was started in 1740.

The 18th century was also the beginning of a period known as the Enlightenment. The economies of many countries in Europe improved at this time. There were many significant changes in Europe in the 18th century, including the population becoming increasingly literate and questioning the power of the church and the nobility in society. Economic and social improvement, combined with the ideas of the

Enlightenment, contributed to reforms and revolutions sweeping the old order in Europe and America. The most well-known revolution in this period was the French Revolution in 1789.

In 1771, Gustav III became King of Sweden. When different political parties began fighting against each other, he carried out a coup in 1772. He tried to take more power so that he could govern the country himself. That was the end of the Age of Liberty. This was heavily criticised and Gustav III was shot dead at a masked ball in 1792.

## Sweden in the 19th century

Gustav IV Adolf was King of Sweden between 1796 and 1809. During his reign, Sweden was at war with Russia. Gustav IV Adolf lost the war and Sweden was forced to surrender Finland to Russia. There has been peace in Sweden since 1815. Dissatisfaction with Gustav IV Adolf's rule and his unsuccessful military policy led to him being forced to abdicate in favour of his uncle Charles XIII. At the same time, the Riksdag drew up a constitution comprised of four fundamental laws, including an instrument of government that reduced the power of the king. The four fundamental laws of 1809 were:

- The Instrument of Government with rules on how the Swedish State is to be organised.
- The Act of Succession, which dictates how the throne is inherited.
- The Freedom of the Press Act, which protects freedom of expression in printed form.
- The Riksdag Act, which determined that the Riksdag would contain the four estates the nobility, the clergy, the burghers and the peasantry.

Charles XIII had no children who could inherit the throne. The king, therefore adopted the Frenchman Jean Baptiste Bernadotte so that he would become the King of Sweden. Jean Baptiste Bernadotte formed a union between Sweden and Norway that lasted for almost 100 years. The Riksdag's four estates (nobility, clergy, burghers and peasants) were abolished in 1865. The Riksdag was instead divided into two departments, called chambers.

The population of Sweden grew over the course of the 19th century. At the beginning of the century, the country was home to 2.4 million people and in 1900 there were 5.1

million people living in Sweden. This increase led to many being forced to look for work away from where they lived. Many moved from the countryside to the cities and many emigrated to America. Between 1865 and 1914, almost one million Swedish people moved to America.

## Industrialisation

The industrial revolution arrived in the Nordic countries later than in many other European countries. By the middle of the 19th century, the majority of Swedes lived on the land. Sweden began building railways in the 1860s. Thanks to the railways, Sweden was able to sell wood and iron to other countries. Major industries were built up and work became faster thanks to the new machines.



Falun Copper Mine,  
a World Heritage Site.

Photo: Colourbox

## Sweden in the 20th century

### Democracy is introduced

At the beginning of the 20th century, people continued moving from the countryside to the cities. The number of farmers grew smaller as the number of factory workers grew. More people wanted the right to vote in elections. In 1907, all men over the age of 24 were given the right to vote. Only in 1919 did the Riksdag extend that right to women as well as men. At the end of the 19th century, workers joined together to form trade unions in order to try to improve conditions for workers and increase their wages. Sometimes they were successful. To protest against unfair working conditions, workers sometimes went on strike, refusing to work. In 1909 there was a general strike in which 300,000

workers stopped working. This was a significant event for the development of labour laws and democracy.

## The First World War and the interwar period

When the First World War broke out in 1914, the Nordic countries signed an agreement that they would remain neutral, not taking sides in the conflict. The First World War lasted until 1918.

In 1922 the world's first institute of racial biology was founded in Sweden. The institute's task was to study the differences between people, and it was named the State Institute for Racial Biology. The institute was involved in promoting the passage of a law on sterilisation in 1934. Thousands of people who were considered of lesser worth were sterilised against their will. As Nazism grew stronger in Germany, racial biology faced increasing criticism. The idea that people were of different worth depending on their origins became widespread from the interwar years and had horrific political and humanitarian consequences in many parts of Europe. Read more on: [www.levandehistoria.se/english](http://www.levandehistoria.se/english)

In 1931 the Great Depression reached Sweden. The depression began with a stock market crash in New York City in 1929 and then spread around the world. This led to unemployment, strikes and demonstrations. During this period Swedish unemployment insurance was improved and the right to holidays for employees was established. Pensions were also improved.

In the 1930s, the situation improved for women and children. Women who had children received healthcare and more money. This was because, the Swedish Government wanted people to have more children. Women no longer needed to pay when they gave birth in hospital. The State also built child healthcare centres and better homes for families with children. Employers were no longer allowed to fire pregnant women.

## Agreement between employers and employees

Major changes also occurred in the labour market. From the early 20th century until the 1930s, it had been common for employers and employees to argue about wages, working hours and workplace conditions. In 1938, the workers' trade union confederation, LO, and the Swedish employers' association, SAF, agreed on a model of cooperation in order to reach agreement in future. This agreement became known as the Saltsjöbaden Agreement. Cooperation between employers and employees has been very important in the development of the Swedish economy.

## The Second World War

The Second World War began in 1939. During the war, Hitler and the Nazis killed over five million Jews and hundreds of thousands of Roma, communists, homosexuals and people with disabilities. When the Second World War began, Sweden drew up an agreement that the country would be neutral and not take a side in the conflict. Sweden helped refugees from Denmark, Norway and the Baltic states. Sweden accepted 7,500 Danish Jews, who would otherwise have been sent to Germany.

Sweden was criticised during as well as after the Second World War for not having acted as a neutral country, e.g. by allowing the Nazis to transport soldiers and weapons through Sweden.

Following the Second World War, many countries came together to form the United Nations (UN) in order to prevent a new world war.

## Europe after the Second World War

After the Second World War, Europe was divided in two, Eastern Europe and Western Europe. Eastern Europe came under communist rule and the Soviet Union was in charge of most decision-making.



The Berlin Wall

Photo: Colourbox

Western European countries and the US joined to form NATO, a military alliance for the defence of Western Europe against communism. In response, the Soviet Union and its satellite states in Eastern Europe formed the Warsaw Pact for their own defence. The climate of conflict and tension that followed became known as the Cold War.

In 1961 the Berlin Wall was built in Germany to prevent people from leaving East Germany, which was a communist dictatorship during the Cold War and whose inhabitants were not allowed to leave the country. Before the Berlin Wall had been built, many people fled from East Berlin to West Berlin. The Berlin Wall is a symbol of the division of Europe during the Cold War. This division remained until 1989, when the Berlin Wall was also torn down. That event has become known as the Fall of the Berlin Wall.

### Sweden from 1960 to 2000

In the 1960s, Sweden's economy improved. Childcare, healthcare and care of the elderly was expanded. Employees gained the right to four weeks' holiday. Sweden became a modern country that could provide its citizens with a good life. There was security and opportunities to get foot, housing and work. This security is normally called the Swedish welfare state. In 1974, a new constitution decreed that all public power comes from the people. The king was still the country's head of state, but all political work would be conducted by the Government and the Riksdag.

Carl XVI Gustaf was the first Swedish king to ascend to the throne following the introduction of the new constitution. In 1980, the law was also changed so that a woman could succeed to the throne. This means that Princess Victoria is the heir to the throne instead of her younger brother, Prince Carl Philip.

In 1979 the price of oil was raised. It was the countries in Opec (Organisation of the Petroleum Exporting Countries) that made this decision. When oil became more expensive there was a financial crisis among the countries in the west.

In 1986, the Swedish Prime Minister Olof Palme was murdered. The murderer is still unknown.

The beginning of the 1990s was a troubled time in Europe. Sweden suffered from a banking and monetary crisis. Many people lost their jobs. Many businesses disappeared. The public finances became worse.

In 1994, the Swedish people voted in a referendum to join the European Union (EU).

In 2003 Sweden's Minister for Foreign Affairs, Anna Lindh, was murdered. Her murderer was sentenced to life imprisonment.

In the 21st century, several financial crises have had a major impact on the global economy.

Around 2000 the so-called dotcom bubble burst, leading to the bankruptcy of many businesses involved with the growing internet and information technology in general. The bubble was a result of extreme speculation, and when it burst the stockmarket crashed.

In 2008, a financial crisis was caused by an overvalued and over-leveraged housing market in the USA. The financial crisis has led to several countries coming close to bankruptcy (Iceland, Greece, Spain) and the effects are still being felt (2017).

2010 was marked by a debt crisis in Europe, which continues even today (2017). This has led to higher expenditure than revenue in several EU countries, and the crisis has spread to a number of countries in Europe.

## Is there anything typically Swedish?

It is difficult to say what defines Swedish culture and what is typically Swedish. All cultural groups in the world hold common values that give them a sense of affinity. Many of these values may be shared by several cultures; but it is also the case that they may not be shared by all the members of one group. It follows that what one person considers typically Swedish may not be seen that way by others.

In terms of ethnic background, Swedish people originate from among the Germanic peoples. Nowadays, Swedish people have many different origins. What Swedish people primarily share is the Swedish language. This is an Indo-European and Germanic language spoken by about 10 million people, mainly in Sweden, but also in parts of Finland. The Swedish language is similar to both Norwegian and Danish and the majority of people in these three countries can understand one another's languages.

Many believe that small red cottages are typically Swedish.



Photo: Colourbox

Cultures change over time and are influenced by various factors throughout society. Swedish culture has been shaped and continues to be shaped by many events and processes. Among them are industrialisation, the emergence of the welfare state, secularisation and individualisation. These and many other factors have influenced the way Sweden relates to the surrounding world, how people interact and how they conceive of society.

There are few things as complex and heterogeneous as a culture. The texts below describe some factors that many regard as typically Swedish and characteristic of Swedish culture. This does not mean that everyone in Sweden would agree with or recognise themselves in the descriptions that follow.

### **Trust in the authority of the state and its agencies**

In Sweden there is a relatively high degree of trust in the state and its agencies. An individualistic society needs to be a strong central actor capable of offering the security that, for example, the family provides in a more collectivist society. In Sweden the state takes on this role. People in Sweden have a relatively high degree of confidence in government agencies' decisions, in the justice system and public officials. This can be partly explained by the fact that the construction of the modern Swedish state was a democratic process. As such it was largely based on popular movements, including the labour movement, the women's movement and the temperance movement, and it involved people from all over Sweden.

## The effect of the climate

The weather is said to influence Swedish culture in different ways. The long, cold winters mean that people do not get together outdoors that much, instead meeting in cafés, restaurants or at home. But for many people, winter means that you meet your friends less than you do in summer. Once summer arrives, social life changes. People spend more time outdoors and socialise with friend more than they do during the winter.

## Nature

Many people in Sweden share an interest in and a closeness to nature. The right of public access to private land is a law that makes it possible to move freely in the Swedish countryside, regardless of who owns the land. Nature and the right of access are an important symbol of Swedish identity. Sweden also has an important and prominent role in international environmental efforts.

## Religion in Sweden

Christianity had a strong position in Sweden for a long time, and much of Swedish society was built on a foundation of Christian, mainly Lutheran, values. One of these is the



Photo: Colourbox

notion of what is right and proper in life. Many of Sweden's ceremonies and festivals also originated in religion, including confirmation, baptism, weddings and funerals. More recently Sweden has become one of the most secular countries in the world. A secularised society is distinguished above all by the fact that its laws are not based on a particular religion or doctrine of faith. Instead the state maintains a neutral stance on issues of faith. Secularism requires that society be based on humanitarian values and that religious faith remain a purely private matter.

About 60 per cent of Swedes are members of the Christian Church of Sweden. But relatively few people regularly attend church services. About 45 per cent of children born in Sweden are baptised in the Church of Sweden. More than half of all Swedes who get married do so outside the Church of Sweden. About 75 per cent of funerals are held in church.

Many religious faiths other than Protestant Christianity are represented in Sweden – including Islam, Hinduism, Judaism, Buddhism, Bahá'í, the Norse religion, shamanism, Catholicism and Orthodox Christianity.

Atheism is belief system that is based on the theory that there are no higher metaphysical powers such as gods. Agnosticism is a belief system that is based on it being impossible to know whether there is a god. Many atheists and agnostics are positive towards secularism.

## Alcohol

Sweden has an age-old drinking culture. People in Sweden have been making alcoholic drinks since the Stone Age, primarily spirits. Sweden's climate is too cold for viticulture, but is perfect for growing potatoes and cereal crops, which are the ingredients normally used to make spirits. By the middle of the 19th century, 50 litres of spirits per person per year were being consumed in Sweden. The temperance movement was formed at this time as a reaction to the high level of alcohol consumption. Many people said that alcohol caused a great deal of harm and many people got together in the effort to get others to drink less alcohol. This came to be called the temperance movement. Since this time, alcohol has been an important political issue.

## Relationship to time

In Sweden it is important to arrive on time. If you have decided to meet someone at 2 pm, they will expect you to arrive at 2 pm. Many people think it is disrespectful to arrive late.

# Traditions and festivals in Sweden

A tradition is something that people normally do and which recurs regularly. A festival is a special and important event that is often celebrated, for example Easter. Many traditions and festivals celebrated in Sweden have a religious origin. Some traditions have a Christian background. Some come from the time when the people in Sweden had many gods. Religious traditions and festivals are primarily holidays when family and friends can get together.

## Some important traditions

### January

New Year's Day, 1 January is a holiday. This means that most people have the day off work. The evening before is New Year's Eve. This is when many people in Sweden celebrate the beginning of the new year.

### February

Schools in Sweden have a holiday in February called the February holiday or the sports holiday. Children get a week off school. In February or March, many people in Sweden eat semla. This is a bun filled with almond paste and whipped cream. It is a tradition from the time when people in Sweden fasted. People ate fatty food before beginning the fast. Those who are fasting eat nothing at all for a period of time, for example for religious reasons.

At Easter, many people set out twigs decorated with coloured feathers.



Photo: Colourbox

### March and April

Easter is celebrated sometime in March or April. It is the most important Christian festival, celebrating the memory of Christ's death and resurrection. Easter is now a festival that most people in Sweden celebrate with friends and family. In the past, it was common for people to fast for 40 days before Easter. When Easter arrived, people celebrated the end of the fast. Among the things they feasted on were eggs. For this reason, Swedes still eat a lot of eggs at Easter. Schoolchildren get a week of Easter holidays, and many children dress up and go around neighbourhoods knocking on people's doors to wish them a happy Easter. In return they usually get sweets.

At Easter, many people decorate their homes with twigs, usually birch twigs with feathers of various colours attached to them. People celebrate the arrival of spring on Walpurgis Night, 30 April. Large bonfires are lit in many places and people gather around them and sing songs about the spring.

### Nowruz

Nowruz is a new year celebration that is observed by Persians, Kurds and Afghans, for example. In Sweden, Nowruz is often called Persian or Kurdish new year. Nowruz is a festival to welcome the spring and happens around the time of the vernal equinox, on 20, 21 or 22 March. The day and night are the same length at the vernal equinox. This is usually at the end of March. Nowruz takes place over 13 days with parties, food and joy. Small fires are also lit that people jump over.



Walpurgis Night bonfire, also called a May fire.

Photo: Colourbox

## May

The First of May is a festival for workers. It has been celebrated since the 19th century in many countries. It is also a holiday. Many people have the day off work and schools are closed. Many people demonstrate on 1 May for workers' rights.

Ascension Day falls 40 days after Easter. It is a commemoration of Jesus' entry into heaven following his death and resurrection. Ascension Day is a holiday in Sweden. Most people have the day off work and many businesses are closed. Pentecost, another Christian feast, falls ten days after Ascension Day.

## June

Sweden's national day is on 6 June and is a holiday. Some people dress in traditional Swedish costume on the national day. This looks different depending on which part of Sweden you come from.

Children's summer holidays begin at the beginning of June. Children have an end of term celebration at school. They celebrate the end of the school year and the beginning of the summer holidays. Parents usually take part in the end of term celebration when their children are young.

Midsummer's Eve is a popular holiday. Midsummer's Eve is always celebrated on the Friday between 19 and 25 June. Swedish people celebrated Midsummer long before Christianity came to Sweden. People usually dance around a Midsummer pole on Midsummer's Eve. This is a pole that is covered in leaves and floral wreaths. Many adults



Midsummer at Nääs.

Photo: Bianca Rösner

and children also wear floral wreaths on their heads. At Midsummer, it is common to eat herring, salmon, new potatoes and strawberries.

### July and August

Many people in Sweden take holidays in July and August. School begins again around 20 August. It is common to go to a crayfish party at the end of August. This is a party where people eat boiled crayfish. They often drink a glass of spirits with their meal. This is called *nubbe* or *snaps*. At the same time, they usually sing songs called *nubbevisor* or *snapsvisor*.

### September and October

At the end of October or beginning of November, schools are closed and children have a week's holiday. This is called the autumn holiday or reading holiday.

Halloween is celebrated at the end of October/beginning of November. At this time, children usually dress up in fantasy costumes and knock on doors to ask for sweets. Many people buy pumpkins and put candles in them. Halloween is a fairly recent festival in Sweden. The tradition is originally Irish, and was developed in the United States after Irish immigrants took the tradition there.

## Yom Kippur

An important Jewish holiday, Yom Kippur falls in September or October. This 'Day of Atonement' is celebrated by fasting, prayer and synagogue services in which people ask forgiveness for their sins. Yom Kippur falls ten days after the Jewish new year, Rosh Hashanah.

## November

All Saints' Day is celebrated on a Saturday between 31 October and 6 November. All Saints' Day is a Christian festival when people think about the dead. Many people in Sweden go to cemeteries and light candles on the graves of relatives and friends.

## December

December is the month of Christmas. Christmas is a Christian festival that is a celebration of the birth of Jesus.

Saint Lucy's Day is on 13 December. In Sweden Saint Lucy's Day is celebrated in order to bring back the light following winter. Children in preschools and schools wear white clothes and sing special songs about Saint Lucy and Christmas.



Saint Lucy's Day celebration on 13 December.

Photo: Colourbox



Santas and gingerbread houses are Christmasy.

Photo: Colourbox

Schools close for Christmas holidays a few days before Christmas Eve, and open again at the beginning of January. Christmas Eve is celebrated on 24 December. For most people, Christmas is a festival when you are off work and celebrating together with your family. People eat special Christmas food such as herring, smoked salmon, potatoes, ham, meatballs, 'prince' sausages (like a short Vienna sausage) and rice pudding. People give each other Christmas presents, and many families have a Christmas tree decorated with lights, baubles and tinsel. The Christmas presents are usually placed under the tree.

### Ramadan

Ramadan is the annual Muslim fast and lasts for one month. Throughout this month, adult Muslims who observe the fast may not eat, drink, smoke or have sex between sunrise and sunset. Ramadan ends with a big celebration, Eid al-Fitr. Women who are pregnant or breastfeeding do not have to fast, and neither do the elderly or sick. Ramadan falls in the ninth month of the Islamic calendar. As the Islamic calendar is a lunar calendar, Ramadan falls at different times of year.

# Festivals observed throughout life

## Baptism

About 45 per cent of all children is baptised in the Church of Sweden. It is also common for parents to give their children a name at a party. This is called a naming ceremony. When their child is baptised or has a naming ceremony, most people have a party at home for their family and friends. The guests usually give the child a present.

## Confirmation

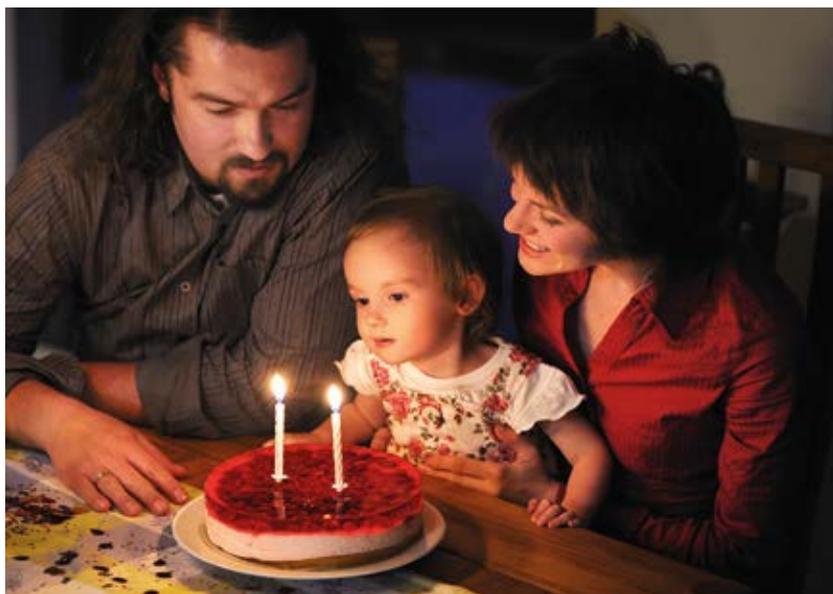
Confirmation is about Christian faith. It is a ceremony in church for young people to confirm their baptism. Most people are 14 at the time of their confirmation. Confirmation was more common in the past than it is now. Following the ceremony in church, most families have a party for friends and relatives. The person being confirmed normally receives presents.

## Marriage

Many of those who get married have a party for their family and friends. The guests are usually present at the wedding ceremony. After the wedding, there is a meal and a party with dancing. The bride and groom usually receive presents from their guests.



Photo: Johnér



A family celebrating a birthday.

Photo: Colourbox

## Birthdays

Many people in Sweden celebrate their birthday. Children celebrating their birthday usually have a party for their friends. At the birthday party, the children play, eat cake and the birthday child receives presents. Adults also celebrate their birthdays. Close friends and relatives usually give presents to the person whose birthday it is. Many people have an extra special celebration when their age reaches a round number such as 50.

## Funerals

When someone dies, there is usually a funeral in a church or a chapel. A chapel is a small building or room that can be used instead of a church. It is common for family and close friends to attend funerals.

# Discussion questions for Chapter 1

Who do you think is responsible for integration in Sweden?

What will the most serious problem be for society if integration doesn't work?

What are the greatest challenges for someone arriving in a new country?

What do you need to continue with your life in the new country?

What did you already know about Swedish history?

What historical events do you think have been important to shaping the Sweden of today?

What is your opinion of the fact that Sweden is a secular country?

What are the differences and similarities between the festivals and traditions in Sweden and those in other countries?



Apartment building

Photo: Colourbox

## 2. Living in Sweden

### Contents

Geography, industry and infrastructure

Population

Housing

The environment, nature and environmental sustainability

How does your municipality work?

Managing your finances

Safety and security



Map of Sweden and neighbouring countries.

Illustration: Josefin Berger

## Geography, industry and infrastructure

Sweden is located in northern Europe on the eastern part of the Scandinavian Peninsula. The area containing Sweden, Denmark, Norway, Iceland and Finland is called the Nordic region. Sweden is a large, oblong country. It is 1,600 kilometres from north to south and 500 kilometres from west to east. It has a total area of 450,000 km<sup>2</sup>. Sweden is divided into three parts: Götaland in the south, Svealand in the middle and Norrland in the northern part of the country. Sweden is also divided into 25 provinces, 21 counties and 290 municipalities.

## Countryside and climate

The landscapes of northern Sweden are very different from those of the south. Northern Sweden is home to mountains, forests and lakes. Many of the rivers in Norrland are used to generate hydroelectric energy. Central Sweden is densely forested, while southern Sweden has more open agricultural land and plains. The west and east coasts have deeply indented coastlines and lots of islands. The biggest islands are Gotland and Öland, both located off the east coast, south of Stockholm. Sweden's tallest mountain, Kebnekaise, is 2,099 metres high and located in northernmost Sweden, near the Norwegian border.



Sweden's three biggest lakes are Vänern, Vättern and Mälaren.

Image: Koyos

Sweden has four seasons – spring, summer, autumn and winter – and a climate that has large temperature differences. The weather in Sweden is affected by the warm North Atlantic Current. As a result, Sweden has a warmer climate than many other places at that are just as far north.

## Nature reserves

A nature reserve is a large area of land that the authorities have protected because the environment, plants and animals in the area are particularly sensitive, rare or beautiful. There are about 4000 nature reserves in Sweden. These can be old forests, high mountains, farmland or islands in archipelagos. There are always signs in a nature reserve that describe what you are allowed and not allowed to do in the area. Different nature reserves may have different rules.



Mountain scene.

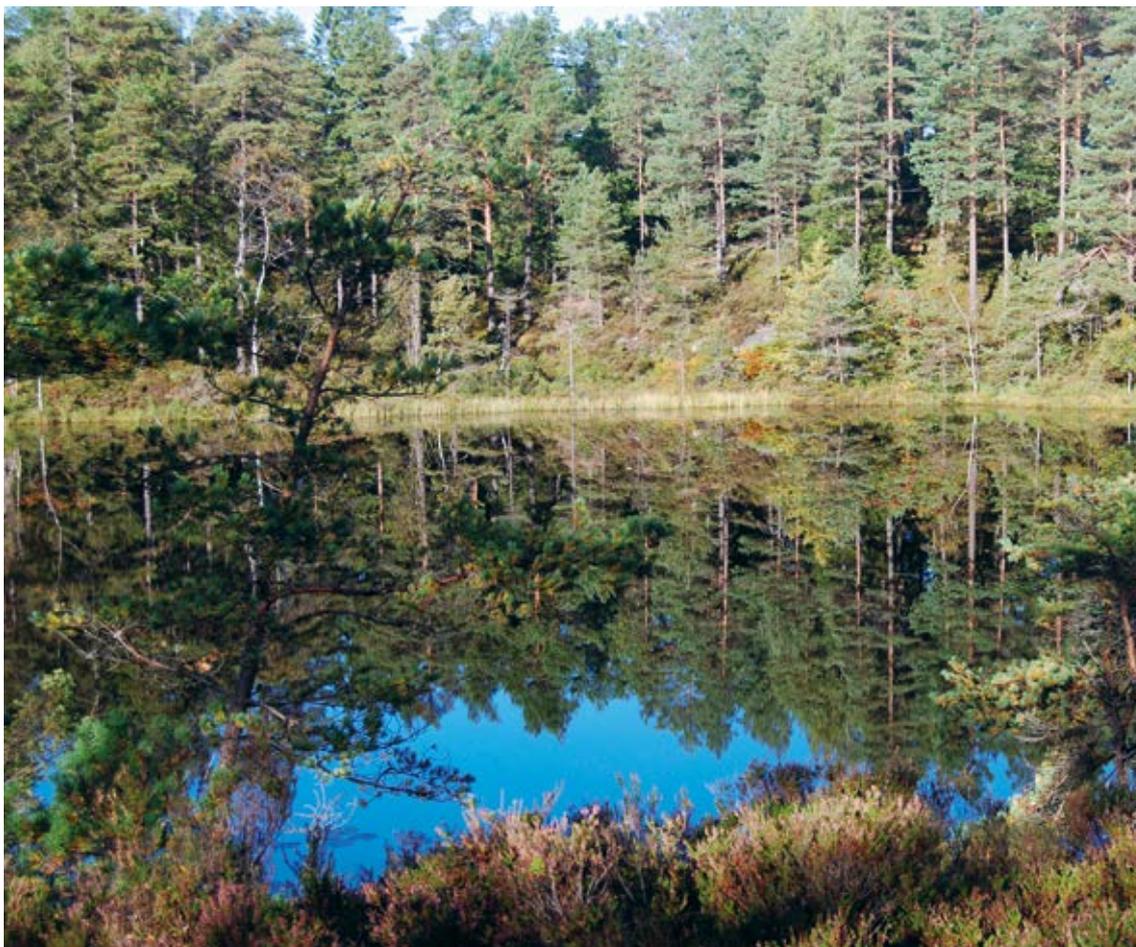
Photo: Colourbox

## The Right of Public Access

In Sweden there is something called the Right of Public Access, known in Swedish as *Allemansrätt*. This means that everyone has the right to move freely in the countryside, even on land that someone owns. This also means that we have to be careful and respect the environment. The Right of Public Access is written into one of the fundamental laws that make up Sweden's constitution and sets out what you may do and what you may not. The Swedish Environmental Protection Agency's website [www.naturvardsverket.se](http://www.naturvardsverket.se) contains information about the Right of Public Access in various languages.

### The Right of Public Access allows you to do the following:

- You may walk, cycle, ride a horse and be almost everywhere in the countryside, but not too close to buildings. If you open a gate, you must close it behind you.
- You may walk, cycle and ride a horse on private roads.
- You may camp for one night. If you want to camp for longer, you must ask for the landowner's permission.
- You may swim, drive a boat and land, but not too close to buildings.
- You may pick wild flowers, berries and mushrooms.
- You may fish using a rod along the coast and in the five largest lakes.
- You may make a small fire, provided you are careful. But it is better to make a fire where there is a specific place to make one. It is often forbidden to make fires in the summer.



Nature reserve at Herrestafället.

Photo: Maria Nobel

## The Right of Public Access forbids you from doing the following:

- You may not cross building sites, gardens, plantations or cultivated land such as fields.
- You may not drive a car, motorcycle or moped off road.
- You are also not allowed to drive on footpaths, in parks or on exercise trails.
- You may not make a fire if the weather has been very dry or there are strong winds as the fire may spread.
- You may not make a fire directly on exposed rock as this can crack. It is often forbidden to make fires in the summer.
- You may not damage trees and bushes or take them home with you.
- You may not take fruit, berries, vegetables or anything else that is growing in gardens, plantations or fields.
- You may not litter or leave rubbish behind.
- You may not hunt, disturb or harm animals. You may not take birds' eggs or disturb their nests or chicks.
- You may not fish in lakes or watercourses without a permit.
- You may not let your dog off its lead between 1 March and 20 August. This is when the animals in the forest have their young. A dog off its lead can scare or harm the animals. It is best to always keep your dog on a lead.
- You are not allowed to pick protected species of flowers. The purpose of protecting species is to prevent their extinction.

## **Animal welfare**

Sweden has a law for the protection of animals – the Animal Protection Act. It contains regulations for how animals must be kept and looked after. Animal protection is about treating animals well and protecting them against suffering and disease.

## **Natural resources**

Sweden has a great deal of natural resources, primarily forests, iron ore and hydroelectric power.

More than half of Sweden is covered by forests, mainly pine and spruce. Energy – electricity and heat come from hydroelectric power, nuclear power and imported oil. There is also some wind power.

About 7.5 per cent of the land in Sweden is used for agriculture. Less than 5 per cent of the population work in agriculture. It is now mostly cereals, fodder plant, potatoes, oil-yielding plants and sugar beet that are grown. Milk production is an important aspect of Swedish agriculture.

## **Trade and industry**

Trade with other European countries has always been important to Sweden. For example, Sweden is the only major iron ore exporter in the EU. At the beginning of the 20th century, when Sweden began to have increasing numbers of major industries, sales to other countries increased. Sweden sold a lot of wood, paper, steel and iron. A little later in the 20th century, Sweden sold more manufactured goods such as cars, telephones, trucks, ball bearings and various machines. Not as many goods are made in Sweden these days. Goods such as furniture and clothes are often manufactured in other countries, but are sold by Swedish companies. Another important industry in which many Swedish companies are involved is telecommunications and IT.



Photo: Johnér

## Infrastructure

Sweden has many roads and railways, primarily in areas where many people live. The majority of the railways are around Stockholm, Gothenburg and in southern Sweden. It is more common to travel by bus or in your own car in northern Sweden. People who are travelling a long distance in Sweden can fly. There are airports close to the majority of larger cities. Arlanda outside of Stockholm is the largest airport in the country. Gothenburg's largest airport is called Landvetter. Many people in southern Sweden use Kastrup airport in Copenhagen, in Denmark.



Photo: Johnér

## Population

About 10 million people live in Sweden. Sweden's population has increased in recent decades. This is due to increased immigration and because people are living longer. Women live for an average of 84 years and men for an average of 80 years. The majority of the Swedish population live in cities. The regions around Stockholm, Gothenburg and Malmö are home to 3.5 million people.

## Sweden's national minorities and minority languages

There is a law in Sweden that protects national minorities. The five recognised national minorities in Sweden are Jews, Roma, Sami, Sweden Finns and Tornedalians. The historical minority languages are Yiddish, Romani, Sami, Finnish and Meänkieli. The Government works to strengthen the national minorities' human rights.

Sweden's national minorities have certain things in common: they have lived in Sweden for a long time and they each possess a strong internal affinity. Each minority also shares a religious, linguistic or cultural sense of belonging, and a desire to retain their cultural and linguistic identity.

The Sami are Sweden's only recognised indigenous people. They live in Sweden, Norway, Finland and Russia. The Sami population in Sweden is about 20,000. The Sami have traditionally lived from hunting, fishing, handicrafts and reindeer herding. Reindeer are an Arctic species of deer that the Sami have domesticated. The Sami celebrate their national day on 6 February. The date was chosen to commemorate the first Sami assembly, held in Trondheim, Norway, on 6 February 1917.



### Sápmi - Land of the Sami

The Sami live in four countries: Russia, Finland, Norway and Sweden. The geographical area is named Sápmi and stretches from Idre in Dalarna in the south, to the Arctic Ocean in Norway in the north and in the east to the Kola Peninsula in Russia.

Illustrator: Anders Suneson - [samer.se](http://samer.se)

From the 13th century until 1809 Sweden and Finland were one country, and Finns (known as Sweden Finns) have lived in Sweden since the Middle Ages. Between 450,000 and 600,000 Sweden Finns currently live in Sweden. The Torne Valley, where they speak Meänkieli, was divided in

two in 1809, with the western part becoming Swedish and the eastern part becoming Finnish. A minority group called Tornedalians now live on the Swedish side. Since 2014 the Tornedalians celebrate their annual day on 15 July.

Jews have lived in Sweden since the 17th century. During the 20th century, Jewish immigration to Sweden increased as a result of the Second World War and the persecution of Jews. About 25,000 Jews live in Sweden, of which around 4,000 speak Yiddish. The Yiddish language has been one of Sweden's national minority languages since 2000.

Roma have lived in Sweden since the 16th century. Between 50,000 and 100,000 Roma currently live in Sweden. Roma are a mixed group with several linguistic, religious and cultural variations. Romani is the language of Roma.

## Housing

In some municipalities it is pretty easy to find apartments and in others it is more difficult. In many municipalities there is a need for more rental apartments.

Apartment building  
Building containing rental apartments or cooperative apartments known collectively as apartment buildings.



Photo: Colourbox

### Finding housing in and around major cities

It is very difficult to find rental apartments in and around major cities. Some parts of the city are extremely popular places to live and it is often even more difficult to find apartments to rent in these. Many recent immigrants choose to live in the major cities. There are also many other people

in these cities who need housing, which creates major competition. It is common to rent a room in someone else's home or sublet an apartment. It can be easier to find an apartment outside of the major cities. There are usually bus or rail connections for those who want to travel into larger cities.

## Different types of housing

You can rent an apartment from a landlord, and the contract you enter into with your landlord is then known as a lease. If you buy an apartment instead, you become tenant-owner of it. If you buy a house, you become the freeholder of that property, which means you have full ownership rights to it. Another option is to rent an apartment or house from a person who has a lease on or owns it. This is known as a sublet. You can also rent a room in someone's apartment or house, in which case you become a lodger. Remember to draw up a contract with the person you are renting from. If you are a lodger you should also get your own home insurance policy, otherwise you have no financial protection if an accident happens in your home.

## Rental apartments

If you live in a rental apartment, you rent the apartment from a landlord. The landlord that owns the building is usually a company. The company may be owned by people or by a municipality. If you or someone who is visiting you breaks something in the apartment, you have to pay to fix it. However, if something breaks due to normal wear and tear, the landlord will fix or replace it. An example of normal wear and tear is when a cooker has got so old that it no longer works.

If you have a lease on an apartment, you have the right to live in the apartment as long as you want to and behave yourself. This means, for example, that you have to pay the rent on time each month and not disturb the neighbours. When you want to move, you usually have to continue paying rent for three months. This is called a notice period. If you have a lease on an apartment, you can swap your apartment with another one. However, your landlord must first approve the swap. The landlord also decides whether the apartment or building is to be renovated. If you want to renovate the apartment you live in, the landlord must first give their permission.

## The regional rent tribunal

The regional rent tribunal is a type of court that can provide assistance when there is a conflict between a tenant and a landlord. There are eight regional rent tribunals in Sweden. These are located in Stockholm, Västerås, Linköping, Malmö, Gothenburg, Sundsvall and Umeå. The regional rent tribunal makes a decision in cases where agreement cannot be reached, for example whether a tenant may sublet their apartment. If you need help, the regional rent tribunal can also answer questions about the laws and regulations that apply. You can read more on the regional rent tribunal's website: [www.hyresnamnden.se](http://www.hyresnamnden.se)

## Cooperative apartments

In order to live in a cooperative apartment, you have to pay for a stake. This means that you buy a share of an association that owns the building. This type of association is called a cooperative housing association. You become a member of the association and are allowed to use the apartment.

Some cooperative housing associations belong to a large organisation with buildings throughout Sweden such as HSB or Riksbyggen. Other associations are small. Each association looks after its own finances. When you live in a cooperative apartment, you pay a fee to the association every month. If you have borrowed money from a bank in order to buy the apartment, you also have to pay interest and mortgage repayments to the bank. In a cooperative apartment, you decide yourself how you want to decorate, renovate and equip your apartment. The association's members make collective decision about how to look after the building and any major renovations that are to be carried out.

## Freehold ownership

There are not that many freehold apartments in Sweden. The majority of apartments are cooperative apartments or rental apartments. Freehold ownership is more common when you live in a house or in a terraced house. You then own the house yourself and are responsible for it. Sometimes an association is formed in areas containing terraced houses. The association may be responsible for common areas such as roads, play parks and lawns. All those who live in the area will then share the costs of these.



Photo: Johnér

## How to find an apartment

Many municipalities have a housing authority. The housing authority normally has a website where you can register and look for available apartments.

When you have registered, you must visit the website regularly in order to see if any new apartments have become available. If you see an apartment advertised, you can apply for this apartment.

When the deadline for applications for an apartment has passed, the landlord chooses who will be invited to look at the apartment. Many landlords have a queuing system in which a person who has been in the queue (really a waiting list) for a long time has a greater chance of getting the apartment. When you have looked at an apartment, you have to tell the landlord whether you want it or not. The landlord will contact you if you get the lease on the apartment.

If more than one person wants the apartment, the landlord has the right to choose one of them. Whoever owns the apartment or building (the landlord) always decides who will be given the lease on their apartments. The housing authority cannot decide this. In the large municipalities in Sweden, it can often take a long time before you are offered an apartment as there is a major housing shortage.

## Advice on looking for apartments

Sometimes it is not enough just to look for apartments at the housing authority. It is also a good idea to contact a landlord directly. The majority of large landlords have their own website where you can register your interest in an apartment. Make use of your own contacts, relatives and friends to get information about available apartments.

One way to find an apartment can be to put up notes in shops, libraries, stairwells or in other places where there are notice boards.

You can also find adverts for available apartments in various daily newspapers and on various websites. This is where you can also find apartments to sublet, i.e. not renting directly from the landlord, but from another tenant.

If it is very difficult to find an apartment in one municipality, it may be easier if you move to another municipality.

## Notification of change of address

When you move, you are legally obliged to notify the Swedish Tax Agency of your new address. Public authorities will then have information about your new address. Notifying the Tax Agency of your new address is free of charge. If you want to have your mail sent to your new address (mail forwarding), you have to pay a fee.

You can notify the Tax Agency of your move and register for mail forwarding on Svensk adressändring's website, [www.adressandring.se](http://www.adressandring.se)

## Subletting your apartment and having lodgers

Subletting an apartment means that a person who has a lease, i.e. the contract directly with the landlord, rents out their apartment to someone else. The landlord must agree to the home being sublet. If the landlord does not want you to sublet, you can try to get permission from the regional rent tribunal. If you sublet your apartment without the landlord's permission, you can be forced to leave the apartment. You can also rent out one or more rooms in your apartment or house at the same time as living there yourself. This is called having lodgers. You can have lodgers without asking your landlord for permission, but there are limits on the number of people who can live in the same apartment. You are only allowed to have lodgers if you have a lease.

If you have a lease on a rental apartment and want to sublet your apartment you need to have an approved reason for doing so. This may be that you have to work in another city or that you want to try living with a partner. The landlord usually allows people to rent out their apartment for one year at a time.

The grounds for being permitted to sublet a cooperative apartment are about the same.



Photo: Maria Nobel

## Subletting

If you want to sublet an apartment from someone, it is important that you find out whether the landlord has approved this. Think about writing a contract when you are going to sublet. The contract is between the person who has the lease and you, the person who will be subletting the apartment from them. If you do not have a written contract, you may be forced to move if the person who has the lease demands this. The person who has the leases is also at risk of losing their apartment if the landlord has not given their permission to sublet the apartment.

## The leaseholder is liable

The person who has the lease on an apartment is also called the leaseholder. As the leaseholder, you are responsible for ensuring that the person you are subletting your apartment to pays the rent. You can lose your lease if the person you are subletting your apartment to does not behave themselves and, for example, doesn't pay the rent or disturbs the neighbours.

## What can you charge for subletting your apartment?

If you have a lease or a tenant-owned apartment and are going to sublet your apartment, there are rules about how much rent you can charge. You have the right to charge an amount that compensates your costs for the apartment. It is acceptable to add 10–15 per cent on top of the rent if you are subletting the apartment furnished. Should you as a tenant end up paying a lot more for a sublet than the leaseholder is paying in rent, you can turn to the regional rent tribunal. The regional rent tribunal can help you get your money back, but be aware that this does not apply to tenant-owned apartments. The regional rent tribunal will make an assessment in each individual case.

## Swapping apartment

If you have a lease on a rental apartment, you have the right to swap your apartment if you have an approved reason for doing so. Approved reasons may be that you need a larger apartment, an apartment with a lower rent or an apartment that is closer to where you work. If you want to swap your apartment, the landlord must first approve the swap. If you swap your apartment without the landlord's approval, you can lose your lease. If you are a tenant, you have the right to swap your apartment as soon as you have a lease.

## Black-market contracts

Black-market contracts are leases on rental apartments that are bought and sold for money. It is illegal to sell a lease. Those who sell a lease can be sentenced to two years in jail. It is not illegal to buy a lease, but you are taking a big risk when you do so. A landlord has the right to terminate a lease if the apartment is rented out on the black market.

## Inspecting an apartment

Before moving into an apartment, you can demand that the landlord has it inspected. This means that the landlord inspects the apartment for damage. If the apartment has been damaged by a previous tenant, you will not need to pay for the repairs.

## Terminating a lease

If you want to move out of an apartment, you always have a notice period. The notice period begins when you tell the landlord you want to move. The notice period for a rental apartment is usually three months. This means that you have to pay three months' rent, even if you want to move earlier.

The landlord has the right to give notice of termination to tenants who do not behave. This may mean that they haven't paid the rent on time or have done things that are not good for the apartment or the building.



Photo: Johnér

## Practical considerations when you live in an apartment

All buildings in Sweden are built to be warm in the winter, but buildings are sensitive to damp. It is easy to damage the apartment if it is not looked after correctly. If you see that a tap or water pipe is leaking or dripping, you must always notify the landlord. The apartment has air vents to remove damp air, and it is important that these are kept open all year.

## Common areas

All tenants in a rental apartment building are responsible for the spaces everyone uses such as stairwells, laundry rooms and areas around the building. You usually pay for cleaning of areas such as stairwells, cellars and attics as part of your rent. However, you are also responsible for cleaning up after yourself. You may not leave things in the stairwell as there must be space for people to run out if a fire starts or something else happens in the building. You have to follow the rules about booking time in the laundry room and about cleaning the laundry room when you have used it.

## Home insurance

It is important that you have home insurance as this provides you with basic protection. There are many different companies selling home insurance – you need to compare their policies and choose the company that suits you best. Having home insurance means that you get money back if your things are stolen or damaged, e.g. in a flood or fire. Home insurance covers everything you have at home. It also covers all the people who are named on the insurance policy and who live in the same home. If you own your home, you can supplement your home insurance with tenant-owner's insurance or detached-house insurance.

Home insurance has various parts:

- Property cover – can provide you with money for things that break or are stolen.
- Legal cover – you can get help to pay for the cost of legal representation if you end up in a conflict with someone.
- Assault cover – can provide you with financial compensation if you are injured during an assault or rape, for example.

- Liability insurance – can provide money if you have to pay damages to someone.
- Travel insurance for 45 days during a trip to another country.

There are also other types of insurance that can provide you with protection:

- Comprehensive insurance – provides you with greater protection for your things. This applies to what are known as sudden and unforeseen events, for example if you drop your mobile phone in a lake.
- Illness and accident insurance – compensates for the cost of medical care if you are injured in an accident. If you are invalidated, you can get a lump sum.

## The environment, nature and environmental sustainability

Environmental sustainability or sustainable development mean that society develops in harmony with nature; that people and companies behave in a way that does not harm the environment. The Riksdag has decreed environmental objectives for environmental sustainability that the whole of Sweden has to work to. The environment is to be protected, which means that emissions are not to harm people and biodiversity is to be preserved. The use of energy and natural resources is to be restricted and made more efficient in order to reduce the risk of climate change.

The municipalities are responsible for local environmental efforts. For example, this relates to how the municipality manages waste or how we can use energy effectively. Everyone who lives in Sweden has a responsibility to live in a way that is environmentally friendly.

## Waste management and recycling

A lot of waste is generated each year in Sweden. Households throw away 4.2 million tons of rubbish. That comes to 430 kilos per person. Dealing with all this waste is expensive. It is important to manage waste in an environmentally friendly way.

Much of what we throw away can be recycled and used again. This saves natural resources. Everyone in Sweden has a legal obligation to sort their waste and there is a system for making use of and recycling the materials and energy found in waste.

There are waste disposal points or waste disposal rooms in most rental apartment buildings where you sort your waste.

This means that you dispose of food waste, metal, glass, plastic and paper in different containers.

Many landlords provide their tenants with special bags for food waste. Food waste is put in a composter and turned into soil.

There are also other places where you can dispose of waste.

- **Recycling stations**  
You can dispose of packaging, newspapers and batteries here.
- **Hazardous waste collection point**, that are often located at petrol stations.  
This is where you can dispose of waste that is hazardous to the environment.
- **Recycling centre**  
This is where you dispose of bulky waste and larger items, as well as hazardous waste such as chemicals and electronic items.



Good Environmental  
Choice and The Swan

## Sorting food waste

The food waste you sort of is composted and turned into nutrient-rich soil. When you sort food waste, the amount of waste that needs to be burned is reduced.

The following are the types of food waste that can be composted:

remains of fish and shellfish, remains of meat, egg shells, vegetables and fruit, bread, tea, coffee and coffee filters, kitchen paper, flowers and plants and soil.



Photo: Sustainable Waste and Water, City of Gothenburg

## Sorting packaging, newspapers and batteries

There are recycling stations in all municipalities where you dispose of such things as packaging, newspapers and batteries. When you dispose of packaging at a recycling station it has to be clean and dry.

Recycling stations have different containers for:

- newspapers and magazines
- cardboard packaging
- plastic packaging
- metal packaging
- clear glass packaging
- coloured glass packaging
- batteries



Photo: Sustainable Waste and Water, City of Gothenburg

### Newspapers and magazines

When we recycle newspapers and magazines, we save a lot of energy when new newspapers and magazines are made as new paper can be made from the old newspapers and magazines.

### Cardboard packaging

Cardboard packaging such as empty cartons can be recycled and used to make new packaging.

### Plastic packaging

Both soft and hard plastic can be recycled. You can dispose of items such as plastic packaging and polystyrene foam in the container for plastic. Plastic items that are not packaging, for example dish brushes and toys, are considered normal waste and are not disposed of here.

### Metal packaging

Metal can be recycled several times and saves a lot of energy.

You can dispose of steel, sheet metal and aluminium in the container for metal.

You cannot dispose of metal packaging containing paint or glue in the container for metal – this is hazardous waste and must be disposed of at a hazardous waste collection point. Aerosol cans are also considered hazardous waste.

### **Glass packaging**

Glass can also be recycled several times. We save both energy and raw materials when we recycle glass. About 40 per cent of the recycled glass is used to make new glass items such as bottles. You have to separate coloured and clear glass when you are sorting your waste.

### **Residual waste**

The waste that cannot be recycled is disposed of in the normal container in the waste disposal room. This is usually burned in large incineration facilities. The heat generated by burning residual waste is normally made use of. This can be used to heat buildings, for example. This is called district heating.

### **Electrical products**

Electrical waste is the name given to all the electrical items we dispose of. All electrical waste has to be disposed of at a recycling centre. This includes light bulbs, fluorescent tubes and everything with an electrical cord or batteries. The batteries have to be removed and sorted separately.

### **Bulky waste**

Bulky waste includes our old furniture and broken bicycles. If you live in a rental apartment building, you can get help to deal with the bulky waste from the property owner. Otherwise, you have to dispose of this at a recycling centre.

### **Hazardous waste**

Hazardous waste includes items that may be toxic, explosive, flammable or corrosive. Hazardous waste can be harmful in small amounts.

It is therefore very important to make sure you don't dispose of hazardous waste along with normal waste.

Hazardous waste has to be disposed of at a hazardous waste collection point, a recycling station or special vehicles that collect hazardous waste.

## Examples of hazardous waste:

car batteries, fuel and oil, paint and glue, chlorine, fluorescent tubes, light bulbs and low-energy light bulbs, solvents, white spirit, paint thinner, turpentine, paraffin and acetone, lighter fluid, rechargeable batteries and some degreasers and cleaning products.

Nearly everyone has hazardous waste at home. This might be acetone, lighter fluid, nail polish or a fire alarm. Car batteries, waste oil, paint, chlorine, glue and fluorescent tubes are other examples.



Photo: Bo Kågerud

## Littering

It is a major problem that so much rubbish is thrown outdoors instead of in designated containers – despite the law against this. Rubbish thrown in nature harms it, and costs many millions of kronor every year to clean up.

Left-over medicines that need to be thrown away have to be handed in to a pharmacy.



Photo: Christer Ehrling

## Water and sewerage

There is a lot of water in Sweden. The water that comes out of our taps is of a very high quality. It is often better than bottled water. It is only the cold water from the tap that is clean. The hot water may become dirty from the pipes it flows through. Therefore, you should not drink hot water or use it directly for cooking. Water from the drains travels through sewers to a sewage works. The water is cleaned here before being released into the sea. It is not possible to completely purify the water and it is difficult to remove toxic substances. Therefore, we must all be careful about what we pour down the drain.



Only cold tap water is considered drinking water.

**Photo: Hanna Sjöstedt**

## What can we pour down the drain?

The only thing you are allowed to flush down the toilet is toilet paper and things that come out of the body. Toilet paper is a special type of paper that breaks up in water. Other types of paper such as kitchen paper, wet wipes and paper tissues can block the drains. They can also create problems at the sewage works.

To avoid pouring toxins down the drain, you can buy environmentally friendly products. Washing powder and washing-up liquid marked with the Svanen or Bra miljöval symbols are all less harmful. Medicines or medical products you no longer need must be handed in to a pharmacy. Pharmacies also have special bags for disposing of medicines.

## Energy

All the energy and electricity we use has an environmental impact. Large quantities of energy are used for transport, to heat buildings and in industry. The energy often comes from oil, gas and coal and is not good for the environment. In order to minimise climate change, we need to use less energy and choose energy from water, wind and the sun, which is better for the environment.



Wind farm

Photo: Colourbox

In order to contribute to reducing emissions, you can take public transport. This means taking the tram, metro, train or bus instead of driving. You can also choose to take the train instead of flying. It is also a good idea to think about what you buy at the shops. You can buy things that are made close to where you live. You can also choose to eat less meat as

meat production is very energy intensive. You can also save energy at home.

## Saving energy at home

You can save energy at home by not placing furniture in front of the radiators. This makes it easier for the heat to disperse throughout the room. Electrical appliances are often on all the time, in standby mode. You save a lot of energy if you always turn off electrical appliances. You also save a lot of energy if you put a lid on the pan when you are boiling something on the stove or using a kettle.

Use low-energy light bulbs as well and turn off the lights when you go out.

## Where does your electricity come from?

Electricity, electrical energy, in Sweden mainly comes from hydroelectric and nuclear power. Hydroelectric power is electricity created in hydroelectric power stations along many of Sweden's rivers. There are three active nuclear power stations in Sweden with a total of ten reactors. The nuclear power stations provide enough electricity for more than half of Sweden's needs. A small proportion of Swedish electricity comes from biofuels, oil and gas. Biofuels are things such as wood. Ten per cent of our electrical energy comes from wind power. Hydroelectric and wind energy are best for the environment as this is energy from sources that never run out.

The Swedish government has set a target for a sustainable energy supply system with 100 per cent renewable energy.

## Choosing an electricity supplier

You can save a lot of money by changing electricity supplier. If you live in an apartment, you can save between 400 and 1,000 kronor per year. If you live in a house, you can save several thousand kronor. You cannot change network operators.

## Elpriskollen – compare electricity prices and terms

You can find electricity prices as well as terms and conditions for all the electricity suppliers in Sweden on **[www.elpriskollen.se](http://www.elpriskollen.se)**. Compare them in order to see which supplier is best for you.

Changing your electricity supplier is simple. In most cases

you just need to make one telephone call. But you do have to find out what your current contract is, as it can be expensive to change in the middle of an invoicing period.

### Different types of electricity contract

#### Fixed electricity price:

The price of electricity is fixed for a certain period. This type of contract is good as you are protected should the price of electricity go up. However, your electricity does not get cheaper when the price goes down.

#### Variable electricity price:

The price of electricity changes based on the market. You get cheaper electricity when the price of electricity goes down. The price of electricity can go both up and down during the contractual period.

#### Until further notice price:

A price you get automatically if you haven't chosen anything yourself. The price is variable and changes about three times per year. The until further notice price is often higher than the fixed or variable prices.

#### Ecolabelled electricity (green electricity):

Ecolabelled electricity means that the electricity you pay for is produced from environmentally friendly sources such as wind and hydroelectric power.

## How does your municipality work?

Everyone in Sweden lives in a municipality. There are 290 municipalities in Sweden. In Sweden, the municipalities decide themselves how much their inhabitants have to pay in municipal tax and what the money will be used for. This is called municipal autonomy.

A committee is a group of politicians that makes decision within a specific area in the municipality, such as schools. Other areas include childcare, care of the elderly, social services, traffic, the environment, recreation and culture.

Politicians on the committees often work part time as politicians, meaning that they also have a normal job or

are studying. Each committee receives different amounts of money. How much they receive is decided in the municipality's budget. Each committee has an administration in which public officials work on planning and carrying out what the committee has decided.

The municipality is often responsible for issues that affect your everyday life. There is information below about the areas the municipalities are responsible for:

## Childcare

Childcare is a collective name for educational activities for younger children. Childcare encompasses such activities as preschools, family day nurseries and after-school recreation centres.



Photo: Colourbox

All children in Sweden have the right to go attend a preschool class when they are six.

Those who study, work or are looking for work have the right to leave their children in a preschool in their local area. Preschools are for children aged one to five.

## Compulsory school

There are municipal compulsory schools for children ages six to 16 in all municipalities. There are also independent schools and completely private schools. If you send your child to a private school, you have to pay a fee. The municipal and independent schools are paid for through taxes. A child can get a place in a preschool class the year they turn six. You can choose whether or not your child goes to preschool class. The majority of children in Sweden do. When your child turns seven they must go to school. This is called compulsory school attendance. Compulsory school is free in both municipal and independent schools. You can find a list of the schools in your municipality on the municipality's website.



Care of the elderly

Photo: Susanne Kronholm, Johnér

## Care of the elderly

Old people often need help with practical aspects of their daily lives. Swedish law gives older people the right to receive help and support from society.

Many old people want to continue living in their own homes. The municipality can facilitate this by providing care and services in the home. This is called home-help service. You apply for home-help service from your municipality. Fees for home-help service vary depending on which municipality you live in. It is also possible to get assistive devices or other things that make it easier to continue living at home, such as wheeled walkers, larger shower cabinets or lower thresholds.

If it is not possible to keep living at home, it is possible to move into housing that is specially adapted for older people. There are various forms of municipal sheltered accommodation where older people can live in their own apartment. Sheltered accommodation has staff that can help older people with care and services such as food and cleaning.

## Social services/social welfare offices

As elsewhere in the world, parents in Sweden have to look after their children and adolescents. But when this does not work out, for whatever reason, the main responsibility

for the welfare of children and adolescents falls to the municipality's social services. The social services provide help for children and families who are having a hard time in various ways. This can be for families who are short of money. Or it can be for people who have nowhere to live, have substance abuse problems or are subjected to threats and violence. Help from the social services can take the form of counselling, parenting courses, or a contact person for young people or for the whole family. A contact person is like an extra friend or relative to talk to or do fun things with. If someone notifies the social services that a child is being treated badly at home, the law dictates that the social services have to investigate the child's situation.

If there are very serious problems concerning the child, social services can decide that the child has to move away from their parents.

At the social welfare office, you can get:

- advice and help for young people and families with children,
- advice and help if you have addiction problems,
- advice and help about work and studies, and
- financial assistance

## Financial assistance

Financial assistance is a form of help you can apply for from the social services in your municipality if you have problems with your own maintenance. You can receive financial assistance for your maintenance, in which case it is known as income support. You can also receive financial assistance for other necessary expenses aside from maintenance, such as for childcare, medical care, medicines or dental care.

Income support is made up of two parts: the national standard sum (which is the same all over the country) and specific household costs, which include rent, household electricity and home insurance. Household income is then subtracted from the sum total of income support before it is paid out.

Financial support can be granted if the need for it cannot be met in any other way. If the person applying for income support is able to work, s/he must work or look for work. There is also an obligation to participate in activities

arranged by the social services with the aim of making it easier to find work. If you don't participate, your application for income support may be turned down. If you have money in the bank or own a valuable object such as a car, you will usually not be eligible for financial support.

You can read more under the heading Social Insurance in Chapter 3.

## Recreation and culture

Swedish municipalities provide various recreational and cultural services. Municipalities have libraries where you can borrow books free of charge. Some have culture schools where children and young people can learn, for a small fee, how to play instruments, paint or act. Municipalities sometimes also provide support to clubs and associations.

### Libraries

All Swedish municipalities have libraries for their inhabitants. The largest are often centrally located and called city libraries.

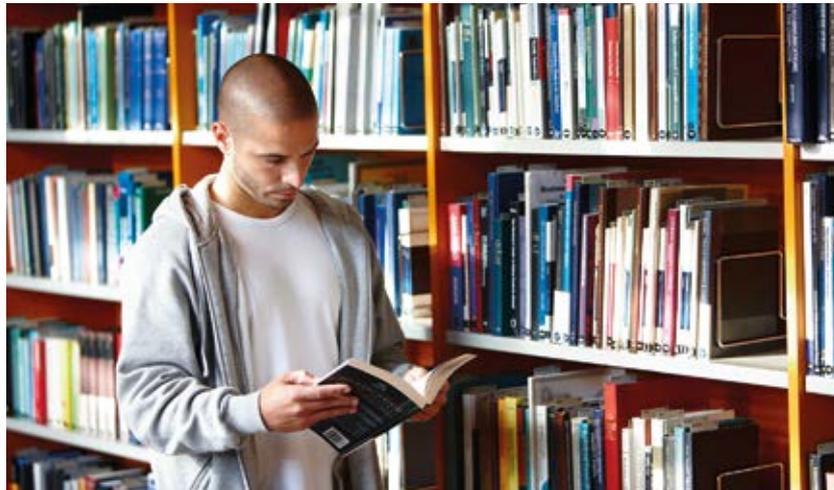


Photo: Colourbox

Bigger municipalities also usually have library branches in different parts of the municipality. In libraries you can borrow books, read newspapers, listen to music and use computers. They have books and newspapers in many different languages. Some libraries also provide language training and homework help.

You can borrow books, magazines and CDs free of charge. To borrow, you need a library card (lending card). You can get this at the library.

## Consumer office

Most municipalities have a consumer help centre where you can get help e.g. if you have bought something that is faulty or that you are otherwise not happy with. The consumer help centre will inform you what your rights and obligations are as a consumer, and what to do if you want to return a faulty item. Read more on [www.hallakonsument.se/other-languages/english-engelska1](http://www.hallakonsument.se/other-languages/english-engelska1) or phone 0771-525 525.

## Contact with public authorities

There are various ways to contact a public agency in Sweden. If your questions are basic, it is best to use the agency's website. Agencies often have information in various languages on their websites. Försäkringskassan (the Social Insurance Agency), for example, has information in 22 languages including Arabic, Somali, Farsi and Sorani. You can also visit the agencies' offices.

## The right to an interpreter

If you do not understand Swedish, you have the right to have an interpreter. You have the right to an interpreter at Arbetsförmedlingen, the Swedish Social Insurance Agency, social services and in hospital. You must say that you need an interpreter when you book an appointment.



You have the right to an interpreter.

# Managing your finances

## Banks, bank accounts and bank cards

The majority of people have a bank account and a bank card. You can use the bank card to withdraw money from your account at a cash machine. You can also use the card to purchase items in shops. To get a bank account and bank card you have to speak to the bank.

There are different types of cards:

- **Debit card** – can be used to take out money from a cash machine. It is also possible to pay using the card. The money is taken directly from your account.
- **Payment card** – you can pay using these. The money is not taken directly from your account. Instead, you get a bill each month. Payment cards are usually more expensive than debit cards.
- **Credit card** – it is possible to borrow money using this type of card. When you pay with a credit card you are borrowing money from the bank. You often pay a high rate of interest when you borrow money on a credit card.

Most people borrow money from a bank when they want to buy a home or a car. If you want to borrow money from a bank, you have to have a stable income.

## Paying bills via the internet or Autogiro

In order to pay bills (invoices) and see how much you have in your bank account via the internet, you have to first contact your bank. The bank will provide you with information about what to do.

Autogiro is a form of direct debit, this means that the money for recurrent bills is withdrawn directly from your account.



Source: BankID.com

BankID is an electronic identity document, and a simple way of providing your ID e.g. when you enter into a contract or make electronic payments on the internet. Using your electronic signature via BankID is legally binding in the same way as a physical signature. You need to have Swedish personal identity number in order to obtain BankID. Banks are the issuers of BankID to private individuals.

The security code for your BankID is personal. Never reveal

the security code to anyone else. Do not log on to BankID if you get contacted via phone or social media. Contacts of that kind are more likely to be attempts at fraud.

## Borrowing money to buy things for your home

If a municipality has received you as a refugee or a family member of a refugee, there is a special loan you can apply for from CSN (Centrala Studiestödsnämnden, which also administers student loans and aid) in order to be able to buy furniture and things for your home. This is known as a home equipment loan. The amount you can borrow depends on how many family members there are and if you are renting furnished or unfurnished accommodation.

If you want to apply for a home equipment loan, you need to speak to your case officer at the municipality or your introduction case officer at Arbetsförmedlingen. You will fill out a form together and send it to CSN. The application has to be made within two years of your reception by a municipality.

When you get a home equipment loan you are borrowing money. You have to pay the money back to CSN with interest. This applies even if you move away from Sweden. You can read more about home equipment loans in various languages on CSN's website: [www.csn.se/hemustrustningslan](http://www.csn.se/hemustrustningslan)

## Record for payment default

If you do not pay your bills and debts on time, you will receive a letter reminding you to pay. If you still don't pay, the bill will be sent to a debt collection company. If you don't pay the bill sent by the debt collection company either, the case will be referred to the Swedish Enforcement Authority (Kronofogden) and a note of payment default will be added to your credit record.

A record of payment default is an indication that you have not been managing your payments. This has serious consequences for you. It may mean that you have difficulty getting loans, renting a flat, finding work or taking out a telephone contract.

There are companies who provide information about the finances of individuals and companies. They are called credit reference agencies. If you want to, for example, buy a mobile phone and pay for it in instalments, the retailer contacts a credit reference agency. The agency can then provide

information about whether you have any records for payment default. A record for payment default remains in place for three years for individuals and five years for companies.

## The Swedish Enforcement Authority

The Swedish Enforcement Authority is known in Swedish as *Kronofogden*. Kronofogden takes care of debts that have not been paid. If someone owes you money, Kronofogden can help you get this back. Kronofogden also work with debt reconstruction. This means that Kronofogden help people who have large debts to sort out their finances.

## Safety and security

In order to ensure that you are able to live in safety and security, there are public authorities that work with safety and security in Sweden. There are also things you can do yourself.

### The Fire and Rescue Service

The Fire and Rescue Service put out fires and provide help in the event of accidents on the road and at sea. The Fire and Rescue Service also work to prevent fires. For example, they can describe how fire alarms and fire extinguishers work. The fire and rescue service is also called the fire brigade and belongs to the municipality.

### What to do in the event of a fire

- **Rescue** – Rescue people who are in danger, but do not take risks. Remember that smoke is poisonous. Crawl along the floor to get out. Close windows and doors.
- **Warn** – Warn those who are threatened by the fire.
- **Raise the alarm** – Activate the fire alarm if there is one and call 112 from a safe place. Meet the Fire and Rescue Service when they arrive.
- **Extinguish** – If you have a fire extinguisher, you can begin putting out the fire. Point the fire extinguisher at the embers – not at the flames.



Source: SOSalarm.se

The most important is that you call **112** when you see a fire! You have to describe what has happened and what damage you can see. You also have to provide the address and where help is needed and say who you are.



Photo: Johnér

## The police

If you want to ask the police a question or tell them about a crime, you have to call **114 14**. This number is the same everywhere in Sweden. If it is an emergency, you have to call **112**. You have to call **112** if you see a crime, if someone is injured and needs help or if there is a fire.

## Road safety

The Swedish Transport Administration is the authority in Sweden responsible for road safety. Swedish authorities have a goal that no people are killed or seriously injured on the road. An important aspect of this is ensuring that everyone drives at the right speed, drive sober and that everyone uses protective equipment. It is the law that all those riding in a car have to wear seatbelts. Children require special protective equipment such as booster seats or a child seat. It is also the law that all children under 15 have to wear a helmet when they ride a bike.

In Sweden we drive and cycle on the right side of the road. Use a cycle path if there is one. You also have to walk on the pavement or pedestrian path if there is one. You can also walk on the left side of a street or road, so that you see traffic approaching on your side. Use pedestrian crossings when you want to cross the road. Cars and bikes have to stop to allow you to cross at crossings.

# Discussion questions for Chapter 2

Which minority groups are there in your country of origin/  
in other countries you are familiar with?

What do you think about the Right of Public Access?

How do you go about finding an apartment?

What is it a good idea to remember when using common  
areas close to your home?

Why is it very important not to throw away hazardous  
waste, release it or pour it down the drain?

Which municipal organisation have you been in  
contact with?

What happens when get a record for payment default?

What number should you call if an emergency situation  
occurs, e.g. if you see a house that is on fire?



Photo: Nixon Johansen Cáceres, Johnér

# 3. Supporting Yourself and Developing in Sweden

## Contents

The Swedish labour market

Being employed

Looking for work

Starting your own business

Unemployment insurance

Paying taxes

Population registration

Social insurance policies

Living with disability

Adult education

Free time and associations

## The Swedish labour market

The labour market can be divided up into the private sector and the public sector. The private sector contains businesses with private owners that are motivated by profit. These businesses take many different forms, for example small shops, manufacturing industries, construction, law and finance, transport and restaurants. About 70 per cent of all employees work in the private sector.

The public sector is owned by the State, municipalities and county councils. Many people who work in the public sector are involved in healthcare, education, the police, social care, preschools, environmental protection, waste management, water and sewerage and fire and rescue services.

### Understaffed professions – there are jobs here

The professions where it is believed there will be a lack of staff in the future are called understaffed professions.

In order to work in these professions, you usually need to have a vocational education at upper-secondary level or higher education. Higher education is studies after upper-secondary school, often at university or university college.

Education is important for finding a job in Sweden, and the longer you have studied, the more job opportunities will usually be available to you. Many employers require job applicants to have completed upper secondary education, i.e. to have an upper secondary school diploma. You also have to have completed upper secondary school in order to apply to higher education programmes.

Below you can see in which professions Arbetsförmedlingen expects there to be a shortage of labour in the near future (source: Arbetsförmedlingen).

### Professions requiring higher education qualifications in which the shortage of applicants is greatest (so jobs are easier to get) in 2017

- Engineers and technicians in mining engineering and metallurgy
- Doctors

- Software and systems developers
- Social worker / Social welfare officer
- Support assessor
- Nurses in psychiatric care, emergency medical care, geriatrics, pediatrics and radiology, as well as operating room nurses and district nurses
- Special educators
- Civil engineers, construction and installation, electronics and telecom
- Construction engineers and construction technicians
- IT architects
- Heating, ventilation and sanitation engineers
- Preschool teachers
- Teachers (7th-9th years)

Professions with other qualification requirements in which the shortage of applicants is greatest (so jobs are easier to get) in 2017

- Cooks
- Bricklayers
- Assistant nurses
- Construction sheet metal workers
- Sheet metal working
- Car and truck mechanics
- Truck drivers
- Insulation installers
- Floor-layers
- Installation electricians
- Heating, ventilation and sanitation installers
- Roof layer
- Concrete workers
- Woodworker/carpenter
- Painter
- Tool makers
- Construction workers
- Tiler
- Control systems technicians
- Medical secretaries

## Where will the jobs be in the future?

Arbetsförmedlingen's forecasts also indicate that there will be a shortage of labour in certain professions in five to ten years' time. This shortage is partly compensated for by people moving to Sweden. Below is a list of professions and groups of professions where staff will be needed in five to ten years.



Photo: Johnér

### Professions and groups of professions with a large shortage of labour in five to ten years' time

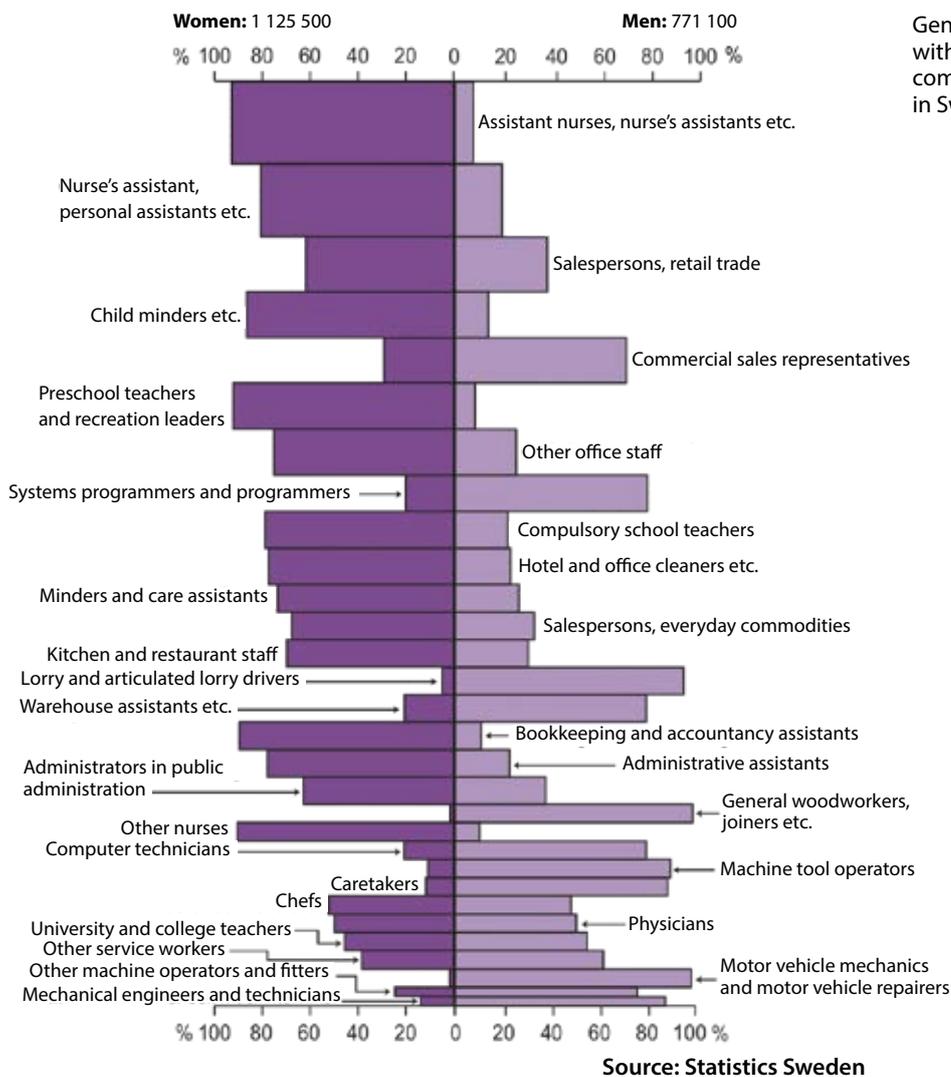
- IT professions
- Preschool teachers and recreation instructors
- Compulsory school teachers
- Upper-secondary school teachers
- Doctors
- Nurses
- Special educators
- Dentists
- Dental nurses
- Assistant nurses
- Engineering professions
- Car and truck mechanics
- Machinery repair
- Bus drivers
- Train drivers
- CNC operators
- Cooks
- A number of construction professions

Source: Arbetsförmedlingen

## Gender equality in the labour market

Gender equality means that women and men have the same rights, obligations and opportunities within all important areas of life. The Government has set targets for increasing gender equality in Sweden (read more about this in Chapter 4). When a society makes the best of both men's and women's skills and creativity, this contributes to greater justice and economic growth, among other things.

Sweden is, in many ways, a country where there is gender equality. About 80 per cent of all women in Sweden aged 20 to 64 work outside of the home, which is a high proportion compared to many other countries. However, there is a lack of gender equality in the labour market. Women who work in the same professions as men usually have lower wages, despite doing the same job as men. There are fewer



Gender distribution within the thirty most common professions in Sweden.

women than men in the senior management of companies. Research also shows that there are differences between the opportunities men and women have to combine work with family life. Women do the majority of housework, even if they work just as much as men. More women than men take parental leave for longer periods.

The Government is working to increase gender equality in several areas. One goal, for example, is for women and men not to have to choose their professions based on their sex but on their aptitude, skills and interest. The labour market in Sweden is still divided, with more women working in nursing and care, for example, and more men working in the engineering and construction industry. There are also more men than women who start their own businesses and are managers in a workplace.

The image shows the gender distribution in the thirty most common professions in Sweden. Only three of the 30 largest professions have an equal gender distribution, i.e. 40–60 per cent of each sex.

## **Social codes in the labour market**

There are certain social codes that may be regarded as typical of the Swedish labour market.

It is very common for workplaces to be organised horizontally rather than vertically (or hierarchically). This means that the manager and employees decide many things jointly. This method of decision-making can take longer than the traditional top-down method, but it often engenders an increased sense of participation and responsibility. Employees may be expected to assume responsibilities at work.

The atmosphere at many workplaces is often informal. This can involve how you address one another and what you wear. It is common to dress casually at work.

Time is an important matter in many Swedish workplaces. It is important to arrive on time.

An important element of the working day in many workplaces is the coffee break, when everybody meets, talks and drinks coffee or tea.

## **Employers and employees**

The labour market has two sides: employers and employees.

There are unions/organisations for both employees and employers. These are unions/organisation where employers and employees cooperate and work for their own interests in the labour market. All those who are members of the union or organisation can get involved and have an influence.

Employers' organisations represent the interests of employers.

The largest employers' organisations are:

- **The Confederation of Swedish Enterprise** for private businesses
- **SAGE** (the Swedish Agency for Government Employers) and **SALAR** (Swedish Association of Local Authorities and Regions) for public sector workplaces

Unions represent the interests of employees.

The largest unions are:

- **LO** (The Swedish Trade Union Confederation)
- **TCO** (The Swedish Confederation of Professional Employees)
- **SACO** (The Swedish Confederation of Professional Associations)

The national union confederations consist of several smaller trade unions that represent different professions and industries.

There have been trade unions in Sweden since the 1880s and many employees choose to be members. Joining a union is voluntary. Those who are members of a trade union pay a membership fee. It is common to be both a member of a trade union and of an unemployment insurance fund, called *A-kassa* in Swedish. An unemployment insurance fund is an economic association that provides money to its members if they become unemployed. There are many different unemployment insurance funds and the unemployment insurance fund is often linked to the union you are a member of.

Unions and employers' organisations meet regularly and negotiate about what rules should apply to the labour market. These negotiations deal with matters such as wages and other rights and obligations in the workplace. The right to negotiate is laid down in the Co-determination in the Workplace Act (MBL).

## Labour law

There are many laws and agreements that apply to work in Sweden. These laws and regulations that apply to the relationship between employers and employees are collectively known as labour law.

### The Co-determination in the Workplace Act (MBL)

The Co-determination in the Workplace Act (MBL) is an important law in the field of labour law. The Act sets out rules concerning the right to organise unions in the



There are various laws and agreements that regulate the Swedish labour market.

Photo: Johnér

workplace. The Act also says that the employer must inform their employees of important matters that apply to the workplace. The employer must also negotiate with the union before they decide to make any changes to the workplace.

### The Employment Protection Act (LAS)

The Employment Protection Act (LAS) protects employees in the event of redundancies.

The Act applies primarily to employees with permanent employment. The Act states that a person's employment cannot be terminated unless there are good reasons to do so. Good reasons may be that there is no work or that an employee is not doing their job.

The Employment Protection Act also contains rules about which employees are to be made redundant first when there is a lack of work. This is called the order of precedence rule. The main rule is that the employees who have been employed for the shortest time are made redundant before those who have been employed longer.

### Collective agreements

A collective agreement is a written agreement between an employer and a trade union. A collective agreement contains rules about such matters as working hours, holidays and wages. Your wage is often governed by a collective agreement.

Collective agreements often contain rules about:

- forms of employment
- overtime
- wages and remuneration
- working hours
- time off
- termination
- pensions and personal accident insurance.

A collective agreement sets how low the lowest wage will be for the employees. The agreement also applies to employees who are not in a union, but who work at a workplace that has a collective agreement. There is no law in Sweden about how low the lowest wage may be.

Even if your employer has a collective agreement, there is the potential to negotiate or discuss your wage with your employer. You can obtain a different wage depending on how difficult your job is and how well you deal with your duties. The majority of large organisations and businesses have collective agreements with a trade union, but there are also employers who do not have a collective agreement.

### Conflicts in the workplace

A conflict or disagreement at a workplace has to be resolved as quickly as possible. It is the employer's, the manager's, responsibility to ensure that conflicts are resolved. If you become involved in a conflict, you have to talk to your manager (employer). If you are involved in a conflict with your manager and are a member of a trade union, you can get support from your union. When the employer becomes

involved in a conflict with an employee and cannot come to an agreement about a workplace issue, they can contact the Labour Court. The Labour Court can investigate the conflict and provide an answer to the question of who is in the right.

## Being employed

When you have a job, it is important to think about what rights and obligations you have in relation to your employer. You can read here about matters that are important to be familiar with when you have a job.

### Forms of employment

There are two different forms of employment:

- permanent employment
- temporary employment

Permanent employment applies until further notice. This means that it doesn't have an end date.

Temporary employment is employment for a limited time.

### Examples of temporary employment:

There are different types of temporary employment.

#### General fixed-term post

A general fixed-term post means that you are employed for a certain period, from one date to another date, or that you are employed for a certain period in order to perform a specific task. One example of fixed-term post is when you work as part of a temporary project. You may have a general fixed-term post when the employer calls you and you get paid for each hour you work. This is sometimes called being employed by the hour.

#### Working as a substitute

If you are employed as a substitute, you are doing someone else's job, for example someone who is on parental leave.

#### Probationary period

When you are given permanent employment, it is common for the post to be with a probationary period. A probationary period is one way for the employer to test you

as an employee. The idea is for the probationary period to become permanent employment. A probationary period may not last longer than six months, but can also finish sooner than this.

If you have had several temporary posts with the same employer, the law gives you the right to permanent employment. This applies if you, over a period of five years, have worked for the employer for more than two years. Your employment then becomes permanent. These rules are described in the Employment Protection Act (LAS).

## Wages

A fixed wage that is paid out once per month is called a monthly wage. If you are paid an hourly wage, you receive a certain amount for each hour you work.

## Employment contract

When you are given a job, you sign an employment contract. The employment contract will state:

- your name and personal identity number
- your work duties and title
- the employer's name and workplace
- the date your employment starts
- what form of employment you have
- notice period, i.e. the time from the day you learn that you must finish or resign until the day your job finishes
- the wage you receive before tax – gross wage
- how much paid holiday you have a right to

## Working hours

Normal working hours are by law a maximum of 40 hours per week in the same workplace. If you work 40 hours in the daytime, that is a full-time job. If you work at other times, e.g. at night, a full-time job can be less than 40 hours. When someone who has a full-time job works more than their normal working hours, this is called overtime. You have the right to extra remuneration if you work overtime.

## The Annual Leave Act

According to the annual leave act, you have a right to at least 25 days holiday per year, regardless of which form of employment you have or whether you work full time or

part time. However, this does not apply to those who are employed on a temporary basis with an hourly wage. If you are employed on a temporary basis with an hourly wage, you instead receive a supplement of twelve per cent of your gross wage (wage before tax), this is called holiday pay.

You can receive money instead of holidays if you finish a job and cannot take your holidays. You then receive twelve per cent of the wages you have earned over the course of the year.

### **If you become ill while working**

If you are an employee and you become ill, you have to tell your employer on the first day you are ill. The employer pays sick pay for the first 14 days. The first day you are ill is a qualifying day. This means that you do not get paid for this day. From the second day you are ill, you receive 80 per cent of your wage. If you are ill and off work for more than seven days, you must have a certificate from a doctor to confirm that you are ill in order to continue receiving sick pay. This is called a doctor's certificate (medical documents).

## **Looking for work**

Looking for work can take a lot of time and there are many things to bear in mind. Here are a few suggestions about how to go about finding a job.

- You can visit Arbetsförmedlingen and apply for the jobs advertised there.
- You can contact employment agencies that provide staff to various businesses.
- You can contact a recruitment company that finds people for businesses who want to employ new staff.
- You can reply to job adverts in newspapers or that you find on the internet.
- You can contact employers yourself.
- You can ask people you know – use your personal network. A lot of people find work through their own contacts.



Arbetsförmedlingen arranges events where people who are looking for work get the opportunity to meet employers and ask questions.

Photo: Björn Tesch

## Arbetsförmedlingen

Arbetsförmedlingen is a central government authority that can be found throughout Sweden. Arbetsförmedlingen tells you how you can find work and provides information about various professions and training programmes.

Arbetsförmedlingen posts job adverts on its website:  
**[www.arbetsformedlingen.se](http://www.arbetsformedlingen.se)**

When you have received a residence permit, it is important that you register as a job seeker with Arbetsförmedlingen.

## Introduction benefit

If you are entitled to introduction benefit, a case officer at Arbetsförmedlingen will work with you to produce an introduction plan. The introduction plan is a plan for how you will enter the labour market and it is valid for the two years in which you are entitled to introduction benefit.

## Support for job seekers

Arbetsförmedlingen supports job seekers in various ways. There is special support to help those who have recently arrived in the country find work.

There are also opportunities to undertake work placements. Work placements involve you working for a time at a workplace at the same time as you receive benefits from the Swedish Social Insurance Agency. You therefore receive no wage from the employer.

Work placements provide you with an opportunity to enter the labour market in Sweden and demonstrate what you are capable of. They provide you with experience of working in Sweden and may improve your chances of finding a job. If the work placement goes well, you can ask if you can use your employer as a reference when you apply for jobs. This means that those who you are applying for a job with can call and ask if you worked well during your work placement. It is good to have a reference. Almost all employers want to have one when they employ someone.

Arbetsförmedlingen has training programmes for various understaffed professions. The idea is for these training programmes to lead to a job.



Photo: Colourbox

### Introduction jobs and New start jobs

Introduction jobs and New start jobs are two ways that people who have recently received a residence permit can get a job. Under these schemes, the employer can receive a part of the employee's salary as a subsidy from Arbetsförmedlingen. Contact Arbetsförmedlingen if you are interested in Introduction jobs or New start jobs.

### Application documents

When you apply for a job, you have to send in the documents that the employer has requested. Often the employer will ask you to send both a personal letter and a curriculum vitae (CV).

#### CV

Curriculum vitae (CV) is Latin and means the story of your life. In your CV, you have to describe your career goals, your work experience, your education and other knowledge and skills. You can also describe yourself and what you are like as a person.

A CV can contain the following:

- Name, address, telephone number and email address.
- Education: a list of the educational qualifications.
- Work experience: a list of the work experience you have.
- Other experience such as language and computer skills.
- References: name of a previous employer or a person who knows you well.

- Brief personal information: your interests, family and recreational activities.

The CV can also contain brief information about what you have done in your previous jobs and the content of the study programmes you have taken. Grades and certificates can be provided at an interview or if the employer requests them.

### Application letter/personal letter

In an application letter or personal letter, you set out why you are interested in this specific job or company. You also explain why you are suitable for the job and provide details

Talk about your career goals, your work experience, your education and other knowledge and preferably what you are like as a person.



Photo: Colourbox

about your past experience. It is important that the personal letter is adapted to the specific job you are applying for.

The letter should be short, about one A4 page is appropriate.

### Notification of interest

If you are interested in working in a certain workplace, but there are no jobs currently being advertised, you can send in a notification of interest. You send your CV and a letter in which you describe why you want to work at that specific workplace what you are good at.

### Job interviews

A job interview is a conversation in which an employer interviews a person who is applying for work. There are some important things to think about when you are to attend an interview. It is a good idea to read about the business

and to carefully think about what experience you have that makes you right for the job. For example, you can look for information on the internet. This demonstrates your interest in the job you are applying for.

### Common questions

It can be a good idea to think about how you are going to respond to various questions in an interview. This can make you more confident when you meet an employer.

Common questions and challenges:

- Tell me about yourself! What sort of a person are you?
- Tell me about your previous experience and your studies!
- How do you work as part of a group?
- What are your strengths and positive qualities that are appropriate to this job?
- What do you need to get better at? (It's often a good



During a job interview, you have to answer questions about, for example, why you are applying for that specific job.

Photo: Colourbox

idea to show that you know your weaker sides as well.)

- Why have you applied for this job? What is it that attracts you?
- Why should we employ you? What is it that makes you suitable for this job?
- What are your long-term plans for the future?

### Other things to think about when you go for a job interview

First impressions are important when you meet the employer. Find out in advance if the workplace has any special requirements regarding clothing or if it has a dress code.

Many employers expect you to greet them by shaking hands with them.

It is important to arrive at the interview on time. If you are late, you can harm your chances of getting the job.

## Starting your own business

In 2017 there are about 500,000 people in Sweden who are entrepreneurs. This represents 9 per cent of all the people in the labour market.

If you want to start your own business, you can get help from various organisations and authorities such as ALMI and Arbetsförmedlingen. There is a lot of information about starting your own business on the websites:

**[www.tillvaxtverket.se](http://www.tillvaxtverket.se)** or **[www.verksamt.se](http://www.verksamt.se)**

The Tax Agency arranges free information gatherings in many locations around Sweden. There are information gatherings for those starting their own businesses, where the Tax Agency will show you how to register your company and give you tips about getting started. You will also have an opportunity to meet representatives of local organisations. They will describe what sort of help they can offer you as a future entrepreneur. Read more about signing up for information gatherings on the Tax Agency's website: **[www.skatteverket.se](http://www.skatteverket.se)**

ALMI Företagspartner AB is owned by the Swedish State. ALMI works to ensure that more businesses are started, as well as to develop small and medium-sized businesses. ALMI helps both by providing information and with the production

of a business plan. A business plan is a description of how your company will work.

IFS Advisory Services is one part of ALMI and is there to help immigrants who want to start a business. IFS Advisory Services provides free advice in various languages. IFS can be found in various parts of Sweden. You can find more information on the website: [www.almi.se](http://www.almi.se)



Hairdressers are often self-employed.

Photo: Colourbox

## Financing for starting a business

In order to get your business going you will often need financing (money). Sometimes you may need someone else's help. It is usually easier to arrange financing for your company if you have a good business concept and a well thought-out business plan. There are various ways of arranging financing in order to get a business started, such as:

- Bank loans  
If you turn to a bank, the bank makes an assessment of your financial situation and determines whether you will be allowed to borrow money and, if so, how much you are able to borrow. A bank loan is paid back with interest.
- Venture capital  
Venture capital is the money that a financier invests in your company with the aim of earning money in the

future. This also requires a very good business plan and idea and often involves an agreement on the shared ownership of your business.

- Grants or loans from public-sector funding bodies such as from Arbetsförmedlingen or ALMI.

## Unemployment insurance

About half of all people in Sweden have a job that pays a wage. The unemployment rate is about 6.5 per cent. Unemployment among young people aged 15–24 is higher, at about 16.4 per cent.

Sweden has unemployment insurance that protects people who lose their jobs. This allows unemployed people to have an



Photo: Arbetsförmedlingen

income while they are looking for work. You can be a member of an unemployment insurance fund ('a-kassa'), which is an economic association that pays out money to its unemployed members. As a member of an unemployment insurance fund you have to pay a membership fee each month.

### Conditions for receiving unemployment insurance payments

If you have been a member of an unemployment insurance fund for at least one year and have worked for defined minimum amount of time during at least six months of that year, you are entitled to receive compensation calculated

on the basis of your previous salary. The maximum period during which you can receive compensation is 300 days, or 450 days if you have children under the age of 18. You will receive a maximum of 80 per cent of your previous salary during the first 200 days. After that the maximum compensation drops to 70 per cent of your previous salary. The maximum daily compensation you can receive during the first 100 days is SEK 910. From the 101st day until the 300th day you can receive a maximum of SEK 760 per day.

You are only eligible for unemployment insurance payments during a limited period of time, and you have to be actively looking for a new job during this period. Your unemployment insurance fund determines what compensation you are eligible for.

If you are not a member of an unemployment insurance fund and do not want to become a member, you can apply for unemployment benefits from Alfa-kassan. Compensation from Alfa-kassan is a basic amount of SEK 320 per day.

The base amount is the benefit you receive if you are not a member of an unemployment insurance fund or if you have been a member only for a short time. The base amount is paid out to unemployed people aged 20 and over. You can receive the base amount from an unemployment insurance fund or from the supplementary unemployment insurance fund, the Alfa Fund (a-kassan)

## Paying taxes

The Swedish tax system is the basis of the Swedish welfare state. Thanks to tax revenues, the State is able to give everyone the same opportunities to education and a good life in Sweden. A large proportion of the Swedish welfare system is paid for through taxes. For example, taxes pay for healthcare, childcare, social services and care of the elderly. In addition, roads, public transport, the reception of refugees and collective environmental efforts are all paid for through taxes. The majority of people living in Sweden have confidence that the money they pay in taxes is used to build the collective society.

When you work, you pay tax on your wages. This is called income tax. The wage you receive before tax has been paid is called the gross wage. The wage after you have paid tax is called the net wage. The net wage is the money you have left to live on. The Swedish tax system is set up so that those who earn more pay more tax. Those who do not have enough money to survive can get help from society.

Income tax rates are different in each municipality. It is usually 29–35 per cent of your gross wage. If you earn a lot, you also pay a tax to the State. If you want to learn more about taxes, you can find information on the Swedish Tax Agency's website: [www.skatteverket.se](http://www.skatteverket.se)

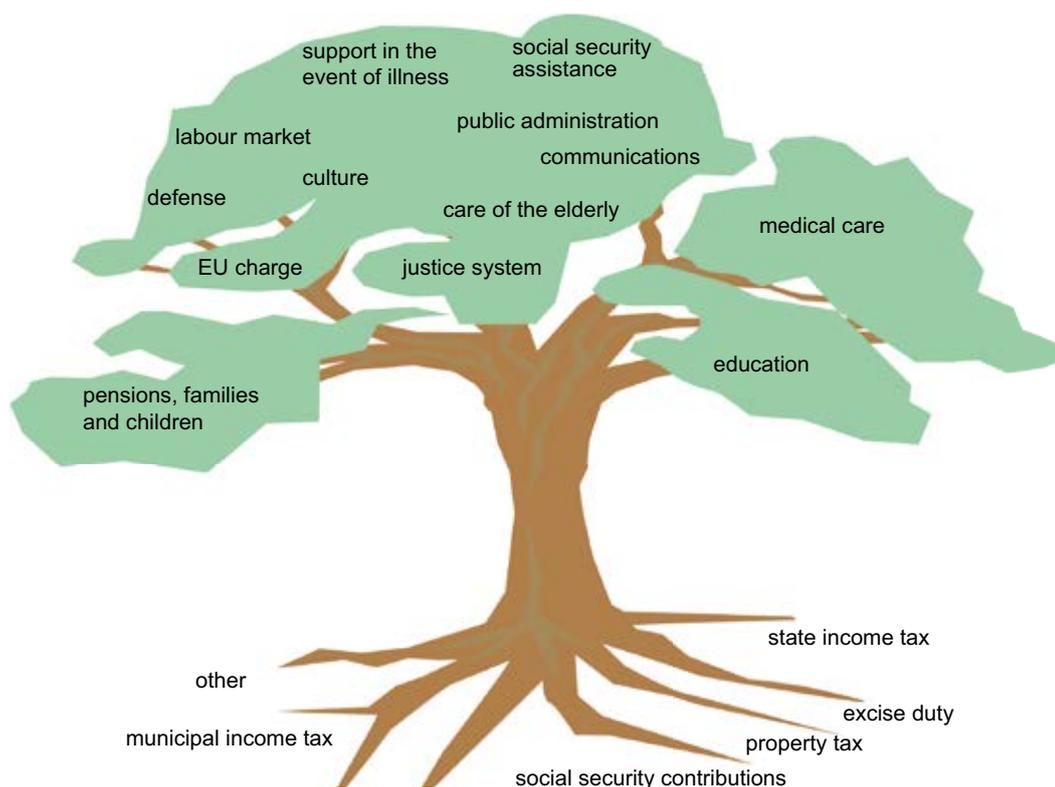


Image: The Swedish Tax Agency

Annual income	Income tax you pay
Over SEK <b>662 300</b>	29–35% municipal income tax + 20% state income tax + 5% state income tax on income over this level
Between SEK <b>455,300</b> and <b>662 300</b>	29–35% municipal income tax + 20% state income tax on income over this level
Under SEK <b>455,300</b>	29–35% municipal income tax
Under SEK <b>19,247</b>	You pay no tax

Table showing the different tax levels for income tax. (Figures from 2018)

Source: Swedish Tax Agency

Those who are receiving sickness benefit or pensions also pay income tax. You also pay tax on the benefits you receive from your work. A benefit may be that you are allowed to use a work car privately or receive food coupons to buy lunch or dinner at a restaurant.

### Income tax return

Every year, everyone who earns an income and is liable for tax has to submit an income tax return to the Swedish Tax Agency. The Tax Agency will send your income tax return form to you. The form already contains information about how much you have earned and how much tax you have paid over the course of the year. This information comes from your employer, your insurance company and your bank. You have to check that the information is correct. Use the provided codes or your electronic ID (e.g. BankID) to identify yourself and to sign for your approval of your tax return. You can choose between phoning, sending a text message, using the Tax Agency’s app or e-service. The codes to use are at the top of the income tax return form.



You can also print your income tax return form and send it by post to the Tax Agency. The income tax return must be submitted by the beginning of May.

Photo: Marcus Lundstedt, Johnér

You can also print your income tax return form and send it by post to the Tax Agency. The income tax return must be submitted by the beginning of May.

## VAT

Value added tax, commonly called VAT, is a tax on goods and services. Everyone pays VAT on the majority of goods and services they buy. VAT is included in the price we pay. There are three different tax rates depending on what you are buying: 25, 12 or 6 per cent. There are also goods and services which are VAT exempt, including medical care and education. The government uses VAT as a political instrument, charging lower rates of VAT on goods and services it wants people to buy or thinks are beneficial for them.

## Excise duty

Excise duty is an additional tax on specially selected goods or services. Among goods subject to excise duty are alcohol, petrol, electricity and tobacco. Excise duty can be used to influence consumption. The government and the Riksdag determine which goods and services should be subject to excise duty, and their justification is usually that they are harmful to the environment or to health.

## Social security contributions

Employers pay social security contributions for their employees. These employers' contributions help pay for employees' pensions, parental allowances and sickness benefits. In addition to employers' contributions, the employer must pay preliminary income tax for his/her employees. These payments are made monthly to the Tax Agency. If you run your own company you also have to pay social security contributions, usually referred to as owners' personal social security contributions.

## Working illegally

Undeclared or unofficial work means that you don't pay tax on what you earn. One of the fundamental principles in society is that everyone who works must pay tax. The tax you pay is used to fund medical care, roads, care for the elderly and other welfare provided to all citizens.

If you do undeclared work you may find it difficult to get a lease on an apartment or to pay for things in instalments

(on credit). Landlords and companies often require you to show them an employment contract before entering into any agreement with you.

If you do undeclared work:

- you will not get an employment contract, which means you can be cheated out of your wages.
- you will not get any unemployment insurance payments if you become unemployed.
- you will not get any sickness compensation or holiday pay.
- you will not get any sickness benefit or parental allowance.
- you will receive a lower pension.
- you are not insured against injuries you might cause to yourself or others, or for damage you might cause to something while working.

## Population registration

Population registration means that you are registered with the Tax Agency as living in a municipality in Sweden. All those who are registered are given a personal identity number. Many of the rights and obligations you have are dependent on your being registered and on where you are registered. This applies e.g. to the right to child benefit and housing allowance, and to where you have to pay tax and cast your vote. Each municipality plans its activities according to how many people live in it. If you move, you have to notify the Tax Agency of this within a week.

Read more about population registration on the Tax Agency's website: [www.skatteverket.se/folkbokforing](http://www.skatteverket.se/folkbokforing)

### Population registration certificate

A national registration certificate is a document that shows what information the Tax Agency has about you, such as your name, address and marital status. You need a national registration certificate e.g. to get a driving licence. Bear in mind that a national registration certificate cannot be used to prove your identity.

If you need a population registration certificate, you can order this from the Tax Agency's website or go to one of the Tax Agency's offices. It is easy to get a population registration certificate when you need it.

## ID card

ID card is short for identity card. You use your ID card to prove your identity and age e.g. when picking up medication from a pharmacy or dealing with bank matters. You can apply for an ID card at some of the Tax Agency's service centres. The cost of applying for an ID card is SEK 400, and the card is valid for five years. The Tax Agency's website has more information about which of their offices issue ID cards.

In order to apply for an ID card you have to be registered in Sweden, be at least 13 years old and be able to prove your identity. If you are under 18 years of age you need your guardian's consent in order to get an ID card. A guardian is the person or persons who is legally responsible for a child under 18.

You can prove your identity by showing an accepted ID document or by taking a person along who can affirm your identity. This person can e.g. be your spouse or registered partner, your parent/guardian, your sibling or your adult child. In some cases an employer or a person from a public authority, who knows you well, can provide the affirmation.

Read more about who can provide affirmation of your identity on the Tax Agency's website: [www.skatteverket.se](http://www.skatteverket.se)

The Tax Agency's ID cards are an accepted ID document in Sweden. You cannot use your Tax Agency ID card instead of a passport when you travel abroad. If you lose your ID card, you have to call 020-32 32 62 and block it, so that no one else can use it. If your ID card gets stolen you also have to notify the police as well.

## Authorised identification documents in Sweden

The following are authorised identification documents:

- an ID card issued by the Swedish Tax Agency,
- a Swedish driving licence,
- an SIS-labelled Swedish ID card issued by a bank, Svensk Kassaservice or a central government authority,
- a staff ID card issues by a central government authority,
- a Swedish national ID card,

ID card



Photo: Swedish Tax Agency

- a Swedish passport with a dark-red cover,
- a foreign EU passport issued after 1 September 2006,  
or
- a passport from Norway, Iceland, Switzerland or

### Holders of residence permits without an accepted ID document

If you have a residence permit, but do not have authorised identification documents or someone who can certify as to who you are, you can still obtain an ID card. The Swedish Tax Agency can compare your details with the information held by the Swedish Migration Agency. The Tax Agency compares your name, height, photograph, signature, travel documents and proof of residence permit. You need to provide both your passport and proof of your residence permit. If you do not have a passport, you only provide proof of your residence permit. If you want to prove your identity in this way, you have to say so when applying for the ID card.

## Social insurance

Social insurance is an important aspect of Swedish society. It provides financial protection for families and children, for people with disabilities, the elderly and in the event of illness and work-related injury. The Swedish Social Insurance



Photo: Johnér

Agency determines whether you are entitled to social insurance. The Swedish Social Insurance Agency is a central government authority. The Swedish Social Insurance Agency also distributes the money. The Swedish Pensions Agency pays pensions and financial support for the elderly.

The first time you apply for an allowance, the Social Insurance Agency conducts an investigation to determine whether you are entitled. Some examples of different allowances you can apply to the Social Insurance Agency for are listed below:

### **Housing allowance**

If you have a low income and are registered on the population register in Sweden, you may be entitled to receive help from the Social Insurance Agency in order to pay your rent. This is called housing allowance. You can apply for housing allowance if you have children. The number of people in your family determines whether you are entitled to housing allowance and, if so, how much. This also depends on how high your rent is and how much you earn. If you are between 18 and 28, you may also have a right to housing allowance. It is important that you inform the Social Insurance Agency if your income changes. Otherwise you may become liable to pay money back.

### **Allowances for parents**

There are allowances that are available to people who are parents or are going to become parents. You are entitled to pregnancy benefits if you are expecting a child and your work is heavy and you cannot change your work duties.

When you have had a child, you are entitled to parental benefits and temporary parental benefits. Parental benefits entitle you to receive money for being at home with your child for 480 days. You are also entitled to receive money when you are off work taking care of your child when the child is ill. This applies until the child is 12 years old.

All parents are also entitled to child benefit, which is a monthly payment of SEK 1,250 made for children up to the age of 16. If you have more than one child, you receive a higher child benefit known as a child benefit supplement. If you have joint custody of your children with their other parent, the two of you share the child benefit.

If your child has a disability, you are entitled to other allowances. Parents of children with disabilities can apply for childcare allowance.

## Living with disability

A person with a disability is someone who has a disease or injury that means they may need extra support.

Those who have a disability are to have the same opportunities to be involved in the life of society as everyone else. For example, children with disabilities are to receive childcare and school just like all other children.

There is a law, Act Concerning Support and Service for Persons with Certain Functional Impairments (LSS), that gives those who have a disability the right to support. This support can take the form of a person who helps you to deal with activities of daily living. You can also get money (disability allowance) if your disability means that you have additional costs or you need, for example, help in order to work or study. You apply to the Swedish Social Insurance Agency for disability allowance.



Photo: Johnér

You can also get support through the LSS if you have a developmental disorder, autism or other permanent physical or psychological injury. People who have children with disabilities can receive childcare allowance. If you have questions about disabilities, you should talk to social services in your municipality.

## **Mobility services**

If you have difficulty travelling yourself or using normal public transport (buses, trains, trams) you can make use of mobility services. You are then able to travel by taxi or a small bus. The municipality decides whether you are entitled to mobility services.

## **If you become ill or have a disability**

If you have a job and become ill, your employer pays sick pay for the first 14 days. You then receive an allowance from the Social Insurance Agency. This is called a sickness benefit.

If you cannot work full time because of illness or injury or you have a disability, you can receive money from the Social Insurance Agency.

## **Contacting the Swedish Social Insurance Agency**

The Social Insurance Agency has offices where you can go if you want to ask any questions. Sometimes you have to make an appointment. You can find more information on the website: [www.forsakringskassan.se](http://www.forsakringskassan.se).

If you think the Social Insurance Agency has made the wrong decision, you can appeal. The appeal must be made in writing within two months of the decision being made. You submit your appeal to the Administrative Court, but you send the letter to the Social Insurance Agency first. This is because the Social Insurance Agency has to have the opportunity to change its decision. If the Agency does not change its decision, the appeal is sent to the Administrative Court.

## **Financial support**

Financial support is part of the social insurance that municipalities are responsible for. You can apply for financial support from the social services in your municipality if you have difficulties supporting yourself. You can read more about this under “How your municipality works” in Chapter 2.



There are several different educational opportunities for adults in Sweden.

Photo: Colourbox

## Adult education

It is common for adults in Sweden to study. Many people study because they want to develop within their profession or change career. Many people also study because it is interesting and fun to learn new things. Studying all your life is seen as something positive – this is called life-long learning.

### Study guidance

If you are uncertain about what to study, you can turn to a study guidance office. This is an office where adults can get advice about different study programmes and jobs. Study guidance offices can usually be found in schools for adults in your municipality. Contact your municipality for more information.

The study guidance office can also help with:

- ordering grades from the study programmes you have completed,
- applying for different study programmes and courses,
- information about what you need in order to get into a study programme or course, and
- other information about education.

## Guidance centre

If you are under the age of 20, you can get help with study guidance at a guidance centre. You can get help there with:

- talking about which study programme or which job you want to choose,
- applying for information about study programmes and jobs yourself, and
- information about studying in other countries.

## Swedish for immigrants – SFI

Swedish for immigrants (SFI) is a basic Swedish language course for adults whose first language is not Swedish. You can study SFI full time or part time. The course is free.

There are a variety of different specialisations within SFI, depending on what education you have. For example, there is a vocational SFI and SFI for people who have an academic or upper-secondary education.

You are entitled to participate in Swedish for immigrants from the age of 16 onwards. However, it is more common for those who are under 20 to learn Swedish in upper-secondary school instead. When you register for SFI, you have to take along your ID card, driving licence or passport.

## Municipal adult education – Komvux

Komvux is a school where adults can learn the same things as in compulsory school (Year 1-9). This is called **basic adult education**. If you do not have an education equivalent to Swedish compulsory school, you are entitled to basic adult education.

You can also study a Swedish upper secondary programme at Komvux. This is called **upper secondary adult education**. If you do not have an education equivalent to Swedish upper secondary school, you are entitled to upper secondary adult education.

At Komvux, there are also study programmes you can study after upper-secondary school. For example, **continuing education**. This is a vocational study programme for adults. If you complete upper-secondary studies at Komvux, you can apply for university college or university. The education at Komvux is faster than in normal compulsory and upper-

secondary school. You must decide yourself how to plan your studies. You can study either during the day or in the evening. Studying at Komvux is free of charge, but you have to pay for books and study materials yourself. If you are over the age of 20, and study for at least 50 per cent of the time, you can apply for student grants and student loans from the Swedish Board for Study Support (CSN).



Photo: Johnér

There are also adult education programmes for people with cognitive or mental impairments, for example. These programmes are known as **Särvux**.

### Folk high schools

A folk high school is a school for adult students, offering courses at secondary and upper secondary levels as well as vocational training programmes at post-secondary level. Many folk high schools also offer on-campus accommodation.

You can study various types of courses at folk high schools:

- You can study general courses instead of upper-secondary school and sometimes compulsory school. You can study for one to four years, depending on your

previous education. You study at a slower rate than at Komvux.

- Special courses are courses focused on a specific subject. For example, you can study music or art. You can also learn a specific profession such as youth worker or treatment assistant.
- Swedish for immigrants. Folk high schools may also offer SFI courses.

Each folk high school decides who is eligible to study at the school. The folk high schools have their own grading system. Studying at a folk high school can give you the general entry requirements for university or university college. This means that you have the knowledge necessary to study at university and university college.

## Higher vocational education (HVE)

Higher vocational education is a form of education in which you can study towards a vocational qualification in a particular field. Higher vocational education is an alternative to longer study programmes at university and university college. Students have a lot of contact with businesses during their studies, through work placements/WIL (Work-integrated Learning).

Higher vocational education programmes are closely linked to careers. The aim is for the students to quickly find work after they complete the programme. Some higher vocational education programmes offer vocational Swedish as additional support. This is to support those who have a mother tongue other than Swedish. If you want to learn more about HVE, you can contact the Swedish National Agency for Higher Vocational Education: [www.myh.se](http://www.myh.se)

In order to study a HVE programme, you must meet the general entry requirements for university or university college. This means that you have the grades in the subjects required in order to study at university and university college.

## University and university college

There are both university colleges and universities in Sweden. The difference between them is that a university must train researchers, which is not a requirement placed on university colleges. Study programmes at university colleges and universities provide the same number of points and

degrees. There is at least one university college or university in every county.

### Study programme or separate courses

A study programme contains several courses that then lead to a degree. Taking the degree means that you have passed all the exams and have completed the programme. You must study the majority of the courses in a study programme. However, there are some courses you can choose yourself. For example, in order to obtain a medical, social work, law or civil engineering degree, you must complete the appropriate study programme. If you study separate courses, you choose yourself which courses and in what order you study them. If you study full time, you study 60 credits each year.



Photo: Johnér

### Requirements for university and university college

In order to study a first-cycle university study programme, you must meet the general entry requirements. Sometimes you also need to meet specific entry requirements.

This means that you must have studied certain upper-secondary school courses in order to get into a certain study programme at university college or university.

The following meet the general entry requirements:

- those who have final grades from upper-secondary school and have passed at least 90 per cent of the programme,
- those who have final grades from upper-secondary adult education and have passed at least 90 per cent of the programme,
- those who have a Swedish or foreign education that is equivalent to Swedish upper-secondary school or upper-secondary adult education, for example:

- grades from folk high school and have studied courses that provide eligibility,
- those who have in some other way obtained knowledge equivalent to Swedish upper-secondary school or upper-secondary adult education,
- those who meet the general entry requirements or Denmark, Finland, Iceland or Norway, and
- those who have, through Swedish or foreign study programmes or practical experience obtained the knowledge required to study a first-cycle university study programme.

If you have foreign qualifications, there are also requirements that you have sufficient knowledge of Swedish and English.

The specific entry requirements can vary depending on which study programme they apply to. Information about what specific entry requirements there are available from the university college or university at which the study programme is taught.

### Higher education costs

Activities at universities and university colleges are mainly funded by the State.

Consequently, all university education is free, but you have to pay for books and other study materials yourself.

Visiting students who are going to study for a limited period and come from areas outside of the EU/EEA must pay a fee for their education.

If you study at least part time, i.e. 50 per cent, you have the right to apply for student grants and student loans from the Swedish Board for Study Support (CSN).

### More information

You can read more about studying at university in various languages on the website: [www.studera.nu](http://www.studera.nu). If you want more information about admissions rules, you can find this on the website: [www.antagning.se](http://www.antagning.se)

### Validation

Validation means evaluating something that may be difficult

to measure precisely. When you have your education or your knowledge of a specific profession assessed, this is called validation. Validation of your previous studies or professional experience can demonstrate that you have equivalent knowledge to that provided in courses in Sweden. You can undertake a professional assessment in which your knowledge is assessed in a conversation and a practical test. You can be validated within professions such as construction, care, industry, transport and catering/restaurant.

## Assessment of foreign qualifications

If you have completed a foreign university programme, you can have the programme assessed by the Swedish Council for Higher Education. The assessment is free. You can find more information on the website: [www.uhr.se](http://www.uhr.se).

Some professions are regulated in that there are rules in Swedish law stating what is required in order to be permitted to work within these, e.g. a certain degree or registration. In order to be permitted to work in such a profession, you must apply for a permit with the authority responsible for that profession. For caring professions such as doctors or nurses, it is the National Board of Health and Welfare and for professions in the school system it is the National Agency for Education.

## Translation of foreign grades

If your foreign grades are to be assessed, they must first be translated into Swedish. The translation must be carried out by an authorized translator. Arbetsförmedlingen can sometimes help you get your grades translated. If the grades are written in English, French, German, Spanish or one of the Nordic languages, they do not need to be translated.

## Student finance

Adult students can apply for student aid from Centrala Studiestödsnämnden (CSN). Student aid includes both grants and loans. The grant is a gift, but the loan has to be paid back with interest. This applies even if you move from Sweden. In your application you specify whether you want to borrow money or not. You have to start paying back loans six months after you last received student aid, at the earliest. If you have children you can apply for additional grants.

You are usually entitled to grants and loans from CSN

if you have a permanent residence permit. You are also entitled to student aid if the Migration Agency has issued a residence permit to you because you are a refugee or are entitled to subsidiary protection, or due to circumstances of particular hardship. This applies even if your residence permit is limited. You also have to fulfil the other conditions for receiving student aid, e.g. that your chosen programme entitles you to student aid.

Asylum seekers are normally not entitled to student aid from CSN. More information is available on CSN's website:

[www.csn.se](http://www.csn.se)

## Free time and associations

Free time is what we call the time when you are off work and school. There is a strong tradition in Sweden of being involved in associations and many people are members of one or more of these in their free time. By joining associations you can get to know other people with the same interests and get more contacts in Swedish society. For people who have recently arrived in the country, membership of an association can be a way to meet new friends and quickly learn Swedish. In an association you can also work with important social issues.

There is freedom of association in Sweden. This is an important aspect of the democratic society. Freedom of



Choir of older ladies.

Photo: Colourbox

association means that everyone has the right to start an association. A group of people who have a common interest or a shared background can start an association.

There are many different associations, e.g. sports clubs, cultural and music societies and religious associations.

Working as part of an association is often voluntary and there is no wage.

## Starting an association

The first thing to do when setting up an association is to appoint or elect a board. The board members then write a proposal for rules that will apply to the association. These rules are called the charter. Associations are often registered with the Swedish Tax Agency and have an organisation registration number. Associations also usually have a bank account or a PlusGiro number.

## Contact with different associations

If you want to join an association, start an association or apply for money for your association, you can contact your municipality. There may be a recreation department, for example, in the municipality that helps associations.

You can read more about setting up and running an association on [www.verksamt.se](http://www.verksamt.se), where relevant information from the Companies Registration Office, the Tax Agency and the Agency for Economic and Regional Growth is available.

## Immigrant associations

An immigrant association is an association that works to help people who come from the same country to find each other in the new country. Immigrant association can be useful in helping recent immigrants to understand Swedish society.

## Cultural associations

A cultural association can be an association the members of which are interested in a certain type of dance, theatre or music. This can also be an association that gathers together people with the same ethnic or cultural background.

## Charities

Charities attempt to develop and change society.

Charities are also sometimes called voluntary organisations

or non-governmental organisations (NGOs). Many of the charities in Sweden work in many places in the country. Some can also be found in other countries.

Here are some of the charities in Sweden:

**The Red Cross** is an international organisation that can be found throughout the entire world, sometimes it is called the Red Crescent. The Red Cross can help you to look for a relative if you have lost contact with them as a result of war, conflict or a catastrophe.

The Red Cross also has activities in various municipalities that are adapted to the local circumstances. These can involve help with homework, as well as activities for those who have recently arrived in Sweden. The Swedish Red Cross also has treatment centres for victims of war and torture in several municipalities.

**Save the Children** is an international organisation that works for children's rights in Sweden and other countries.

**KFUM** is part of the international organisation YWCA/YMCA. It often has activities for young people who have recently arrived in Sweden. Young people get together with a leader and go to the cinema, try out a sport or go to the theatre, for example.



Photo: Johnér

**IM** is an international organisation that also works in Sweden. IM's work in Sweden involves integration and participation in society.

### Political associations

If you are interested in politics, you can join a political party or other political organisation. There are groups for both adults and young people in the majority of political parties.

### Other associations

There are many other associations that may be of interest to you. These include nature and animal associations, environmental associations and religious associations. There are also pensioners' associations that work to further the interests of older people.

### Popular movements – a tradition in Sweden

A popular movement is a large group of people working together for something, for example temperance or the environment. There have been popular movements in Sweden for a very long time. A popular movement is often an organisation that can be found in various places throughout the country. Popular movements were very important in the 19th century and the beginning of the 20th century. This is when many popular movements were fighting for human rights and for a more democratic society.



Photo: Johnér

The temperance movement, the Free Church movement and the labour movement were major popular movements. The temperance movement was the first. This worked to get

people to drink less alcohol. The Free Church movement is a Christian popular movement. Previously this fought for the such causes as everyone's right to vote. Many popular movements worked so that everyone could study and get an education. Many popular movements now work with political issues. There are also popular movements that now function as public authorities, for example unemployment insurance funds. The tradition of working together to bring about change lives on in Swedish society. This is also how many associations function today.

## **Adult education**

Adult education means that adults obtain a general education. All education in educational associations and folk high schools is called adult education. Adult education in Sweden began to emerge over 100 years ago and remains a strong movement. Thanks to adult education, citizens learn things that allow them to be active participants in the work to ensure there is a democratic society.

## **Educational associations**

An educational association is an organisation that offers study programmes for adults. There are several educational associations that arrange study circles, cultural programmes and other courses and study programmes for adults. A study circle is a group the members of which study something together. This might be, for example, art, music, language or culture. ABF, Medborgarskolan, Folkuniversitetet and SV are some educational associations. Every year, educational associations in Sweden have about 300,000 study circles. They have over two million participants.

## **Refugee guides and similar services**

Many municipalities and voluntary organisations are involved in helping recently arrived refugees and immigrants get into contact with Swedish people. The idea is for immigrants and Swedish people to meet in their free time in order to get to know one another and exchange experiences. This can be through activities such as bowling, watching sports events, or visiting museums and other interesting places. Contact your municipality to find out what is available.

## Free time for children and young people

### Recreation centres

Municipalities usually have recreation centres for young people between the ages of 12 and 16. There may also be recreation centres for young people older than 16. At recreation centres, young people watch films together or meet friends, for example. Sometimes the recreation centre arranges courses for young people to learn how to dance, act or photograph. Contact your municipality to find out what is available, or check the municipality's website.



Photo: Johnér

### Initiatives for young people

Besides recreation centres, many municipalities have specific initiatives for young people. These may be youth centres or venues where young people can meet and have an opportunity to start up various projects or groups. Contact your municipality to find out what is available, or check the municipality's website.

### Sports clubs

Sports clubs are important for many children and young people in Sweden. In a sports club they can play different sports such as football, riding or swimming. Research shows that young people who do sports are generally healthier than those who do not do any sport.

# Discussion questions for Chapter 3

That is the impact on society if you work illegally and do not pay tax?

What are the advantages and disadvantages of being a member of a trade union?

What are the advantages and disadvantages of being a member of a unemployment insurance fund?

The majority of jobs are found through contacts and social networks – how can you build up a network in Sweden?

What do you think taxes should pay for?

Are the tax levels in Sweden too high or too low?

How can you use your previous experience when applying for jobs in Sweden?

What do you need to consider when choosing a study programme?

What do you prefer to do in your free time?

**What profession are you interested in in Sweden?**

**Are you planning to study more?**

**Have you made contact with any associations that are of interest to you?**



Photo: Colourbox

# 4. The Individual's Rights and Obligations

## Contents

Equality and human rights

Protection against discrimination

Family and individual

Children's rights

Men's violence against women and domestic violence

# Equality and human rights

Equality means that all people have the same worth and must be treated equally, regardless of e.g. ethnic background, sexual orientation or functional impairments.

The word equality comes from the UN's Universal Declaration of Human Rights from 1948. The Universal Declaration of Human Rights is about all people having the same dignity and rights. All people have a right to say what they think, believe in whichever god they want and choose whichever partner they want to live with.

The Declaration of Human Rights applies to all people in the world. A modern democracy does not function well if human rights are not respected. The state must be able to protect its inhabitants from discrimination and oppression. In Sweden, human rights are protected by three fundamental laws: the Instrument of Government, the Freedom of the Press Act and the Fundamental Law on Freedom of Expression. These laws state that the State and the municipalities must work to protect the right to work, housing and education of all inhabitants.

You can read more about human rights on the Government's website [www.manskligarattigheter.se](http://www.manskligarattigheter.se)

## European Convention on Human Rights

There has been a European convention on the protection of human rights since 1950. It is called the European Convention on Human Rights. A convention is an agreement between two or more countries. Some examples of the rights in the Convention are:



Photo: Johnér

- the right to freedom and personal safety,
- the right to a fair trial, and
- the right to respect for private and family life.

It became law in Sweden in 1995. The State, the Government and the municipalities have to ensure that the European Convention is complied within Sweden.

## Gender and gender equality

Gender equality concerns equality between women and men. Women and men have to have the same rights and opportunities. They also have to have the same amount of power to influence society and their own lives. When someone is treated worse because they are a man or a woman, this is discrimination on the basis of gender.

Gender is not a uniform category. There are people who don't identify themselves as either women or men, or who have a different gender than the one they were assigned at birth. All people, irrespective of gender, are influenced by a society's gender norms and by what worth society attributes to women as a group and to men as a group.

Feminism as a term covers both the social analysis and the movement founded on the view that women in general are subordinated to men in society – a state of affairs that both want to change. The feminist political movement also works in various ways for women and men to have the same opportunities, rights and obligations in society. Practical gender equality measures can include changing discriminatory rules, counteracting sexualised violence, increasing women's representation in decision-making positions, and drawing attention to the ways in which other forms of oppression are linked to gender.

## Gender equality in politics and in the home

At the beginning of the 20th century, the differences between women's and men's rights in Sweden were considerable. Women could not vote or be elected to the Riksdag before 1921. Similarly, married women were only emancipated, or given full legal capacity, in that year – meaning, for example, that only then could they themselves decide how to spend their incomes. Today there is roughly the same number of women as men members in the Riksdag. Among government

ministers there are as many men as women, and among elected politicians in Sweden's municipalities about 43 per cent are women.

In the past, most married women looked after families' homes and children, but in the 1970s more preschools and day recreation centres were built for children. This period also saw the introduction of generalised parental insurance, which gave parents the right to divide parental leave between them when they had children. These changes made it easier for women to work and earn their own money. The 1970s was also the era in which the law on free abortion was passed, giving a woman who becomes pregnant the right to decide for herself if she wants to have the child or not.

It used to be the case that much of the housework in a family home was carried out by the woman. Housework includes looking after children, washing clothes, cleaning the house and washing up. Housework has become more gender equal, but women still do more of it than men.

### **Gender equality in school and at work**

In 1927 girls were given the same opportunities as boys to receive a state education. In compulsory (9-year) and upper secondary school today, a curriculum describes what education must include. The curriculum states that teachers must promote gender equality, which means that they must treat girls and boys equally. However, the choices that young people today make in their studies and work show that perceptions of what it is appropriate to do are still governed by gender.

The 1980 Equal Opportunities Act was primarily about gender equality at work and equal pay. Today about 80 per cent of all women between the ages of 20 and 64 are in work. Still, the labour market is not yet gender equal. There are considerable differences in pay between men and women, with women earning 87 per cent of men's salaries on average. Part of the reason for this is that salaries are higher in professions that employ more men than women. More women than men also work part-time, take longer parental leave and care for sick children. This makes the difference between men's and women's annual incomes even greater. It continues to be the case that more men than women become managers and start businesses.

## Sweden's gender equality policies

In 2006 the Riksdag decided that the overall goal of gender equality policy in Sweden should be that women and men have the same power and opportunities to influence society and their own lives. This overall goal has six intermediate goals:

1. An equal distribution of power and influence. Women and men must have the same rights and opportunities to be active citizens and to shape the conditions of decision-making.
2. Equal economic opportunities. Women and men must have the same possibilities and conditions for paid work that provides financial independence throughout life.
3. Equal education opportunities. Women and men, and girls and boys, must have the same opportunities and be subject to the same terms regarding education, study choices and personal development.
4. An equal division of unpaid house and care work. Women and men must take equal responsibility for housework and must have opportunities of giving and receiving care on equal terms.
5. Equal health. Women and men, and girls and boys, must have the same prospects of good health and be offered care and nursing on the same terms.
6. Men's violence against women must stop. Women and men, and girls and boys, must have the same rights to and prospects of physical integrity.

Read more about gender equality policies in Sweden, and about the government's efforts to achieve the above goals, on the government's website:

[www.regeringen.se/feministiskregering](http://www.regeringen.se/feministiskregering)

## Protection against discrimination

Protection against discrimination is a human right. Discrimination means that certain people or groups are treated worse than others and this is a violation of human rights.



Photo: Johnér

## The Equality Ombudsman

The Equality Ombudsman is a central government authority that works for the equal rights and opportunities of all. The Equality Ombudsman has to ensure compliance with the Discrimination Act.

Pursuant to the Discrimination Act, it is forbidden for businesses and organisation to treat certain people worse than others because of their gender, gender identity or gender expression, religion or other belief, age, ethnic affiliation, disability or sexual orientation.

Workplaces and schools must have a plan to tackle discrimination. You can contact the Equality Ombudsman if you have been discriminated against. More information is available on the Equality Ombudsman's website: [www.do.se](http://www.do.se)

There are various independent local and regional anti-discrimination bureaus in Sweden. Their work includes offering advice and support to people who find themselves subjected to discrimination. You can read more (in Swedish) about the anti-discrimination bureaus here: [www.adbsverige.se](http://www.adbsverige.se)

## Norms concerning gender and sexuality

All societies have norms about how people should lead their lives. Norms are ideas, conceptions and unwritten rules about what is regarded as right and wrong, what people should be like, look like and how they should behave. In most societies there are also norms, for example, that men and

women should be different and have different roles. Norms also influence our view of sexuality and relationships. For example, the notion that all people are seen as heterosexual remains very strong.

In Sweden, everyone has the right to live with and marry whichever partner they choose, regardless of gender. The gender a person feels that they are is usually called gender identity. Gender identity is not associated with what the body looks like and how it functions, but rather with the gender a person feels that they belong to.

The Rainbow flag (also known as the Pride flag) is a symbol of the LGBT movement. It symbolises the equal worth of all people and diversity among lesbian, gay, bisexual and transgender people.



Photo: Colourbox

LGBT stands for lesbians, gays, bisexuals and transgender people. Being transgender is about gender identity and expression, and has nothing to do with sexual orientation. The word 'trans' is a term for people who don't identify with the biological gender they were born with. 'Transgender people' is a broad term for people who identify as men, women or both man and woman at the same time. They can also choose not to identify their gender at all. The letter Q is often added to LGBT and stands for 'queer', which is an attitude that criticises society's heterosexual norm. Queer can also be used to describe an identity in which a person does not want to define their gender or sexual orientation within the traditional conceptions.

You can read more on the Swedish Federation for Lesbian, Gay, Bisexual, Transgender and Queer Rights' website: [www.rfsl.se/en](http://www.rfsl.se/en)

Everybody has the right to express their identity in the way they want to. Discrimination is when someone is treated worse than others because s/he is homosexual, bisexual or a transgender person, or uses expressions that challenge norms about how women and men should be.

## Freedom of religion

Sweden has had freedom of religion since 1951. Freedom of religion means that everyone has a right to choose whichever religion or belief they want. Freedom of religion is considered one of the most important rights in the Swedish constitution. There is information about freedom of religion in many international agreements, for example the UN's Universal Declaration of Human Rights and the UN Convention on the Rights of the Child. The state must respect, protect and work to ensure freedom of religion.

- All people must have the right to choose, change and leave their religion.
- All people must have the right to practice their religion. This includes the right to start religious associations.
- Everyone has the right to write and publish magazines and information.
- Everyone has the right to teach a religion and celebrate religious festivals.
- No one will be discriminated against because of their beliefs.
- Parents have a right to give their child a religious upbringing in accordance with their beliefs.
- Employers should demonstrate an openness to their employees' needs with regard to practising their beliefs in the workplace.

## Ethnic affiliation

People from various parts of the world live in Sweden. Ethnic affiliation means that everyone has an origin in one or more cultures and ethnic group. All people have one or more ethnic affiliation. Being treated worse because of your ethnic affiliation is discrimination and a violation of your human rights.

## Disability and accessibility

Many people have one or more functional impairments, such as difficulty seeing, speaking, hearing, moving or concentrating. Society has to be accessible to all. There must

not be barriers that prevent people with impairments from taking part in community life. One example of the efforts to create a more accessible society is the adaptation of public buildings so that people with mobility difficulties can access them and use them.

## Age

Being treated worse because someone else thinks you are too old or too young is discrimination. There are laws and rules that determine it is permitted to treat younger and older people differently in certain cases. For example, there are set age limits for when someone may obtain a driving licence or be served alcohol.

# Family and individual

What is a family? The answer to the question varies in different cultures and societies. In some parts of the world, the extended family or group you belong to is considered a part of the family. In Sweden, the family is usually considered to be only parents, siblings and children. What an individual is can also vary between cultures and societies. Two different ways of looking at individuals are an individualistic outlook and a collectivistic outlook.

## Individualistic outlook

An individualistic outlook attaches more importance to the individual than to the group. Every person is encouraged to have his/her own ideas and opinions, and to regard him/herself as an individual, responsible for his/her own life, happiness and future. This individuality comes first, while belonging to various groups comes second.

## Collectivistic outlook

A collectivistic outlook means that the interests of the group are more important than those of the individual. What you do as a person affects the whole group. In a collectivist society there is usually a strong community. People in the community take responsibility for one another. A collectivistic outlook often means that you include more people as part of your family. The extended family and group are also counted as family.

## Different social systems

Different social systems lead to people having different outlooks. Sweden is, in many ways, an individualistic society. What you do mainly affects yourself and not your family or extended family.

In Sweden, the State has to take responsibility for guaranteeing people's security. This means that people are not dependent on their relatives protection in order to live a secure life. In societies where the state does not take responsibility for its citizens, people rely more on their relatives for security.

If someone commits a crime in Sweden, only the person who committed the crime is punished, not the person's family or extended family.

## Children's rights

In nearly all countries, there are laws and rules to protect children and young people. Children and young people in Sweden are protected by both international and domestic laws. Sweden takes children's rights and protection against threats and violence very seriously. The State and the municipalities work to ensure that children and young people have a safe and good upbringing.



Photo: Colourbox

## Convention on the Rights of the Child

Sweden is a signatory to the UN Convention on the Rights of the Child. A convention is a set of rules that several countries have agreed on. The Convention on the Rights of the Child contains rules that are designed to protect children's human rights.

As Sweden is a signatory to the Convention, we have promised that these rules will apply to all children and young people in the country. The Convention contains various rules that are called articles. There are 54 articles in the Convention.

Here are some of the most important:

- The child shall be protected against discrimination. Accordingly, they may not be treated worse than others.
- Politicians, public authorities and courts shall always consider what is best for the child in all decisions.
- Parents shall bring up their child in a way that is consistent with the child's age and maturity.
- The child has a right to life and development. This means that the country must protect the child from being killed in war or by disease. The right to development means that the child has the right to a good childhood.
- The child shall have the right to express their opinion and be listened to. Public authorities and courts shall ask the child what they would like to happen.
- The child has the right to a private life. This can mean, for example, that parents are not to read the child's diary or letters.
- Children have the right to be protected from domestic violence. Children shall be protected from parents and other adults who are violent towards them or neglect them.

The Swedish school system makes extensive use of the Convention's rules as a foundation for its work. You can read more about children's rights on the website

**[www.barnkonventionen.se](http://www.barnkonventionen.se)**

## Children's Rights in Society – BRIS

BRIS (Children's Rights in Society) is an organisation that helps children and young people who are anxious or have

problems. You can call BRIS for free on **116 111**. Anyone under 18 can call this number and talk to an adult about anything they want to.

BRIS cannot see which number you are calling from. The telephone bill does not list the call either.

BRIS can also help adults who are worried about their children. Adults can call BRIS on 077-150 50 50. More information is available on the website: [www.bris.se](http://www.bris.se)

## Men's violence against women and domestic violence

In Sweden, using violence and threats against others is forbidden. It is considered a violation of other people's human rights and is a criminal offence.

Accordingly, the use of violence within the family is also forbidden. Domestic violence includes all types of violence that may occur between family members. Family members here means heterosexual and homosexual partners as well as siblings and other members of the close and extended family. It is a violation of the law to hit your child or your partner. Despite this, violence still occurs within families. In most cases it is men who hit women. Domestic violence may be physical, psychological, financial, material or sexual.

For a child, seeing a parent being assaulted is a serious form of psychological abuse. It is common for violence in the family to be played down and denied by the victim as well as the perpetrator. But children see, hear and feel. It is also common for children to be hit themselves. The constant stress caused by the fear of violence can have an impact on both physical and mental health.

Physical violence includes someone being hit, getting their hair pulled or being pushed. Psychological violence includes being threatened, frightened or belittled – for example, someone saying nasty things about someone else. Psychological violence can also be stopping someone from seeing their friends. Financial violence can be when one partner in a relationship controls all the money and the other does not have enough money to live on. Violence can



Photo: Ida Edgren

also be material, such as when someone breaks your things. Sexual violence includes rape and other sexual acts that a person is forced to do or dare not refuse to do.

### **Honour-related violence**

Violence within the family and violence against women exists in all countries and all cultures. Honour-related violence is violence against someone who breaks the family or extended family's norms and traditions.

The most important norm to do with honour is about women's and girls' sexuality, and that girls should be virgins when they marry. Honour-related violence can take the form of strict control and surveillance. This can include not being allowed to decide for yourself who you want to have a relationship with or marry, serious threats of physical violence and, in extreme cases, deadly violence. In Sweden the use of threats and violence against others is a criminal act.

Girls and young women are the most frequent victims of honour-related violence, but boys can also be subjected to it. LGBT persons are a particularly vulnerable group. Honour-related violence is most common in collectivist societies or ones where men hold much more power than women. Both

women and men can use honour-related violence against a person who has broken the family's or extended family's norms and traditions. The decision to use violence is taken collectively.

Sweden has signed and ratified the UN's Universal Declaration of Human Rights as well as the associated covenants and protocols. These international commitments uphold every person's right to make decisions about their own life and future, including the right to self-determination over their own body, their sexuality and their choice of partner.

### What does the law say?

A man who uses violence against a woman they are closely related to can be convicted of serious violation of a woman's integrity. When the violence applies to other relationships, the culprit can be convicted of serious violation of integrity. A person who has used violence against a close relative can also be convicted of assault or threat.

### Help is available

The social services have the ultimate responsibility for providing support and assistance to children, women and men who are living with domestic violence. The municipality also has a responsibility to protect those who are subjected to threats and violence from further exposure, e.g. by providing sheltered housing.

A women's shelter is an organisation that offers support and protection to women and children who have been subjected to domestic violence. The majority of women's shelters are run by charities, with the help of volunteers. Women's shelters and young women's empowerment centres exist throughout the country. Read more about them on [www.unizon.se](http://www.unizon.se)

Many municipalities have emergency services for women and children that help those who have been subjected to violence. There are also special emergency services that help men to stop using violence. There is also protection and help for men who are victims of violence.

If you are the victim of threats and violence and need help, you can call Kvinnofridslinjen. Kvinnofridslinjen is always open. It costs nothing to call. You do not need to tell them your name when you call. Telephone number: **020-50 50 50**.

There is information in various languages on Kvinnofridslinjen's website: [www.kvinnofridslinjen.se](http://www.kvinnofridslinjen.se).

Women can also call Terrafem. Terrafem staff speak 50 languages. You can call them on weekdays between 8 am and 5 pm. It costs nothing to call. You can also leave your name and telephone number and Terrafem will call you back. Telephone number: **020-52 10 10**.

## Prostitution and human trafficking for sexual purposes

The Swedish Government says that prostitution and human trafficking for sexual purposes are forms of violence against women. Consequently, the legislation in place does not judge those who are victims of prostitution and human trafficking for sexual purposes. Instead it is those who purchase sex or force others to sell sex that are committing a crime and are subject to punishment.

## Female genital mutilation

Female genital mutilation is carried out in many countries. Female genital mutilation involves cutting off parts of a woman's external genitalia. It can also involve everything being cut off and the vagina being sewn together.

### Health risks

Girls and women can have many problems as a result of female genital mutilation. Many find it difficult to urinate as the urethra may be damaged. Many suffer pain in their lower abdomen and there can be a negative impact on their sexuality. They can have serious problems with menstruation and with infections. There can also be problems when they are pregnant and are going to give birth.

## Efforts to tackle female genital mutilation in Sweden

Female genital mutilation is forbidden in Sweden. The law states that female genital mutilation may not be carried out, even if the person gives their consent. People who carry out female genital mutilation can be sent to prison. You can be prosecuted in Sweden, even if the female genital mutilation was carried out in another country. It is also forbidden to sew together a woman's vagina, for example after she has given birth.

All those who work with children and young people in Sweden must notify social services if they think a girl has

been subjected to female genital mutilation or is at risk of female genital mutilation.

In Sweden, there are several associations that work to combat female genital mutilation, for example *Riksföreningen stoppa kvinnlig könsstympning* (RISK) and the Swedish Association for Sexuality Education (RFSU). Both provide information about female genital mutilation in various languages.

### **Treatment and assistance for women who are victims of female genital mutilation**

If you have a question or need treatment and assistance, you can contact the nurse at your school, a guidance centre for young people, gynaecology clinic or hospital women's clinic. Many women have received assistance and can function normally after treatment.

# Discussion questions for Chapter 4

What, for you, is a family?

What do human rights and gender equality mean to you?

Does everybody benefit from gender equality? Who benefits from it, and is there anybody who loses from it?

What is the difference between gender equality and equality?

What does discrimination mean to you?

Which groups can be discriminated against in society, do you think?

What experience do you have of freedom of religion in Sweden?

The UN Convention on the Rights of the Child states that what is best for the child is always the top priority. This perhaps does not mean the same to all people. What does it mean to you?

What does the word "honour" mean to you?

What is the difference between boys and girls when it comes to honour-related oppression?

What can you do for a person who is the victim of domestic violence?



Photo: Colourbox

# 5. Building a Family and Living with Children in Sweden

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Schools and democracy

Financial support for families

# Different ways to live together

It is common in Sweden for couples to live together and have children before they get married. Many also choose not to marry. They live together as a cohabiting couple.

## Marriage

Everyone in Sweden must be 18 years old to get married. This is the law. The law applies to all people in Sweden, even if they are not Swedish citizens. There may be other rules in other countries, but Swedish authorities only approve foreign marriages if they comply with Swedish law.



Photo: Colourbox

Before you get married, you have to apply for a consideration of impediments to marriage. This is a check to ensure that there is nothing to prevent you being able to get married. The consideration of impediments to marriage is performed by the Swedish Tax Agency in the county in which you are registered. If there are no impediments, you receive a certificate that is valid for four months. Give the certificate to the person who is officiating at your wedding. If you or the person you are marrying is not entered on the population register in Sweden, the consideration of impediments to marriage has to be performed in the country in which you or the other person is registered.

According to Swedish law, the following are impediments to marriage:

- if you or your partner are under the age of 18,
- if you are closely related to the person you want to marry,
- if you or your partner are already married, or are registered partners.

Swedish law also forbids forced marriage. This means that no one can force anyone else to marry. Everyone has the right to decide who they want to marry.

You always have the right to say no to getting married.

Swedish authorities can refuse to approve a foreign marriage if someone has been forced to marry.

A wedding is the ceremony when two people get married. A wedding can be religious or civil. For a wedding to be valid, it must be performed by a registered and approved celebrant. This can be a priest, imam or a registrar, for example. Civil marriages are performed by a person who has been appointed by the county administrative board. A civil marriage is a ceremony that is unconnected to any religion. If the wedding is a religious ceremony performed by a celebrant who does not have the right to solemnise marriages, the marriage is not official in the eyes of the law. For it to become official, a civil marriage is also required.

Marriage in Sweden is gender neutral. This means that two people of the same gender can get married in the same way as a woman and a man. A registrar may not say no if two people of the same gender want to get married. However, an officiant from a religious faith, e.g. a priest from the Church of Sweden, can choose whether to say yes or no. If a priest says no, you can ask a different priest.



Photo: Johnér

A law called the Marriage Code applies to those who are married. The Marriage Code contains rules about inheritance, with the surviving person in a marriage inheriting all assets, together with any children.

Read more about inheritance in Chapter 8.

## Cohabiting

When two people live together as a couple without being married, this is called cohabiting.

It is common for people to cohabit in Sweden and in the Nordic countries. It is also common to have children without being married. There is a law about cohabitation called the Cohabitants Act. The Cohabitants Act lays down rules about matters relating to cohabitants' homes and the items they own together. If one of the cohabitants dies, the other has the right to continue living in their shared home. The surviving cohabitant may also inherit their shared items in the home. In order to inherit other assets, e.g. money in the bank, a will must have been drawn up.

## Divorce

In Sweden you can divorce the person you are married to even if s/he does not want to. If you want to get divorced, you need to contact the district court in the municipality where you are registered and make a divorce application.

You and your husband/wife can fill in an application together. If you are not in agreement, you can apply for a divorce alone.

If you make a joint application and do not have any children, the district court can issue a judgement (a decision) as soon as possible. If you have children under the age of 16, or if one of you does not want to get divorced, you will be given time to consider your decision. This means that you have time to think about if you really want to get divorced. The time for consideration is at least six months and up to one year.

If you still want to get divorced after six months, you have to contact the district court yourself. This is known as going through with your divorce. If you do not submit a letter stating that you want to go through with your divorce, the district court will terminate your application and the divorce application will not be valid. If the district court believes

that one of you has been coerced into marriage (forced marriage), a divorce can be granted immediately, without time for consideration.

## Custody of children

Child custody means that the legal guardians, usually the parents, have legal responsibility for the child. This means that you have the right and the obligation to look after the child. The law states that children must have legal guardians until they are 18 years old. If your child is studying at the upper secondary level, you are obliged to guarantee his/her maintenance until s/he turns 21.

Joint custody means that both parents share responsibility for the child. They must make decisions relating to the child together. Both parents have the same obligations, even if they do not live together. If you are a legal guardian, you also have the right to receive information about your child. This means that you have the right to know things about your child concerning preschool, school, healthcare, social services, the police and other public authorities.

Sole custody means that only one of the parents has responsibility for the child and makes decisions concerning them. If you are married, you automatically have joint custody of your children. If you are not married, you must fill in a form at the social service administration (family law section) stating who the child's other parent is. You will then be given the option of registering joint custody.

If you are getting divorced and are not in agreement about who will have custody, you can contact the family law section. They can help you find a solution. If you do not come to an agreement, custody becomes a legal matter for the district court to rule on. The district court will then ask the family law section to conduct an investigation before the district court decides which of the parents is to have custody and where the children are to live.

## Looking after children and young people

Parents and other legal guardians are responsible for their children, but society also provides help to those who need



Photo: Johnér

it. All children and young people are entitled to preschool, school and health care in Sweden.

Most parents keep in close contact with maternity care centres (MVC) before their child is born and with child health care services (BVC) while their children are growing up. These centres employ trained midwives, nurses and doctors. Visits to MVC and BVC are free of charge.

### Maternity care centres

Maternity care centres (MVC) are where you go during your pregnancy to check the health and progress of your child and yourself. A midwife will examine you and talk to you about your pregnancy and coming delivery, and will answer any questions you may have as future parents.

You can also go to meetings where you can get information about pregnancy, delivery and breastfeeding. It is common for the other parent of the child you are expecting to take part in these meetings to. In Sweden it is also common for the other parent to be present at the delivery.

### Child healthcare centres

Child health care centres (BVC) provide assistance to parents and examine your child's health to ensure that s/he is growing and developing normally. They can also give you advice and support on how best to look after your child. This includes advice about the child's development, breastfeeding, food and diseases. When you come home after the delivery, you are expected to contact the BVC yourself in order to make your first appointment. Sometimes this will take place in your home. The nurse will explain how

the BVC works and will check on your child's health. Your child will also be examined by a doctor. The first visit to the doctor at the BVC usually takes place when the child is six to eight weeks old. This is followed by further visits for health checkups until the child begins school.

Parents are offered vaccinations for their children at the BVC. Sweden has a vaccination programme against nine different diseases, including polio, whooping cough, diphtheria, tetanus, measles, mumps and rubella. The purpose of the vaccination programme is to provide children with protection against disease and ensure that they do not spread infections.

### **School health service**

When children begin school, they go to the school health service for preventative care.

All pupils in preschool class, compulsory school and upper-secondary school are entitled to school health services.

Pupils are offered health visits three times while at compulsory school and once while at upper-secondary school. The health visits encompass health discussion and checks of the child's length, weight, vision and back. Schools also have staff who work together to promote the pupils' health. This can include welfare officers, nurses, principals, special educators and teachers.

All girls in school year 5 or 6 are offered free vaccinations against infection by human papillomavirus (HPV). The vaccine helps prevent cervical cancer, condyloma and other cell changes on the cervix.

### **Being a parent in a new country**

Coming to a new country is a major change for both adults and children. Sometimes, children find it easier to integrate into the new community than adults. Sometimes this leads to adults becoming dependent on their children in contacts with the community. This in turn can lead to roles in the family changing, and too much responsibility being placed on the children. For instance, children should not be interpreting for their parents in their contacts with preschool, school, authorities or health care services.

It is important, therefore, that parents learn about the community the family has moved to and that they

understand that the child's new day-to-day life and living environment will also become a part of their identity. If they do, they will have a chance of becoming strong and unambiguous parents, thus creating a secure environment



Photo: Calle Bredberg, City of Gothenburg

for their children. If the whole family understands the new community's – and wider society's – norms and values, and can see similarities as well as differences with their own identity and culture, the children will have a good chance of a stable life. Many young people begin to liberate themselves from their parents during their teenage years. They want to start looking after themselves and prepare for adulthood. Parents are responsible for supporting their children on this journey into adulthood. It is important to find a balance, so that boundaries can be set for the child. At the same time, the child must be able to develop in the new country.

### Love and relationships

People's views on love and relationships vary between different cultures and societies. Of course, these things are also a matter of individual personalities. For many people in Sweden, it is natural to live together with the person you love without getting married or having children. There is also an understanding that it is part of developing during adolescence to explore love, relationships and one's own sexuality. Many young people have one or more love relationships while they are growing up.

### Forbidden to use violence against children

There is a section of Swedish law called the Children and

Parents Code. This stipulates that children have the right to health and social care, security and a good upbringing. One part of the Code is called the anti-corporal punishment law and has been in force in Sweden since 1979. Corporal punishment means using violence for the purposes of educating your children. The anti-corporal punishment law



Photo: Colourbox

says that it is forbidden to use physical or psychological violence against children. Physical violence includes all forms of violence against the body, which means that lighter slapping, hair-pulling and pinching are also considered physical violence.

However, you are of course allowed to pull a child away from something dangerous such as a hot cooker, and open window or something else that may harm the child.

Psychological violence can be to threaten, scare, ignore or lock up a child. Psychological violence can harm the child's self-esteem and development just as much as physical violence.

## Outlook on childrearing in Sweden

For the majority of parents in the world, love for their child is the most important thing. All children need parents and adults. Adults have to give them guidance, encouragement and love. Adults also have to set boundaries. How a child is brought up has a major impact on their self-confidence and self-esteem. Children who have a secure and loving upbringing also cope better at school and often feel better as adults.

In Sweden, how we raise children has changes much over the past one hundred years. At the beginning of the 20th century, many parents were very strict and it was important that children obeyed adults. Corporal punishment was seen by many to be a natural part of childrearing.



Photo: Colourbox

In the 1950s and 60s, the hard and determined forms of childrearing began to be questioned. Many began to change how they viewed childrearing. There was increasing talk about raising children with respect for them. However, it was still common to hit children in order to punish them.

The current, more democratic outlook on childrearing emerged in the 1970s. The goal is for children to learn to think for themselves, take responsibility themselves and become independent people with good self-confidence.

## Social services

The social services work in various ways to ensure that all children are well and can grow up in safe circumstances. Parents are responsible for giving their children the care

and safety they need. If necessary, the social services can support parents in their parenting. Seeking support in one's parenting is a way of assuming one's responsibilities as a parent. Parents who are given, and accept, help at an early stage can help avoid problems for their child later in life.

When children risk coming to harm, the social services cooperate with the family and other adults to ensure together that the child's situation improves. The social services are qualified to work on various types of problems in families. These include situations when there is a lot of fighting at home, when parents are worried about their health and how this affects their children, when children feel excluded, when children are subjected to violence, threats, harassment or abuse, when children commit crimes, abuse alcohol or drugs, and when children are living in families where abuse exists.

The social services can be informed that a child is in danger of coming to harm by someone making a notification about concern for a child. Such notifications may be made by e.g. a teacher, a head teacher, the police or health care workers. They have a professional obligation to notify the social services if they are concerned about a child's situation. Someone else who has come into contact with the family can also make this kind of notification if they are concerned for the child. When the social services receive a notification they have to determine whether the child needs immediate protection. They also have to determine whether they should begin an investigation into what support and help the child and the family need. Both parents and children must be made part of the investigation.

What usually happens is that the parents and the social services agree on what help the child and family need. Any help offered by the social services should first of all be given with the participation and approval of the parents.

If there is a considerable risk that the child's health or development will be harmed because of his/her situation at home or because of his/her own behaviour, the social services may need to give the child support against the will of his/her parents or legal guardians. This may mean that the child will spend a shorter or longer period living with another family (an emergency foster home or a foster home) or in a community home (HVB).

## Childcare

Childcare is a collective name for educational activities for younger children. Childcare encompasses such activities as preschools, family day nurseries and after-school recreation centres. Children can be there while their parents are working or studying.

Municipal childcare is offered in all municipalities. There are also independent and private childcare facilities run by companies or organisations. Children aged between one and five are entitled to attend preschool or a family day nursery. If you are a jobseeker or taking parental leave for the child's younger siblings, the older child has a right to about three hours of childcare per day, or 15 hours per week.



Photo: Johnér

## Preschool

For children who do not attend compulsory school for various reasons, there are special schools and compulsory schools for pupils with learning disabilities. Special schools are for children who have a hearing impairment, for example. Compulsory schools for pupils with learning disabilities are for children who have a learning disability. Pupils in these schools receive extra teacher support.

## Open preschool

An open preschool is a meeting place for parents who are taking parental leave and their children. At open preschools there are trained staff and it is a good place to get to know other parents and children. Open preschools can be found in many municipalities in Sweden.

## Preschool class

All children are given a place in a preschool class the year they turn six. It is also sometimes called the school introduction programme for six-year olds. In the preschool class, the children prepare for compulsory school before starting year one.

## After-school recreation centre

Children aged six to twelve have the right to go to an after-school recreation centre before and after school. Their parents must work or study in order for the children to be allowed to go to the after-school recreation centre. The after-school recreation centre is often in the same building as the school. Children aged ten to twelve can go to an open recreation facility which is usually close to the school.

## Family day nursery/educational care

Some childcare is called educational care or family day nursery. A person with educational training accepts children into their home, provides care and has preschool facilities, including educational activities. Children who go to school can go to a family day nursery after school. This then functions as an after-school recreation centre.

## Cooperation with parents

Parents are important to childcare. They know their children best. A parent comes with the child when they start going to preschool or family day nursery and stays until the child feels secure. This is called acclimatisation and usually lasts for about two weeks. Staff at preschools and after-school recreation centres usually invite parents in to discuss progress. The staff then describe how the child is doing at the preschool and how they are developing. Parents also have the opportunity to say how you think things are working out at the preschool.

## Apply for a childcare place

To get a place at preschool or after-school recreation centre, you must apply. You apply to the municipality. There are different rules in different municipalities, but you usually have to apply for a place several months in advance. Your child must be at least one year old to begin preschool.

## Compulsory school

All children in Sweden must go to compulsory school for nine years. This is stipulated in the Swedish Education Act and is called compulsory school attendance. Every school year has an autumn semester and a spring semester. Children are subject to compulsory school attendance beginning in the autumn semester of the year they become seven years old or when they begin year 1 until the end of the spring semester of year 9. There are plans for school

All children go to compulsory school for 9 years.



Photo: Colourbox

work called syllabuses and curricula. These state what children are to learn in school and how the teaching is to happen. The teaching and books are free for all children in compulsory school. They also get free lunch.

Parents have the right to choose which school their children

attend. The child always has a right to a place in school in the area in which they live. If you choose another school, you apply for a place by contacting the principal of the school you are interested in. The child can start at that school if there is a place available.

For children who do not attend compulsory school for various reasons, there are special schools and compulsory schools for pupils with learning disabilities. Special schools are for children who have a hearing impairment, for example. Compulsory schools for pupils with learning disabilities are for children who have a learning disability. Pupils in these schools receive extra teacher support.

## Subjects in compulsory school

A subject is something you are taught, for example maths or Swedish. Each subject has a syllabus which states what the pupils are to know when they complete compulsory school.

## Sexuality and relationship education

Teaching about sexuality and relationships is part of the Swedish curriculum. It deals with love and how to live in a respectful, equal and loving relationship with another person. Sex education has been provided in Swedish schools for more than 50 years.

## Grades

Pupils receive grades beginning in year 6. Children receive grades each semester. They are given their final grade at the end of year 9.

The grades are set on a scale A, B, C, D, E and F. The grade F means the pupil has not passed the subject. The highest grade is A.

The National Agency for Education has determined the rules for setting grades. The National Agency for Education is a public authority that has to ensure all children and pupils in Swedish schools receive a high-quality education in a safe environment.

## Language teaching

Children are entitled to mother tongue teaching if one or both parents have a mother tongue other than Swedish. In order

to be entitled to participate, the child also have to have basic knowledge of the language and use it at home every day.

Pupils who have another mother tongue are also entitled to teaching in Swedish as a second language. Swedish as a second language is for both beginners and pupils who already know Swedish. The Subject Swedish as a second language has the same level as the subject Swedish, but the teaching is adapted to pupils with a mother tongue other than Swedish.

### Preparatory class

There is something called preparatory class for children who have recently arrived in Sweden. In a preparatory class, the pupils receive training in Swedish and teaching in various subjects. The pupils are taught in a way that makes it possible for them to go on to a class in normal compulsory school as quickly as possible. The teaching can vary depending on the age, mother tongue and previous knowledge of the individual pupil. There are preparatory classes in many municipalities in Sweden.

## Upper-secondary school

When pupils are in the final year of compulsory school, they can apply for upper-secondary school. Studying at upper-secondary school in Sweden is voluntary. It is also free. Young people aged 16 to 20 can study at upper-secondary school if they have completed compulsory school. Almost all young people choose to continue studying at upper-secondary school.



Photo: Johnér

Upper-secondary school also has curricula and syllabuses that have been produced by the National Agency for Education. A syllabus states what the pupils are to know when they finish. The grading system in upper-secondary school is the same as in compulsory school.

Pupils choose which upper secondary school they want to attend and which programme they want to study. The pupil has to include several different choices of school or programme in his/her application. There is no guarantee that there will be places available in his/her first choice.

There are many different programmes to apply for. There is usually a study guidance counsellor in compulsory schools who can provide help and advice.

In upper secondary school, pupils specialise further and prepare for continued studies, e.g. at university or in higher vocational education.

In order to study a national programme at upper-secondary school, the pupil must have passing grades from compulsory school in Swedish or Swedish as a second language and in maths and English.

- In order to be admitted to a vocational programme, the pupil must also have passed at least five other subjects.
- In order to be admitted to a programme that prepares them for higher education, the pupil must also have passed at least nine other subjects.

Pupils that have not passed these subjects can study an introductory programme. The introductory programmes are to help them progress to other studies. There are five introductory programmes. One of these programmes is language introduction, which is specifically intended for young people who have recently arrived in the country. In this programme, young people learn Swedish at the same time as they are able to study other subjects. Contact your municipality to see what opportunities are available where you live.

Read more about upper-secondary school programmes and admissions on the website **[www.utbildningsinfo.se](http://www.utbildningsinfo.se)**

# Schools and democracy

There is much discussion of democracy in the Swedish school system. One of the goals of school is for pupils to grow into adults who participate in and take responsibility for the collective society.

Pupils must learn how to live in a democracy and what their rights and obligations are. For this reason, classes often include assignments in which pupils have to apply the practical workings of democracy.

## School in the past

The Swedish school system has changed a lot since the middle of the 20th century. In the past, there were strict rules in school. Teachers were allowed to hit their pupils. This has been banned since 1958.

Pupils did not address their teacher as "you" or use their first name. Instead they said "miss" or "sir". Pupils were given grades from their first year of school. A pupil who did not pass two or three subjects was forced to repeat the same school year.

## School today

Today we have a school system in which pupils have to learn to think independently and they have the opportunity to influence their own education. The teacher is the leader of the group, but there is a more equality to the contact between teacher and pupil.

Swedish schools have fundamental values that are based on the UN's Universal Declaration of Human Rights. Fundamental values are how we treat one another as children, young people and adults. This means that no one may treat anyone else badly in Swedish schools. Girls and boys have to have the same opportunities in school. Pupils can influence their education by attending class meetings and class council meetings.

## Schools and the family

In Sweden, there is an expectation that the parents will be involved in their children's school work. Parents, teachers and pupils work together so that children will have the best

possible time in school. School staff want parents to play an active part in their children's lives and for the parents to know and understand what their children are doing in school.



Photo: Mikael Jönsson

Each semester, parents come to the school to discuss their child's progress. During this discussion, the parents can meet the teacher in peace and quiet. They have the chance to talk about how the child is developing in school and any help the child may need. The teacher writes an individual development plan at this time. If you have a mother tongue other than Swedish, you are entitled to an interpreter at this meeting.

Schools also hold parents' meetings at which parents can obtain information about and influence what happens in the school.

As parents, you are also welcome to join your child at school to see how it works and how things are going for your child. You can also call your teacher or the principal in order to ask questions or talk about your child.

## Financial support for families

Families with children can apply for housing allowance, parental benefits, maintenance support and childcare allowance from the Swedish Social Insurance Agency. All families with children in Sweden receive child allowance. Housing allowance is provided to those who have a low income and a high rent. Childcare allowance is paid to those

who have children with disabilities. If you are divorced and the children live with you, the other parent has to pay you child support. This is money that is to cover some of the costs of the child's upkeep. If the other parent does not pay or has a very low income, you can instead apply for money from the Swedish Social Insurance Agency. This is called maintenance support. You can find more information on the Swedish Social Insurance Agency's website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

## Parental insurance

Parental insurance allows parents who have a job to take time off work to look after their child. Parental allowance is the financial aid that one parent receives from Försäkringskassan to allow him/her to be at home with his/her child during the initial period.

It is common for both women and men to take time off work or studies in order to be at home with their children, but there

A father picks up his child from preschool.



Photo: Colourbox

are still more women than men who do. To encourage a more even distribution of parental insurance, there are reserved days that cannot be transferred to the other guardian.

You can receive parental benefits for up to 480 days. You receive about 80 per cent of your wage for the first 390 days. For the 90 remaining days, you receive SEK 180 per day.

Parents who are out of work or on a low wage are entitled to SEK 250 per day for 480 days. The father or the second parent of a newborn baby is entitled to be off work and receive money from the Swedish Social Insurance Agency for ten days in conjunction with the child's birth.

Recently arrived parents with children can apply for parental allowance if they have settled in Sweden. They will be eligible for compensation for varying numbers of days depending on how old the child is.

If you work, you can also obtain parental benefits when your child is ill and has to be at home from preschool or school. This is called temporary parental benefits or care of a child (VAB). You receive 80 per cent of your wage. You can take up to 120 days off work per year per child.

### **Shorter working hours**

If you have children under the age of eight who have not finished their first year of school, you are entitled to shorter working hours. For example, this means that you can work six hours per day instead of eight.

### **Employment protection**

The law prohibits employers from discriminating against job applicants who are pregnant. It is also forbidden to fire someone because they are pregnant.

### **Child allowance and student grants**

Försäkringskassan pays out child benefits for all children. The first child benefit payment is made one month after the child's birth or one month after the child has moved to Sweden. Child benefit is paid until the child turns 16. A child benefit supplement for is paid to those to parents with two or more children. The amount depends on how many children you have. Child benefit payments are made on around the 20th of each month. If you and the other parent have joint custody, you share the child benefit between you,

each receiving SEK 625 per month. This applies if your child was born on or after 1 March 2014. If your child was born before 1 March 2014, the child benefit is paid out to the parent who gave birth to the child. If you have sole custody of your child, you receive the whole benefit, i.e. SEK 1 250 per month. You pay no tax on the child benefit or child benefit supplement.

You receive a child benefit for your child until the quarter in which s/he turns 16. Young people between the ages of 16 and 20 who are studying at upper secondary school receive student grants. The student grant is SEK 1 250 per month and is paid over ten months, from September to June. A pupil can receive a student grant until the spring term in which s/he turns 20. If a pupil has a high level of invalid absenteeism, this can limit his/her right to a study grant. For pupils aged 16–18, student grants are paid to the parents. When the pupil turns 18, s/he becomes emancipated and can receive the grant him/herself. If the family has a low income, the pupil may also be entitled to a grant supplement.

The Swedish Board for Study Support (CSN) looks after student grants.

Those who are foreign citizens and are going to study at upper-secondary school must apply for the basic right to student finance. You can find more information on the website [www.csn.se](http://www.csn.se)

## **Housing allowance for families with children**

You can apply for housing allowance if you have children. You must live in and be registered on the population register in Sweden in order to obtain housing allowance.

The number of people in your family determines whether you are entitled to housing allowance and, if so, how much. This also depends on how high your rent is and how much you earn.

It is important that you inform the Social Insurance Agency if your income changes. Otherwise you may become liable to pay money back.

# Discussion questions for Chapter 5

What is your attitude towards cohabiting – living together without being married?

Are there similarities and differences in the outlook on childrearing between Sweden and your own upbringing?

When can you turn to social services for advice and support?

Under what circumstances can it be a good idea for social services to take children into care?

What do you think about the fact that the majority of children in Sweden go to preschool before they start compulsory school?

What do you think about the fundamental values of the Swedish school system?

As a parent, how can you support your child's learning?



The Swedish Riksdag

Photo: Melker Dahlstrand

# 6. Having an Influence in Sweden

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# What is democracy?

The word democracy comes from Greek and means something similar to "government by the people". Issues relating to democracy have been discussed for several thousand years, but there is no definition of the term on which everybody in the world would agree. This is partly due to democracy being something that is constantly being developed and altered. However, there are some things that many can agree are related to democracy, for example the equal dignity and rights of all people, freedom of opinion, freedom of the press and freedom of expression, that all are equal in the eyes of the law and that free elections are held.

In a democratic society with general, free elections, people with the right to vote can vote for the party and the politicians they want to represent them in political decision-making at the national, regional and local level. The politicians or parties that receive the most votes, i.e. a majority of the votes, are those that are allowed to have the biggest say in decision-making.

The elected politicians represent the voters and are the system is therefore called *representative* democracy. Representative democracies are now a common form of government in the world and this is the system we have in Sweden.

Although it is the majority that decides in a democracy, the minority have rights that the majority cannot simply ignore. One fundamental principle in a democratic society is that power is exercised with respect for human rights. This means that those who make decision may not oppress people or groups that have opinions that are different to their own. Everyone in society has the right to say what they think.

General elections are a country's inhabitants' most important means by which to influence how the country is governed. If democracy in a country is to work, the country's inhabitants have to be involved and participate in its democratic processes. Democracy is strengthened by as many people as possible voting in general elections, as well as by factors such as people joining charities or participating in political discussions with friends and colleagues. It also becomes stronger through such actions as people joining voluntary organisations, getting involved in political

discussions with friends and colleagues or contacting politicians in various ways to express their point of view. If a large proportion of the country's inhabitants vote, it becomes more certain that the policies enacted are those the majority actually want.

However, in order for a society to be democratic, it is not sufficient simply for its inhabitants to take part in general elections. What happens between the elections is also important for democracy to function.

Democracy is also dependent on there being respectful discussion. This involves both listening to what others think and expressing your own opinions. It is important that a country's inhabitants feel they are part of society if democracy is to function. They have to have an influence in general elections, but they also have to feel they have the opportunity to influence their everyday lives – in school, at work, in the area they live and in their own family.

Getting involved discussions with other people about what is democratic or not is itself an important aspect of a democratic society. If this discussion ceases, this may indicate that many people think democracy is no longer important, which may be a sign that democracy is becoming weaker.

The question of whether democracy is good or bad has been discussed since the idea was first envisaged. There are those who argue that a democratic system is not always as fast or efficient as a dictatorship in which the person making the decisions can quickly force through their decisions. In a democracy, everyone has to have their say, people must compromise and vote in order to make decisions. Consequently, it has even been decided in democratic countries that in certain extreme situations democracy can step aside in favour of efficiency and speed. Quite simply, in emergency situations it can be necessary for those in charge to make quick decisions in order to prevent the situation becoming worse.

There are many examples of non-democratic forms of government that have oppressed and terrorised people. In dictatorships, people can be put in prison or in concentration camps because of the opinions they hold or because they belong to a certain ethnic group. History shows that democratic government is the form of government that

best protects individuals' freedom and human rights. It also shows that democracy and peace often prevail when people in different countries are in contact and engage in trade with one another.

## The development of democracy

The word democracy comes from the Greek *demos* meaning the people and *kratein* meaning government. The first known democratic system was built in Ancient Greece in 500 BCE. This is when the Greek state of Athens went from a dictatorship to a certain form of democracy. However, it was still only free men who were allowed to be involved in decision-making. Women, slaves and foreigners had no influence on decision-making. Accordingly, we wouldn't call Athens as it was at the time a democracy in the modern sense of the word.

From antiquity until today, Europe's history was far from democratic in the way that Sweden is today. Democracy has emerged in various ways thanks to people resisting power being unequally distributed in society.

Following antiquity, the Christian Church, for example, has a lot of power in society for many hundreds of years. Autocratic kings and emperors claimed that their power came from God and not from the people. However, in the 16th century, the power of the Church began to weaken, primarily because many people wanted to change the church. They no longer thought that the Catholic Church stood for the Christian faith and that its activities were more about power and money. This change is called the Reformation. The Reformation led to a split and weakening of the Christian Church. Sweden left the Catholic Church in the 16th century and instead became protestant.

From the middle of the 18th century, a movement emerged in Europe that is usually called the Enlightenment. People were inspired by scientific advances and continued to criticise the Church and others who said that the power to govern a country was handed down by God. One philosopher who had a major significance during this period on the view of how a country should be governed was the Frenchman Charles

Louis de Montesquieu. He thought that if the power was split into different parts, there would be a good balance. The three parts were the legislature, the executive and the judiciary.

A significant event in the development of democracy in Europe was the French Revolution in 1789. During the French Revolution, the French people rose up against the king. After the Revolution, France adopted a law inspired by the Enlightenment's ideas that power comes from the people and that no person is worth more than any other. However, it was only male citizens who were allowed to vote for who would make decisions.

Socialism was developed in the 19th century and the most important person in this doctrine was Karl Marx. According to socialism, equality and justice should prevail between all people. These ideas were spread widely and both trade unions and socialist parties were set up all around Europe. At the end of the 19th century, there were increasing calls for equality and justice to also encompass women.

## The emergence of democracy in Sweden

Various events in Sweden have influenced the emergence of democracy and how Swedish society looks today. Some events over the course of the 19th century and the beginning of the 20th century have had particular significance. They laid the groundwork for a modern and democratic Sweden.

Protest march for women's rights in 1918 in Gothenburg.



Photo: Anna Backlund, ©Nordiska museet

## The Instrument of Government 1809

Sweden has had written laws since the 14th century. The fundamental law that forms the basis of Sweden's democracy is called the Instrument of Government. The Instrument of Government of 1809 has a major significance to the development of democracy. This established that the king no longer had sole power, instead power was split into four:

- Executive power was in the hands of the king.
- Power over taxes that had been paid in was in the hands of the Riksdag.
- Power to create laws was split between the king and the Riksdag.
- Power to judge was in the hands of the courts.

Despite power having been split in accordance with the new law, there was still no apparent democracy in Sweden. Nevertheless, the new laws created the opportunity for continued democratic development.

## Freedom of the press and of speech and freedom of religion

The Instrument of Government of 1809 also reinforces a range of civil freedoms and rights. For example, since 1766, Sweden already had freedom of the press and of expression, which meant that everyone had the right to express their ideas, opinions and feelings verbally and in writing. The Instrument of Government of 1809 also established that all citizens has the right to choose which religion they wanted to belong to.

## Universal primary education

Universal primary education was introduced in Sweden in 1842. This meant that all children had to go to school. Many more people learned to read and write. This was an important prerequisite for the development of democracy in Sweden.

## Popular movements and freedom of association

Popular movements such as the temperance movement, free churches, the women's movement, the labour movement and political parties emerged in Sweden at the end of the 19th century. This was important for democracy. By organising themselves into groups, people could more easily put forward what it was about society that they wanted to change. The popular movements taught people to organise

themselves, how meetings are arranged and what is needed to push through change. Different organisations worked for different things. The labour movements put forward, for example, demands for better working conditions and the right to vote, regardless of gender and income.

In 1909, the majority of men in Sweden gained the right to vote. In 1919, it was decided that women had the right to vote in, for example, municipal elections. In 1921, all legally competent people, both women and men, gained the right to vote in general elections in Sweden.

## The democratic system in Sweden

Sweden is a representative democracy and is governed on the basis of a democratic structure at different levels of society. Sweden is also a monarchy. This means that we have a king or queen who is the country's head of state. However,

The western Riksdag building is reflected in Strömmen with a view from the west.

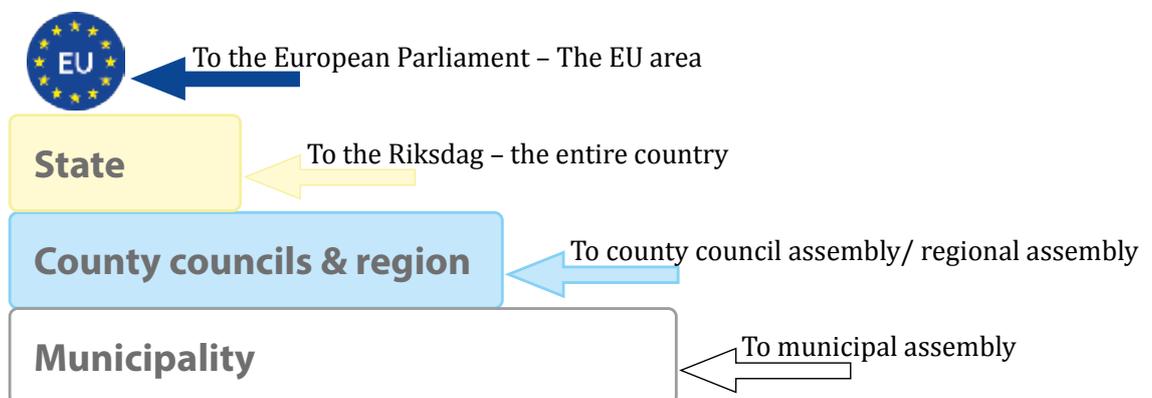


Photo: Melker Dahlstrandt

the head of state has no political power and has a merely ceremonial role. It is the democratically elected politicians who run the country.

The Instrument of Government, which is the fundamental law that determines how Sweden is governed, begins with the sentence "All public power in Sweden proceeds from the people". This means that all decisions made at different levels of society have to be based on the opinions and interests of Sweden's inhabitants.

Decisions are made at three different political levels in Sweden. These levels are the municipalities, the county councils/regions and the central government. As Sweden is a member of the European Union (EU), there is also a level of decision-making above the central government. The EU is a European association of, at the moment, 28 countries. At all levels, there are politicians that the inhabitants have voted into power in general elections. These politicians are also called members. Politicians sit in the decision-making assemblies to which they are elected: municipal councils, county council/regional assembly, the Riksdag and the European Parliament.



In a democracy, it is important that there are built-in checks and balances so that corruption and misuse of power are avoided. One way to do this is to divide power between different actors, who are able to watch over one another in various ways. There are several examples of this in the democratic system in Sweden. One example is that municipalities and county councils are autonomous, which is one way to counteract Sweden becoming too centrally governed and the central government being the

sole decision-making authority. One further example is that central government power is split between the Riksdag, which makes laws, the Government, which implements laws, and the courts, which judge based on the laws. The Riksdag also has the job of scrutinising and controlling the Government. If the Government neglects its duties, the Riksdag can force it to stand down. The fundamental laws provide the media and the general public with the opportunity to gain an insight into how Sweden is governed. All this contributes to Sweden suffering less corruption and misuse of power than many other countries.

## The central government

The central government consists of the Riksdag, the Government and about 350 central government-owned companies and central government committees and authorities (the central government authorities). The Riksdag makes decisions about what is to be done in society, the Government then executes and implements these decision with the help of the Government Offices of Sweden and the central government authorities.

## The Riksdag

The Riksdag is Sweden's parliament, which enact laws. It is the highest decision-making assembly in the country. The Riksdag is made up of political representatives elected by the Swedish voters at the national level. Political power is strongly linked to political parties as the members of the Riksdag are elected as representatives of political parties. The Riksdag has 349 members who are elected every four years. The Riksdag's most important tasks are:

- making new laws and abolishing old ones,
- setting the central government budget, i.e. determining the central government's annual income (taxes and fees) and expenditure,
- scrutinising how the Government and the authorities are conducting their work, and
- appointing a Prime Minister, who in turn forms a government.

## The Swedish Government

The Government has executive authority. This involves being responsible for the day-to-day work of governing

the country. This includes presenting proposals for the central government budget and setting guidelines for how the central government's money is to be used, leading the Swedish Armed Forces and being responsible, together with the Riksdag, for foreign policy. The Government Offices of Sweden, where a large number of civil servants work, is there to assist the Government.

It is usually the largest political party in the Riksdag, or two or more cooperating parties if no party has a majority, that form a government. The person appointed as Prime Minister by the Riksdag chooses which ministers will be responsible for different policy areas. Each minister in the Government heads a ministry. The ministry has various departments that are responsible for different areas. For example, the Ministry of Education and Research is responsible for issues concerning schools and education, and the Ministry of Culture for cultural matters among other things.

### The central government authorities

The central government authorities consist of the Government, the courts and the administrative authorities. Examples of central government authorities are Arbetsförmedlingen, the Swedish Social Insurance Agency and the Swedish Transport Administration. The Government may not dictate how an authority is to use a law or make a decision in a case concerning an authority's work. The authorities are independent, but they have to comply with the laws and guidelines the Government decides on. In many other countries, it is common for a politician who is a government minister to have the power to directly intervene in the ongoing work of authorities. There is no such opportunity in Sweden. There are laws to prevent what is known as ministerial government.

More information on how Sweden is governed is available on the Government's website: [www.regeringen.se](http://www.regeringen.se)

### The judicial system

The judicial system normally includes those authorities responsible for the rule of law and maintaining law and order. The courts are the foundations of the judicial system. The judicial system also encompasses the authorities responsible for preventing and investigating crime, e.g. the police and the Swedish Crime Victim Compensation and Support Authority.

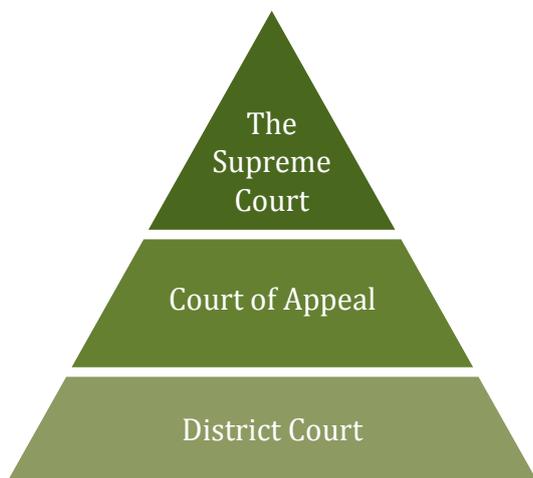
The Swedish courts consists of over 80 different authorities and committees. There are three types of court in in Sweden: general courts, administrative courts and special courts. The courts can lay down punishments and settle disputes. The general courts consist of district courts, courts of appeal and the Supreme Court. The general courts handle matters including criminal cases, family cases and cases between companies or private individuals. The administrative courts consist of the administrative courts, the administrative courts of appeal and the Supreme Administrative Court. The administrative courts settle disputes, primarily between individuals and authorities. This can involve tax cases, cases involving aliens or citizenship (the migration courts), disputes with the Swedish Social Insurance Agency or the municipality.

The special courts settle disputes within various special areas, for example labour law or consumer issues.

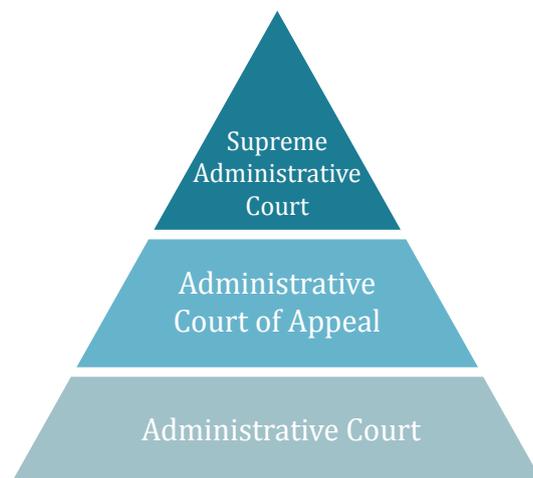
More information about which areas the various courts are responsible for can be found on the Swedish courts' website: [www.domstol.se](http://www.domstol.se)

Having your case tried in a impartial and independent court is a fundamental right of all those who live in Sweden.

## General courts



## Administrative Courts



According to the Swedish constitution, the work of the courts is governed by the law, but they are otherwise independent. Neither members of the Riksdag nor ministers may influence the courts' decisions.

The rule of law means that all people are equal before the law. A person is to be considered innocent until s/he has been found guilty by a court. The rule of law is an important aspect of democracy and defines the judicial relationship between the individual and the state. The aim is for all people to be protected from being wronged by each other, by the authorities and their representatives and by society in general, and for all people to be guaranteed their rights and freedoms. Legislation must be unequivocal: it has to be clearly stated what is legal and what is illegal. Someone who commits a crime must be able to understand what the consequences will be for him or her.



Photo: Patrik Svedberg ([www.domstol.se](http://www.domstol.se))

Someone who believes that an authority such as the Swedish Social Insurance Agency or a municipality has made an incorrect decision can appeal this. The authority that has made the decision has to tell them how to appeal. This information is usually at the end of the text informing the person of the decision.

## Municipalities

Everyone in Sweden lives in a municipality. The country has 290 municipalities, all of which are autonomous in many ways. A municipality is led by a democratically elected municipal council and by boards and committees appointed by the municipal council. The Local Government Act specifies what the responsibilities and obligations of county councils/regions and municipalities are. The three biggest municipalities are Stockholm, Gothenburg and Malmö, but there are many municipalities with more than 100,000 inhabitants. Municipalities can also be called cities.

The municipalities responsibilities include ensuring that there are schools, preschools and libraries, home-help services for older people and income support for those who require it. They also have to ensure that there is a fire brigade and street cleaning, they have to plan roads, housing, water and electricity. The municipalities require money to be able to deliver all these services. The municipality obtains income from municipal taxes, fees and grants from central government. Inhabitants who have an income pay tax in the municipality in which they are registered on the population register. The amount of tax someone pays depends on which municipality they live in and what their income is.

## County councils, regions and counties

There are 21 counties in Sweden. There are a number of municipalities in each county. Each county has its own county administrative board. The Government appoints county governors who lead the county administrative boards. The county administrative boards are the Government's representatives in the counties. Their most important task is to achieve the goals the Riksdag and the Government have laid down, while also taking into account the circumstances of the individual county.

Sweden also has county councils (some county councils are called regions). The county council is a political organisation that covers the same geographical area as the county. The county councils have the right to impose tax and are responsible for certain public services, primarily healthcare. They are also involved in cultural issues, local public transport and regional planning. There are currently 20 county councils and regions in Sweden. The regions and county councils are led by a democratically elected assembly called the regional assembly or county council assembly. For example, it can be said that Region Västra Götaland is formally Västra Götaland County Council.

## The EU

The EU is an economic and political partnership between a number of European countries. The EU was formed in the aftermath of the Second World War as an economic and political partnership between Belgium, France, Italy, Luxembourg, the Netherlands and what was then West Germany. The aim was to cooperate economically and politically in order to avoid further world wars, preserve

peace and increase trade within Europe. One of the founding principles was that countries who trade with each other become economically dependent on each other and thus avoid conflict. It can be said that every member state has chosen to hand over a portion of their sovereignty to the EU in order to collectively gain greater influence in the world.



The European Parliament in Brussels.

Photo: [www.europaparlamentet.se](http://www.europaparlamentet.se)

Sweden became a member of the EU in 1995. The EU now has 28 member states; these work together on matters such as the free movement of goods, services, capital and people, environmental protection and security and defence. Many of the member states have introduced the common currency, the euro; Sweden has not.

The EU has three important institutions that together make laws: The European Commission, the European Parliament and the Council of Ministers, which is also known as the Council of the European Union. All three are located in the capital of Belgium, Brussels, in the French city Strasbourg and in Luxembourg. The 28 member states cooperate in three different ways:

- **Supranational level**  
Decision that all member states have to comply with. This encompasses the laws made by the EU. EU legislation takes precedence over that of a member state. Many of the laws enacted are to make it easier to conduct business, travel and work within the EU. There is a court specifically for EU legislation. This is called the Court of Justice of the European Union and is located in Luxembourg.

- **Intergovernmental level**  
Voluntary cooperation between the 28 member states, without legislation. For example, when the EU decides on foreign policy and military interventions, this is done at the intergovernmental level.
- **National level**  
Each member state has the right to self-determination. However, all laws and regulations that countries enact must be consistent with what is stated in the laws and regulations there are at the supranational level.

### Power is divided between many

Although formal political power is divided between different levels; municipality, county council and region, central government and the EU; there are several power centres in society that are of significance to the democratic system. The mass media, the market and civil society are important actors and arenas in a democratic society.

The mass media (newspapers, radio, TV and internet) are independent of the state. This means that they are free to provide information about and scrutinise politicians and other people who have power in society. The mass media also have an important role in terms of creating a debate concerning topical social issues.

Radio Sweden (SR) and Swedish Television (SVT) are owned by foundations that are independent of the state. Their activities are paid for via the television and radio charge that households pay; this is known as the TV licence. The channels are therefore not funded by advertising or central government grants and are thus known as public service. Their job is to work in an impartial way and with a democratic basis. There are also several advertising-funded TV and radio channels in Sweden that scrutinise those in power, for example TV4.

The market consists of private companies and consumers that together influence the country's economy and labour market. Economic development in the enterprise sector has an impact on the state's tax income.

Civil society is the name given to a part of society in which people help each other without the direct involvement of the state. The primary motivation behind civil society is not money, as is the case with, for example, a company. Civil

society is also sometimes called the non-governmental sector, the voluntary sector or the third sector. Examples of actors in civil society are charities, sports clubs and political parties that are neither directly funded by the state nor exist simply to earn money.

Popular movements in Sweden such as the labour movement or the temperance movement are examples of how civil society can be a powerful force in society, with neither the state nor the market being the driving forces. Civil society is an important part of a democratic society in which there are many ways you as a member of the public can be involved in influencing society.

Democratic rights such as freedom of expression, of the press and of association are also, albeit indirectly, a call to citizens to get involved in politics. People can participate in politics in various ways, for instance by becoming involved in a political party, an organisation or an association in order to pursue various issues. People can contact various media in order to inform them about issues they find important. If you contact a journalist you have the right to have your anonymity protected. People can also contact politicians in the municipality where they live and offer suggestions or points of view about decisions that have been made.

## Sweden's four fundamental laws

Laws and rules are required in order for a democracy to function. The fundamental laws are the most important laws in Sweden. The fundamental laws form the basis of other laws and create a framework for the governance of Sweden. They protect democracy and are superior to all other laws. This means that the content of the country's other laws may not conflict with what is stated in the fundamental laws.

In order to guarantee this framework so that no one is able to carry out a coup d'état following an election, these laws cannot be changed easily. In order for a fundamental law to be changed, it is normally necessary for the Riksdag to make the same decision twice. A general election also has to take place between these two decisions. Accordingly, this rule is in place to prevent the central government making

decisions with excessive haste. The additional thinking time provides the opportunity for everyone to carefully consider the change to the law. The fundamental laws protect our democracy. There are four fundamental laws in Sweden:

- **The Instrument of Government** which describes how Sweden is to be governed. The current Instrument of Government is from 1974. This contains rules about how the Government is to work and how elections to the Riksdag are to take place. The Instrument of Government also contains laws about the fundamental freedoms and rights. For example, the Instrument of Government states that everyone has a right to freedom of association and freedom of religion.
- **The Act of Succession** which deals with who may become king or queen in Sweden.
- **The Freedom of the Press Act** which is about what may be written in newspapers and books. In Sweden, people can write whatever they want, provided the text is not criminal.
- **The Fundamental Law on Freedom of Expression** which deals with what can be said on the radio, TV, in films and on the internet. In Sweden, people can say what they like, with certain exceptions. For example, people are not allowed to say things that are to others. This can relate to what is said about an individual or a group.

## Political ideas and parties

When you vote, you choose a political party that you want to support. A political party is an organisation with members who have similar ideas and who want to have influence in a country. Each party has a political programme that describes the party's ideas about how society should develop. Many of today's political parties are based on ideas that emerged during the 19th century.

### Liberalism

The Latin word *liber* means free. The earliest liberals (in the 18th century) were concerned, among other things, with protecting people's rights and freedoms. These included freedom of expression and of the press, which the liberals wanted to protect so that everyone would be able to express their ideas and opinions in speech and in writing.

The liberals also wanted to do away with fees and customs duties when people bought and sold things. That would increase trade between countries. This would be good for the economy and reduce the risk of war.

## Conservatism

The word conservative comes from the Latin *conservare*, which means preserve or retain. The first conservatives (in the 18th century) wanted to protect the country's history, traditions and religion. They wanted to power to remain in the hands of the king, the church and the nobility. Significant ideas within conservatism are resisting rapid changes in society and preserving traditions based on the family and religious congregations.

## Socialism

The word socialism comes from the Latin *socius* meaning companion. The first socialists (in the 19th century) wanted to protect the rights of the working class. They didn't want factories and other businesses to be privately owned. Instead they wanted people to own these collectively. Significant ideas within socialism are, for example, that there has to be the greatest possible equality between individuals and different groups in society.

## Other political ideologies

New ideologies emerged in the 20th century. Their ideas have influences the entire world in various ways.

Feminism has been around for a long time, but grew in strength over the course of the 20th century. Feminists believe that it is wrong for men to have more power in society than women. They focus on strengthening women's political, economic and social rights.

Ecologism is ideas that involve regarding the human race as part of the natural world. Political ecologism revolves around a desire to work to create a good environment and ecologically sustainable development.

Nationalism is ideas that deal with the sense of community within the nation. Nationalist want to preserve their own nation, its culture and history. Nationalists are critical of cultures being mixed.

Fascism and Nazism have existed since the beginning of the 20th century, and maintain that a strong elite rather than democratically elected politicians should govern a country. Both fascism and Nazism are nationalist ideologies that believe their own culture is superior to others. Nazism was strong in Germany in the 1930s when Adolf Hitler governed the country. The Nazis started the Second World War and killed many millions of people including Jews, Roma, functionally impaired people and people who opposed the Nazi regime.

## Political parties

The political parties have an important democratic role in providing the voters with choices in general elections and opportunities to influence policy, participate and assume responsibility. Political parties can seek financial support from public funds, so that they will be able to work towards long-term goals without being dependent on private donors. Parties can apply for financial support from Partibidragsnämnden (the Board for Financial Support to Political Parties). Such support may be provided for the general activities of parties that are represented in the Riksdag as well as to those that are not. Election results influence how much money parties receive.

The parties represented in the Riksdag during the current term (2014-2018) are the Centre Party (C), the Liberal Party (L), the Christian Democrats (KD), the Green Party (MP), the Moderate Party (M), the Social Democratic Party (S), the Sweden Democrats (SD) and the Left Party (V). The Social Democratic Party and the Green Party formed a government following the election in September 2014. The Prime Minister is Stefan Löfven (S).

The Moderate Party, the Centre Party, the Liberal Party and the Christian Democrats form a political coalition known as the Alliance. This coalition was in government in 2006-2010 and 2010-2014.

## The Swedish electoral system

The fundamental element of a democratic society is our ability to choose which people are to represent us in general elections. Elections are very important as it is mainly

through elections that the public can influence the politics that are conducted.

## Elections and electoral turnout

A large turnout in elections (when a lot of people vote) indicates that many people have confidence in politicians and the democratic system. If the Riksdag, the regional and county council assemblies, and municipal councils are to be regarded as representative of the entire population, a sufficiently large number of those who have the right to vote have to turn out to vote in general elections. About 86 per cent of the Swedish population voted in the Riksdag election of 2014. Turnout in county council/regional and municipal elections was slightly lower. When you vote, the chance increases that someone who shares your views will be involved in governing the country.



Picture from a polling station where people are voting.

Photo: Patrik Svedberg ([www.domstol.se](http://www.domstol.se))

There are major differences in electoral turnout between different groups of people. People with a low income and limited education are less likely to vote than people with a high income and a higher education. A smaller proportion of young people vote than do older people. Electoral turnout is also low among people who were born abroad. The interest in voting increases the longer a person has lived in Sweden.

## General elections

There are four types of general election:

- to the Riksdag,
- to the country council/regional assembly,
- to the municipal council, and
- to the European Parliament.

Voters vote for party and may, at the same time, may vote for one of the people (candidates) listed on the voting slip (voting for a particular candidate). It is of course possible to vote for different parties in the different elections.

The electoral system in Sweden is proportional. This means that the parties are given a number of representatives in the elected assembly that is proportional to their share of the vote.

General elections to the Riksdag, regional/county council assemblies and municipal councils are held every four years, in September. These elections take place on the same day. Elections to the European Parliament are held every five years, usually in June.

## Referendums

A referendum provides politicians at the national, regional or local level with an opportunity to find out what the public's opinion is on a political issue. In Sweden, there are two types of referendum that apply to the entire country: advisory referendums and referendums on a matter of fundamental law. An advisory referendum is not binding. Politicians can thus make a decision that contradicts the result of the referendum. A referendum on a matter of fundamental law is held in conjunction with a Riksdag election and is always binding. However, this type of referendum has never been held in Sweden.

Sweden held its most recent national referendum in 2003. This was about whether Sweden should replace the Swedish krona with the euro. A majority of the Swedish people voted against introducing the euro. At the local level, there are generally referendums in one or more municipalities every year. A consultative referendum at the local level must be held on an issue if at least ten per cent of the municipal electorate demands it (this is known as a popular initiative). The referendum will not be held, however, if two thirds of the members of the municipal/county council/regional assembly oppose the proposal.

## The right to vote

You have the right to vote in the Riksdag election if you are a Swedish citizen and are 18 years of age or older.

You have the right to vote in the European Parliament election if you are 18 years of age or older and are a citizen of an EU country.

You have the right to vote in municipal and county council/regional elections if you are at least 18 years old and have been registered in the Swedish population register for at least three years. You do not need to be a Swedish citizen to vote in municipal and county council/regional elections.

Prior to the elections, the Election Authority sends out a polling card to all those who are allowed to vote. The polling



Photo: Marcus Lundstedt, Johnér

card is sent to the address at which you are registered. You must take identification with you when you go to vote.

If you have the right to vote, you can also be elected to a political post. This means you can be elected as a member of the Riksdag, a county council/regional assembly or a municipal council.

In Sweden the ballot is secret at elections. This means that you are not obliged to tell anyone which party you voted for. The officials at polling stations who receive your vote have no way of finding out which party you voted for.

### Thresholds for small parties

In order for a party to enter the Riksdag, it has to win at least four per cent of the popular vote across the country, or twelve per cent of the votes in a constituency. In order for a party to enter a county council or regional assembly, it has to win at least three per cent of the vote. For elections to the European Parliament, the same threshold applies as for the Riksdag election, i.e. four per cent. Thresholds will be introduced in elections to municipal assemblies beginning in 2018, and will be two or three per cent of the vote, depending on the number of constituencies in the municipality.

There are many parties in Sweden that do not have places in the Riksdag, but are represented in municipalities and county councils/regions.

## Democracy between elections and in everyday life

It is important for people to be able to make their voice heard in more ways than by voting in general elections.

The public must also have plentiful opportunities to have insight into, participate in and influence political decision-making processes when they so desire between elections. For example, this is possible through contacting a politician, signing a petition or demonstrating.

It is also important to have the ability to influence decisions that affect you or your everyday life. In recent decades, many people in Sweden have attempted to increase participation

and co-determination in working life, in school, within families, in associations and in residential areas.

Improving people's opportunities to have influence in their working life means that businesses and organisations attempt to get their employees to be more involved in what happens at work. Everyone has to have the same opportunity to influence their work. However, it is still the boss who make the final decisions.

Increasing participation and co-determination in school means that there is an attempt to teach children to think critically and take responsibility. The teacher does not decide everything. Pupils can be involved in planning the teaching.

Increasing the amount of co-determination within families can mean that there is a desire to make children more independent and confident. Many parents plan with their children and allow them to be involved in decision-making within the family.

Many associations in Sweden have had democratic working practices for a long time. For example, they have rules about how meetings and elections to the board are organised. It is important that all members are able to vote. Each member's vote has the same value.

Participation and co-determination in residential areas means that those who live in the area can be involved in decision-making. For example, they can be involved in making decisions concerning things that those who live in the building use together.

# Discussion questions for Chapter 6

What does democracy mean to you?

How do you notice democracy in your life?

How can corruption be tackled in a democratic society?

What impact does freedom of expression have on a society?

In what way can freedom of expression be misused?

Why is it important to be able to express our opinion in a democracy?

Which political ideas do you think should govern society?

In what way is electoral turnout a democratic issue?

Why is it important to vote in general elections?

How can you use your democratic rights in our everyday life?

What would you like to change in society?

In which ways is Sweden a democratic country?



Photo: Colourbox

# 7. Looking After Your Health in Sweden

## Contents

What is health?

Narcotics, alcohol and tobacco

Healthcare in Sweden

Contact with health services

Where do you turn?

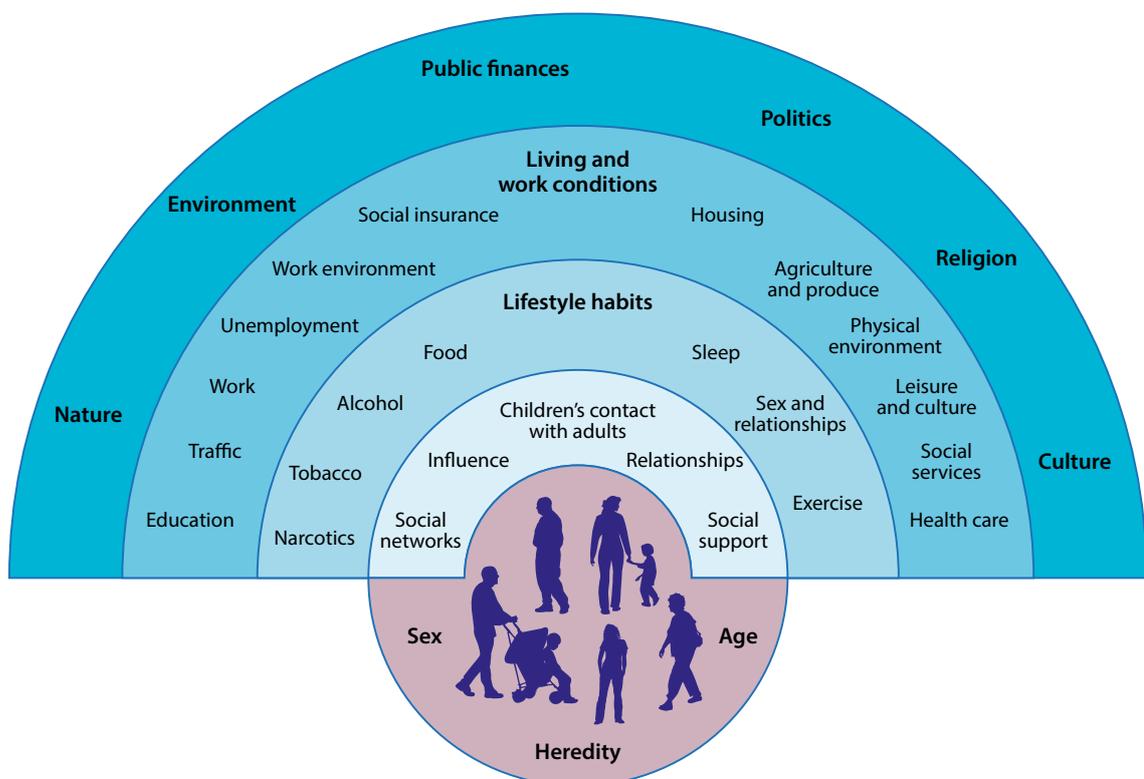
Dental care

If you are not satisfied

# What is health?

Being healthy means that you are well and feel good. Your health is affected by aspects of your lifestyle such as what you eat, stress, sleep, smoking, alcohol and drugs. Your health is also affected by how you feel about yourself, the people you have around you and whether you think your life is meaningful.

The society in which you live also has a major influence on your health, for example your housing, your job and whether you feel part of society.



The determining factors of health, taken from Dahlgren & Whitehead

## Public health

Public health is about the health of everyone in the country. The right to good health is a human right. The state is obliged to work to ensure that everyone in society receives, for example, the care they need. In Sweden, the Government and various authorities work to ensure people will feel good.

The Public Health Agency of Sweden is a central government authority that has a nationwide responsibility for issues concerning health. It works to ensure that everyone in



Three generations

Photo: Colourbox

Sweden will be healthy. The Public Health Agency of Sweden specifically focuses on eleven different areas. These are:

- participation and influence in society,
- economic and social conditions,
- the conditions under which children and young people grow up,
- occupational health,
- environments and products,
- health promotion,
- protection against the spread of disease,
- sexuality and reproductive health,
- physical activity,
- eating habits and foodstuffs, and
- alcohol, narcotics, doping, tobacco and gambling.

In spite of Swedish authorities' efforts to improve public health, there are differences in terms of health between different groups in society. People with limited education and a low income often have poorer health than those with a higher education and a larger income.

## Good eating habits

What you eat and drink has a major impact on your health and how you feel. Eating well and being active can reduce the risk of many diseases, for example cardiovascular disease, diabetes, cancer and psychiatric problems.

The body needs various substances. In order to get all the substances the body needs, it is important to eat a varied diet. If you eat breakfast, lunch and dinner at set times, it is easier to eat just the right amount.

## Tips about healthy food

The National Food Agency is a government agency responsible for matters relating to food. The National Food Agency gives the general public advice on healthy food. Among its tips:

- Eat a lot of fruit, vegetables and berries. Root vegetables, cabbage, cauliflower, broccoli, beans and onion are particularly good. There are considerable health gains in eating a lot of vegetables, fruit, legumes and other food from the plant kingdom.
- Choose wholegrain products when you eat things like bread, cereal, grains, pasta and rice.



Photo: Colourbox

- Eat fish regularly, two or three times per week.
- Use healthy oils for cooking, such as rapeseed oil or liquid margarines made from rapeseed oil and healthy sandwich spreads.

### The keyhole

Some products in supermarkets are labelled with a keyhole symbol. This symbol indicates that the food is nutritious and has less fat, sugar and salt. It also contains more fibre than similar foods without the keyhole label. Products with the keyhole label are recommended by the National Food Agency.



### Tips for adults

Many adults would feel better if they ate less saturated fat. Saturated fat is found in food that comes from animals. For example, it is in whole milk, sour milk, butter, fatty meat products, cream, ice cream and chocolate. Saturated fat can also be found in certain plant oils such as coconut oil and palm oil. Saturated fat can increase the risk of cardiovascular disease.

Unsaturated fat is good for the body. It can reduce the risk of cardiovascular disease. Unsaturated fat can be found in the majority of vegetable oils, soft and liquid cooking fats, fish, nuts and almonds.

Fruit and vegetable contain many of the substances the body needs such as vitamins, minerals and dietary fibre. Vegetables such as carrots, broccoli, beans and cabbage contain fibre. It is good to eat fruit and vegetables every day.

Fish and shellfish contain many vitamins and minerals. Fish also contains a fat called omega 3. This is good for the heart, blood pressure and blood.

If you want to maintain a healthy weight, you should not eat a lot of food containing sugar and fat. This means you should avoid drinking a lot of soft drinks and eating e.g. sweets, crisps, cakes and chocolate.

## Tips for children

Children need to eat nutritious food at set times. They are then able to grow and develop in the right way.

Breast milk or breast milk substitutes are the best food for infants. You can get more information about what food is good for children at your child healthcare centre.

You can read more about what food is good for infants on the National Food Agency's website [www.slv.se](http://www.slv.se)

## Exercise and training

People need to be active if they are to feel good.

Training reduces the risk of many diseases, for example cardiovascular diseases and some types of cancer. Training also makes you happier. You sleep better, can deal with stress better and maintain your weight. Adults need to be active for at least 30 minutes every day. You do not need to train hard to feel better. Taking a walk is good enough.

Children need to be active more than adults. Children need to be active for at least 60 minutes every day in order to feel good.

## Stress

Many people feel stressed. This isn't necessarily dangerous. Stress provides additional power to deal with tricky situations. However, a lot of stress can be harmful to health. If you feel stressed, it is good to understand why. Then you can try to change your situation.

One sign of stress is that you are sleeping badly and feel sad. You may also have difficulty concentrating, a poor memory and problems with your stomach, headaches or pain in other parts of your body.

If you are active, eat good food and sleep enough, this helps your body to cope with stress.

## Sleep

It is important to sleep well if you are to feel good. An adults normally needs to sleep for between six and nine hours per day. Children and young people need more sleep.

Sleeping problems are common. They can be due to various things, for example tobacco, alcohol, snoring, disease, worry and stress or that you are eating too late at night.

You may be able to help yourself better sleep if the room you sleep in is dark, quiet and cool. It can also be easier to sleep well if you avoid eating immediately before going to bed. If you go to bed and get up about the same time each day, this can also make it easier to get a good sleep.

If your sleep problems continue for a long time, it may be a good idea to seek medical help.

## Sexual and reproductive health

Sexual health means that you feel well physically, emotionally, mentally and socially in relation to your sexuality. This involves the right to make decisions about your own body and sexuality without being subjected to violence, coercion or discrimination. Reproductive health involves the information, care and service that everyone is entitled to in order to make plans for having children. This means receiving good care in childbirth, having access to contraceptives and being able to have an abortion safely. All people have the right to if and when they want to have children.

## Alcohol, drugs and tobacco

If you want to buy alcohol in Sweden, you have to be 20 years of age or older. Alcohol is sold at Systembolaget, which is owned by the Swedish central government. Drinks that only contain a small amount of alcohol, for example some types of beer and cider, are also sold in food shops. In order to buy alcohol in this type of shop, you have to be 18 years of age or older. You can also order alcohol in a restaurant, for example, if you are over 18.



Photo: Systembolaget

Drinking alcohol for a long period can lead to depression, anxiety and sleeping problems. If you drink a lot of alcohol, there is a risk of you becoming addicted. There is also a risk that you will develop diseases or injuries.

## Drugs

All narcotics are illegal in Sweden. It is illegal to sell and buy narcotics. It is also illegal to possess narcotics for private use, i.e. to have narcotics that you are going to use yourself. Crimes involving narcotics have severe punishments, often imprisonment.

People who use drugs often have difficulties giving them up on their own. Most people who are addicted to drugs need help from medical care staff to quit.

The most common drugs in Sweden are cannabis (hash, marijuana), amphetamines, cocaine and heroin. Khat is also classified as a drug. Selling or possessing khat can lead to a long prison sentence and large fines.



Photo: Colourbox

## Tobacco

Smoking can give you many different diseases and result in your premature death. Cancer, lung diseases, cardiovascular diseases and stomach ulcers are some of the diseases caused by smoking. When you are in the same room as a person who is smoking, you also breathe in the smoke. This is called passive smoking and means that you can get the same diseases as the person who smokes. As smoking is harmful to health, you have to be 18 years old to buy cigarettes or tobacco.

## Hookah

Smoking a hookah creates a high level of humidity. This means that more smoke is formed than when smoking a cigarette. If you smoke a hookah for one hour, you inhale 100–200 times as much harmful smoke as you get from one cigarette. A smoking session with a hookah is equivalent to about 100 cigarettes, as the smoking takes place over a longer period than smoking a cigarette. The charcoal that is used when smoking generates carbon monoxide, metals and carcinogens that spread throughout the body.

## Snus

Snus is tobacco that is paced under the lip. Snus can cause injuries and diseases of the mouth and can lead to cancer.

## E-cigarettes

An e-cigarette is an electronic cigarette that consists of a mouthpiece, a battery, a vaporiser and smoke fluid. It is a way of getting nicotine without smoking tobacco. E-cigarettes contain several substances that may harm your health, including nicotine, propylene glycol and glycerine.

## You can get help

You can get help if you have problems with alcohol or drugs. Family and close friends of people with addiction problems can also get help. In addition to the addiction treatment that is available through medical care services or social services, certain charities and also the church offer support and help. You can also call **1177** on your phone to get health care guidance. If you want to stop smoking tobacco or taking snuff, contact your local medical care centre to join a quitting programme.

# Healthcare in Sweden

Health and medical care services are intended for, and accessible to, all people in Sweden. You don't have to pay a lot of money if you need to see a doctor, have an operation or be admitted to hospital. It is important to know how the health care system works and where you should turn if you need to use it.

The municipalities and the county councils or regions are responsible for healthcare.

## Looking after yourself – self-care

You can deal with many simple diseases and injuries yourself. These include colds, fever, stomach flu or small wounds. You can read more about this in a book called The Self-care Guide. This is free and can be obtained from your primary care centre.

You can also call the healthcare advice service to get help. Nurses work at the healthcare advice service. They can tell you where to go if you need help.



Photo: Johnér

Health care guidance services are open 24 hours a day. The telephone number is **1177**, and staff there can also provide advice in Somali and Arabic. The health care guidance service is also available via the website [www.1177.se](http://www.1177.se), which has information in many languages.

## Medicines

Medicines are bought from a pharmacy. Some medicines are only available on prescription. This means that a doctor must decide you need to take them. This is the case with antibiotics, which you may need to take if you have an infection that is caused by bacteria, for example tonsillitis or pneumonia. The doctor writes you a prescription and you can then buy the medicine at a pharmacy.

The people who work in the pharmacy also know a lot about various diseases and medicines. They can answer many of your questions. You can also obtain information and brochures about various diseases at a pharmacy.

If you are over 18, you can also buy non-prescription medicines such as painkillers in grocery stores.

If you have questions about your medication, you can contact Läkemedelsupplysningen, where you can get answers to questions about how the medication works, how to take it and store it. Phone Läkemedelsupplysningen on 0771-46 70 10.

## Contact with health services

When you talk to someone who works in healthcare – for example a doctor or a nurse – you have to tell them yourself what your need is. It is you who knows most about the problem you have.



Photo: Johnér

Everyone who works in healthcare is bound by professional confidentiality. This means they may not tell anyone else about you and your health problems.

If you have a mother tongue other than Swedish, you are entitled to an interpreter when in contact with health services. Please mention when making an appointment that you want to have an interpreter. The interpreter is also bound by professional confidentiality.

## Where do you turn?

When you or your children fall ill, you should initially go to your primary care centre. Primary care centres are closed in the evenings and at weekends. If you need care urgently, you have to go to an out of hours clinic or a emergency department. Ask your primary care centre which out of hours clinic is closest or check the primary care centre's website.



Photo: Johnér

### Primary care

Primary care is care you receive outside of a hospital, for example at a primary care centre. Primary care encompasses primary care centres, MVC (maternity care centres), BVC (child healthcare centres), physiotherapists, occupational therapists, psychologists, psychotherapists and young people's guidance centres.

If you fall ill and require care, you are to contact the primary care centre first.

When you arrive in Sweden, you go to a primary care centre for a health check. At the health check, you are interviewed and answer questions about your health. The healthcare personnel take various samples.

## Choose a primary care centre

For children under the age of 18, parents (or legal guardians) have to choose which medical care centre to go to. In some county councils/regions you can choose your own medical care centre from the age of 16.

Many people choose the primary care centre that is closest to their home. You can also choose between publicly owned and privately owned primary care centres. The first time you go to a primary care centre, you receive help to sign up.

If you do not choose a primary care centre yourself, you are automatically signed up to the primary care centre that is closest to where you live.

You can change primary care centre whenever you want, for example if you move house. If you want to change primary care centre, go to the primary care centre you want to change to.

## Healthcare personnel

People from various professions work in healthcare. Here follows information about the most common healthcare professions in Sweden:

### General practitioner

The doctors at primary care centres are often general practitioners. This means that they look after patients with the most common diseases.

General practitioners are also involved in preventative medicine. This means that they help to prevent disease. This may involve helping people to stop smoking, lose weight or stop drinking alcohol.

The general practitioner you see will also check if you need to visit a doctor who specialises in specific diseases, e.g. an eye doctor or a heart doctor. If this is the case, the general practitioner will send a referral to a specialist clinic where an appointment will be made for you.

### Nurses

Nurses work in all the places where you can get healthcare. Many nurses also have additional training in a specific subject such as psychiatry.

### **Auxiliary nurses**

Auxiliary nurses work together with doctors and nurses. They perform duties such as taking blood samples and dressing wounds.

### **Physiotherapists and occupational therapists**

A physiotherapist helps people who have problems with their mobility, such as from back pain or after surgery.

An occupational therapist helps people who have had an illness or been injured to function better in their day-to-day lives.

### **Psychologists, psychiatrists and counsellors**

A psychologist, psychiatrist or counsellor helps people who are psychologically unwell, for example because of depression or stress.

### **Dieticians**

A dietician helps people to choose what they eat and drink in order to become healthier.

### **Life-threatening diseases or injuries**

If you develop an acute illness or suffer from a life-threatening injury, you have to go to an emergency department at a hospital. If you are not able to get to the hospital in a car or a taxi, you can call an ambulance. You call SOS Alarm on **112**.

If your child is very ill or injured, you have to go to the hospital's emergency department for children, the paediatric emergency department. A paediatric emergency department normally admits children aged 0 to 16.

### **Specialist clinics**

Specialist clinics are usually located in hospitals. Each clinic is devoted to a particular speciality, such as gastrointestinal diseases, and has doctors qualified in that speciality. Usually it will be the general practitioner at your health care centre who refers you to a specialist clinic. You don't need to have a referral in order to get an appointment at a specialist clinic, but if you have one you may get to see the doctor sooner. It also costs less if you have a referral.



Photo: Klara Stenström

It is usually free to go to the young people's guidance centre, but sometimes you have to pay for an appointment at the primary care centre. The personnel at the young person's guidance centre are bound by professional confidentiality.

## Young people's guidance centres

Young people's guidance centres are for young people who have questions about sex, health and relationships. Young people's guidance centres are usually open for young people aged 13 to 25. The age limits may differ between different municipalities. Visiting a young people's guidance centre is free. At young people's guidance centres there are usually midwives, counsellors, psychologists, auxiliary nurses, gynaecologists and doctors.

## Hospitals

A hospital has several different clinics and wards. Specialist clinics and emergency departments can be found in hospitals. Many hospitals also have a labour ward where you go when you are going to give birth.

Here are some examples of the different specialist clinics to be found in hospitals:

- Orthopaedic clinic: for problems with the skeleton and organs of movement, for example a broken leg.
- Medical clinic: for internal diseases such as problems with the stomach and intestines.
- Surgical clinic: for diseases that require surgery.
- Gynaecology clinic: for women's diseases such as a complicated pregnancy.
- Eye clinic: for various eye diseases.
- Ear, nose and throat clinic: for problems in the ears, nose and throat.
- Psychiatric clinic: for psychological problems.

## Emergency department

An emergency department is open 24 hours a day. You go to the emergency department if you have a serious injury or an acute illness or your normal primary care centre is closed. It is common that you have to wait a long time if you go to the hospital's emergency department. This is because it is impossible for the hospital to know how many patients will come. At the emergency department, the person who is most ill or most seriously injured is treated first. If you are not seriously ill or injured, it is better to go to your primary care centre or an out of hours clinic. You can usually make an appointment there or go to a drop-in clinic. Drop-in means you take a number and wait your turn.

## Children and young people

In larger cities there may be specific hospitals for children and young people. In smaller cities, there is a specific emergency department for children and young people between 0 and 16 years of age.

## Psychological ill health

Psychological ill health can affect anyone. Sometimes it is difficult to talk about psychological problems. Psychological

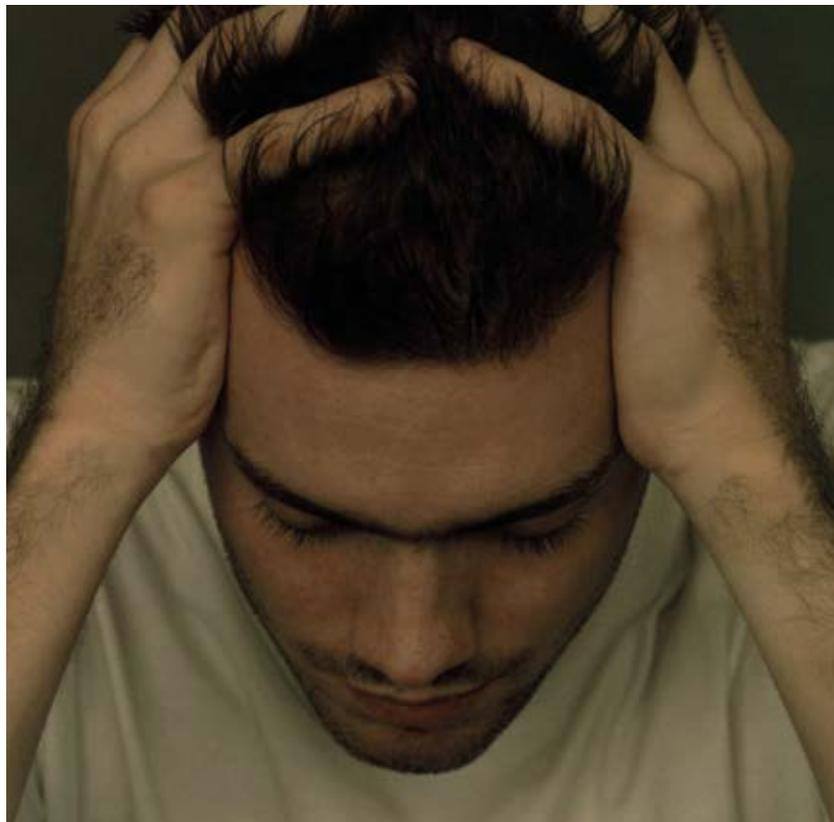


Photo: Colourbox

ill health is often evident in your body. Your muscles maybe hurt. You maybe sweat, your heart beats too fast, you have a hard time sleeping or get headaches.

If you think you have psychological problems, you can talk to a doctor at your primary care centre. S/He can put you in touch with a counsellor or psychologist.

There are also emergency psychiatric clinics at hospitals for both adults and children and young people (Children and Adolescent Psychiatry, BUP). The emergency psychiatric clinics are usually open 24 hours a day, just like normal emergency departments.

## Healthcare guarantee

In Sweden, people sometimes wait a long time for care. In order to avoid people having to wait too long, there is something called the healthcare guarantee. The healthcare guarantee is written into the Health and Medical Services Act and means you have a right to receive care within a set time period.

**Primary care** – If you are trying to reach primary care services such as your primary care centre, you have to make contact the same day. Contact can mean that you get an appointment at a primary care centre or you are able to speak to someone on the phone. If primary care personnel, for example a nurse, think you need to see a doctor, you will not need to wait more than seven days for an appointment.

**Specialist clinic** – If you receive a referral to a specialist, you will not need to wait more than 90 days for your appointment with the specialist. The same rule applies when you have sought specialist care without a referral.

**Treatment** – When your doctor has decided that you have to receive treatment, for example an operation, you will not have to wait more than 90 days for the treatment.

The healthcare guarantee does not apply to emergency care. A patient who is acutely ill will receive care as quickly as possible.

## High-cost protection

High-cost protection is protection against high costs for care and medicine.

High-cost protection for care means that, as a patient, you only need to pay a maximum of SEK 1,100 per year for care.

Once you have paid SEK 1,100, your care is free for the rest of the year. You are given a free pass. The free pass is valid for twelve months from the date of your first appointment.

High-cost protection for medicines means that, as a patient, you only need to pay a maximum of SEK 2,200 per year for prescription medicines. Once you have paid SEK 2,200, your prescription medicines are free for the rest of the year. This period starts on the day you first bought medicine.

All children in the family are counted as one and are included in the same high-cost protection. This applies to high-cost protection for both medicine and care.

Medicines for children under the age of 18 are free.

## The Communicable Diseases Act

Sweden has a law called the Communicable Diseases Act which was enacted in order to prevent the spread of serious infectious diseases. The law specifies rights and obligations of people who contract certain diseases, including HIV, chlamydia, tuberculosis, salmonella, hepatitis A and syphilis.

The Communicable Diseases Act contains a list of diseases. There are about 60 of these. These diseases are subject to a notification obligation.

The law also stipulates that you have to notify the medical care services if you think you have been infected by one of these diseases. You must also tell them who (one or more persons) may have infected you. Some of the diseases covered by the Communicable Diseases Act are spread through sexual contact.

If you contract one of these diseases all examinations, treatments and medicines are free. You will also be given help to contact any people you may have infected.

The Public Health Agency of Sweden is an authority that has information about the Communicable Diseases Act and diseases. You can read more about the Communicable Diseases Act on the website [www.folkhalsomyndigheten.se](http://www.folkhalsomyndigheten.se)

## Organ donation

Every year, close to 700 seriously ill people in Sweden have one or more organs, for example kidneys or a heart, replaced through transplantation from a donor.

At the same time, there are not enough organs being donated in Sweden. Every year, people die because they are waiting for a transplant and there are not enough organs.

You have the right to decide what you want to happen to your organs when you die. You can choose:

- not to donate your organs,
- to donate your organs for transplantation, or
- to donate them for transplantation and medical purposes.

You notify the donor register via the National Board of Health and Welfare's website:

**[www.socialstyrelsen.se/donationsregistret](http://www.socialstyrelsen.se/donationsregistret)**

If you have not told your close relatives that you want to donate your organs when you die, they can decide this themselves.

## Dental care

There is both public and private dental care in Sweden. Publicly owned dental care is run by a county council or region and is called the Swedish Public Dental Service. There are many private dentists in Sweden.

The rules about how much you have to pay for dental care vary. This depends on where you live and which dentist you choose.

Dental care in Sweden is free at least until the year you turn 21, and can be provided by either the Swedish Public Dental Service or dentists in private practice. Age limits for free dental care for young people vary in different parts of the country.

All children and young people are regularly called to the dentist for examinations, treatment and preventative dental care. Adults have to contact the dentist themselves.

### Dental care subsidy

All those who live in Sweden have a right to dental care subsidy from the age of 23. Dental care subsidy is partly an allowance (money) to pay for the dentist and partly high-cost protection.

The allowance for dental care is SEK 600 per year for those who are between 23 and 29 or over 65. The allowance is SEK 300 per year for people aged 30 to 64. You can save your dental care allowance one year and use it the next.

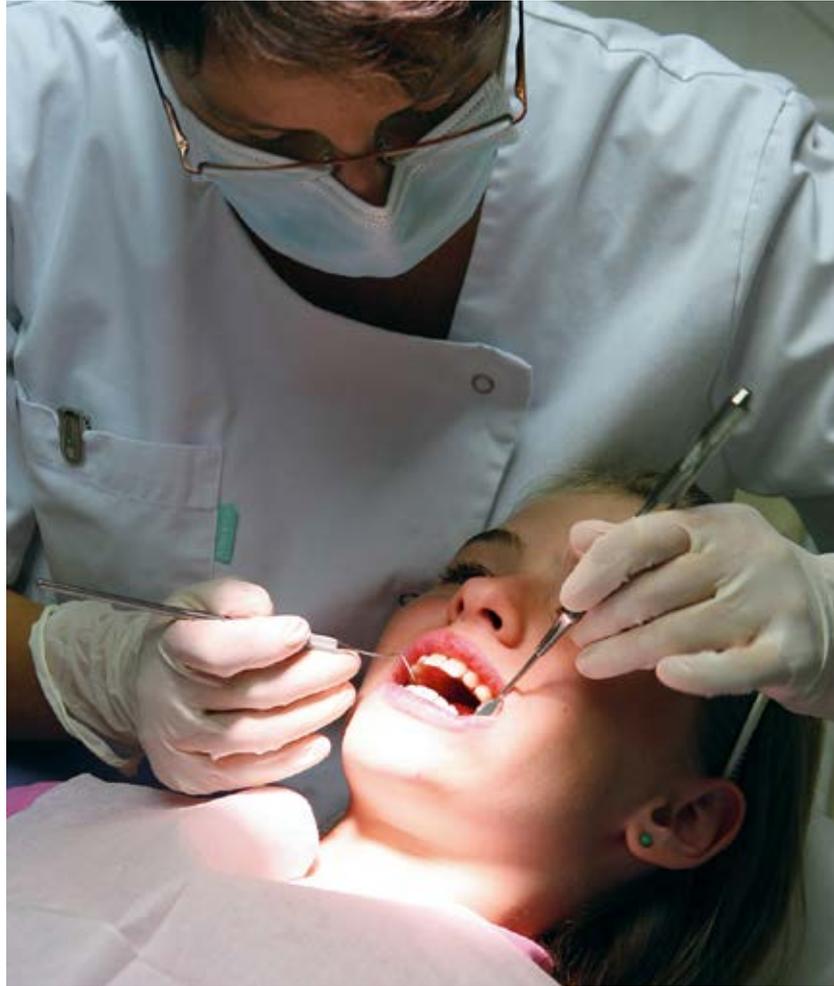


Photo: Colourbox

High-cost protection means that you only need to pay part of the cost yourself. The Swedish Social Insurance Agency pays the rest.

High-cost protection is valid for twelve months. This provides a discount when you have to pay for dental care that costs more than SEK 3,000. You pay half of the cost. If you receive a treatment that costs over SEK 15,000, you only pay 15 per cent of the cost.

### **Frisktandvård**

The Swedish Public Dental Service offers dental care at a fixed price. This is called Frisktandvård. You pay a fixed amount each month. It is then free to visit the dentist. You have to sign a contract to join Frisktandvård. You also have to undergo an examination so that your dentist can determine how much your Frisktandvård will cost.

## If you are not satisfied

If you are not satisfied with the care and service you have received, you can contact the manager of the care facility.

If you are still not satisfied with the care you are given, you can contact the Patients' Advisory Committee. Every county council or region has one, and they can give you guidance, support and help.

You can also contact the Health and Social Care Inspectorate (IVO), which deals with complaints about care services. Read more on IVO's website: [www.ivo.se](http://www.ivo.se)

# Discussion questions for Chapter 7

How can you influence your own health?

Why is it important for the state to work to ensure good public health?

Is there something about your eating habits that you can or should change in order to improve your health?

What makes you stressed? How do you deal with stress?

What do you do to get good sleep?

What experience do you have of healthcare in Sweden?

How can you prepare ahead of a meeting with healthcare personnel?

What can you do in order to help ensure you have good mental health?

Why is it important to seek care if you feel psychologically unwell?

What experience do you have of dental care in Sweden?

Why is it important to get regular dental check-ups?



Photo: Conny Fridh, Johnér

# 8. Ageing in Sweden

## Contents

Growing older

Activities and benefits for the elderly

Pensions

Care of the elderly

When someone passes away

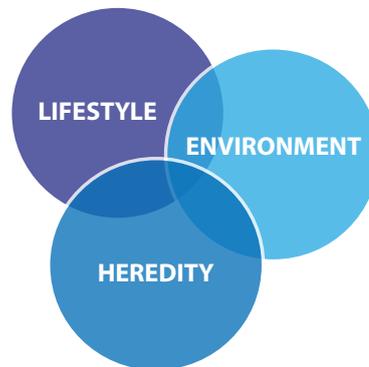
Right of inheritance

## Growing older

People in Sweden live a long time. Average life expectancy for the population as a whole is 82 years. For women it is about 84, and for men about 80 years.

Increasing life expectancy means that the number of older people is growing. Average life expectancy increases by about one year every decade. There are no indications that this trend is about to be broken. Of Sweden's 10 million inhabitants, 18 per cent are currently above the retirement age of 65. In 2030, the over-65s are expected to make up more than 30 per cent of the country's population.

How long you live depends on a number of factors. Your biological inheritance from your parents and ancestors affects how long you live. Your lifestyle and the environment in which you live also has an impact. Growing old involves many changes that are not only physical, but also psychological and social. You cannot do anything about your inheritance, but you can make changes to your lifestyle that affect how you age.



The Public Health Agency of Sweden highlights four areas that are significant to healthy ageing:

- physical activity,
- good eating habits,
- social interaction, and
- meaningful activity/feeling necessary.

Even at an early age your lifestyle can have an impact on your health when you get older. Smoking, poor eating habits, stress, inactivity, drugs and alcohol are bad for us all. Eating well and exercising throughout your entire life can contribute to you being health and well when you get older. This can contribute to you living longer.

## Physical changes

The physical changes of ageing are minor up to the age of 40, then they increase. The genes (DNA) in the cells control the biological ageing process that takes place at various levels in your body. The ageing process, when and how you age, differs a lot between different people. Some people get grey hair and wrinkles early in life, others later on.

All in all, the physical changes of ageing involve us becoming shorter, lighter and at the same time drier. The reduced metabolism means that we are at a greater risk of dehydration. It is important to drink water.

Reduced metabolism and because ageing often involves becoming less active means we do not need to eat as much. It is therefore extra important that the food we eat is high quality and that it contains a good balance of nutrients, vitamins and minerals.

Older people need significantly more light than younger people to see well, it is therefore important to have good lighting at home. It also becomes more difficult with age to perceive high tones and to differentiate speech in noisy environments.

Old people have more difficulty keeping their balance and fall more easily than younger people. There are many interventions in the home that can reduce the risk of accidents. For example, you can remove rugs and thresholds that are easy to trip on.



Photo: Johnér

For several reasons, older people are more sensitive to medicines than younger people. Older people have less liquid in the body and more fat. This means that some medicines that are fat soluble stay in the body for longer than was intended.

## Psychological changes

The brain also changes with age. The number of brain cells decreases and the brain gets smaller, but the functions remain largely unchanged. Many memory functions remain unaffected and unchanged for a long time and general knowledge is often remarkably good far into old age.

The risk of dementia increases with age. However, the memory becoming poorer need not be due to dementia. Examples of healthy forgetfulness include not remembering where you have left your glasses or keys. Not remembering that you have glasses or keys at all or getting lost in a previously familiar environment are signs of pathological forgetfulness.

It is good to keep both the body and the mind active. The brain wants to learn throughout your entire life, via words, images, songs, music, play and humour, animals, nature and social contact. The brain never becomes too old to learn new things, but it takes longer to learn when you get older.

The brain also becomes more sensitive to many types of medicine, primarily psychopharmaceuticals such as sedatives and sleeping pills, but also morphine-related preparations that are found in many painkillers.

## Social changes

At the retirement age, a period begins in which, perhaps for the first time in your life, you are able to decide for yourself how to use all your time. Increasing numbers of older people keep working past the retirement age of 65 and many also do voluntary work, without receiving a wage.

Quality of life and a good life in your later years is strongly dependent on how you perceive and manage your situation so that it becomes comprehensible, manageable and meaningful. Research indicates that social interaction is important for quality of life – the ability to be active, feel needed and having good relationships with other people.

# Activities and benefits for the elderly

There are many benefits and activities targeted at the elderly.

There are many associations that arrange activities for pensioners. One example of just such an association is the Swedish National Pensioners' Organisation (PRO).

In many municipalities in Sweden, older people travel free or with a reduced price on public transport at certain times of the day.

If you are elderly and have a disability that makes it difficult for you to use public transport, you can use mobility services. You are then able to travel by taxi instead of bus or tram at a reduced price. You have to apply to the municipality in which you are registered to be able to use mobility services. You must also send in a mobility services certificate from a doctor to certify that you are unable to use public transport.

When travelling within your own municipality, it is often possible to use what are called flex lines. These are small buses with a floor that is level with the pavement so as to make it easier for people with wheeled walkers or wheelchairs. The flex line route means that it comes closer to your home than normal public transport. The bus only stops at the places where someone has booked a pick up or drop off. As a result, the route and journey time can vary each time.



Photo: Matilda Karlsson, City of Gothenburg

## Pensions

A pension is money you receive when you get older and stop working. The size of your pension varies. Among other things, it depends on what salary you earned when you were working, how long you worked for and how much money you yourself have saved.

Your pension can come from several different sources; partly from the Swedish Pensions Agency as the national retirement pension and partly from your employer in the form of an occupational pension. You can also have a private pension. The different pensions do not affect each other, rather they are added together to become your total pension.

You decide yourself when you want to retire. The later you retire, the higher the pension you will receive each month. The earliest you can start drawing parts of your national retirement pension is when you are 61 years old, but you

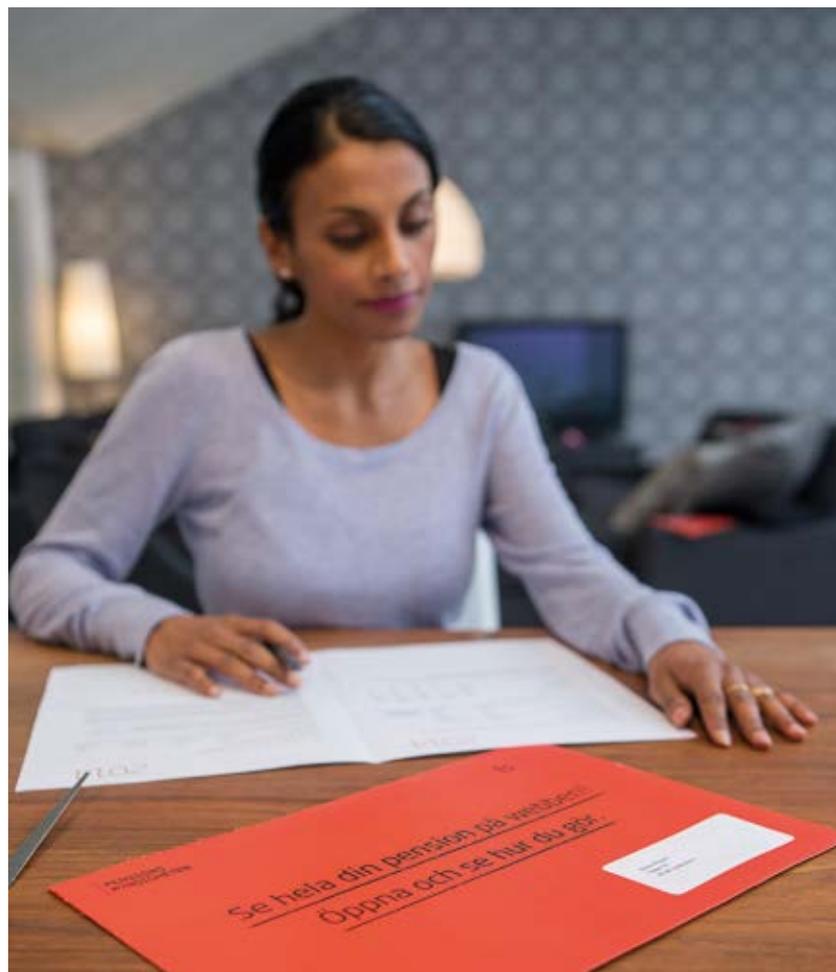


Photo: Magnus Glans

have a right to work until you are 67. You can come to an agreement with your employer to continue working.

You choose yourself what proportion of your pension you want to draw. You can draw between 25 and 100 per cent of your pension each month. For example, you can choose to draw half your pension and continue working half of the time.

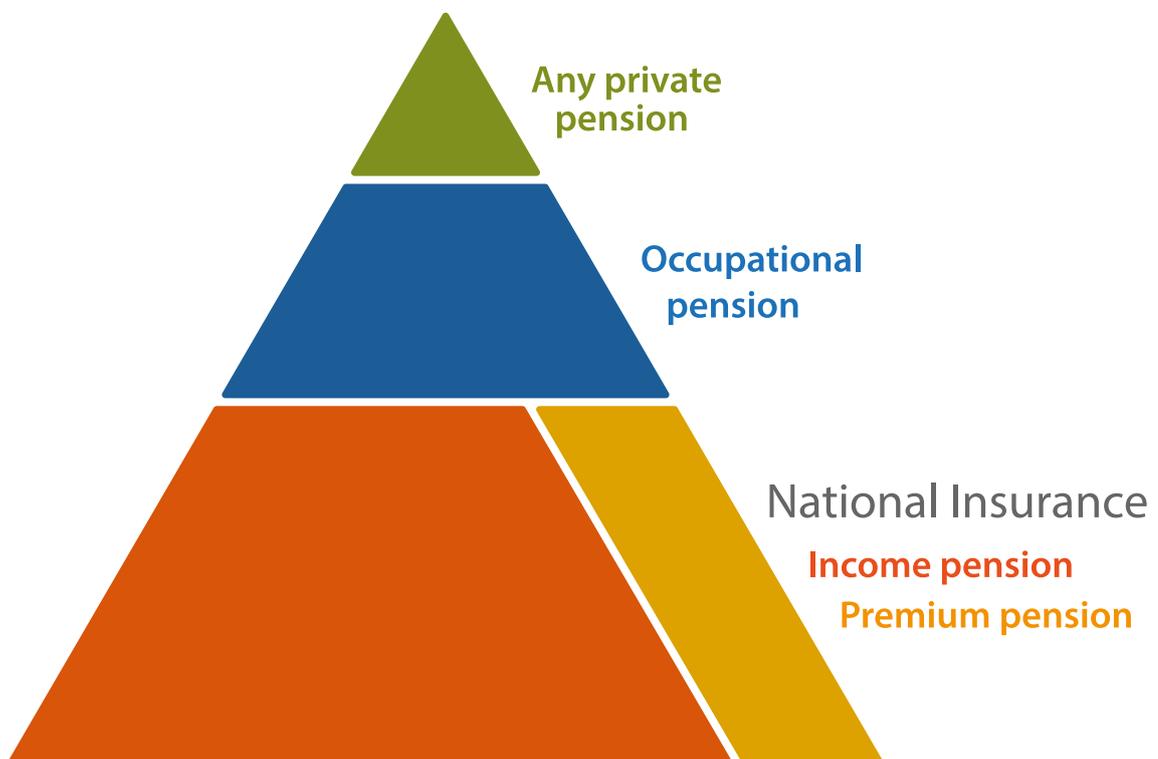
## National retirement pension

The national retirement pension is a pension everyone who have lived and worked in Sweden is entitled to. This is a state pension and is paid out by the Swedish Pensions Agency.

There is more information on the website

**[www.pensionsmyndigheten.se](http://www.pensionsmyndigheten.se)**. If you want to know more about your national retirement pension, you can contact the Swedish Pensions Agency either via telephone or by making an appointment at one of their offices.

You earn money that goes into your national retirement pension each year you work, study or are on parental leave. The national retirement pension consists of an income pension and a premium pension that are based on your income. If you had a low income or no income, you can receive a guarantee pension.



Source: The Swedish Pensions Agency

- **Income pension.**  
How much income pension you receive depends on your income. Each year, you pay 16 per cent of your income or wage into the income pension. Aside from income from work, unemployment benefits, sickness compensation, activity compensation and parental benefits are also counted as income.
- **Premium pension.**  
Each year, 2.5 per cent of your income or wage is paid into investment funds. This is called the premium pension. The investment funds consist of securities or shares and you can choose yourself which investment funds you want your money to go into. The amount of premium pension you receive is dependent on how much you have paid in and how the shares and securities in the investment funds where you have your money are performing.
- **Guarantee pension.**  
The guarantee pension is for people who have had a low income or no income from work. In order to receive a full guarantee pension, you have to have lived in Sweden for at least 40 years. The guarantee pension decreases if you have lived in Sweden for less than 40 years. The guarantee pension also becomes lower if you already have another pension, for example an income pension.

## Occupational pensions

The occupational pension is the part of the pension that your employer pays. The majority of people who are employees are entitled to an occupational pension. What sort of occupational pension you have depends on what the unions and employers have agreed. People who study, are unemployed, work at a workplace that does not have a collective agreement or are self-employed do not have an occupational pension.

If you have your own business, no occupational pension is paid by an employer, instead you have to save money yourself to compensate for not having an occupational pension.

## Private pension

You can save towards your pension yourself. You can save money in a bank or in a unit-linked insurance fund from a retirement insurance company. You decide yourself how much money you want to save each month and when you want to start saving.

## Income support for the elderly

Income support for the elderly is intended for when the other pension benefits are insufficient. If you are 65 years of age or older and are claiming all pension benefits you are entitled to, and you still don't have a reasonable standard of living, you are entitled to income support for the elderly. When you apply for income support for the elderly, the Pensions Agency will examine whether you are also entitled to a housing supplement.

## Housing supplement for pensioners

A housing supplement is a supplement to your public pension. Your housing costs, your income, assets and family situation together determine what you can receive as a housing supplement. You can apply for a housing supplement from the year you turn 65 and begin to claim your entire public pension. You can apply regardless of what type of housing you live in and of whether you own your home or not. You can apply even if you own other assets.

Read more on the Pension Agency's website:  
[www.pensionsmyndigheten.se](http://www.pensionsmyndigheten.se)

## Moving abroad with your pension

You are allowed to keep your income pension, premium pension, occupational pension and private pension indefinitely, regardless of which country you move to. However, it is not necessarily the case that you will be allowed to keep your guarantee pension. This depends on which country you move to and what benefits you have. If you have a guarantee pension, you may keep this if you move to another country in the EU/EEA, Switzerland or, in certain cases, Canada. You lose your entitlement to income support for the elderly if you move abroad.

## Care of the elderly

When a person becomes older, they often need help with practical aspects of everyday life. In Sweden, older people who need support and help have a legal right to obtain this from society. While it may be more common in other countries for family and relatives to take care of older people, in Sweden it is often society that provides this support. The family is often still involved in the older person's life. Care of the elderly is governed by the Social Services Act and the Health and Medical Services Act.

The municipality or county council is responsible for all health and social care of the elderly, including contact with doctors and emergency medical care. This is organised in different ways in different parts of Sweden. In order to apply for elderly care initiatives via the municipality, you have to contact the unit in question at the municipality's social welfare department. An assistance administrator from the department investigates, assesses and then decides whether the person is entitled to social care and the extent of that entitlement.

The aim of care of the elderly is to make it possible for older people to live a quality, independent life in safety. Older people also get the opportunity to engage in meaningful activities in the company of other people.

### Housing

Many older people want to continue living in their own home as long as possible and there is now a good chance that they will be able to do so thanks to support from society and various forms of adaptation to the home. The municipality can help by providing care and services that enable you to continue living in your own home. This is called a home-help service.

Staff from a home-help service help you by performing tasks such as cleaning, buying food, making the bed, and helping you to shower or shave. You can also get help in the evenings and at night. If you have an illness or injury, a nurse can come to change a bandage or help with medicines.

Many municipalities also have staff who help with simple repairs. This is sometimes called a handyman service. Staff from a handyman service can perform tasks such as hanging a picture or changing curtains. The aim is sometime to avoid an older person falling and injuring themselves.

If it feels unsafe to continue living at home, there are other housing options for older people.

**Senior citizens housing** and **sheltered housing** are housing that is adapted for older people, for example with low thresholds and extra wide lifts. Landlords usually require people to be at least 55 years old if they want to move into senior citizens housing and somewhat older for sheltered housing. No permission from the municipality is required to live in senior citizen's housing or sheltered housing. You buy or rent the accommodation yourself.

**Service apartments** are a type of special housing the municipality owns where older people can rent an apartment. Before moving into a service apartment, an assessment is made of the person's needs. In a service apartment, the older person can pay for help with cleaning, food preparation and the like.

**Old people's homes**, also known as **residential homes** are homes that are part of the healthcare system for older people who have extensive health and social care requirements. In order to get a place in an old people's home, a person has to have major medical and social needs and require around-the-clock care.

## When someone passes away

Dying is also called passing away. When an older relative passes away at home, you have to contact health services staff. Sometimes they collect the body, which is taken to a



Photo: Jenny Gaultitz, Johnér

hospital where a doctor is responsible for officially declaring them dead. If you have any special requests, such as those based on religious procedures, you should talk about this with the health services staff.

Relatives can then contact a priest, pastor, rabbi, imam or other religious representative. Together with the representative of the congregation, the relatives can plan the funeral based on any specific religious requests. It is also a good idea to talk to the cemetery administration and an undertaker, who will be able to help you with contact information and practical assistance.

## Funerals

At funerals in Sweden it is common for relatives and close friends of the deceased to be present. It is also the tradition to follow the wishes of the deceased with regard to the funeral arrangements. These may have been written down in a will or the deceased may have previously described how s/he wanted the funeral arrangements. There are several different funeral rituals depending on the religious faith, or lack of it, of the deceased.

Funerals in Sweden are most often held in a church or chapel. The Church of Sweden is in charge of all funerary activities in the country, except in Stockholm and Tranås, where the municipality has this role. This is the same, regardless of the religion to which the deceased belonged.

Relatives can contact the municipality's funeral agent. Funeral agents are people appointed by the county administrative board who works to ensure the interests and requests of the deceased and the relatives are taken into account. Funeral agents have to ensure that those who are not members of the Church of Sweden are able to be laid to rest in a way that suits them. To contact the funeral agent, relatives can turn to the municipality, the county administrative board or their religious congregation.

There are no rules stating that you must arrange a funeral. However, there are rules stating that the body must be placed in a coffin. There are also rules about how a cremation is to take place and how the ashes are to be placed in the ground. Cremation means that the person who has died is placed in a cremation oven together with the coffin. The coffin and the body are then burned to ash and the ashes

are then placed in an urn. The urn is then usually buried in a graveyard. The ash can also be spread in a specific part of the cemetery called a memorial grove. If you want to scatter the ashes somewhere else, for example the sea, the relatives need to apply for permission from the county administrative board.

You can find information about cemeteries and graveyards in your area on the Church of Sweden's website:

**[www.svenskakyrkan.se](http://www.svenskakyrkan.se)**

If the body is to be buried abroad, an undertaker, for a fee, can help with transporting the body to that country.

In Sweden, it normally takes one to two weeks from death until the funeral. It is usually possible to bury the deceased as soon as possible after their death if the relatives so desire. However, Swedish law stipulates that the deceased must be buried or cremated within one month of their death.

It is uncommon to have an open coffin at funerals in Sweden, but there is no formal objections to this taking place.

Everyone in Sweden pays a funeral charge through their taxes. The charge provides the right to use a space such as a chapel for the funeral. The charge also provides the right to transport of the coffin from the space to the grave.

In Sweden, about 83 per cent of those who die have a ceremony in church. This involves a priest holding a funeral service. To have a funeral service, you must be a member of the Church of Sweden. Church funerals are free for those who are members of the Church of Sweden. A church funeral can also be held in a free church, a catholic church or and orthodox church.

A civil funeral is a ceremony without religious elements. A civil funeral is therefore not held in a church. It can be held in a burial chapel, in a garden or perhaps out in the countryside. A civil funeral celebrant conducts the ceremony.

## Right of inheritance

When someone passes away, there are laws that determine who will inherit the deceased's money and property; this is regulated in Swedish law and is called right of inheritance.

If the deceased was married, the surviving spouse inherits everything. Their children may inherit when the surviving spouse dies. In the meantime the surviving spouse is free to do whatever s/he wants with the estate.

If the deceased had children with another person than his/her spouse, these children may receive their inheritance immediately. They can also wait until the spouse has died before claiming their inheritance. If the deceased was not married, his/her children inherit everything. If there are no children, the parents or siblings of the deceased are the inheritors.

When a parent who has a child under the age of 18 dies, the child receives the help of an executor. An executor is a person who ensures that the child's rights are satisfied.

## **The estate**

The estate is all the money and possessions the deceased has left behind. The relatives who has the right to inherit together own the estate.

## **Division of the estate, inventory of the estate and distribution of the estate**

If the deceased was married and jointly owned things together with their spouse, everything must first be divided up between the spouses. This is called division of the estate. When the estate has been divided, the inheritance can be distributed.

An inventory of the estate is an inventory of the all the deceased's assets and liabilities. This has to be complete three months after their death and then forms the basis on which the estate is distributed.

## **Wills**

A will is a legal document. The person who writes a will can decide themselves who is to inherit and what they inherit. But there are exceptions. A direct heir (the deceased's child, grandchild or great grandchild) has the right to demand their share of the inheritance.



Photo: Colourbox

A will must adhere to certain rules: It must be in writing. It must be signed by two witnesses. It is therefore a good idea to ask a lawyer before writing a will.

People who live together without being married (cohabitees) do not automatically inherit from one another. If a couple who cohabit want to inherit from one another, they have to write a will.

# Discussion questions for Chapter 8

What does it mean for a country when the proportion of older people increase more than other age groups?

What do you think is important in order for older people to have a good life?

Do you think that the outlook on ageing in Sweden differs from what you are used to?

What do you need to plan for ahead of retirement?

What are the similarities and differences in care of the elderly between your country of origin and Sweden?

What differences and similarities can you see between funeral ceremonies in your country of origin and Sweden?

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