Case study - Sweden
Swedish welfare programmes
- main features

All legally residing persons are covered by tax financed

- public health care and sickness insurance (80% of wage from day 2)
- public child care and child allowance
- 480 days parental leave benefit, 80% of wage, gender bonus.
# Social protection expenditure as % of GPD (2009)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Health care</th>
<th>Family</th>
<th>Training (ALMP)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sweden</strong></td>
<td>30,2</td>
<td>7,3</td>
<td>3,7</td>
<td>0,1</td>
</tr>
<tr>
<td><strong>Average 8 countries</strong></td>
<td>27,6</td>
<td>7,4</td>
<td>2,4</td>
<td>0,1</td>
</tr>
</tbody>
</table>
Variation of social expenditure calculated as % / head 1990-2009

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Health care</th>
<th>Family</th>
<th>Training (ALMP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sweden</td>
<td>+31,5</td>
<td>+29,6</td>
<td>+11,5</td>
<td>+13,5</td>
</tr>
<tr>
<td>Average 8 countries</td>
<td>+76,3</td>
<td>+78,5</td>
<td>+131,6</td>
<td>+45,6</td>
</tr>
</tbody>
</table>
Voluntary Occupational Welfare in Sweden – main features

Voluntary occupational welfare is **markedly present in**
- work-related insurance issues
- work & family life reconciliation
- pensions

Less in health issues.
# Development of VOW in figures

<table>
<thead>
<tr>
<th>Year</th>
<th>Per head (USD)</th>
<th>% of total</th>
<th>Average</th>
<th>Soc. exp.</th>
<th>% of total</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>308</td>
<td>3,9</td>
<td>8</td>
<td>372</td>
<td>6,7</td>
<td>8</td>
</tr>
<tr>
<td>2009</td>
<td>931</td>
<td>8,5</td>
<td>7</td>
<td>591</td>
<td>6,8</td>
<td></td>
</tr>
</tbody>
</table>
Voluntary Occupational Welfare in Sweden - AFA insurance

- Owned by the social partners (3 comp.)
- Financial support in the event of incapacity to work due to sickness, work injury, shortage of work, death and parental leave.
- Terms based on collective agreements.
- More than 4 million insured (90%)
Voluntary Occupational Welfare in Sweden - Health

- Supplementary wage compensation after 15 days (private employees), or 90 days (public employees), in most cases 10% on top of statutory 80%.
Voluntary Occupational Welfare in Sweden

Family reconciliation

- Low rate of child care and domestic support from employers
- 10% extra parental leave benefit in most collective agreements
- Trends – more flexible working hours, increased parental benefits, more men having parental leave.
Voluntary Occupational Welfare in Sweden – Training

- Declining numbers and cost since 2006
- More women than men (47% - 41%)
- The higher education, the more training
  55% post-secondary education
  40% upper secondary education
  23% primary and lower secondary education
Voluntary Occupational Welfare in Sweden

Training by trade union

<table>
<thead>
<tr>
<th></th>
<th>SACO</th>
<th>TCO</th>
<th>LO</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>66.0</td>
<td>63.0</td>
<td>42.0</td>
</tr>
<tr>
<td>2008</td>
<td>66.0</td>
<td>59.0</td>
<td>42.0</td>
</tr>
<tr>
<td>2010</td>
<td>62.0</td>
<td>58.0</td>
<td>36.0</td>
</tr>
</tbody>
</table>
Transition agreements

• Foundations financed by the employers
• Financial compensation that tops up the unemployment benefits for a period.
• Personalized assistance including counseling, coaching, training in job search and financial assistance to attend training, an internship or move to where the job is located.
• Support to employers and trade unions.
• Coverage: more than 3 million employees.
Motivations for VOW

Trade unions
• General improved conditions
• Motivate membership
• Argument for recruitment

Employers
• Ensure wellbeing, competence and productivity
• Recruit and retain qualified staff.
Future prospects

• Erosion of the health insurance
• Privatization of the public sector
Pros & cons – Swedish case study

+ Well documented history of working conditions (in most cases)
+ Reliable statistics (in most cases)

- Limited access to local agreements
- Low response rate on survey
Many thanks for your attention!