



Ministry of Health and Social Affairs

Social protection and social security

The national old age pension system is part of the Swedish social insurance system. It covers everyone who has worked and lived in Sweden. The benefits have a legislative foundation. The core of the system is the income-based pension which is the principal means of support for most pensioners. The income-based pension is a contributory benefit, it is paid out to everyone who has paid income tax in Sweden and thereby earned their pension entitlement. If necessary, the income-based pension is supplemented by guarantee pension, a benefit offering basic cover for those with low or no income-based pension. Around 80 percent of those who receive guarantee pension are women. Guarantee pension is based on how many years an individual has lived in Sweden. To be entitled to full guarantee pension, 40 years of residency in Sweden is required.

The basic cover for old-age pensioners also include housing supplement and maintenance support for the elderly. Maintenance support for the elderly is the ultimate safety net, it is intended to guarantee a reasonable living standard for everyone over the age of 65 years. Those who may be eligible for maintenance support are mainly pensioners with no earned pension and no guarantee pension (due to a short period of residence in Sweden).

Income-based pension, guarantee pension, housing supplement and maintenance support for the elderly are supposed to secure an adequate standard of living for older persons. The benefits are administered by The Swedish Pensions Agency (Pensionsmyndigheten). Due to increasing life expectancy, measures are currently being taken to secure the adequacy of pensions. The government is planning to make improvements in the basic

cover benefits, and to raise the retirement age to secure adequate income based pensions.

The Swedish Pensions Agency is responsible for providing adequate and accessible information about the pension system. The Pensions Agency provides information about the pension system in a variety of languages. The information is provided digitally, by telephone, and through service offices which are located in most Swedish cities. Every year the Pensions Agency send a letter with information about current pension entitlements to everyone who works in Sweden. When legal framework is designed and implemented the government considers the viewpoint of, for example, the Pensions Agency and PRO (The Swedish National Pensioners' Organisation), which is the largest membership organization for pensioners and a strong voice in the Swedish society. The PRO and five other pensioners' organizations are parts of a national pensioners' committee in which the responsible minister on a regular basis meets the organizations that represent elderly people.

Since the pension system is based on individual income, the income gap between women and men needs to be addressed. The Swedish government is analyzing measures that can be taken to reduce this inequality. The pension gap is reduced by, for example, improving the basic cover benefits for pensioners, which is currently being done in Sweden.

The Swedish National Audit Office audits all governmental authorities in Sweden, including the pension system and The Swedish Pensions Agency. The National Audit Office carry out both performance- and financial audits. The Swedish Social Insurance Inspectorate, a supervisory agency for the social insurance system, also reviews the pension system and its efficiency.

An elderly person who is not satisfied with a decision made by the Swedish Pensions Agency is able to appeal. It is made to an administrative court, which deals with disputes between private individuals and authorities. A complaint to the Parliamentary Ombudsmen (JO) can also be made by a person who feels that she or he has been treated wrongly or unjustly by a public authority or an official employed. The Parliamentary Ombudsmen are appointed by the Swedish Parliament (Riksdag) to ensure that public authorities and their staff comply with the laws and other statutes governing their actions.