



European Minimum Income Network country report Sweden

Analysis and Road Map for Adequate and Accessible
Minimum Income Schemes in EU Member States

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EMIN
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1. Objectives of the reports

Based on the experience of developing the reports in 5 identified countries, reports will be produced in 26 remaining countries (all EU Member States plus Serbia, Iceland, FYROM and Norway). To that aim, a simplified template has been produced, used in this report.

The reports will build on existing research and analysis to produce a national report on the current state of play on minimum income schemes in terms of adequacy, coverage and take-up in their country. The reports will build in particular on the 2009 reports of the national independent experts on social inclusion (Halleröd 2009) and the 2012 reports on active inclusion of the EU Network (Halleröd 2013), and on recent MISSCEO and MISSOC data. All sources will be filed in basecamp. The reports will also identify obstacles related to adequacy, coverage and take-up of minimum income schemes. Consensus will be sought with relevant actors in order to identify initial practical steps towards progressive realisation of adequate and accessible minimum income schemes in Member States. The identification of relevant steps to be taken should be a key outcome of the dialogue that should take part with the relevant stakeholders needed to produce this report. The reports will also be used to identify common trends and prepare the ground for the European follow up in terms of proposals on common EU definitions, criteria and possible next steps for further cooperation on the theme at EU level.

Project definition

For the purpose of the reports, *minimum income schemes are defined as essentially income support schemes which provide a safety net for those who cannot work or access a decent job and are not eligible for social insurance payments or those whose entitlements to these have expired.* They are last resort schemes which are intended to ensure a minimum standard of living for individuals and their dependents when they have no other means of financial support. In case several minimum income schemes for different groups coexist in a country, priority shall be given to minimum income schemes or the population at working age. In Sweden, the minimum income is social assistance which is the society's last safety net and is aimed for those who can't support themselves in other ways. It should be emphasized that there are benefits and allowances that are at the same level with social assistance, such as assistance made by the refugee reception¹, sickness insurance and unemployment benefits (for the latter two see section 1.6 and section 2.1).

Methodology

The methodology to prepare the reports involves two approaches:

1. Desk research and use of secondary sources, especially for sections 1 and 2, and
2. Interviews with relevant partners, especially for sections 3 and 4.

¹ The Social Insurance pays the introduction benefit to newcomers who have a residence permit as a refugee, quota refugee or subsidiary protection. Moreover, the persons should be at least 20 years but not over 65 years, and have an establishment plan and participate in the establishment efforts, decisions made by the employment service. If a person participates full time in an introduction plan, the establishment allowance is 308 SEK (€36) per day, five days a week. The establish allowance gradually falling if the person participates less; at 75 percent, the person receive 231 SEK (€27) per day, at 50 percent, the person receive 154 SEK (€18) per day and at 25 percent, the person 77 SEK (€9) per day. If the person has children who are less than 20 and living at home, the person also can get an add-establishment allowance (which also decreases depending on the degree of participation). Maximum amount for add-establishment allowance is 4500 SEK (€525) kronor and is dependent on the number of children, their ages and whether maintenance is achieved. Maximum amount of housing allowance is 3900 SEK (€455). Parental benefits cannot, however, be obtained when the newcomers get introduction benefit. Although housing allowance may be obtained if the new arrivals live alone in their own homes or have children staying with them sometimes. The housing allowance also decreases gradually depending on the degree of participation in the establishment plan. Housing allowance is the same as the rent minus 1 800 SEK (€210). Maximum amount of house allowance is however 3900 SEK (€455). If housing assistance is received, the housing allowance is with a corresponding amount.

The relevant stakeholders should include the relevant public authorities, service providers, social partners, NGOs, policy makers at different levels, and include the involvement of people living on minimum income or who benefit from minimum income support. Nine persons have been interviewed in this report. Those are:

Anna Angelin, Researcher in social work, School of Social Work, Lund University

Åke Bergmark, Researcher in social work, Department of Social Work, Stockholm University

Håkan Svärdman, Welfare analyst, Folksam insurance company

Kjell Rautio, Welfare investigator, The Swedish Trade Union Confederation (LO)²

Ann-Marie Wulfstrand-Byhlin, Verdandi (NGO)

Ywonne Eklund, Methodological support within open social work, The Salvation Army

Marika Markovits, Directorate, Stockholm City Mission

Brita Rönnqvist, Head of Unit, Farsta Work Office, City of Stockholm

Gunnar Anderzon, Investigator, Swedish Association of Local Authorities and Regions (SALAR)³

Some of the interviews were conducted face to face, while others were conducted by telephone. A standardized interview guide was used in all the reports (see Annex1). All interviews were transcribed.

² LO is the central organisation for affiliates which organise workers within both the private and the public sectors. LO is primarily an organization for co-ordination, research, signing labor market insurance schemes and creating public opinion at central and regional levels. Wage bargaining, international activities, trade union education, children's and young people's education, equality of sexes and social security are some of the areas for which LO is responsible for coordinating.

³ SALAR is an employers' organization and an organization that represents and advocates all of Sweden's municipalities, county councils and regions. The mission of SALAR is to provide municipalities, county councils and regions with better conditions for local and regional self-government. The vision is to develop the welfare system and its services.

2. Panorama: short description of minimum income scheme(s)

2.1 General overview

The Swedish welfare state is, in essence, individualistic and almost every single transfer, taxes and benefits are linked to the individual, not to the household. Social assistance is one of the few and the most important exception from this. In relation to minimum incomes, social assistance is the only benefit in Sweden that can be looked as such income. Halleröd (2009) concludes that the social assistance norm guarantees an income that is approximately equivalent to 60 per cent of the median income, i.e. the definition of poverty used by the EU. In Sweden, the proportion of the population with an income below 60 percent of median income has increased in recent years (Statistics Sweden 2014). In 2008 there was around 12 per cent of the population who had an income below the risk of poverty. Three years later, the proportion was 14 per cent. Furthermore, social assistance is a form of last resort assistance and is aimed for those who can't support themselves in other ways. Social assistance is regulated via the Social Service Act and administered by the 290 municipalities that exist in Sweden. According to the Social Service Act, the municipalities has the ultimate responsibility that the individuals in the community get the support and help they need. Further, the Social Service Act states that everyone should be guaranteed a reasonable standard of living. Neither the text of the law or legal preparatory work defines the concept of reasonable standard of living closer. What is meant by reasonable standard of living cannot be fixed but must be assessed, among others, based on the time and conditions under which the person lives (Government Bill 1979/80: 1p186). Social assistance is given when a household (a person or family) is temporarily (for a shorter or longer period) without sufficient means to meet the necessary costs of living. Entitlement is given to everyone assessed as in need of the support. The amount depends on the person's needs.

2.2 Eligibility conditions

The conditions to obtain minimum income are in principle an individual right. The situation of the household (married or unmarried couples with minor children) is considered as a whole, as long as the parents have the responsibility to support their children. When the children reach the age of 18 or, if they participate in secondary schooling, until they reached 21, parents have no supply obligation, instead the children are then regarded as a separate household. This means both that a child who is 21 years old and living in the parents' home may be eligible social assistance, regardless of parental income, and that an adult child's income is not counted if the parents applying for social assistance even though they live together.

As a general rule for the means test, all real property, regardless of the nature and the origin, is taken into account. Sale of assets may be required before social assistance is granted. For instance, under certain conditions, persons may have to sell their house and move to a less costly living. However, the main principle is that if the need of assistance is temporarily, the benefit can be paid out without sale of assets, with a view to stimulating their labour market attachment, for example if someone needs his/her car to get to work. Additionally, incomes of young people of school age, earned during vacation, shall not be taken into account when assessing their need of social assistance.

2.3 Amounts

Regarding the amount of social assistance, not all costs are covered by the national social assistance norm. Those items that are not part of the norm are: housing costs, energy, travel expenses related to work, home insurance and professional fees. All of these costs are added to the social assistance norm, provided if they are considered reasonable. Moreover, there are additional costs that may be covered by social assistance, such as health care, dental care and the purchase of eyeglasses.

The amounts and cost included in the social assistance norm, and that is dependent of the household composition, are as follows: food, clothing and footwear, play and leisure, disposable articles, health and hygiene, daily newspaper, telephone and television fee (in certain cases it is possible to deviate from these amounts). It should also be added that some municipalities permit costs for the internet connection, as school, job agency etc. is

fully computerized. Monthly maximum amounts (excluding other benefits that are not included in the social assistance norm) are:

- Single person: SEK 2,950 (€344)
- Couple: SEK 5,320 (€621)
- Children:
 - 0 - 1 year SEK 1,740 (€203)
 - 1 - 2 years SEK 1,980 (€231)
 - 3 years SEK 1,730 (€202)
 - 4 - 6 years SEK 1,980 (€231)
 - 7 -10 years SEK 2,410 (€281)
 - 11 -14 years SEK 2,840 (€331)
 - 15 -18 years SEK 3,250 (€379)
 - 19-20 years SEK 3,280 (€383)

For common expenditures in the households a special amount is added depending on the size of the household (in certain cases it is possible to deviate from these amounts):

- 1 person: SEK 930 (€109)
- 2 persons: SEK 1,040 (€121)
- 3 persons: SEK 1,310 (€153)
- 4 persons: SEK 1,490 (€174)
- 5 persons: SEK 1,710 (€200)
- 6 persons: SEK 1,950 (€228)
- 7 persons: SEK 2,120 (€247)

Case examples:

- Single person: SEK 3,880 (€453)
- Couple without children: SEK 6,360 (€742)
- Couple with 1 child (10 years): SEK 9,040 (€1,055)
- Couple with 2 children (8, 12 years): SEK 12,060 (€1,407)
- Couple with 3 children (8/10/12 years): SEK 14,690 (€1,714)
- Single parent, 1 child (10 years): SEK 6,400 (€747)
- Single parent, 2 children (8, 10 years): SEK 9,080 (€1,059)

On top of the above amounts, support can also be provided for reasonable expenditures on housing, domestic electricity supply, journeys to and from work, household insurance, and membership of a trade union and an unemployment insurance fund.

Uprating: For the amounts mentioned above, the Government decides on the amount based on calculations from the Swedish Consumer Agency (Konsumentverket) and on the consumer price index. For other expenditures this is not the case; the municipalities pay the actual cost provided it is reasonable.

2.4 Time duration

There are no time limits concerning the minimum income scheme.

2.5 Conditionality

Assessment:

The social welfare officer of the municipality evaluates the claim and makes a social investigation. The assessment is based on a financial investigation of the person's assets and incomes. The social welfare officer also investigates how the person can be self-supporting. The decision should be made within a "decent time frame" but can vary significantly as well as the waiting time for assessment.

Readiness to work and training:

As stated, it is the municipality that has an extensive responsibility for those who reside in the municipality to receive the support and help they need. But everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work. Put it in another way, in order to receive social assistance for an able-bodied person, he or she can only get social assistance when working but have insufficient income or whether an unemployed person actively looking for work.

There are many labour market measures that the recipient must participate in to receive the assistance. The recipients have also access to the public employment service. Since the introduction of the Social Service Act in 1982 there have been a number of adjustments concerning eligibility criteria and especially the reformation of the Social Service Act in 1998 meant that stricter eligibility criteria, especially for young persons (< 25 years of age), were implemented. Unemployed recipients have to actively search for a job and/or participate in assigned labour market programs, to be eligible to receive social assistance. Refusing to accept a job also means that social assistance will be withdrawn or limited.

2.6 Link with other social benefits

As mentioned, the Swedish welfare state is, in essence, individualistic and almost every single transfer, taxes and benefits are linked to the individual, not to the household, except social assistance. But how is the link between social assistance and other social benefits? Simplified, social assistance is granted if the other incomes are not sufficient for necessary living expenses. The basic idea is that health insurances, unemployment insurances, parental benefits, pensions etc. shall guarantee everybody an adequate income without being dependent of social assistance, which in principle should be temporary and a last resort for those who cannot support themselves in other ways.

For example, if a household consists of a single adult who earns less than the social assistance norm and fulfils the eligibility criteria, he or she has the right to social assistance. It does not matter if the incomes come, if existing at all, from wage labour or transfers, they will be deducted from the social assistance. It should be emphasized that from 1 July 2013, a change has been made in the Social Services Act. A special calculation rule for income from employment (job stimulus) has been introduced. The purpose of the job stimulus is that it should pay to take a job or increase their working while receiving social assistance. The rule takes into account any income in the examination of social assistance but job stimulus means that the social welfare committee shall make exceptions to this principle. (Proposition 2012/13: 94 Job Stimulus within the financial assistance p 19-20). The Job Stimulus is addressed to individuals who have the ability to work. It is designed as a special calculation rule, which 25 percent of the net income from employment under certain circumstances, should not be taken into account when considering social assistance. (Prop. 2012/13: 94 p 20). The Job Stimulus is personal and does not take the whole household into account. If the household is entitled to social assistance, the Job stimulus is for the person in the household who meets the criteria for Job stimulus (Proposition 2012/13: 94 p 27).

The basic principle does not change, regardless of how the household looks. Incomes from eg. unemployment benefits sickness insurance etc. for a single mother is in no way affected by the fact that she has two children less than 18 year. Neither is her tax burden. The only thing that will happen is that she will receive, on the same terms as everyone else, child allowance. The children will also receive either direct support from the father or maintenance support via the Social Insurance Office. If the single mother applies for social assistance, the household's total income is related to the norm of social assistance. However there are exceptions, children's income from work, for example during school breaks, are excluded from the calculation of the household income as mentioned above.

There are a number of other type of benefits that are linked to means tests, for example housing allowance for young people between 18-24 years about to establish an independent household and for older people 65 years and older. There are also special pension arrangements for older people with low incomes that are aimed at guaranteeing an adequate income and thereby lifting them above the threshold for social assistance. But these benefits do not mean that a person in principle cannot get social assistance if needed, for example in case of extra expenditures.

3. Link between the right to social integration and the active inclusion strategy

3.1 Inclusive labour markets

The strategy active inclusion by the European Commission consists of three corner stones. Besides minimum incomes the strategy contains inclusive labor markets and access to quality services. The goal with inclusive labor markets is to encourage individualized approaches to labor market integration.

The Swedish welfare state, including taxation policies, is based on the idea of activation. The main strategy to prevent poverty is to secure that people have a job and thereby become self-supported. Halleröd (2009) also argues that the Swedish welfare State model often is interpreted as if every Swede is covered by some income protection. This is not true because the model has always been based on labor market participation and people have to qualify via work in order to be covered by the general income protection system. Regarding the idea of activation, this was emphasized even more by the reforms implemented, especially since 2007. To allow such an idea and strategy, efforts have been made to increase cooperation between different public instances; health care, social insurance and especially employment services. In practice this means that stricter rules regarding, e.g. for social assistance recipients to look for work and accept job offers. Regarding youngsters, a central goal is to prevent them to turn into passive recipients of public support. According to the report in active inclusion in 2012 (Halleröd 2013) the efforts of activation can be summarized as follow:

Job tax deduction, which means that income from job, is taxed significantly lower than other types of incomes, e.g. sickness insurance, unemployment benefits and pensions which are not affected by the job tax deduction. Furthermore, the job tax deduction is a main activation measure and according to the government it aims to increase the incentives to work.

Eligibility criteria applied in the income maintenance (social insurance) system has become stricter. This affects mainly unemployment benefits, sickness insurances and early retirement. In order to receive unemployment benefit the unemployed must look for jobs in the whole labor market, they cannot restrict their search activity or acceptance of job offer within their profession or jobs in a certain geographic area. The right to sickness benefit is not anymore based on a diagnosis; it is a strict evaluation of work ability. Furthermore, the early retirement system has been reformed and is now a part of the sickness insurance system (not the pension system) and renamed to sickness and activation benefit. It is no longer a permanent benefit. The ability to return to the labor market is tested regularly.

Strict deadlines and time limits have been introduced in both sickness benefit and unemployment benefits. In case of absence of work ability sickness benefit can be received for a period of 90 days. After those days sickness benefit is tested, if there is any type of work tasks that can be done at the person's current employer. After 180 days it is tested if the health situation allows for any type of job accessible at the regular labor market. Thus, at this stage a person is not only expected to change job/tasks but also employer. The strategy is to limit access to sickness benefit and force people to utilize, or perhaps better activate, whatever work ability they have.

Regarding the unemployment benefit system, strict timelines have been implemented. This applies to both unemployment insurance and the supplemental alpha fund (if the person is not a member of the unemployment insurance) as for allowance under what is called Job and development guarantee. Unemployed can get allowance from the unemployment insurance or alpha fund for 300 days (five days per week). The highest amount from the unemployment insurance is 680 SEK (€79) per day and from alpha fund it is 320 SEK (€37) per day. If the unemployed have children less than 18 years, the period is extended with 150 days. How much a person gets depends on how much the person earned and worked before the time of unemployment. When it comes to the Job

and development guarantee, registered unemployed are during the first 150 days in a phase 1, getting support, and job coaching. After those days they are transferred into phase 2 and a program that involves job training and work experience activities located at workplaces. After 450 days people approach the end station, phase 3.⁴ The unemployed is allocated a workplace and is supposed to carry out work but without competing with the regular labor market. Nowadays, the unemployed who are in phase 3 can both practice at workplaces and participate in the public employment service programs. Again the basic idea is to promote activation and prevent passive receipt of unemployment benefit. Furthermore, it should be noted that activity support, i.e. level of amounts is reduced the more days the unemployed receives allowance. When people are in phase 3 and in a program, i.e. placed in work, they don't get a salary because no employment contract exists. For those who qualify for unemployment insurance the activity support is calculated and based on what the person would have received with this type of insurance. As described above, the amounts are between 320-680 SEK (€37-79) per day if the person participates in a program full time. The amounts are very close to the amounts of social assistance. However people, who do not qualify for the unemployment insurance, receive activity support at 223 SEK (€26) per day, if they participate in a program full time they also have to apply for social assistance. However, not all municipalities accept phase 3 as a condition to get social assistance, because phase 3 is not a practice or skills enhancement activity leading to self-sufficiency, which the Social Service Act prescribes as a basis to claim social assistance. Additionally, phase 3 doesn't make a qualification for unemployment insurance or pension. There has been heavy criticism, especially that phase 3 does not deliver activities that provide the unemployed with skills that makes them more competitive at regular labor market and about its quality with regard to lack of content and direction. The ones, who do not pass the eligibility criteria for unemployment insurance, are after 450 days in unemployment not covered by the insurance anymore. The consequence is then to apply for social assistance. It should also be noted that there is no end date for phase 3. The unemployed can practically be in this phase until retirement.

Furthermore the income ceiling i.e., the maximum benefit in the social insurance system, have been kept more or less constant over time. At same time the average income increase in Sweden has been substantial. In case of sick leave and unemployment, this means that many people experiencing a relative income lost. Moreover the national norm for social assistance only increased marginally since the 80's. Hence, the gap between income from social assistance and income from work has increased dramatically. The stock of social assistance recipients are to a large degree made up of young people, immigrants and of people far away from the labor market. Statistics also shows that a large share, about one third, of the recipients of social assistance have health problems that often include mental and emotional conditions.

A conclusion that is highlighted in the report on the active inclusion in 2012 (Halleröd 2013) is that the current policy continues to deepen the economic divide between those who are fully integrated in the labor market and those who are excluded from the labor market. The goal to encourage individualized approaches to labor market integration from the perspective of the strategy active inclusion and the corner stone inclusive labor markets has according to the report neither strengthened or weakened, but is still the same. Instead the strategy has developed different activations measures, as described above, which presses the unemployed into jobs. An increased poverty risk is seen among those that in one way or another stands outside the labor market. People that are fully integrated on the labor market have increased their incomes since the mid-90s, while the income security systems have been kept more or less intact when it comes to benefits. In Sweden it is first and foremost a national policy agenda that is implemented and not EU-policies. Activation mainly focuses on making work pay and limit access to alternative support sources. This agenda is driven by ideological beliefs and is not a consequence of the economic crisis in Europe. However, the outcome in terms of unemployment and

⁴ The official name of phase 3 is nowadays the job- and development guarantee.

poverty is of course affected by the crisis. For example, Halleröd (2009) argues that the number of recipients of social assistance increased dramatically during the deep crisis in the 1990s, not at least for youngsters and immigrants. According to him there is an obvious risk, especially since eligibility criteria related to unemployment insurance, sickness insurance and early retirement has been tightened, that we will see the same development during the current crisis. According to Statistics Sweden (2013) recent data shows that the poverty rate among unemployed, people with sickness and pre-time pensioners tripled between 2004 and 2012. Sweden has compared to many EU-countries a favorable economic situation and development despite the European crisis. Looking at the overall employment rate the policy seems fairly successful although the average employment rate in the age interval 20-64 is 80 per cent. However there is failure with decreasing unemployment. The most serious flaw in the current policy is that the Government seems to believe that everyone can, if given enough support and coaching, find an employment (or self-employment). Hence, the Government does not have an integrated policy about how to provide a decent living, including decent incomes, for people that are unable to support themselves via the labor market. There is also no discussion of social effects of increasing gaps.

3.2 Access to quality services

Yet another corner stone in the EU-commission strategy active inclusion are people's right and access to quality services, especially regarding availability, quality and affordable. Poverty is thus not only about money but also about access to social services with good quality and at reasonable prices in areas such as housing, education, childcare, and health care etc.

These areas are closely interlinked and are important when it comes to helping people get closer to the labor market. For people who can't work, the availability of a good service and to reasonable prices gives them opportunities both in dignity as to be able to participate in the society.

According the report on active inclusion 2012 (Halleröd 2013) it's not possible to make a comprehensive assessment of all kind of services provided, its availability, quality and prices. The conclusion from the report, however, is that this goal has neither been strengthened nor weakened, but still remains the same since 2008.

4. Identification of obstacles to the implementation of adequate minimum income schemes

In this chapter I describe the identification of barriers to implementation of adequate systems of minimum income based on the interviews conducted. The focus is on the question, if social assistance is adequate to secure a decent life for those who need it. If not, what are the obstacles? What suggestions for improvement are expressed, in general and/or for specific groups?

4.1 Adequacy and uprating

Regarding adequacy, namely which level of social assistance is sufficient to live a life in dignity and/or have a reasonable standard of living; there is almost a consensus of the interviewees. All, with the exception of one person, have the view that the current social assistance level is too low to live a dignified life and/or have a reasonable standard of living. This is a view which also several reports and studies show. Both researchers, Åke Bergmark and Anna Angelin, tell about how the level social assistance has been undermined by reference to existing research. In an article by Bergmark (2014) he reveals that the idea of social assistance level was that this would not only be revalued in accordance with the price level, but also follows the general standards development in Sweden. This would be secured by political decisions. This has not happened in 30 years since the Social Service Act was introduced, and has led to the gap widened between people's income and what one can get in social assistance. A reasonable standard of living is based on the assumption that one should have a standard that does not deviate too much. The discrepancy has become larger and thus the fairness also declined. That the gap has increased also depends that the number of items included in social assistance was reduced when the national social assistance norm was introduced. During 1997-1998, the number of items was reduced from ten to six. The idea of the items that was lifted out, and which previously was included in the norm recommended by the National Board of Health and Welfare, was that the municipalities themselves would decide over them based on the applicant's needs. However, this has not taken place, but instead the norm is counted and based on the reduced number of items and only when extraordinary occasions take place the deleted items is submitted. Additionally, the increased gap between earned income and the level of social assistance can also be explained by the fact that today there is a much greater restraint over time. The tendency to reject applications has increased while the generosity has decreased, i.e., how much is social assistance is given. Åke Bergmark, researcher in social work, explains: «municipalities have looked closely at what costs they can save. Older people have some sort of priority, because they have been building the society and thus be regarded as worthy recipients. Children and Youth is also an area that they are reluctant to save on. However, if one should single out any group where there are unworthy recipients, it is among social assistance recipients who fall into the lowest priority level”.

That the current level of social assistance is a problem in relation to those who are long term social assistance recipients is also stipulated by the interviewees working in the voluntary sector. The level of social assistance is adapted to survive for a short period, be able to pay the most basic things and do not allow additional costs, such as at Christmas and other holidays and unforeseen expenses, such as dental care, eyeglasses, etc. Additionally the interviewees from NGOs raises, children in households on social assistance, especially with the low level of social assistance that exists today. Children are those who are the worst affected.

Another problem that arises in the interview material is other assets, particularly if the person who applies for social assistance owns his or her apartment. Assets, for example, cash shall according to the regulations generally be used before a person is eligible social assistance. However, as regards the ownership of an apartment, not least in Stockholm where housing market is characterized by remodeling and few rental apartments, both Brita Rönqvist, Head of unit at Farsta Work Office and the respondents from the voluntary sector, take this as an example of where it always should be an assessment. A housing relocation is a break-up of families with children and there is also a risk that it will lead to homelessness. According to the interviewees there should be a reasonable

time to sell the apartment and there also a need to find a system to pay these kind of living costs, i.e. monthly rate and home loan mortgage. Brita Rönqvist emphasizes that the social services should pay the accommodation cost, equivalent to what a rental apartment would cost in the same neighborhood. According to Ywonne Eklund, Method supporter of the Salvation Army, it also occurs that people are forced to sell their apartment and subsequently received a tenancy of more expensive housing costs. Marika Markovits, director of the Stockholm City Mission, also believes that if there are children in the household, the family should not necessarily have to move, unless the apartment is very large in relation to the number of household members.

Regarding which criteria to use to determine what constitutes an adequate level of social assistance in order to live a dignified life and/or have a reasonable standard of living emerges several proposals. Likewise, which mechanisms should be used to ensure that social assistance keeps in line with inflation (rise/fall), prices and wages? Many proposals are in line with current criteria, while others differ. Overall, the respondents are of the view that the social assistance norm should be indexed and also should be calculated with other increases in the society; consumer price index (CPI), and the wage index. That social assistance should be linked to and following wage levels are considered by many as self-evident. Likewise, several highlights that this should apply to all systems of benefits and allowances in the society, they should have the same design. Åke Bergmark, researcher in social work, highlights that the level of social assistance should be linked to GDP growth or to some kind of average consumption level. Håkan Svärdman, welfare analyst at Folksam insurance company, says that it is unfortunate with several different levels on assistance and benefits depending on whether the persons receiving social assistance, sickness benefits, unemployment or retirement. He says: "Those who enter the social services office is deemed to have an equitable level, and those that enter the social insurance or pension authority has an equitable level slightly higher despite being unable to work for various reasons. There should be a common national level for all these basic benefits and for people who are unable to work for whatever reason, that causes the individual to have a reasonably decent life. There should be a common minimum standard of living for all, regardless of the cause." He also thinks that this is an implied moral incentive, i.e. that disease is a worthier purpose than social circumstances. His basic position is that the social services should only work with people who have social problems and the county council with people who are sick, for example, abuse and somatic disorders. Unemployed, without social problems should not have anything to do with the social services, but is there today because of shortcomings in other systems of benefits and allowances. Kjell Ratio, welfare investigator at LO, has the view that our moral foundation should be a criterion. Moreover, he maintains that the criteria should vary and be dependent on the societal development. For example, he highlights that if one is to be an active member of the society today, one must have access to computer and internet. This is something that he believes could be included as a criterion, especially in those households which include children. Researcher Anna Angelin also emphasizes that one should use reference budgets to determine what constitutes a sufficient social assistance level. Marika Markovits, director of the Stockholm City Mission shares this idea. Reference Budgets can in this context be briefly described as a criterion and a method used to measure and determines the social assistance level necessary to have a reasonable standard of living. Anna Angelin is also of the view that it is difficult to establish a general level, because of the different living situation people are in and advocates for a more relative level.

4.2 Coverage and Take Up

Regarding social assistance and its coverage, i.e. if it covers all people in need and if there are certain groups excluded there is a consensus in the interviewees. They are of the view that social assistance does not cover all people in need, such as people who hides from authorities, people who do not have residence permits, people who have any kind of assets, people which live on the margins, people who are located on the borderline of eligibility or people who failed to qualify themselves into the unemployment insurance fund. In addition, persons can be excluded because they do not have the ability to absorb information which may be due to e.g. language problems, poor talent, non- diagnosed mental disabilities and mental illness in general. Marika Markovits,

director of the Stockholm City Mission, also highlights that there may be a problem between household members, which means that they are excluded from social assistance. She says "it can be about whom you are living with. Do you have a partner who has an income but are perhaps not all that nice to you, who do not share money with you, and then it's not income support for you. So there are a number of situations where it actually creates a greater vulnerability of the family, women or men who cannot get income support." In addition, Marika Markovits have the opinion that an application for social assistance is «preceded by a pretty great anguish and problems, once you apply and then you get turned down. ... Among our participants there are many who feel that their contact with social services has not been good, so they think it is not an idea to contact them." Similar reasoning about individuals who do not want to apply is highlighted by Gunnar Anderzon, investigator at SALAR.

One problem raised by Åke Bergmark, researcher in social work, in relation to social assistance and its coverage is the restraint that exist with social assistance, i.e. that the propensity to reject applications has increased and that generosity, i.e. how much that is given in social assistance has declined in Sweden. This probably leads to the fact that people who should have social assistance do not receive the level they need or do not get any assistance at all. This problem is also put forward by Marika Markovits, director of the Stockholm City Mission. She says that "it is very many who apply but is rejected." In addition, says Åke Bergmark that «a movement in time is that it might increase the requirements for those seeking social assistance in various ways, that they should be involved in activation programs etc. and this is paired with sanctions, i.e. if you do not, the assistance is reduced or is completely finished." Demands for social assistance, i.e. to seek work, attend activities etc. are something that emerges in all the interviews. In the interviews, there is also a consensus that there are people who are eligible for social assistance but who do not apply for and use their rights for several reasons. One reason is the requirements and considerations that associated with social assistance but also former and negative experiences of contact with social services, feelings of shame and/or stigma etc.

Several interviewees highlight that for many of the people they encounter in their work, they find it too heavy and intrusive to apply for social assistance. Ann-Marie Wulfstrand-Byhlin from Verdandi says: «you experience it as a humiliation, it is questioned, and there are several control functions, you must show bank statements each month, where you see that you have been to Systembolaget⁵. Then we have an account of the applicant's entire life and it is seen as very offensive. You do not want to apply for social assistance. You feel you will lose your integrity."

Although feelings of shame associated to social assistance are highlighted. Many argue that even today there are feelings of shame about applying and/or living on social assistance even though it appears to be considered to be more accepted than before. Additionally several interviewees, raises the stigma it might be to apply and to live on social assistance. Marika Markovits, director of the Stockholm City Mission, says: «especially in the younger generation it may be ok to live on social assistance, it is possible to do, but I do not think there is someone going around saying that I am living on social assistance after ten years if they don't live in small subcultures where it is accepted to do so. To live on welfare in a longer extent is still stigmatizing, absolutely, but not when it is viewed as a temporary solution to a temporary problem.

⁵ Systembolaget exists for one reason: to minimize alcohol-related problems by selling alcohol in a responsible way, without profit motive. The first alcohol monopoly ever started in the mid 1800's in Sweden. It worked so well that the model was spread all over the country. In 1955, the local companies were merged to form a single, national Systembolaget company, a concept which still works. Systembolaget has today a nationwide retail network of 426 stores and approximately 500 agents serving smaller communities.

4.3 Obstacles to (re)start working

All the interviewees are of the opinion that there are several mechanisms related to social assistance that undermines people's possibilities to (re)start working.

Mechanisms that undermine people living on social assistance possibilities to (re)start work and which appears in the interviews are that too long periods of participation in labor market programs are in fact counterproductive. For example, Ywonne Eklund, Method supporter at the Salvation Army, says: "even if it is good with labor market programs, that the individual get a sense of community, and need to get up in the morning, there are drawbacks. If you only go in activation programs of various kinds, it is not good in the long run. ... It's not like having a real job, it has to do with dignity and you do not get any more money either." Another mechanism that is raised and in line with the previous one, is the impact for people living on long-term social assistance. Marika Markovits, director of the Stockholm City Mission says: "if you should look for a job today, you have to write your CV and then you have to be able to tell what you have done and it's clear if there is a gap where you have been on social assistance, which is not an advantage. So in that sense it can also be a barrier to getting a job." Another mechanism according to Gunnar Anderzon, investigators at SALAR, is that "if you have social assistance for a long time and choose to live at that level and in the same time that the claims is not obvious, that there is something else you should do from the community, then it can be a quite pleasant but not an acceptable level in order to live your life. There is also a certain heritage in this for generations, from one to the other and then it becomes cemented and then you are on a very dangerous path. But I think that we are not there yet. There are not so many persons on long-term social assistance yet that it gets these effects." A slightly different approach has Anna Angelin, researcher in social work. She says: «social assistance is at such a low level. People want to have a work. It is impossible to live a dignified life on social assistance." Additionally, Åke Bergmark, researcher in social work, studied the so-called lock-in effects of going on social assistance. He says: "I have looked at this together with Olof Bäckman, lock-in effects of social assistance. It is natural to point out the system itself, that there would be details in the system that locks people depending on too little or too many requirements. We tried to study this on the basis of rather sophisticated statistical models to see if there was any such effect. The results showed that there seems to be such an effect and that it could be some kind of psychological interpretation; to live on long-term social assistance destabilize the self-esteem and so on. But this is also the case that if you are seeking employment in a labor market that looks like Sweden today and have been living on long-term social assistance, this is not meritorious in itself. It is not particularly good to show in an interview at a job when searching with 150 others. You will not get selected if you have been living 1.5 years on social assistance."

Another mechanism that is taken up by several interviewees refers to the possibility if it pays for recipients of social assistance to earn income via e.g. an hourly or a temporary job. As revealed, a special calculation rule for income from so-called job stimulus was introduced in the Social Services Act from 1 July 2013. The purpose is that it should pay to take a job or increase their working while receiving social assistance (see previous section 1.6). Two different views on this possibility emerge in the interview material. A first view is exemplified when Marika Markovits, director of the Stockholm City Mission says: "if you are working a few hours and start getting paid for it, there are many that are choosing not to work, because then they do not maintain their social assistance. Now, it has been changed up to a certain level, you have the possibility to keep what you earned up to a certain level, but before it was not like that. I think it's a great change." Another and opposite view has Håkan Svärdman, welfare analyst at Folksam insurance company. He explains: "There are those who talk about that you should increase people's motivations. That the social assistance should not be reduced if you have a very low income, that one should have the right to retain a portion of social assistance. ... I think it's unfortunate, again, it's this, the deserving poor and the non-deserving poor, i.e. the person who can take a job is rewarded by maintaining a small premium of social services because they are so skilled that they are able to work. Then, there are two levels of social assistance, a level for those who can work and a level for those who cannot. I am very critical of this and I do not think it should exist at all. There must be a lowest level

of and that this level should be indisputable. ... Instead we should think how the unemployment insurance system functions. These people have undeniably the ability to work. Then they are partially unemployed and have no social problems in that way. Then it's an unemployment insurance problem and one can ask whether we should have a common base system. You can put this whole reasoning on other benefits and allowances. Should I get higher unemployment insurance and sickness benefits because I work a few extra hours?»

4.4 Social assistance in relation to good labor market measures

Regarding labor market measures where social assistance coupled with good examples for labor market inclusion the interviewees present a series of different examples. This ranges from specific approaches based on empowerment as a way to inclusion on the labour market, coaching combined with work and study, more collaboration with NGOs and interaction between employment, social services and workplaces, social enterprise to broader actions as Work office Stockholm⁶, youth employment⁷ and protected employment⁸.

Åke Bergmark, researcher in social work, also says that "there are not any real evaluations that have been able to establish the effects of that in a good way. We did a study where we looked at this (see Bergmark, Bäckman & Minas, 2013). ... What we did was to study the pattern of duration and length of social assistance periods for all recipients in Sweden during a period of three years. Then you could see the duration of people who live on social assistance in each municipality, and so we set this in relation to how the municipality and their unemployment rate, recent immigrants, tax capacity, all such things that affect the length of the period. ... What we saw were, first, that if you look at activation, it may be a bit different things, but if you looked at everything from easier activation efforts to job search programs where the recipients are taught to write CVs to more ambitious program that invests in education, vocational training etc. the result showed that the municipalities that had a lot of different types of activation efforts and programs had shorter social assistance periods and also those who had more of this ambitious initiative on training and advanced vocational training. Cooperation with job unemployment agency had very great significance. Municipalities that had long social assistance periods often had major disruptions between what is good or normal in comparison with municipalities that had shorter periods".

4.5 Monitoring, reporting and follow-up

As for monitoring, reporting and follow-up of social assistance, all interviewees agreed that there should be some form of control. How this should be, differs partially between all the interviewees. Additionally several of the interviewees problematize that social assistance is conditional, i.e. the requirements and considerations there are to receive social assistance.

⁶ Work Office Stockholm started in 2008 and the aim was to strengthen the city's efforts to get more unemployed people in to work and thus reduce the city's costs for social assistance. By Work Office Stockholm has a common entrance created the city's various resources for labor market operations. The mission is solely to help social assistance recipients to find work or to begin studies. In order to be enrolled in Work Office the person must live on social assistance and be a job seeker at the employment office. On the Work Office the unemployed gets a personal coach and together they set up a job plan. Moreover, the person is assigned a matcher that has contact with various employers and that help the person to find a suitable job or internship. During the process, the interaction can also be done with the IT teachers and guidance counselors at the Work Office.

⁷ Youth Employment is aimed mostly at young people aged 18-25 years and the purpose is to give young job-seekers work experience and references that strengthen their ability to work in the regular labor market.

⁸ Sheltered employment at a public employer aims to give people with reduced work due to disability employment opportunities. Employment is tailored to the person's particular needs and will eventually lead to the person getting a regular job.

Marika Markovits, director of the Stockholm City Mission, problematize that the social assistance must be applied for each month. Although she is of the opinion that there may be an "ethical and moral good thing that actually the recipient shows him- or herself... that there is a kind of responsibility, to give money and to also receive something when you do it", she believes that it is not as it occurs in practice. She says: "but it is not so in the spirit it is carried out but I think many people feel that you have to go there and our users they have very hard to fit the times, having the right papers with them which makes these monthly reports being an obstacle."

Anna Angelin, researcher in social work, also emphasize results from her own and other research, where it is found that social assistance recipients often perceive the monitoring and reporting that takes place in connection with applying for social assistance as a strongly negative. She says: "Many of the interviewed recipients feel that it is assumed that they are lying and when combined with the stigma that follows social assistance recipients it will be very negative for the individual." The interview recipients have the view that supervision and control itself contributes to and is part of the stigma that exists around seeking to access social assistance (see previous section 3.2). Further, she says that "people I've interviewed talk about the repressive elements and monitoring. They experience that those are strongly negative, as well as the ideas that exist and that you should show the receipts. It is of course reasonable that recipients of social assistance should have to show certain basic things. That the individual does not have significant assets, that is pretty easy to see. But generally speaking, going into in a very detail way, there are those individuals who express that this happens. One example is that if you are involved in some labour market program and are temporary not there, then it is often deducted money even if you can have very good reason to be gone for one day. You feel insulted for it, you feel defenceless. ... You should of course have an insight and make an assessment of the individual's economic condition but beware of not making it too far and to private, it is offensive. To be questioned about certain purchases, it is very painful for the individual. Finding the right level of this is very important. ... Rather less supervision than more because trust and a good relationship between client and social services are crucial in order to make a good social support work. ... That there is an additional cost to have a dog, but for some people I have interviewed it is the most important. And that you can be questioned about and prompted to euthanize the dog or the cat."

Ann-Marie Wulfstrand-Byhlin, at Verdandi, has the view that today there are several measures for social assistance recipients that do not really make any sense. That unemployed social assistance recipients are forced to participate in such «constructed» activities she is considerably hesitant to. She says: "It is not just to look for jobs, but you need to go to education etc. regardless of age. The requirements to get social assistance increases and it is like going over a number of activities that does not lead anywhere. People have to do things that may be completely wasted." Even Kjell Rautio, welfare investigator at LO is critical that social assistance is conditional and argue that in the long run it leads to categorizing people who apply for social assistance into worthy and unworthy recipients. He says: "I'm very critical of the condition of social assistance. That one requires that person should attend labor market activities etc. if persons do not want to participate then they may not get social assistance. This is dangerous and it reminds me of former times when you had to work to get support, it was highly stigmatizing. It does not help people into work by such a system. Instead, one should work with the empowerment and self-enhancing interventions and education. ... One should not use financial incentives as a whip as it is today. ... It's something I'm afraid of. In former times you categorized poor relief recipients into worthy and unworthy. We are a bit on the way back there, to live on social assistance and require participation in the labor market activities. It leads to the category of worthy and unworthy." Marika Markovits, director of the Stockholm City Mission, highlights a critical voice against the control that takes place and tells her view of what should be focused on instead. She says: "I think less on control and more on the meeting. I think more of using the meeting to constantly motivate people, to believe that things can change in their lives." In line with previous interviewees Gunnar Anderzon, investigators at SALAR, says, that instead of increasing

requirements and offsets on recipients of social assistance, there should be the more developed on the other side, i.e. that which has to do with motivational work, coaching and how to actually get out of debt, etc.

Overall, there is scepticism and criticism of the interviewees of the requirements and off sets requested to be granted social assistance. It should also be noted that there is research that shows that sanctions can have a positive effect (Bergmark, Bäckman & Minas 2013). Åke Bergmark, researcher in social work, says: "It can be interpreted in different ways. It maybe that people is punished, but it may also be that the sanctions after all, no matter what one thinks about them, are an effective tool to get people to join in some kind of activation."

4.6 Social assistance role and function in the society

With regard to social assistance role and function to secure a decent life and to enable the objective of getting social assistance recipients to participate in the community the interviewees view is that this not possible for several reasons.

Åke Bergmark, researcher in social work, says: "the basic idea is that social assistance should be for shorter periods and if you look at the level it is on then it should be like that. It is not intended as a prolonged assistance for it is too low, if it is so that assistance times increase very dramatically, which they actually do, then I would say that there is rather little in the construction of social assistance that make it possible to get people to participate in the community. Participation requires money, if you have too little money you cannot participate in all possible spheres but instead it excludes you in many different ways. We try to work with activation and try to get these people engaged. Perhaps you can do that, but the problem is that however good labor market programs you have, there are people who so to speak will not assimilate them. If you look at those who have been living on social assistance continuously for two years, there are very few that are actually entering the labor market. I remember when we looked at the outflow during the 90's crisis. Then it was between, those receiving social assistance for 10 or 12 months in a calendar year, 1.5-5 percent who entered the labor market." Having a limited amount of money is also a reason that Anna Angelin, researcher in social work highlights. She says that "participation is the first thing you sacrifice. It's not easy to participate in society as a recipient of social assistance because that is what you can cut back on in your budget. You've bills and you have to have food. Socializing costs, communication costs and as a recipient of social assistance you cannot afford anything else than what most necessary for survival. Social inclusion is not the most necessary for survival. Just a bus ticket back and forward costs 60 SEK and it is the norm for food for one day and it is the choices you have. ... We know that it is participation in the community who is the first to disappear. ... It becomes a shame to not afford to go out, going to the movies, or you withdraw from contacts with your friends in order to avoid feeling shame. In this way social assistance does not function to enable participation in society." That the payment level is too low to allow participation in the community is the reason that other interviewees also points out.

5. Suggested next steps to improve adequacy, coverage and/or take-up of minimum income schemes

The purpose of this report is to describe and problematize minimum income in terms of adequacy, coverage and take-up in Sweden. The report is built on research and analyse of the current situation and interviews with relevant partners in the field. In Sweden, the minimum income is social assistance which is the society's last safety net and is aimed for those who can't support themselves in other ways. Social assistance is one of the few benefits that are linked to household and not to the individual. This means that the household and its composition and situation are considered as a whole. Social assistance is given when a household (a person or family) is temporarily (for a shorter or longer period) without sufficient means to meet the necessary costs of living. To obtain and collect social assistance the individual always has a responsibility to try to support them. Therefore the recipient must be able to work, actively search for a job and/or participate in assigned labour market programmes, to be eligible to receive social assistance. This has to do with that the Swedish Welfare State, including taxation policies, which is strongly based on the labor legislation and the idea of activation. The labor legislation is a socio-political approach where the emphasis is on action which in the first hand tries to give unemployed jobs rather than assistance in the form of money assistance. The main strategy to prevent poverty is to secure that people have a job and thereby become self-supported. At the same time the basic idea is that health insurances, unemployment insurances, parental benefits, pensions etc. shall guarantee everybody an adequate income without being dependent of social assistance, which in principle should be temporary and a last resort. Has the individual not succeeded to qualify by work to these systems, and then the last resort is to apply for social assistance.

The National Board of Health and Welfare most recent annual statistics, for 2012, shows that about 225 000 households received social assistance (excluding introductory benefits for newly arrived refugees). This represents about 6 percent of all households. The percentage varies widely between different municipalities. The total payments increased (from 2011 to 2012) with 2 per cent, to 10.6 billion SEK, and the average amount per household assistance was in 2012 around 47 000 SEK. The annual statistics also show that the proportion of long-term beneficiaries increases, that is, for at least ten months of the year. Of the adult beneficiaries received 40 percent long-term assistance. The proportion was 39 percent in 2011 and 37 percent by 2010. Most common household type who received social assistance in 2012 was single women with children. About 23 percent of them had social assistance in 2012, like the year before.

The review of the social assistance system shows that it is complex and includes several aspects. Based on existing research and analysis on the current situation as well as interviews, there are several suggestions for improvements or minor adjustments of the benefit and its applicable rules. The suggestions emerged are presented below.

- A majority of the interviewees has the opinion that the level social assistance is not sufficient to live a life in dignity and/or have a reasonable standard of living. One suggestion is that the level of social assistance should increase. This can be argued on the basis of current research. The social assistance level has been undermined during a long time. The original intention was that the social assistance level would not only be revalued in accordance with the price level, but also follows the general standards of development in Sweden. A reasonable standard of living is based on the assumption that they should have a standard that does not deviate too much, which is not the case today. The national social assistance norm have only increased marginally in 30 years, which also meant that the gap widened between people's income and what one can get in social assistance. The 2014 figures for the national standard are unchanged, in relation to 2013. Proposal that social assistance level should be raised can also be traced to the goal of enabling to eventually get recipients to participate in society. All the interviewees believe that social assistance does not perform this function today. Costs of participation in various contexts are the first to be cut by recipients of social assistance. Participation in society thus requires also increased benefit levels.

- A majority of the interviewees is of the opinion that the social assistance level should be indexed and also calculated with other increases in the society. Items that are a part of national social assistance norm the Government decides and are based on calculations from the Swedish Consumer Agency and on consumer price index. Those items that are not part of the norm are added by the municipality to the social assistance norm, if they are considered reasonable. One suggestion is therefore that the social assistance norm is indexed and is calculated with other increases in the society. In addition to existing calculations the norm also should be calculated in relation to the wage index, but also to the consumer price index. Another suggestion in this context is that this should be the same for all systems of benefits and allowances, i.e. health insurances, unemployment insurances, parental benefits, pensions etc. Another suggestion is that Sweden also should make use of reference budgets to determine what constitutes a sufficient social assistance level.

- Several interviewees are of the opinion that the current social assistance level also is a problem, especially for those recipients who are in a long-term assistance. The social assistance level is adapted to survive for a short period and not for a longer period. One suggestion is to introduce a lower short-term norm and a higher long-term norm. The latter is to allow for a reasonable standard of living for a long time, given that time of assistance increases.

- As a general rule for means test of social assistance, all income, savings and assets, are taken into account. Sale of assets may be required before social assistance is granted. A number of interviewees are of the opinion that the sale of assets can be a problem. This concerns particularly if the household in question owns the apartment he/she or they are living in, not the least in Stockholm, where the housing market is characterized by many remodeling and of few or expensive rental units. One suggestion is that this is investigated, if a household own their apartment, you can question if it should be considered as an asset in the assessment for social assistance and there should also be an establishment of some kind of system for how this can be avoided.

- With regard to the coverage of social assistance, i.e. if it covers all people in need, there is a consensus of the interviewees that it does not include everyone. As we have seen above, it does include for example people who have some kind of assets. Additionally, there may be a problem in households consisting of couples who are in conflict. One can have an income while the other is in need of social assistance. The situation of the household is considered as a whole and the social assistance given to the family. This means that one does not need to be justified on benefit if his or her partner or spouse has sufficient income. Are there problems between a couple, it may be that the one who has an income do not share, which implies a greater vulnerability for the one who does not have any money because the social assistance are household based. One suggestion is that if there are such problems in households consisting of couples, this should be investigated and thus also be possible in special cases to deviate from that the social assistance based on the household and instead be individualized.

- One trend today is the more and more increasing requirements and compensatory measures for those seeking social assistance, and this is becoming increasingly conditional. The requirements are that the person should participate in various social programs and activation policies etcetera. If these requirements are not met, which in practice may mean that the person applying for social assistance does not want, for any reason, to participate in a specific labor market measure, the social assistance may be reduced or denied. This is an unfortunate development. Furthermore, many recipients of social assistance experience, when applying for social assistance, a monitoring and excessive control at a level of detail of themselves and their lives. Research and experience shows that contact with social services rarely is perceived as positive and many recipients feel stigmatized. One suggestion is to look over what should be included in the verification of an individual's financial condition in the investigation of social assistance and this should not have a high degree of detail which may be perceived as offensive by the individual. Another suggestion is that one should strive for less monitoring and instead promote a good relationship with the individual and exploit the

meeting with him or her. More focus should be on motivating and coaching of the social assistance recipients and how to actually change their life situation. Not least, this can be done in collaboration with the non-profit sector to achieve the goal of inclusive labor markets, where it is essential to encourage individually tailored approaches to labor market integration.

- There are several mechanisms that are related to social assistance and which undermine that people actually get back to work. Research shows that long-term social assistance dependency leads to lock-in effects, i.e. that it reduces the opportunities to get back on the regular labor market. Furthermore, research shows that municipalities who have a variety of activation measures, more comprehensive labor market program that focuses on quality education and greater interaction between social services and employment agencies, there are shorter times of social assistance than other municipalities. One suggestion is that municipalities should have a width of various activation measures and labor market programs, preferably with an element of quality education and collaboration between the employment agency and social services.

6. Summary of discussion at the national conference

The national conference in Sweden took place the 22 September in the European house in Stockholm. The number of participants was about 25-30 persons and ended with a panel discussion. Participants in panel discussion were Johan Holmdahl (Investigator at the Salvation Army and author of the EMIN-report), Kjell Rautio (Welfare investigator at the Swedish Trade Union Confederation), Håkan Svärdman (Welfare analyst at Folksam insurance company), Anna Johansson (Head of Social Welfare at Stockholm Citymission) and Per K. Larsen (EAPN Danmark). Moderator was Sonja Wallbom (EAPN Sweden).

The discussion concerned several aspects of Minimum Income (which in Sweden is social assistance). There are a growing number of people who do not have adequate public protection, the number of long-term unemployed and those with health problems has increased in recent years and the work principle does neither help nor support people. In Sweden, Social assistance is granted if other incomes are not sufficient for necessary living expenses. Furthermore the main strategy to prevent poverty in Sweden is to secure that people have a job and thereby become self-supported. At the same time the basic idea is that health insurances, unemployment insurances, parental benefits, pensions etc. shall guarantee everybody an adequate income without being dependent of social assistance. Many of these benefits are too low and there is a need for common minimum standards for all of these. There was also a consensus that we in Sweden need a more rights-based system that take into account structural aspect and that is more on an individual level. Furthermore, it emerged that today, there is more moralizing of people and that something happened with the view on people (humanity) in the society today. This was also connected to the xenophobia that exists. The party (the Sweden Democrats) that represents this perspective is now Sweden's third largest party (12.9% of the votes in the election in September 2014).

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8. Annex 1. Interview guide

Interview scheme:

We ask you to help us to evaluate whether the (name of minimum income scheme) is adequate to secure a decent life for those who need it. If not, what are the obstacles? Do you have suggestions for improvements? In general? Or for specific groups?

1. **Adequacy:** Which level of minimum income is sufficient to live a life in dignity? Which criteria can be used to determine what constitutes an adequate minimum income?
2. **Uprating:** Which mechanisms should be used to ensure that the Minimum income scheme (MIS) keeps in line with inflation and/or rises in the standard of living?
3. **Coverage:** Does the MIS cover all people in need? Is the system simple and comprehensive? Is it easy to access? Are certain groups excluded?
4. **Non-take-up:** Are there people who are eligible to the MIS, but do not claim their right? Reasons (complexity, lack of information, too burdensome to access, discretionary nature of benefit, fear of stigma, poor administration, failure to inform beneficiaries, lack of assistance)?
5. **Disincentives:** Are there mechanisms related to the MIS that demotivate people to take up work?
6. **Linking the 3 pillars of active inclusion:** How do you evaluate our country's active inclusion strategy, linking adequate minimum income with inclusive labour markets and the provision of quality supporting services? Do you know some good examples?
7. **Monitoring and reporting:** Which procedures should be put in place to monitor the adequacy, coverage and take-up of the MIS? Regular reporting to whom?
8. **Role of MIS in society:** Can you give your opinion on the role of MIS for the security of people in need, and to enable them to participate in society? On the general role of MIS for stability and social cohesion in society?

