



PHOTO: CALLE BREDBERG/BILDARKIVET.SE

Life expectancy in Sweden is among the highest in the world.

## ELDERLY CARE:

# A CHALLENGE FOR OUR FUTURE

Elderly people represent a growing share of the Swedish population. Many are in good health and lead active lives, and most live in their own homes. Sweden invests more of its gross domestic product in its elderly than any other country in the world. As a proportion of GDP, Sweden's allocation to elderly care is almost five times the EU average.

Health and social care for the elderly are important parts of Swedish welfare policy. Of Sweden's 9.6 million inhabitants, 18 percent have passed the retirement age of 65. This number is projected to rise to 23 percent by 2030, partly because of the large number of Swedes born in the 1940s.

### Largely funded by taxes

Life expectancy in Sweden is among the highest in the world. In 2010, it was 79.1 years for men and 83.2 years for women. Sweden has the second-largest proportion of people aged 80 or over among the EU member states, totaling 5.3 percent of the population. Since more and more citizens in this

age group are in good health, their care requirements have declined since the 1980s. Most elderly care is funded by municipal taxes and government grants. In 2010, the total cost of elderly care in Sweden was SEK 95.9 billion, (USD 14.0 billion, EUR 10.7 billion) but only 3 percent of the cost was financed by patient charges. Health care costs paid by the elderly themselves are subsidized and based on specified rate schedules.

### Public or private

More municipalities are choosing to privatize parts of their elderly care, letting private care providers run their operations. In 2011, private care provided

services for 18.6 percent of all elderly people getting home help. All recipients can choose whether they want their home help or special housing to be provided by public or private operators. The municipality always has overall responsibility, however, for areas such as funding and allocating home help or a place in a special housing facility.

The number of private companies in the social-service sector increased five-fold between 1995 and 2005. Recent media investigations have unearthed alarming shortfalls among several private care companies. In subsequent criticism, the companies were accused of letting profit have a negative impact on the standard of care. ■

## LEARN MORE

### THE RIGHT TO LIVE TOGETHER

In 2012, Sweden's Social Services Act was revised so that elderly people who have lived together for an extended period can continue to do so even when one of them needs to move into supported accommodation.

### EUROPEAN YEAR FOR ACTIVE AGING

The EU proclaimed 2012 as the European Year for Active Ageing and Solidarity between Generations, with the aim of helping establish a culture across Europe of people remaining active into old age. The Swedish Government and agencies launched a range of initiatives on this theme throughout the year. These included strengthening family-member organizations with SEK 2 million in extra funding, distributing SEK 30 million for activities to boost the participation of older people in cultural life, and investing SEK 45 million over three years in a trial program involving health coaches.

<http://europa.eu/ey2012/>

### HOW THE ELDERLY LIVE

Swedish municipalities planning housing and residential areas are required to ensure that they meet the needs of elderly people and those with disabilities. These accessibility requirements have been given greater prominence in legislation over the years. A growing number of elderly people in Sweden want to live in "senior housing," ordinary homes for people aged 55 and over. In such homes, accessibility is a priority. Some are newly built, while others are regular homes that have been made more accessible as part of conversion or renovation work.



PHOTO: SUSANNE KRONHOLM/JOHNER

Various forms of support help people continue to live in their own homes.

## HOME HELP MAKES LIFE EASIER

One of the aims of aged care is to help elderly people and those with disabilities live normal, independent lives. This includes living in their own homes as long as possible.

Elderly people who continue to live at home can obtain various kinds of support to make life easier. For example, almost all municipalities in Sweden offer ready-cooked meals that can be home-delivered.

In 2011, home-help staff assisted around 211,000 people aged 65 or over. Almost half of the country's municipalities also provide communal meals for the elderly at special day centers, while a few organize small groups of elderly people into teams that cook their own meals.

### Around the clock

When an elderly person is no longer able to cope with the demands of everyday life, he or she can apply for assistance from municipally funded home-help services. The extent of such care is subject to an assessment of need. Elderly people with disabilities can receive assistance around the clock, which means that many are able to remain at home throughout their lives. The severely ill, too, can be provided with health and social care in their own homes.

Each municipality decides its own rates

for elderly care. The cost depends on such factors as the level or type of help provided and the person's income. A maximum charge for home help, daytime activities and certain other kinds of care has been set since January 1, 2011, at SEK 1,760 per month.

Municipalities offer daytime activities for elderly and disabled people in need of stimulation and rehabilitation. These activities primarily target those with dementia or mental disabilities. Daytime activities help many to continue to live in their homes.

### Transportation services

The elderly and disabled also qualify for transportation services in taxis or specially adapted vehicles. This option is available to those who are unable to travel by regular public transport. In 2010, there were 11 million such journeys completed across the country, a national average of 34 per eligible person. ■

**LEARN MORE****SEK 1 BILLION  
INVESTED IN SKILLS**

Elderly care today is more advanced and complicated than in the past. Much of the care and treatment once provided in hospitals is now provided in the home, which makes it essential to have efficient, multi-professional teams capable of working with elderly people and their families. To ensure high standards, the Government is investing a total of SEK 1 billion in additional training programs in 2011–2014 for staff working in elderly care.

**MORE PENSIONERS  
MOVING ABROAD**

In 2010, around 223,000 pensioners in more than 194 countries received payments from the Swedish pension system, an increase of more than 25 percent on 2005. The majority move to other Nordic countries or to Germany, while many are also attracted to the warmer climes of France, Greece and Italy.

**LOOKING AFTER  
THE INTERESTS  
OF PENSIONERS**

There are several associations that promote the interests of pensioners, of which the National Pensioners' Organisation (PRO) is the largest. PRO's mission is to look after the interests of pensioners in respect of various social issues. Other organizations include the Swedish Pensioners' Association (SPF) and the Swedish Municipal Pensioners' Association (SKPF).

**RED CROSS HELPING  
THE ELDERLY**

The Swedish Red Cross's most extensive operations involve visits to the elderly. Red Cross volunteers visit elderly people living at home or in different kinds of housing. The visits may include a chat, a walk or accompanying someone on a visit to the doctor or hospital. Each year, Red Cross volunteers make around 30,000 visits to the elderly.

**THE SWEDISH PENSION SYSTEM**

All Swedish citizens are entitled to a pension after they retire. People can choose to start receiving their pension between the ages of 61 and 67.

From 2005 to 2011, the number of working Swedes aged 65–74 increased by 49 percent. The average retirement age today is 64. In Sweden, the average age up to which people feel they will be capable of working in their current job is 64.4 years, the highest in the EU.

There are several different sources that make up a Swedish pension. People who have worked and lived in Sweden will get a national retirement pension based on the income on which

they have paid tax. The national retirement pension consists of income pension, premium pension and guarantee pension.

The average national retirement pension 2012 was SEK 11,428 per month. In addition to the national retirement pension, most people employed in Sweden also get an occupational pension, based on contributions made by their employers.

Altogether, 65 percent of pensioners' total income derives from the public pension system. For added security, many choose to supplement their retirement benefits with private pension savings. ■

**NATIONAL PREPARATIONS  
FOR AN AGING POPULATION**

Like many other countries, Sweden has a growing proportion of elderly people. Elderly care has therefore become increasingly important, and the Government has taken steps to meet future challenges in this area.

In 20 years' time, one Swede in four will be over 65, and most of the people in this age group will be active and healthy. Several initiatives aimed at meeting future needs are now being put in place around the country.

- The Government has appointed a "Commission on the Future" whose task is to present the latest strategies for dealing with four specified social challenges facing Sweden in the years ahead. One of these is the country's aging population. The report is due by March 2013.

- To meet the coming demographic challenge without jeopardizing welfare levels, people will have to work longer. An inquiry has begun analyzing pension-related age limits and the potential obstacles to a longer working life, with a final report due in April 2013.



PHOTO: HANS BURLING/JOHNER

Sweden is preparing itself to take care of an increasing number of elderly people.

The Government is investing SEK 4.3 billion up to 2014 in measures to improve health and social care for the most infirm members of the 65+ age group. The aim is to improve coordination of home health care, elderly care, hospital care and health-center care provided to elderly people. ■

**READ MORE****SWEDISH PENSIONS AGENCY**

On January 1, 2010, the Swedish Pensions Agency took over responsibility for all national pensions.

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

**THE SWEDISH INSTITUTE FOR HEALTH SCIENCES**

A national center for research and development in the field of health care and social services in close cooperation with universities and healthcare authorities.

[www.vardalinstitutet.net](http://www.vardalinstitutet.net)

**THE DEMENTIA ASSOCIATION**

The Swedish National Association for the Rights of the Demented protects the interests of people with dementia and their relatives.

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

**THE SWEDISH INSTITUTE OF ASSISTIVE TECHNOLOGY**

A national resource center for assistive technology and access for people with disabilities.

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

**THE NATIONAL BOARD OF HEALTH AND WELFARE**

Plays a fundamental role as the central government's expert and supervisory authority.

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

**THE SWEDISH ASSOCIATION OF LOCAL AUTHORITIES AND REGIONS**

Represents the governmental, professional and employer-related interests of Sweden's 290 municipalities, 21 county councils and the four regions, Skåne, Västra Götaland, Halland and Gotland.

[www.sk1.se](http://www.sk1.se)



PHOTO: NIKLAS BERNSTONE/JOHNER

Many elderly people continue to lead active lives.

**PREVENTIVE CARE KEEPS OLDER PEOPLE HEALTHIER**

Several new forms of effective preventive health care for the elderly have been introduced in recent years, and are attracting increasing levels of interest.

One example is physical activity on prescription, both for preventive purposes and as a form of treatment. Older people are prescribed not just exercise in general but a certain type of physical activity, sometimes in combination with medication, with doctors monitoring the results.

Personal injury is one of the main health problems among older people, so considerable efforts are made to reduce injuries from falls. Information is

made available to the elderly, and special municipal "fixers" help with things like curtain-hanging and changing light bulbs in the home.

Stimulation through music, films, reading, painting and other cultural activities also plays a role in well-being. This is increasingly recognized in elderly care homes where many people engage in at least one such activity every day. ■

**USEFUL LINKS**

[www.fhi.se](http://www.fhi.se) The National Institute of Public Health

[www.msb.se](http://www.msb.se) The Swedish Civil Contingencies Agency

[www.pro.se](http://www.pro.se) National Pensioners' Organisation

[www.redcross.se](http://www.redcross.se) The Swedish Red Cross

[www.scb.se](http://www.scb.se) Statistics Sweden

[www.vr.se](http://www.vr.se) The Swedish Research Council

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