

# Living and Working

## IN SWEDEN





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# About Sweden

Sweden is the third largest country in the European Union but has a population of only about 9.4 million. Therefore, Sweden is far less densely populated than many other European countries. The capital, Stockholm, is the largest city with a population of 2 million. Gothenburg and Malmö are two other major metropolitan centers.

Sweden is a parliamentary democracy with a prime minister at the head of the government. Sweden is still officially a monarchy though the royal family today has a basically ceremonial role. Sweden is a member of the European Union but has retained its own currency (the Swedish crown). Internationally, Sweden is often associated with progressive politics and generous social benefits.

In recent decades, Sweden has become a multi-cultural and ethnically diverse society. Roughly one million of Sweden's residents are immigrants and many more have parents or grandparents who were immigrants. Today, the average Swede is no longer just blond and blue-eyed!

As a small country, Sweden is very proud of the Swedish entertainers, athletes and even the companies that have gained international fame. For many people abroad, Sweden is synonymous with names like IKEA, ABBA, Volvo, Zlatan Ibrahimović and Ingmar Bergman.

As one of the northernmost countries in the EU, Sweden enjoys dramatic variations in both temperature and daylight from season to season. The summers are temperate with sunsets after 10pm in the South and no sunset at all in the very North. Winter brings lots of snow in the middle and North of the country and the long nights that have inspired Sweden's love of candlelight.

# Learning the Language

For those wishing to live and work in Sweden, learning the language is very important. With few exceptions, it is difficult to find a job without at least basic knowledge of Swedish and most jobs require fluency.

Once you have become a resident in Sweden and have been issued a personal identity number (personnummer) contact your local municipality for information about free Swedish lessons for immigrants (Sfi). There are also adult education associations and private language schools which give Swedish classes. Their fees and courses vary.

## For more information

about Swedish language courses  
both in other countries and in  
Sweden, please visit

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

The site also provides information  
about Swedish courses online.







# Regulated Professions

A regulated profession is one that requires some kind of licence or registration in order to work in that field. If a profession is not regulated, you are allowed to work within it without formal recognition from any authority. Which professions are regulated can vary from one country to another. Some of the professions which are regulated in Sweden are physicians, dentists, electricians, veterinarians, lawyers, psychologists and security guards. For a complete list of regulated professions in Sweden please visit [www.hsv.se](http://www.hsv.se).

Even if your profession is not regulated, you may want to have your foreign university studies formally recognized by the Swedish higher education authorities in order to simplify your job search or to continue your studies in Sweden (particularly if your studies were at a University outside of the EU).

# The EURES Network

EURES, the EUROpean Employment Services, is an international network primarily made up of the Public Employment Services in all EU member states as well as those in Norway, Liechtenstein, Iceland and Switzerland. EURES' mission is to provide information, advice and recruitment services to workers and employers looking for work or workers in our network countries.

On the EURES website [eures.europa.eu](http://eures.europa.eu) you can access vacancies, post your CV and find information about living and working conditions in Sweden. You can also search for a EURES Adviser in your country or in Sweden. Feel free to contact them if you need more advice or information to help you in your job search.

## For more information

about which authorities are responsible for issuing licences to practise, please visit

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

The web site also provides information about the recognition of foreign study programmes in Sweden



# Registration, Residence and Work Permits

Nordic citizens do not need any permit or registration to live and work in Sweden.

As an EU/EEA or Swiss citizen you have the right to work in Sweden without a work and residence permit. If you would like to stay longer than three months, you have to register with the Swedish Migration Board.

If you want to work in Sweden and come from a country that is not a part of the EU/EEA or Switzerland, you must have work and residence permits. You also need a residence permit to start or run your own business or become a part owner of a company.

If you have had a residence permit for at least five years in an EU member state but are not an EU citizen, you may be able obtain the status of long-term resident in that country. Long-term residents have certain rights which are similar to those of EU citizens and they may also apply for a residence permit in Sweden. However, Denmark, Ireland and the United Kingdom do not subscribe to the rules for long-term residents.

If you intend to reside in Sweden, you must register in person at the local Tax Office. If you are planning to stay one year or more you will be issued a personal identity number (personnummer). This process is called folkbokföring. If you plan to stay less than a year, you will be issued a co-ordination number (samordningsnummer).

A personnummer is necessary for many transactions and in order to access most services. For example, you must have one to open a bank account. The samordningsnummer serves the same function but not always to the same extent.

## For more information

about application forms and information  
in several languages, please visit

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

about personal identification numbers  
please visit

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



# Finding a Job

You can start your job search by visiting the Swedish Public Employment Service's website, the country's largest and most visited employment website, at [www.arbetsformedlingen.se](http://www.arbetsformedlingen.se) also available through [www.eures.se](http://www.eures.se). To see the website and its job vacancies in a language other than Swedish, click on the "other languages" link at the top of the website and follow the instructions there. Apart from ads for vacancies, the website also has a variety of useful advice and tools to help you find work. For example, you can register your CV, find out how to write a covering letter, find links to other job websites in Sweden and much more.

Most of the jobs advertised in Sweden will assume that the applicant speaks good Swedish. However, within some highly qualified professions, there is a possibility to find work for applicants who are fluent in English - for example within large international companies where the corporate language is English.

Temp agencies and recruiting companies can also be a good route to finding employment. The names and website addresses for many of these companies can also be found in the list of links on the Public Employment Services' website.

The EURES website [www.eures.europa.eu](http://www.eures.europa.eu) is also a good source of information when looking for work in Sweden. Apart from job vacancies in Sweden, the site also has extensive information on many topics of interest for jobseekers from abroad interested in working in Sweden.

Another job website which is specifically for English-speaking jobseekers in Sweden is [www.jobbsinstockholm.com](http://www.jobbsinstockholm.com). Despite the name, it advertises English-speaking, professional jobs in locations throughout Sweden. It also features other useful tips and information for English speakers looking for work in Sweden.

If you are already living in Sweden, you can register as a jobseeker at your local Public Employment Service office (Arbetsförmedlingen). Consult their website or contact them for more information on the help and services they can offer you. Addresses and phone numbers for all of their offices can be found at [www.arbetsformedlingen.se](http://www.arbetsformedlingen.se).

# Job Applications

In Sweden, job applications usually consist of a CV and a covering letter. The covering letter should not be longer than one page while the CV can be somewhat longer, depending on how much education and experience you have. Both of these should be in Swedish unless otherwise specified. Most career websites in Sweden have examples of different types of CVs and covering letters that you can look at. In general, you do not need to send your diplomas or other documents with your application. If an employer wants to see them, he or she will ask you to bring them to an interview.

Many job ads in Sweden include telephone numbers you can call if you have any questions about the position. Calling with a few intelligent questions before or after you have sent in your application, can be a good way to attract an employer's attention and market your experience.

Visiting a workplace in person to apply for a job is not as common in Sweden as in many other countries. However, it is seen as a good method within service professions such as retail, hotel and restaurants. It is common for jobseekers within all professions to send their CV and covering letter to companies they are interested in working for - even if they do not currently have any vacancies advertised. These kind of applications are typically also in Swedish. However, if you have advanced qualifications which are in demand in Sweden, you may be able to apply in English instead. Feel free to contact one of Sweden's EURES advisers for more information about Swedish labour market at:  
[eures@arbetsformedlingen.se](mailto:eures@arbetsformedlingen.se).







# Taxes

If you work for more than six months in Sweden, normal Swedish income tax regulations apply. You will pay municipal tax, which varies but is on average 31% of your taxable income. An additional state income tax is payable at a rate of 20% for the part of your taxable income which is above 372 100 SEK and 25% for the part of your taxable income which is above 532 700 SEK (2010).

Your employer will deduct your income tax from your salary. You are taxed at the same rate whether you are married or single, with or without children.

The tax year is the same as the calendar year and around February each year you will receive an income tax return form for the previous year to be submitted to the tax authorities no later than May 2nd . Normally the form is sent to you with preprinted information about your income, deductions for some expenses, tax paid and tax due.

If you live abroad and work in Sweden for less than six months you can choose to pay a special income tax (SINK) which is 25%. In that case, however, you cannot obtain tax relief for any expenses.

## For more information

about the Swedish tax system  
please visit the tax authorities  
web site at

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

# Salaries and Employment Contracts

Unlike many other countries, Sweden has no legal minimum wage. Instead, wages are set by collective bargaining agreements between employers and unions. Therefore, labour unions can be a good source of information on salary levels in Sweden. For a directory of Swedish unions and the occupations they represent, please visit

[www.lo.se](http://www.lo.se) (for blue collar workers) and [www.tco.se](http://www.tco.se) or [www.saco.se](http://www.saco.se) (for white collar professions). Statistics on average salaries in Sweden by profession are available on Statistics Sweden's website, [www.scb.se](http://www.scb.se).

A job in Sweden can be either a permanent or a temporary position. Temporary positions can vary in length. Most permanent positions are preceded by a trial period of three to six months during which the employer can fire an employee at will. Once a position is permanent, certain conditions must be met before an employer is allowed to fire an employee.

In accordance with EU law, Swedish employers must provide the employee with a written contract within 30 days if he or she requests one. The Eures network encourages all employees to request a written contract from their employer.

Sweden is well-known for prioritizing quality of life in its labour laws. For example, parents of children aged eight and under have the right to work part-time (75% or more), a right of which many Swedes take advantage. Parents who miss work in order to take care of a sick child (up to 12 years old) can also receive compensation for lost income. All workers in Sweden receive at least five weeks of paid vacation per year. Sweden also has very generous laws for parental leave for new parents (of both adopted and biological children).





# Social Insurance

Swedish social insurance is financed mainly through employers' contributions, with only a small proportion being covered by individual contributions. The social insurance is administered by The Swedish Social Insurance Agency, Försäkringskassan.

Social insurance covers various benefits related to sickness, disability, having children and retirement. It is possible to take out extra insurance via insurance companies – this is sometimes offered by your trade union. Some employers also provide extra insurance coverage as a staff benefit.

If you have to stay home from work because of illness, you receive no wages or sick pay the first day. For the following two weeks, you receive sick pay from your employer. After that, sickness benefits are paid by Försäkringskassan.

As a rule, both sick pay and sickness benefits amount to 80% of your salary (up to a certain limit). You pay income tax on both.

As part of the publicly funded social insurance, you only have to pay a moderate set fee when visiting a doctor or physiotherapist within the national health scheme.

Dental care is free up to and including 18 years of age. After that you have to pay part or the entire cost yourself.

The rules for parental leave in Sweden and the financial benefits paid during parental leave are very generous in comparison with most countries. A parental allowance may be paid out over a maximum of 480 days – and the parents can divide this between them.

## For more information

about the social insurance, please visit

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

The site also provides information about parental leave and the amount of benefits paid.

# Unemployment Insurance

Unemployment insurance in Sweden is not part of the social insurance administered by Försäkringskassan. It is, however, publicly funded to a great extent.

There is a basic unemployment insurance providing low level benefit to those over 20 years of age after a qualifying work period of at least six months.

In order to receive an income-based benefit if you become unemployed, you need to join a voluntary unemployment insurance fund. Which fund you choose often depends on your profession, although there is one fund where membership is open to all professions and another which is open to all graduates. The membership fees vary between the different funds. In order to receive benefits you must have been a member for 12 months and have worked for at least six months.

For both the basic unemployment benefit and the income-based benefit, work in another EU/EEA-country can be taken into account under certain circumstances to help qualify for benefits.

It has become increasingly common for trade unions to offer their members an additional insurance against loss of income to ensure a benefit during unemployment which is 80% of their previous salary .

## For more information

about the unemployment insurance,  
please visit

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

[www.samorg.org](http://www.samorg.org)

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



# Child Care and Education

The norm in Sweden is that both parents work. Quality, affordable childcare is therefore very important to Swedes. Publicly subsidised childcare is available to all children between the ages 1 – 12. This includes both daycare for pre-school children and after-school care for school-age children. Most child care centres are run by the municipality, but there are also private day care centres and parent co-operatives, though most of these also receive government subsidies.

In Sweden, all children are required to start school in August of the year that they turn seven years (first grade). However, the majority of children choose to start school a year earlier and go a voluntary kindergarten programme. Children can start first grade at six if the family wishes. School attendance is compulsory up to the end of the ninth grade. Almost all pupils go on to upper secondary school, "gymnasium", where they can choose different programmes with an academic or vocational profile.

There are several international schools in Sweden which teach in English. Most of these are found in large cities such as Stockholm, Gothenburg and Malmö.

University studies are free for residents of Sweden as well as EU/EEA and Swiss citizens. Sweden also has publicly funded student loans and subsidies available to residents studying at the upper secondary or university level.

## For more information

about publicly funded student loans ,  
please visit

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

about local schools please visit

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

eg. [www.stockholm.se](http://www.stockholm.se)

about the education system in Sweden  
please visit

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

about higher education studies please visit

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

[www.studera.nu](http://www.studera.nu)



# Housing

In Sweden, you can either buy or rent a house or an apartment. Buying can be in the form of ordinary ownership (typical for houses) or by becoming a member of a housing co-op (standard for apartments and common with semi-detached houses).

In the rental market, you will find both private and municipal landlords. Rental apartments are more common than houses—though those can also be found. Most rentals are unfurnished.

There is no specific social housing in Sweden. Instead, individuals who qualify are given a housing subsidy by the social authorities to live in regular rental properties.

Whether you buy or rent accommodation, you will find a cooker, fridge and freezer in place. There may also be a dishwasher and a washing machine. Most apartment buildings – whether rental or housing co-ops – have bookable laundry rooms.

Heating and hot water are generally included in the rent – other services such as electricity, broadband etc may or may not be included.

Local and national newspapers contain adverts about houses and apartments for sale or rent. Municipalities often have information about local flats for rent on their websites. Search for [www.cityname.se](http://www.cityname.se), eg. [www.stockholm.se](http://www.stockholm.se). See also [www.bovision.se](http://www.bovision.se) and [www.hemnet.se](http://www.hemnet.se).

If you take a bank loan or mortgage to buy a house or an apartment, you can deduct the interest you pay on the loan from your taxable income.

## For more information

EURES – European Employment Services

[eures.europa.eu](https://eures.europa.eu)

Arbetsförmedlingen – The Swedish Public Employment Service

[arbetsformedlingen.se](https://arbetsformedlingen.se)

Your Europe – Useful information and checklists

[ec.europa.eu/youreurope](https://ec.europa.eu/youreurope)

SOLVIT – Solving problems on the EU/EEA market

[ec.europa.eu/solvit](https://ec.europa.eu/solvit)

SWEDEN.SE – The official gateway to Sweden

[sweden.se](https://sweden.se)

Migrationsverket – The Swedish Migration Board

[migrationsverket.se](https://migrationsverket.se)

Skatteverket – National Tax Agency

[skatteverket.se](https://skatteverket.se)

Försäkringskassan

– The Swedish Social Insurance Agency

[forsakringskassan.se](https://forsakringskassan.se)

Working in Sweden

– information in English for jobseekers at

[workinginsweden.se](https://workinginsweden.se)



## Some useful swedish phrases

Hello!

My name is Zlatan!

What's your name?

I'm looking for work.

I love Sweden.

Thank you very much!

Goodbye!

Hej!

Jag heter Zlatan.

Vad heter du?

Jag söker arbete.

Jag älskar Sverige.

Tack så mycket!

Hej då!

