

# Paradise for families?

**The Swedish benefits system means most working parents manage to stay at home with their children full-time until they are 18 months old, and still get paid.**

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The new government guidelines for early years education might lead you to reflect on family values and time off with your children. But how does government support for parents in the UK compare to other countries in Europe?

The left-leaning Swedish social model, with generous parental benefits and rights to take longer time off work, has attracted attention in Britain.

Government figures show that parents in Sweden get more time off and can claim financial benefit for longer than they can in the UK. Many benefits have the same function in both Sweden and the UK, but it is clear that the Swedish system is not as complex purely from the perspective of parental benefit.

The main contrast is that Sweden offers a joint benefit for both parents while the UK divides this in to maternity leave and paternity leave.

Parents get a total of 480 days off in Sweden, which can be split between them. However, at least 60 of those days have to be taken by each individual and cannot be given up to the other parent. These are the so-called "daddy-months", which fathers are obliged to take in order to maintain gender equality in the home.

All Swedish parents get 390 days pay at 80% of their monthly income (on which their social security insurance is based). Another 90 days are paid at a minimum rate of 180 SEK per day (roughly £14 per day). Unemployed parents or low income earners receive 180 SEK per day for 480 days. It is part of their basic social security insurance (SGI). There are ways of guaranteeing that you keep your SGI regardless of your circumstances.

Anna-Lena Granath is Swedish but has lived in the UK for several years. She recently returned to Sweden and had Taylor, her second baby. She explains that parents can decide how many days they want to claim each week. They can decide to take unpaid time off to stretch their period of leave.

There is a ceiling in the Swedish system with regards to how many parent days per week that you can take after your child's first birthday. But by dividing the time between them most Swedish parents manage to stay at home with their children on a full-time basis until they are 18 months old.

"The Swedish system is more flexible and you can plan your time off," says Anna-Lena. "You might lose out financially, but you don't lose out as a parent as it means you get more time with your child," she explains.

You are also allowed to work shorter hours with 80% of your pay until the child is eight years old in Sweden. The equivalent of this in the UK is parental leave, which is unpaid and only applicable until your child is five years old. It can be spread over a total of 13 weeks per child and is agreement-based with your employer.

Maternity leave in the UK is 52 weeks but mothers are only entitled to 39 weeks statutory maternity pay (SMP).

You only qualify for this if you have worked for your employer for at least 26 weeks. For the first six weeks you should be paid up to 90% of your average weekly earnings. The remaining 33 weeks should be paid at a

rate of up to £112.75 per week (roughly £16 per day), or 90% of your average weekly earnings, whichever is less.

Those who are on a low income or self-employed can get maternity allowance (MA), which is the same rate as SMP. If you are unemployed any previous jobs, savings and tax contribution is taken into consideration.

Paternity leave in the UK is only two weeks. Fathers receive the same rate as mothers but have to apply for parental leave or extended leave to get more time off, which is subject to their employment contract. The government suggests all parents negotiate with their employer since companies may have individual parental schemes.

Samantha Conway is British and lives in London. She has a three-year-old daughter called Gemma but hasn't received MA or SMP. She was pregnant just as she started job hunting. It meant she didn't meet the requirements to qualify for SMP. Since she was about to give birth her job seeker's allowance was ruled out as well.

"I also had some savings just over the limit of what you are allowed to have, which meant I didn't qualify for pure income based support either", she explains.

Some benefits in Sweden have no equivalent in the UK, for example incidental parental support (IPS). It is paid to parents caring for a sick child and is based on the same rate as parental support. You are allowed to use 120 days per year unless you have a long-term or seriously ill child, in which case you have unlimited days to take.

Swedish fathers can add 10 days of IPS after the birth of their child. This is similar to compassionate leave in the UK, which is time off to care for dependants. In the UK this is self-regulated and not specifically in connection with the birth of a child, it is also usually unpaid.

Whilst the Swedish system helps parents to stay at home whilst still keeping a strong link with their employer, parental leave can produce a difficult scenario for British parents. Your absence might reduce the profit opportunities for your employer and consequently it puts more pressure on parents in the UK to return to work sooner.

Sweden may be "paradise for parents" with more secure means-tested solutions. But gender equality is still a burning issue. Men are generally higher paid in Sweden (as in the UK). Fathers tend to take less parental leave than their counterpart. However, Swedish fathers still have the right to take equal time off work. Whether they choose to take it or not is another question.