

10. The family economy from different perspectives

A child's economic situation is primarily decided by the parents' income together with social assistance and benefits. By working themselves, mainly during the holidays, many older children also earn their own incomes. A family's income, which is only one part of their whole economy, depends largely on how many gainfully employed adults there are in the family. The family economy is also affected by, for example, how many dependent individuals there are and the age of the children. To provide an accurate picture of the family economy, it is important to include all family members who contribute both relating to income and to expenditure.

From toddler to teenager

A family's economy often improves as a child grows up. As children become older, their parents can increase their gainful employment and this often means an increase in their salaries as well. In time, childcare is also no longer needed. It is also apparent from our measurements that, on average, teenagers live in more wealthy families than younger children. The income standard in 2001 was the highest among the oldest children who are living at home (see table 10.1). The families of teenagers have more rarely a low income standard and more often a high income standard. However, the measurement of disposable income per consumption unit shows no significant difference between age groups (see table 10.2).

Families with children with a low income level

In 2001, 9 per cent of all 0-17 year old children living at home belonged to families with an income standard of less than 1 (see table 10.1). This can be compared to all individuals aged 22 and older, for which the corresponding share was 7 per cent. There is a large difference between single adults and cohabiting adults without children, with 14 per cent and 2 per cent respectively. Young persons, aged 18-21, who have moved away from home constitute an extreme group, in which 41 per cent have an income standard of less than 1. There are presumably young persons who receive financial support from their parents even after they have moved away from home, but we do not have information on such support. This group has decreased 2 per cent points since 2000.

Only 2 per cent of children lie below an income standard of 0.75. There is a safety net for families with children, which, in the majority of cases, prevents them from falling very far under the lowest reasonable income level. However, families can still experience financial problems even with an income standard of at least 1. 19 per cent of children aged 0-17 belong to families in which the parents lack a cash margin, i.e. they could not procure SEK 14 000 at one week's notice (see table 10.3).

The families with children with the worst situation are single parent families and the families with cohabiting parents where only one parent is gainfully employed, i.e. families with a maximum of one income. The disposable

income per consumption unit for these groups is SEK 90 000 and SEK 88 000 respectively per consumption unit (see table 10.2). The equivalent average amount for children living at home aged 0-17 is SEK 111 000 per consumption unit. In general, families with several children also belong to the group with the worst situation. The disposable income per consumption unit for children in families with 3 or more children living at home is SEK 93 000 per consumption unit.

Children in wealthy families

Roughly 17 per cent of children living at home aged 0-17 belonged to families with an income standard of over 2 in 2001 (see table 10.1). These families could support another whole family of the same size without dropping to a standard below a "reasonable level". Being in a good situation in this context occurs nearly exclusively among children with cohabiting parents who are both gainfully employed, and it is most common when there is only one child in the family. Of those families with cohabiting parents and one child living at home, in 2001, roughly 38 per cent belonged to wealthy families, i.e. families with an income standard of 2 or higher. These families annually have SEK 143 000 per consumption unit at their disposal, SEK 32 000 more than the average for families with children living at home aged 0-17 (see table 10.2).

Importance of family support

Table 10.4 illustrates the share of disposable income made up of child benefits, housing benefits, maintenance support, parental insurance and social assistance. On average, roughly 19 per cent of disposable income in a child's family consists of the above-mentioned payments/assistance. Cutbacks in the welfare system therefore have significant consequences for children and their families.

The composition of the share of disposable income that comes from social assistance varies depending on whether the child is living with one or two parents. Maintenance support has the greatest significance for single parents, at around 11 per cent of the disposable income. For this group, child benefits and housing benefits also contribute to the child support

with around 11 and 7 per cent respectively. For children with cohabiting parents, child benefit is the payment that has the most significance in the disposable income, accounting for 8 per cent of the total.

Far from all families with weak family economies apply to receive social assistance. Social assistance prevents families from falling below the "lowest reasonable standard". Without social assistance, a further 4 per cent of children in single families and a further 3 per cent of children with cohabiting parents with only one gainfully employed adult would be living below the "lowest reasonable standard" (see table 10.4). Children whose families have received social assistance at some point during 2001 are not counted in the above figures. This means that there are even more children belonging to families that have received social assistance. This accounts for 9 per cent of all children aged 0-17, 22 per cent of children in single parent households and 19 per cent in families with cohabiting parents, where only one is gainfully employed (see table 10.5).

Changes during the 1990s

During the mid 1990s, households, and primarily those with children, were affected by changes in the labour market and in the regulation system concerning financial support from the state. Cutbacks in welfare have affected the economic situation for children and their parents. In 1996, 21 per cent of children aged 0-17 lived in families with an income standard of less than 1. Since then, the income standards have improved and the highest values were reported in 2001 (see tables 10.7-10.8). It was first in 2001 that all children in the different family types saw an improvement in income standards compared to 1993. Only young persons aged between 18-21, not living at home, had a slightly worse situation.

Children in different municipalities

The economic situation appears to be the same for children in different parts of the country. Children in Sweden's large cities often belong to families with the worst situation. However children in the wealthiest families can be found in municipalities in the suburbs of these large cities. In the rural areas, smaller businesses are

more common and the income level we measure in statistics is often in the lower levels. Table 10.10 presents statistics on children, aged 0-17, and their families in the different municipality groups. The breakdown is according to the division into municipality groups by the Swedish Association of Local Authorities. The statistics are based on data from the complete income statistics (IoT) and are therefore not directly comparable with other results presented here (see appendix on Different concepts of income). The main problem is that the number of single parents is overestimated and thus the number of persons living under the reasonable income level.

Children with income from employment

Among 16-17 year olds, 60 per cent had their own income from work in 2001, i.e. income for which their employer submitted a salary statement (see table 10.6). In addition to this, there can be children with income from work for which a salary statement was not submitted. 62 per cent of girls aged 16-17 and 59 per cent of boys had income from work. Among 13-15 year olds, 16 per cent had income from work according to the salary statements. Income is generally small, i.e. under SEK 10 000. A small number earned SEK 20 000 or more.

Parents' education

In general, a family's disposable income consists largely of income from parents' gainful employment. The size of the income from work depends, in turn, on a number of factors, for example working hours and the occupation. During the years with small children, many choose to reduce their working hours. When the children get older, hours gainfully employed are increased which contributes to an increase in income. The parents' choice of occupation is, in many cases, dependent on a shorter or longer educational programme. Often, but not always, there is a link between the length of the educational programme and the earned income;

the longer the educational programme, the higher the income.

Children living in families in which both parents have a shorter education, account for the largest group of the reported individuals (see table 10.9). They, and those with mothers with a shorter education, belong to those in the worst situation, in which 7 and 9 per cent respectively live with an income standard of less than 1, compared to 4 per cent of children in families where both adults have a longer education. Corresponding figures for disposable income per consumption unit are SEK 107 000 for parents with a shorter education and SEK 137 000 for those who undertook a longer educational programme.

Disposable income - the total income in a family, including benefits and after taxes and other payments have been deducted.

Disposable income per consumption unit - the disposable income related to the dependency burden. Every person in the family is allocated a weighting depending on age and possible large-scale benefits according to an equivalence scale. The weighting of the different family members is totalled and the disposable income is divided by this sum. This gives the measurement for disposable income per consumption unit.

Income standard - the disposable income divided by a norm for living costs, the size of which depends on the size and structure of the family. The norm consists of three parts: 1. Basic consumption (e.g. food and clothing). 2. Costs for housing. 3. Any childcare costs and membership fees paid to trade unions.

Read more about the different concepts in the appendix on Different concepts of income.

Table 10.1
Family's income standard and share of children in families with a high and a low economic standard. Children in families with children living at home aged 0-17, 2001

Child's age Family type No. of children in family	Income standard (median)	Share (%) with income standard of			Spread		Share (%) with income standard under 1.0 when social assistance is not included
		Under 0.75	Under 1.0	2.0 or higher	P10/ median	P90/ median	
Age							
0-5 yrs	1.52	2	10 ± 2	14	0.66	1.40	12
6-12 yrs	1.52	2	10 ± 2	15	0.66	1.43	12
13-17 yrs	1.65	1	6 ± 2	24	0.65	1.47	10
0-17 yrs	1.54	2	9 ± 1	17	0.66	1.46	11
Children in families with							
1 child living at home 0-21 yrs	1.71	2	6 ± 2	28	0.63	1.47	8
2 children living at home 0-21 yrs	1.61	2	7 ± 2	20	0.67	1.44	8
3+ children living at home 0-21 yrs	1.38	2	12 ± 3	9	0.71	1.41	17
Children with cohabiting parents							
Of 1 child living at home 0-21 yrs	1.62	1	6 ± 1	21	0.67	1.44	8
which: 2 children living at home 0-21 yrs	1.87	1	3 ± 1	38	0.70	1.41	5
3+ children living at home 0-21 yrs	1.67	1	5 ± 1	23	0.73	1.43	6
One gainfully employed parent	1.43	2	10 ± 3	10	0.70	1.40	13
Two gainfully employed parents	1.25	4	20 ± 6	7	0.73	1.53	27
1.67	1	3 ± 1	23	0.74	1.43	3	
Children with single parent							
Of Mother	1.20	4	19 ± 5	3	0.75	1.43	24
which: Gainfully employed parent	1.19	4	19 ± 5	2	0.76	1.39	25
Single child	1.25	3	12 ± 4	4	0.78	1.39	15
1.26	5	13 ± 5	6	0.76	1.48	16	
Young persons not living at home 18-21 yrs							
1.12	22	41 ± 7	9	0.45	1.68	44	
For comparison							
Single adult without children							
Of which: 22-29 yrs	1.44	4	14 ± 1	22	0.65	1.67	16
30-64 yrs	1.49	8	17 ± 3	20	0.57	1.56	19
65- yrs	1.68	4	9 ± 2	32	0.62	1.60	11
1.15	3	20 ± 2	8	0.80	1.66	20	
Cohabiting adults without children							
Of which: 22-29 yrs	2.16	1	2 ± 0	59	0.62	1.53	2
30-64 yrs	2.12	0	2 ± 1	60	0.68	1.41	2
65- yrs	2.41	0	2 ± 1	74	0.65	1.48	2
1.74	1	3 ± 1	33	0.69	1.59	3	
All 22-64 yrs without children	2.07	2	6 ± 1	53	0.56	1.54	7
All 65- yrs without children	1.46	2	10 ± 1	22	0.68	1.70	10
All 22- yrs without children	1.84	2	7 ± 1	43	0.57	1.65	8
All children 0-17 yrs							
1.69	2	8 ± 1	32	0.62	1.63	9	

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Income standard = the ratio between disposable income and the norm for living standards. The norm for living standards is set by the sum of previous social assistance norms calculated up to the 2001 level, plus real housing costs and childcare costs. When the value is 1.0, the family is on the border of the "lowest reasonable standard". With the value 2.0, the incomes are sufficient to support two families without either having a lower standard than the "lowest reasonable standard".

Income standard, social assistance not included = the income standard when social assistance is not included in disposable income.

The share with an income standard under the value 1.0 is given with a 95% confidence interval.

The spreads used here are P10 and P90 divided by the median (P50). P10, the median (P50) and P90 are border values which divide the population when it is sorted by income standard, from the lowest to the highest. P10 is the value that distinguishes the 10 per cent with the lowest incomes, the median is the middle value and P90 distinguishes the 10 per cent with the highest incomes.

Table 10.2
Family's disposable income per consumption unit and share of children in families
with a low disposable income. Children in families with children living at home aged 0-17, 2001

Child's age Family type No. children in family	Disposable income per consumption unit (median, SEK 1000s)	Share under 50 % of median for all households	Number (1000s)
Age			
0-5 yrs	113	7 ± 2.0	542
6-12 yrs	108	7 ± 1.7	827
13-17 yrs	112	6 ± 1.7	544
0-17 yrs	111	7 ± 1.3	1 913
Children in families with			
1 child living at home 0-21 yrs	131	3 ± 1.3	354
2 children living at home 0-21 yrs	116	4 ± 1.2	899
3+ children living at home 0-21 yrs	93	13 ± 3.3	660
Children with cohabiting parents	117	6 ± 1.2	1 539
Of 1 child living at home 0-21 yrs	143	2 ± 1.1	244
which: 2 children living at home 0-21 yrs	122	3 ± 1.1	735
3+ children living at home 0-21 yrs	97	11 ± 3.1	560
One gainfully employed parent	88	21 ± 6.4	195
Two gainfully employed parents	121	2 ± 0.7	1 303
Children with single parent	90	10 ± 4.2	374
Of Mother	89	10 ± 4.7	314
which: Gainfully employed parent	93	4 ± 2.4	298
Single child	105	5 ± 3.3	110
Young persons not living at home 18-21 yrs	88	27 ± 6.0	139
For comparison			
Single adult without children	124	4 ± 0.7	1 803
Of which: 22-29 yrs	124	7 ± 2.3	350
30-64 yrs	149	3 ± 1.1	838
65- yrs	101	3 ± 0.9	614
Cohabiting adults without children	169	1 ± 0.3	2 377
Of which: 22-29 yrs	171	1 ± 0.8	279
30-64 yrs	192	1 ± 0.4	1 296
65- yrs	125	1 ± 0.6	801
All 22-64 yrs without children	169	2 ± 0.5	2 764
All 65- yrs without children	113	2 ± 0.5	1 415
All 22- yrs without children	149	2 ± 0.4	4 180
All children 0-17 yrs	127	4 ± 0.5	8 598

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

For a description of disposable income per consumption unit, see Appendix 4. Different concepts of income.

The share under 50 per cent of the median is given with a 95% confidence interval.

Table 10.3
Cash margins and problems with paying regular expenses for foods, rent and bills.
Children aged 0-17, by family's economic situation, 2001/2002. Per cent

Child's age Family type No. of children in family Parents' employment Municipality group	Have or do not have cash margin (per cent)				Difficulty with regular expenses (per cent)	No. of regular children (1000s) ULF 01/02	
	Have cash margin		Do not have cash margin	All children			
	Total	Of which Own money Can loan					
Age							
0-5 yrs	83	53	29	18 ± 2	100	24 ± 2	509
6-12 yrs	82	54	27	18 ± 2	100	22 ± 2	812
13-17 yrs	81	56	23	19 ± 2	100	21 ± 2	566
0-17 yrs	82	55	26	19 ± 1	100	22 ± 1	1887
Children in families with							
1 child living at home 0-21 yrs	79	55	23	21 ± 3	100	23 ± 3	408
2 children living at home 0-21 yrs	85	59	26	15 ± 1	100	18 ± 2	861
3+ children living at home 0-21 yrs	78	48	29	22 ± 2	100	28 ± 2	614
Children with cohabiting parents							
86	60	26	14 ± 1	100	17 ± 1	1590	
Of which: 1 child living at home 0-21 yrs	87	63	23	13 ± 2	100	15 ± 2	301
2 children living at home 0-21 yrs	89	64	25	11 ± 1	100	13 ± 1	743
3+ children living at home 0-21 yrs	82	51	29	19 ± 2	100	25 ± 2	547
One gainfully employed parent	77	41	34	23 ± 3	100	30 ± 3	288
Two gainfully employed parents	92	67	24	8 ± 1	100	12 ± 1	1241
Child with single parent							
56	27	28	44 ± 4	100	49 ± 4	293	
Of which: Single father	72	43	26	28 ± 7	100	32 ± 7	52
Single mother	53	24	29	48 ± 4	100	52 ± 4	242
Only child	57	33	25	43 ± 7	100	48 ± 7	108
Preschool children from 2 yrs							
82	54	28	18 ± 2	100	25 ± 2	504	
Of which: Cohabiting parents	85	58	27	15 ± 2	100	20 ± 2	443
Both parents gainfully employed/studying excluding those on parental leave	89	61	27	11 ± 2	100	17 ± 2	315
One or none of parents gainfully employed, or studying, excl. those on parental leave	76	49	27	24 ± 4	100	28 ± 4	128
Single parent	57	25	32	43 ± 8	100	60 ± 8	61
Schoolchildren up to 12 yrs							
82	55	27	18 ± 2	100	21 ± 2	672	
Of which: Cohabiting parents	88	61	27	12 ± 2	100	16 ± 2	563
Both parents gainfully employed or studying, excl. those on parental leave	90	64	26	10 ± 2	100	13 ± 2	472
One or none of parents gainfully employed or studying, excl. those on parental leave	78	48	30	22 ± 5	100	31 ± 5	92
Single parent	52	22	28	48 ± 6	100	48 ± 6	108
Municipality group							
Metropolitan areas	75	49	26	25 ± 3	100	27 ± 3	273
Suburban municipalities	86	61	24	14 ± 2	100	20 ± 3	318
Larger towns	83	55	27	17 ± 2	100	21 ± 2	507
Mid-sized towns	81	54	27	19 ± 3	100	20 ± 3	262
Industrial municipalities	85	60	25	15 ± 3	100	16 ± 3	165
Rural municipalities	81	53	27	19 ± 5	100	25 ± 5	81
Sparsely populated municipalities	85	53	32	15 ± 5	100	25 ± 6	56
Other larger municipalities	76	47	26	24 ± 4	100	26 ± 5	122
Other smaller municipalities	79	48	29	21 ± 5	100	29 ± 5	103
All children 0-17 yrs	82	55	26	19 ± 1	100	22 ± 1	1887

Source: Living Conditions Surveys (ULF)

ULF is an interview survey and the data in the tables are self-reported. Cash margin = Possibility to procure SEK 14 000 at one week's notice. Difficulty with regular expenses = during the past 12 months, it has happened that they have had difficulty in paying the regular expenses, i.e. for food, rent, bills, etc. The share that does not have a cash margin and the share that has had difficulty in paying expenses is given with a 95% confidence interval. Municipality groups are according to divisions by the Swedish Association for Local Authorities, see Appendix 1.

Table 10.4
Disposable income that is family support by type of family, 2001. Per cent

Child's age Family type No. children in family	Share of each benefit (in %) of disposable income					
	Child benefit	Housing benefit	Maintenance support	Parental insurance ¹	Social benefits	All benefits
Age						
0-5 yrs	8.1	1.8	1.9	8.5	2.0	22.3
6-12 yrs	9.6	2.3	3.2	1.8	1.9	18.9
13-17 yrs	7.1	2.0	3.0	0.4	2.2	14.7
0-17 yrs	8.5	2.1	2.8	3.3	2.0	18.7
Children in families with						
1 child living at home 0-21 yrs	4.0	2.5	2.2	3.9	1.7	14.3
2 children living at home 0-21 yrs	7.0	1.7	2.5	3.3	1.3	15.7
3+ children living at home 0-21 yrs	12.8	2.5	3.4	3.1	3.2	25.0
Children with cohabiting parents	7.9	0.8	0.7	3.6	1.5	14.6
Of 1 child living at home 0-21 yrs	3.1	0.6	0.4	4.5	1.2	9.8
which: 2 children living at home 0-21 yrs	6.2	0.5	0.5	3.6	1.0	11.9
3+ children living at home 0-21 yrs	12.2	1.3	1.2	3.1	2.3	20.1
One gainfully employed parent	11.8	2.6	1.1	2.2	3.3	21.1
Two gainfully employed parents	6.9	0.2	0.7	3.8	0.2	11.8
Children with single parent	10.8	7.3	11.2	2.3	4.0	35.5
Of Mother	11.3	8.2	11.9	2.6	4.3	38.3
which: Gainfully employed parent	9.9	5.8	10.8	2.7	1.3	30.5
Single child	6.0	6.6	6.2	2.7	2.7	24.2
Young persons not living at home 18-21 yrs	0.2	1.5	0.1	0.5	3.9	6.1
For comparison						
Single adult without children	0.1	4.6	0.0	0.1	1.9	6.7
Of which: 22-29 yrs	0.0	1.6	0.0	0.0	2.4	4.0
30-64 yrs	0.1	2.5	0.0	0.1	2.7	5.4
65- yrs	0.0	9.2	0.0	0.0	0.6	9.9
Cohabiting adults without children	0.0	0.4	0.0	0.0	0.2	0.6
Of which: 22-29 yrs	0.0	0.2	0.0	0.0	0.3	0.5
30-64 yrs	0.0	0.2	0.0	0.0	0.1	0.4
65- yrs	0.0	0.8	0.0	0.0	0.3	1.1
All 22-64 yrs without children	0.1	1.1	0.0	0.0	1.2	2.4
All 65- yrs without children	0.0	4.5	0.0	0.0	0.5	4.9
All 22- yrs without children	0.0	2.2	0.0	0.0	1.0	3.2
All children 0-17 yrs	3.4	2.0	1.0	1.5	1.4	9.4

¹⁾ Excluding pregnancy benefits

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Parental benefits are calculated net, i.e. after tax.

Table 10.5 Children aged 0-17 in families that have received social assistance at some point during 2001 by type of family. Per cent and number

Child's age Family type No. children in family	Share (%) that have received social assistance	No. of children in 1000s (HEK)
Age		
0-5 yrs	9	542
6-12 yrs	9	827
13-17 yrs	10	544
0-17 yrs	9	1 913
Children in families with		
1 child living at home 0-21 yrs	8	354
2 children living at home 0-21 yrs	7	899
3+ children living at home 0-21 yrs	13	660
Children with cohabiting parents		
	6	1 539
Of 1 child living at home 0-21 yrs	4	244
which: 2 children living at home 0-21 yrs	4	735
3+ children living at home 0-21 yrs	9	560
One gainfully employed parent	19	195
Two gainfully employed parents	2	1 303
Children with single parent		
	22	374
Of Mother	25	314
which: Gainfully employed parent	13	298
Single child	18	110

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Table 10.6 Per cent of children with income from employment, 2001. Per cent

	Share (in per cent) with own income from work				Median (in SEK) for children with income from work	No. of children 1000s
	Total	Of which income from work of				
		SEK 1-9999	SEK 10000-19999	SEK 20000 or more		
Girls						
13-15 yrs	16	15	0.7	0.2	1 905	166
16-17 yrs	62	42	13	7	6 319	101
13-17 yrs	34	25	5	3	4 601	267
Boys						
13-15 yrs	17	16	1	0.2	2 322	175
16-17 yrs	59	38	13	7	7 131	108
13-17 yrs	33	24	6	3	5 100	282
Both sexes						
13-15 yrs	16	15	0.9	0.2	2 107	340
16-17 yrs	60	40	13	7	6 720	209
13-17 yrs	33	25	5	3	4 840	549

Source: Income and Taxation Register (IoT) 2001

Table 10.7
Income standards by type of family. Children in families with children living at home aged 0-17, 1993-2001.

Child's age Family type No. of children in family	Income standard (median)								
	1993	1994	1995	1996	1997	1998	1999	2000	2001
Age									
0-5 yrs	1.25	1.27	1.24	1.20	1.23	1.30	1.34	1.44	1.52
6-12 yrs	1.24	1.26	1.24	1.20	1.24	1.30	1.35	1.43	1.52
13-17 yrs	1.36	1.38	1.34	1.35	1.36	1.39	1.43	1.58	1.65
0-17 yrs	1.28	1.29	1.26	1.23	1.26	1.32	1.36	1.47	1.54
Children in families with									
1 child living at home 0-21 yrs	1.46	1.51	1.44	1.45	1.49	1.51	1.58	1.61	1.71
2 children living at home 0-21 yrs	1.33	1.34	1.32	1.29	1.34	1.37	1.41	1.52	1.61
3+ children living at home 0-21 yrs	1.20	1.20	1.16	1.13	1.16	1.22	1.27	1.34	1.38
Children with cohabiting parents									
	1.34	1.35	1.32	1.30	1.35	1.40	1.46	1.54	1.62
Of 1 child living at home 0-21 yrs	1.56	1.62	1.56	1.55	1.62	1.65	1.71	1.74	1.87
which: 2 children living at home 0-21 yrs	1.37	1.37	1.35	1.33	1.41	1.43	1.51	1.59	1.67
3+ children living at home 0-21 yrs	1.20	1.22	1.18	1.16	1.17	1.26	1.31	1.40	1.43
One gainfully employed parent	1.20	1.19	1.12	1.09	1.12	1.16	1.15	1.30	1.25
Two gainfully employed parents	1.38	1.40	1.37	1.37	1.43	1.46	1.52	1.59	1.67
Children with single parent									
	1.17	1.16	1.11	1.07	1.08	1.08	1.13	1.14	1.20
Of Mother	1.16	1.15	1.11	1.05	1.08	1.08	1.11	1.12	1.19
which: Gainfully employed parent	1.17	1.18	1.13	1.13	1.13	1.12	1.15	1.20	1.25
Single child	1.24	1.20	1.18	1.19	1.14	1.16	1.23	1.26	1.26
Young persons not living at home 18-21 yrs	1.18	1.08	0.96	0.96	1.00	0.96	1.05	1.12	1.12
For comparison									
Single adult without children									
	1.34	1.32	1.29	1.29	1.32	1.31	1.35	1.39	1.44
Of which: 22-29 yrs	1.38	1.34	1.33	1.32	1.37	1.34	1.40	1.48	1.49
30-64 yrs	1.52	1.47	1.43	1.47	1.49	1.54	1.54	1.61	1.68
65- yrs	1.13	1.13	1.12	1.10	1.10	1.08	1.12	1.11	1.15
Cohabiting adults without children									
	1.81	1.80	1.80	1.82	1.87	1.90	2.01	2.10	2.16
Of which: 22-29 yrs	1.82	1.77	1.77	1.84	1.84	1.88	1.99	2.08	2.12
30-64 yrs	1.98	1.99	1.94	1.97	2.03	2.07	2.19	2.31	2.41
65- yrs	1.54	1.54	1.59	1.60	1.60	1.61	1.66	1.70	1.74
All 22-64 yrs without children	1.75	1.74	1.69	1.73	1.77	1.80	1.87	1.99	2.07
All 65- yrs without children	1.36	1.39	1.39	1.38	1.39	1.37	1.42	1.42	1.46
All 22- yrs without children	1.62	1.60	1.58	1.60	1.64	1.65	1.70	1.78	1.84
All	1.43	1.44	1.40	1.41	1.45	1.47	1.53	1.62	1.69

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Income standard = the ratio between disposable income and the norm for living standards. The norm for living standards is set by the sum of previous social assistance norms calculated up to the 2001 level, plus real housing costs and childcare costs. When the value is 1.0, the family is on the border of the "lowest reasonable standard". With the value 2.0, the incomes are sufficient to support two families without either having a lower standard than the "lowest reasonable standard".

Table 10.8
Children in families with an income standard below 1.0 by type of family. Children in families with children living at home aged 0-17, 1993-2001. Per cent

Child's age Family type No. of children in family	Share of children (in %) belonging to families with an income standard below 1.0								
	1993	1994	1995	1996	1997	1998	1999	2000	2001
Age									
0-5 yrs	14	14	18	24	20	19	16	13	10
6-12 yrs	14	14	17	22	19	16	13	10	10
13-17 yrs	11	10	15	17	15	13	10	7	6
0-17 yrs	14	13	17	21	19	16	13	10	9
Children in families with									
1 child living at home 0-21 yrs	9	9	11	12	13	11	10	7	6
2 children living at home 0-21 yrs	9	10	13	17	13	11	10	9	7
3+ children living at home 0-21 yrs	20	16	23	30	28	24	17	14	12
Children with cohabiting parents	11	9	14	16	15	12	10	7	6
Of which:									
1 child living at home 0-21 yrs	7	6	8	7	7	7	8	4	3
2 children living at home 0-21 yrs	7	7	9	13	9	8	8	6	5
3+ children living at home 0-21 yrs	19	14	22	26	26	20	14	11	10
One gainfully employed parent	26	18	32	38	32	27	35	20	20
Two gainfully employed parents	7	6	7	9	7	6	4	3	3
Children with single parent	19	26	27	36	33	33	22	22	19
Of which:									
Mother	21	27	26	40	34	33	24	24	19
Gainfully employed parent	19	21	22	29	27	23	16	16	12
Single child	14	19	19	23	26	23	15	13	13
Young persons not living at home 18-21 yrs	35	42	53	52	49	57	47	43	41
For comparison									
Single adult without children	15	14	15	17	17	19	14	15	14
Of which:									
22-29 yrs	16	17	17	21	18	21	18	17	17
30-64 yrs	10	9	11	11	11	11	9	9	9
65- yrs	20	18	20	21	24	27	18	22	20
Cohabiting adults without children	4	3	4	4	3	4	3	2	2
Of which:									
22-29 yrs	3	3	4	5	4	5	2	3	2
30-64 yrs	4	3	4	4	3	3	3	2	2
65- yrs	6	3	3	3	3	4	3	3	3
All 22-64 yrs without children	7	7	8	8	8	8	7	6	6
All 65- yrs without children	11	9	11	12	13	15	10	12	10
All 22- yrs without children	9	8	9	9	9	11	8	8	7
All	11	10	12	14	13	13	10	9	8

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Income standard = the ratio between disposable income and the norm for living standards. The norm for living standards is set by the sum of previous social assistance norms calculated up to the 2001 level, plus real housing costs and childcare costs. When the value is 1.0, the family is on the border of the "lowest reasonable standard". With the value 2.0, the incomes are sufficient to support two families without either having a lower standard than the "lowest reasonable standard".

For the period 1993-1999, children living at home aged 0-21 are included. From 2000, only children living at home aged 0-17 are included.

Table 10.9

Disposable income per consumption unit, income standard and share of children in families with a low income standard, by parents' education. Children in families with cohabiting parents and children living at home aged 0-17, 2001.

Child's age Parents' education	Income Median	Share (%) with income standard below 1.0	Disposable income per consumption unit Median	Share under 50 % of median for all households	Children living at home in 1000s
0-5 yrs					
Both short	1.48	9	108 000	7	237
Both long	1.75	3	142 000	2	114
Mother short	1.59	13	125 000	10	49
Mother long	1.62	4	122 000	4	66
Unknown	1.53	6	87 000	14	5
All	1.57	7	113 000	6	471
6-12 yrs					
Both short	1.54	7	106 000	8	344
Both long	1.77	5	135 000	3	128
Mother short	1.72	10	131 000	7	73
Mother long	1.64	6	118 000	4	100
Unknown	1.07	37	89 000	54	4
All	1.61	7	108 000	7	649
13-17 yrs					
Both short	1.64	6	108 000	7	221
Both long	2.06	2	142 000	2	82
Mother short	1.88	3	136 000	2	45
Mother long	1.79	1	119 000	2	67
Unknown	1.02	44	91 000	54	3
All	1.75	5	112 000	5	419
0-17 yrs					
Both short	1.54	7	107 000	8	802
Both long	1.82	4	137 000	3	324
Mother short	1.71	9	130 000	6	167
Mother long	1.68	4	119 000	3	234
Unknown	1.07	27	90 000	39	12
All	1.62	6	111 000	6	1539
0-17 yrs ¹					
Both short	1.52	8	105 000	10	489
Both long	1.77	4	135 000	3	528
Mother short	1.65	10	119 000	5	189
Mother long	1.60	5	113 000	5	321
Unknown	1.07	27	90 000	39	12
All	1.62	6	111 000	6	1539

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

"Short" education refers to pre upper secondary or upper secondary education. "Long" education refers to post upper secondary education or postgraduate education. Where one parent has "short" and one has "long", the education is reported from the mother's education.

¹⁾ According to the old educational divisions. "Short" refers to pre upper secondary or shorter upper secondary education (less than 3 yrs). "Long" education refers to longer upper secondary education (3 yrs or longer) or post upper secondary education.

Table 10.10
Disposable income per consumption unit, income standard and share of children in families with a low income standard, by region. Children in families with children living at home aged 0-17, 2001

Child's age Region	Income standard	Share (%) with income standard under 1.0	Disposable income per consumption unit Median	Share under 50 % of median for all households	Children living at home in 1000s
0-5 yrs					
Metropolitan areas	1.68	17.1	111 000	14.5	91
Suburban municipalities	1.96	8.0	128 000	6.6	96
Larger towns	1.75	8.3	111 000	7.7	144
Mid-sized towns	1.74	7.4	109 000	7.6	75
Industrial municipalities	1.75	6.6	109 000	6.6	43
Rural municipalities	1.66	8.4	103 000	8.9	21
Sparsely populated municipalities	1.50	7.5	100 000	7.9	11
Other larger municipalities	1.73	6.7	108 000	6.9	37
Other smaller municipalities	1.71	7.4	106 000	7.5	25
Whole country	1.76	9.3	112 000	8.6	543
6-12 yrs					
Metropolitan areas	1.64	13.0	107 000	12.6	113
Suburban municipalities	1.89	6.5	121 000	6.0	140
Larger towns	1.72	6.2	107 000	6.7	218
Mid-sized towns	1.71	6.0	105 000	7.0	123
Industrial municipalities	1.71	5.4	104 000	6.4	73
Rural municipalities	1.62	7.4	99 000	9.0	37
Sparsely populated municipalities	1.59	6.3	97 000	7.5	20
Other larger municipalities	1.70	5.7	104 000	6.5	62
Other smaller municipalities	1.68	6.2	103 000	7.0	43
Whole country	1.72	7.1	107 000	7.5	829
13-17					
Metropolitan areas	1.71	10.1	110 000	10.5	71
Suburban municipalities	1.90	6.0	121 000	5.9	83
Larger towns	1.77	5.1	109 000	6.0	143
Mid-sized towns	1.76	5.1	107 000	6.4	83
Industrial municipalities	1.76	4.7	107 000	5.9	49
Rural municipalities	1.68	6.3	102 000	7.8	26
Sparsely populated municipalities	1.66	5.2	101 000	6.2	14
Other larger municipalities	1.75	4.9	106 000	5.9	42
Other smaller municipalities	1.73	5.5	105 000	6.4	29
Whole country	1.76	5.9	109 000	6.7	540
0-17					
Metropolitan areas	1.67	13.6	109 000	12.7	276
Suburban municipalities	1.92	6.8	123 000	6.2	320
Larger towns	1.74	6.5	109 000	6.8	504
Mid-sized towns	1.73	6.1	106 000	7.0	281
Industrial municipalities	1.73	5.5	106 000	6.3	165
Rural municipalities	1.64	7.3	101 000	8.6	83
Sparsely populated municipalities	1.51	6.3	99 000	7.2	45
Other larger municipalities	1.72	5.7	106 000	6.4	142
Other smaller municipalities	1.70	6.3	104 000	7.0	96
Whole country	1.74	7.4	109 000	7.6	1912

Source: Income & taxation register (IoT) 2001.

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Municipality groups according to Swedish Association of Local Authorities, see Annex 1.

Table 10.11
Family's income standard and disposable income per consumption unit, by parents' country of birth.
Children in families with children living at home aged 0-17, 2001

Parents' country of birth Family type	Income standard Median	Share (%) with income standard under 1.0	Disposable income per consumption unit Median	Share under 50 % of median for all households	No. of children in 1000s
Children in families with parents born in Sweden	1.62	6 ± 1	116 000	4 ± 1	1 709
Of which:					
Single parent	1.26	15 ± 4	93 000	6 ± 3	331
Cohabiting parents	1.69	4 ± 1	122 000	3 ± 1	1 378
Children with cohabiting parents where one is foreign-born ¹⁾	1.58	5 ± 3	113 000	5 ± 3	169
Children with cohabiting parents where both are foreign-born	1.26	24 ± 6	83 000	23 ± 7	192
Children with single parent foreign-born	1.13	..	82 000	..	101
All	1.54	9 ± 1	111 000	7 ± 1	1 913

Source: Households' economy (HEK) 2001

Calculations are for families in which the adults have lived in Sweden during the full year, i.e. the full year population.

Income standard = the ratio between disposable income and the norm for living standards. The norm for living standards is set by the sum of previous social assistance norms calculated up to the 2001 level, plus real housing costs and childcare costs. When the value is 1.0, the family is on the border of the "lowest reasonable standard". With the value 2.0, the incomes are sufficient to support two families without either having a lower standard than the "lowest reasonable standard".

Share with income standard under value 1.0 and share under 50 % of median for disposable income per consumption unit are given with a 95% confidence interval. For a description of disposable income per consumption unit, see Annex 4. Concepts of income.

1) Families in which one parent is foreign-born and one is born in Sweden.