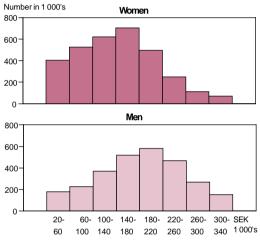
Income

Income earners aged 20 years and over by income group 1998

Total earned and capital income



Source: Statistics on total income, Statistics Sweden

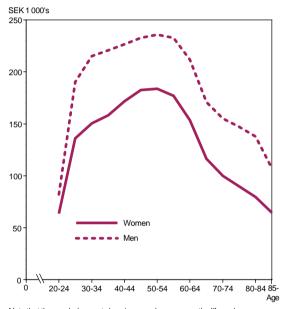
In 1998, 133 300 women and 105 700 men had income from employment, capital and business of less than SEK 20 000.

In the exceeding same year 94 400 women and 370 700 men had income from employment, capital and business over SEK 340 000.

Total earned and capital income includes three types of income: income from employment, capital and business.

Taxable income for those aged 20 years and above by age 1998

Median income in SEK 1 000's



Note that the graph does not show income changes over the life cycle, but the median income of individuals in a specific age group in 1998.

Source: Statistics on total income. Statistics Sweden

Taxable income includes wage/salary, interest, capital gains and social insurance including sickness and parental allowances, unemployment benefits, pensions, etc.

Disposable income per consumption unit¹ for families of persons aged 20–64² by type of family 1998

Median income in SEK 1 000's

| amily unit N | Median income | | |
|---------------------|---------------|--|--|
| ohabitants | | | |
| without children | 161 | | |
| with children | 106 | | |
| of which 1 child | 122 | | |
| 2 children | 104 | | |
| at least 3 children | 85 | | |
| ingle woman | | | |
| without children | 109 | | |
| with children | 82 | | |
| of which 1 child | 89 | | |
| at least 2 children | 77 | | |
| ingle man | | | |
| without children | 115 | | |
| with children | 99 | | |
| of which 1 child | 106 | | |

¹ Consumption units are calculated taking into account scale benefits and variations in expenditure on children due to their age.

Source: Income distribution survey, Statistics Sweden

Disposable income is the sum of all income and positive transfers (such as child, social security, and housing benefits) minus final taxes.

 $^{^2\,\}mbox{These}$ statistics are based on a sample survey. The age is that of the person chosen for the survey.

Households receiving social security benefits 1985 and 1998

Number and proportion (%) of all in group

| Type of household | Number | lumber | | Proportion of all in group | |
|-------------------|---------|---------|------|----------------------------|--|
| | 1985 | 1998 | 1985 | 1998 | |
| Cohabiting | | | | | |
| without children | 17 700 | 22 300 | 2 | 2 | |
| with children | 41 600 | 54 700 | 5 | 6 | |
| Single woman | | | | | |
| without children | 65 100 | 93 600 | 11 | 13 | |
| with children | 48 700 | 56 800 | 37 | 32 | |
| Single man | | | | | |
| without children | 115 600 | 132 500 | 14 | 14 | |
| with children | 4 500 | 6 900 | 17 | 12 | |
| Total | 293 400 | 366 800 | 7 | 9 | |

Source: Social assistance 1985, Statistics Sweden, 1998: National Board of

Average pension points 1970-1997

1980

Points --- Men

1985 Individuals with full pension points (6.5) 1970-1997 Proportion (%) of all with pension points

1990

1995

2000

| | | • | | | | |
|-------|------|------|------|------|------|------|
| | 1970 | 1975 | 1980 | 1985 | 1990 | 1997 |
| Women | 1,5 | 1,4 | 1,6 | 1,1 | 3,2 | 5,3 |
| Men | 11,9 | 12,8 | 13,5 | 10,6 | 18,1 | 21,7 |

Source: Social Security Administration

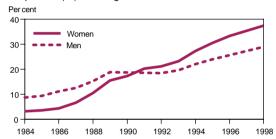
1975

1997, 78 per cent of women and 81 per cent of men earned pension points.

Among economically active people aged 16-64 in

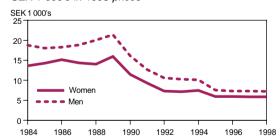
Individuals aged 20-64 with private pension savings 1984-1998

Proportion (%) of all aged 20-64



Average amount saved by individuals aged 20-64 with private pension savings 1984-1998

SEK 1 000's in 1998 prices



Source: Income distribution survey and Statistics on total income Statistics Sweden

Pensioners 65 years and over by type of pension benefit 1998

Percentage distribution, average amount in SEK and number of pensioners in 1 000's

| Туре | Women | | Men | |
|--|-------|---------|------|---------|
| of pension | Per | Amount | Per | Amount |
| | cent | | cent | |
| Basic pension incl. pension supplement | 11 | 49 500 | 2 | 50 200 |
| Basic pension +ATP | 30 | 74 000 | 22 | 122 800 |
| Basic pension +ATP +ITP/STP | 22 | 107 000 | 51 | 160 100 |
| Basic pension +ATP +civil service pension | 13 | 126 100 | 15 | 172 000 |
| Basic pension +ATP +local govt. | | | | |
| pension | 23 | 113 800 | 10 | 172 500 |
| Total, per cent | 100 | | 100 | |
| Average amount | | 94 600 | | 152 400 |
| Number | 878 | | 645 | |

Source: Statistics on total income. Statistics Sweden

ATP = National pension schemes ITP/STP = Supplementary pension schemes

Pension points are calculated on the basis of pensionable income (income from employment which exceeds a basic amount), with an upper limit of 6.5 times the basic amount.

Disposable income for single and cohabiting pensioners aged 65 and over by age 1998

Median income in SEK 1 000's and number of pensioners in 1 000's

| Age | Income | | Number | |
|------------|--------|-----|--------|-----|
| | Women | Men | Women | Men |
| Single | | | | |
| 65–69 | 96 | 135 | 72 | 46 |
| 70–74 | 95 | 123 | 98 | 39 |
| 75–79 | 88 | 119 | 114 | 51 |
| 80–84 | 86 | 105 | 110 | 28 |
| 85 years- | 81 | 89 | 115 | 32 |
| Total | 88 | 117 | 509 | 196 |
| Cohabiting | | | | |
| 65–69 | 93 | 151 | 126 | 137 |
| 70–74 | 80 | 132 | 103 | 112 |
| 75–79 | 70 | 120 | 81 | 102 |
| 80–84 | 59 | 118 | 27 | 57 |
| 85 years- | 57 | 94 | 11 | 23 |
| Total | 81 | 131 | 349 | 432 |

Source: Income distribution survey, Statistics Sweden

78 79