



Photo: Conny Fridh, Johnér

8. Ageing in Sweden

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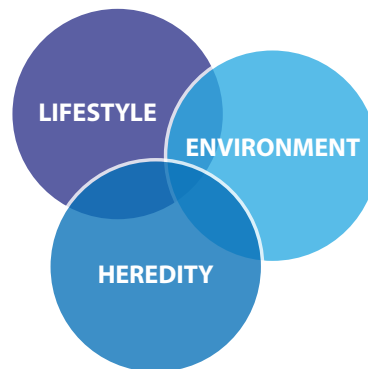
Right of inheritance

Growing older

People in Sweden live a long time. Average life expectancy for the population as a whole is 82 years. For women it is about 84, and for men about 80 years.

Increasing life expectancy means that the number of older people is growing. Average life expectancy increases by about one year every decade. There are no indications that this trend is about to be broken. Of Sweden's 10 million inhabitants, 18 per cent are currently above the retirement age of 65. In 2030, the over-65s are expected to make up more than 30 per cent of the country's population.

How long you live depends on a number of factors. Your biological inheritance from your parents and ancestors affects how long you live. Your lifestyle and the environment in which you live also has an impact. Growing old involves many changes that are not only physical, but also psychological and social. You cannot do anything about your inheritance, but you can make changes to your lifestyle that affect how you age.



The Public Health Agency of Sweden highlights four areas that are significant to healthy ageing:

- physical activity,
- good eating habits,
- social interaction, and
- meaningful activity/feeling necessary.

Even at an early age your lifestyle can have an impact on your health when you get older. Smoking, poor eating habits, stress, inactivity, drugs and alcohol are bad for us all. Eating well and exercising throughout your entire life can contribute to you being health and well when you get older. This can contribute to you living longer.

Physical changes

The physical changes of ageing are minor up to the age of 40, then they increase. The genes (DNA) in the cells control the biological ageing process that takes place at various levels in your body. The ageing process, when and how you age, differs a lot between different people. Some people get grey hair and wrinkles early in life, others later on.

All in all, the physical changes of ageing involve us becoming shorter, lighter and at the same time drier. The reduced metabolism means that we are at a greater risk of dehydration. It is important to drink water.

Reduced metabolism and because ageing often involves becoming less active means we do not need to eat as much. It is therefore extra important that the food we eat is high quality and that it contains a good balance of nutrients, vitamins and minerals.

Older people need significantly more light than younger people to see well, it is therefore important to have good lighting at home. It also becomes more difficult with age to perceive high tones and to differentiate speech in noisy environments.

Old people have more difficulty keeping their balance and fall more easily than younger people. There are many interventions in the home that can reduce the risk of accidents. For example, you can remove rugs and thresholds that are easy to trip on.



Photo: Johnér

For several reasons, older people are more sensitive to medicines than younger people. Older people have less liquid in the body and more fat. This means that some medicines that are fat soluble stay in the body for longer than was intended.

Psychological changes

The brain also changes with age. The number of brain cells decreases and the brain gets smaller, but the functions remain largely unchanged. Many memory functions remain unaffected and unchanged for a long time and general knowledge is often remarkably good far into old age.

The risk of dementia increases with age. However, the memory becoming poorer need not be due to dementia. Examples of healthy forgetfulness include not remembering where you have left your glasses or keys. Not remembering that you have glasses or keys at all or getting lost in a previously familiar environment are signs of pathological forgetfulness.

It is good to keep both the body and the mind active. The brain wants to learn throughout your entire life, via words, images, songs, music, play and humour, animals, nature and social contact. The brain never becomes too old to learn new things, but it takes longer to learn when you get older.

The brain also becomes more sensitive to many types of medicine, primarily psychopharmaceuticals such as sedatives and sleeping pills, but also morphine-related preparations that are found in many painkillers.

Social changes

At the retirement age, a period begins in which, perhaps for the first time in your life, you are able to decide for yourself how to use all your time. Increasing numbers of older people keep working past the retirement age of 65 and many also do voluntary work, without receiving a wage.

Quality of life and a good life in your later years is strongly dependent on how you perceive and manage your situation so that it becomes comprehensible, manageable and meaningful. Research indicates that social interaction is important for quality of life – the ability to be active, feel needed and having good relationships with other people.

Activities and benefits for the elderly

There are many benefits and activities targeted at the elderly.

There are many associations that arrange activities for pensioners. One example of just such an association is the Swedish National Pensioners' Organisation (PRO).

In many municipalities in Sweden, older people travel free or with a reduced price on public transport at certain times of the day.

If you are elderly and have a disability that makes it difficult for you to use public transport, you can use mobility services. You are then able to travel by taxi instead of bus or tram at a reduced price. You have to apply to the municipality in which you are registered to be able to use mobility services. You must also send in a mobility services certificate from a doctor to certify that you are unable to use public transport.

When travelling within your own municipality, it is often possible to use what are called flex lines. These are small buses with a floor that is level with the pavement so as to make it easier for people with wheeled walkers or wheelchairs. The flex line route means that it comes closer to your home than normal public transport. The bus only stops at the places where someone has booked a pick up or drop off. As a result, the route and journey time can vary each time.



Photo: Matilda Karlsson, City of Gothenburg

Pensions

A pension is money you receive when you get older and stop working. The size of your pension varies. Among other things, it depends on what salary you earned when you were working, how long you worked for and how much money you yourself have saved.

Your pension can come from several different sources; partly from the Swedish Pensions Agency as the national retirement pension and partly from your employer in the form of an occupational pension. You can also have a private pension. The different pensions do not affect each other, rather they are added together to become your total pension.

You decide yourself when you want to retire. The later you retire, the higher the pension you will receive each month. The earliest you can start drawing parts of your national retirement pension is when you are 61 years old, but you



Photo: Magnus Glans

have a right to work until you are 67. You can come to an agreement with your employer to continue working.

You choose yourself what proportion of your pension you want to draw. You can draw between 25 and 100 per cent of your pension each month. For example, you can choose to draw half your pension and continue working half of the time.

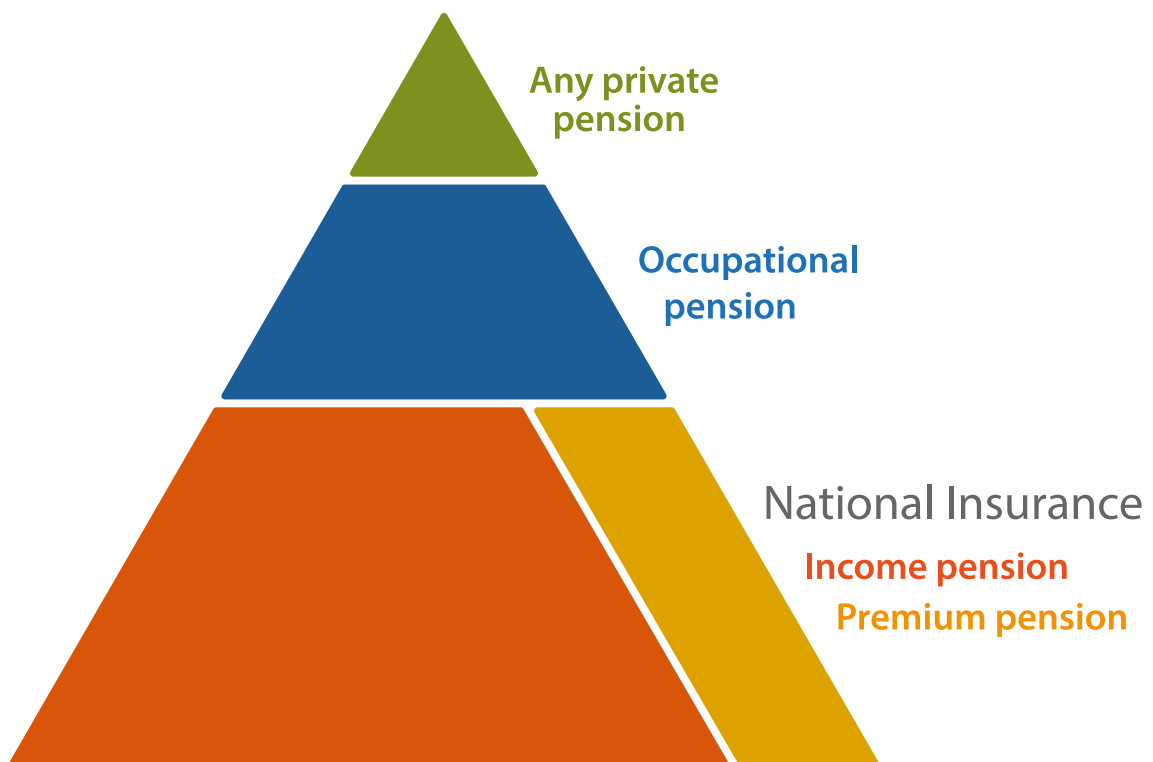
National retirement pension

The national retirement pension is a pension everyone who have lived and worked in Sweden is entitled to. This is a state pension and is paid out by the Swedish Pensions Agency.

There is more information on the website

www.pensionsmyndigheten.se. If you want to know more about your national retirement pension, you can contact the Swedish Pensions Agency either via telephone or by making an appointment at one of their offices.

You earn money that goes into your national retirement pension each year you work, study or are on parental leave. The national retirement pension consists of an income pension and a premium pension that are based on your income. If you had a low income or no income, you can receive a guarantee pension.



Source: The Swedish Pensions Agency

- **Income pension.**
How much income pension you receive depends on your income. Each year, you pay 16 per cent of your income or wage into the income pension. Aside from income from work, unemployment benefits, sickness compensation, activity compensation and parental benefits are also counted as income.
- **Premium pension.**
Each year, 2.5 per cent of your income or wage is paid into investment funds. This is called the premium pension. The investment funds consist of securities or shares and you can choose yourself which investment funds you want your money to go into. The amount of premium pension you receive is dependent on how much you have paid in and how the shares and securities in the investment funds where you have your money are performing.
- **Guarantee pension.**
The guarantee pension is for people who have had a low income or no income from work. In order to receive a full guarantee pension, you have to have lived in Sweden for at least 40 years. The guarantee pension decreases if you have lived in Sweden for less than 40 years. The guarantee pension also becomes lower if you already have another pension, for example an income pension.

Occupational pensions

The occupational pension is the part of the pension that your employer pays. The majority of people who are employees are entitled to an occupational pension. What sort of occupational pension you have depends on what the unions and employers have agreed. People who study, are unemployed, work at a workplace that does not have a collective agreement or are self-employed do not have an occupational pension.

If you have your own business, no occupational pension is paid by an employer, instead you have to save money yourself to compensate for not having an occupational pension.

Private pension

You can save towards your pension yourself. You can save money in a bank or in a unit-linked insurance fund from a retirement insurance company. You decide yourself how much money you want to save each month and when you want to start saving.

Income support for the elderly

Income support for the elderly is intended for when the other pension benefits are insufficient. If you are 65 years of age or older and are claiming all pension benefits you are entitled to, and you still don't have a reasonable standard of living, you are entitled to income support for the elderly. When you apply for income support for the elderly, the Pensions Agency will examine whether you are also entitled to a housing supplement.

Housing supplement for pensioners

A housing supplement is a supplement to your public pension. Your housing costs, your income, assets and family situation together determine what you can receive as a housing supplement. You can apply for a housing supplement from the year you turn 65 and begin to claim your entire public pension. You can apply regardless of what type of housing you live in and of whether you own your home or not. You can apply even if you own other assets.

Read more on the Pension Agency's website:
www.pensionsmyndigheten.se

Moving abroad with your pension

You are allowed to keep your income pension, premium pension, occupational pension and private pension indefinitely, regardless of which country you move to. However, it is not necessarily the case that you will be allowed to keep your guarantee pension. This depends on which country you move to and what benefits you have. If you have a guarantee pension, you may keep this if you move to another country in the EU/EEA, Switzerland or, in certain cases, Canada. You lose your entitlement to income support for the elderly if you move abroad.

Care of the elderly

When a person becomes older, they often need help with practical aspects of everyday life. In Sweden, older people who need support and help have a legal right to obtain this from society. While it may be more common in other countries for family and relatives to take care of older people, in Sweden it is often society that provides this support. The family is often still involved in the older person's life. Care of the elderly is governed by the Social Services Act and the Health and Medical Services Act.

The municipality or county council is responsible for all health and social care of the elderly, including contact with doctors and emergency medical care. This is organised in different ways in different parts of Sweden. In order to apply for elderly care initiatives via the municipality, you have to contact the unit in question at the municipality's social welfare department. An assistance administrator from the department investigates, assesses and then decides whether the person is entitled to social care and the extent of that entitlement.

The aim of care of the elderly is to make it possible for older people to live a quality, independent life in safety. Older people also get the opportunity to engage in meaningful activities in the company of other people.

Housing

Many older people want to continue living in their own home as long as possible and there is now a good chance that they will be able to do so thanks to support from society and various forms of adaptation to the home. The municipality can help by providing care and services that enable you to continue living in your own home. This is called a home-help service.

Staff from a home-help service help you by performing tasks such as cleaning, buying food, making the bed, and helping you to shower or shave. You can also get help in the evenings and at night. If you have an illness or injury, a nurse can come to change a bandage or help with medicines.

Many municipalities also have staff who help with simple repairs. This is sometimes called a handyman service. Staff from a handyman service can perform tasks such as hanging a picture or changing curtains. The aim is sometime to avoid an older person falling and injuring themselves.

If it feels unsafe to continue living at home, there are other housing options for older people.

Senior citizens housing and **sheltered housing** are housing that is adapted for older people, for example with low thresholds and extra wide lifts. Landlords usually require people to be at least 55 years old if they want to move into senior citizens housing and somewhat older for sheltered housing. No permission from the municipality is required to live in senior citizen's housing or sheltered housing. You buy or rent the accommodation yourself.

Service apartments are a type of special housing the municipality owns where older people can rent an apartment. Before moving into a service apartment, an assessment is made of the person's needs. In a service apartment, the older person can pay for help with cleaning, food preparation and the like.

Old people's homes, also known as **residential homes** are homes that are part of the healthcare system for older people who have extensive health and social care requirements. In order to get a place in an old people's home, a person has to have major medical and social needs and require around-the-clock care.

When someone passes away

Dying is also called passing away. When an older relative passes away at home, you have to contact health services staff. Sometimes they collect the body, which is taken to a



Photo: Jenny Gaulitz, Johnér

hospital where a doctor is responsible for officially declaring them dead. If you have any special requests, such as those based on religious procedures, you should talk about this with the health services staff.

Relatives can then contact a priest, pastor, rabbi, imam or other religious representative. Together with the representative of the congregation, the relatives can plan the funeral based on any specific religious requests. It is also a good idea to talk to the cemetery administration and an undertaker, who will be able to help you with contact information and practical assistance.

Funerals

At funerals in Sweden it is common for relatives and close friends of the deceased to be present. It is also the tradition to follow the wishes of the deceased with regard to the funeral arrangements. These may have been written down in a will or the deceased may have previously described how s/he wanted the funeral arrangements. There are several different funeral rituals depending on the religious faith, or lack of it, of the deceased.

Funerals in Sweden are most often held in a church or chapel. The Church of Sweden is in charge of all funerary activities in the country, except in Stockholm and Tranås, where the municipality has this role. This is the same, regardless of the religion to which the deceased belonged.

Relatives can contact the municipality's funeral agent. Funeral agents are people appointed by the county administrative board who works to ensure the interests and requests of the deceased and the relatives are taken into account. Funeral agents have to ensure that those who are not members of the Church of Sweden are able to be laid to rest in a way that suits them. To contact the funeral agent, relatives can turn to the municipality, the county administrative board or their religious congregation.

There are no rules stating that you must arrange a funeral. However, there are rules stating that the body must be placed in a coffin. There are also rules about how a cremation is to take place and how the ashes are to be placed in the ground. Cremation means that the person who has died is placed in a cremation oven together with the coffin. The coffin and the body are then burned to ash and the ashes

are then placed in an urn. The urn is then usually buried in a graveyard. The ash can also be spread in a specific part of the cemetery called a memorial grove. If you want to scatter the ashes somewhere else, for example the sea, the relatives need to apply for permission from the county administrative board.

You can find information about cemeteries and graveyards in your area on the Church of Sweden's website:

www.svenskakyrkan.se

If the body is to be buried abroad, an undertaker, for a fee, can help with transporting the body to that country.

In Sweden, it normally takes one to two weeks from death until the funeral. It is usually possible to bury the deceased as soon as possible after their death if the relatives so desire. However, Swedish law stipulates that the deceased must be buried or cremated within one month of their death.

It is uncommon to have an open coffin at funerals in Sweden, but there is no formal objections to this taking place.

Everyone in Sweden pays a funeral charge through their taxes. The charge provides the right to use a space such as a chapel for the funeral. The charge also provides the right to transport of the coffin from the space to the grave.

In Sweden, about 83 per cent of those who die have a ceremony in church. This involves a priest holding a funeral service. To have a funeral service, you must be a member of the Church of Sweden. Church funerals are free for those who are members of the Church of Sweden. A church funeral can also be held in a free church, a catholic church or and orthodox church.

A civil funeral is a ceremony without religious elements. A civil funeral is therefore not held in a church. It can be held in a burial chapel, in a garden or perhaps out in the countryside. A civil funeral celebrant conducts the ceremony.

Right of inheritance

When someone passes away, there are laws that determine who will inherit the deceased's money and property; this is regulated in Swedish law and is called right of inheritance.

If the deceased was married, the surviving spouse inherits everything. Their children may inherit when the surviving spouse dies. In the meantime the surviving spouse is free to do whatever s/he wants with the estate.

If the deceased had children with another person than his/her spouse, these children may receive their inheritance immediately. They can also wait until the spouse has died before claiming their inheritance. If the deceased was not married, his/her children inherit everything. If there are no children, the parents or siblings of the deceased are the inheritors.

When a parent who has a child under the age of 18 dies, the child receives the help of an executor. An executor is a person who ensures that the child's rights are satisfied.

The estate

The estate is all the money and possessions the deceased has left behind. The relatives who has the right to inherit together own the estate.

Division of the estate, inventory of the estate and distribution of the estate

If the deceased was married and jointly owned things together with their spouse, everything must first be divided up between the spouses. This is called division of the estate. When the estate has been divided, the inheritance can be distributed.

An inventory of the estate is an inventory of the all the deceased's assets and liabilities. This has to be complete three months after their death and then forms the basis on which the estate is distributed.

Wills

A will is a legal document. The person who writes a will can decide themselves who is to inherit and what they inherit. But there are exceptions. A direct heir (the deceased's child, grandchild or great grandchild) has the right to demand their share of the inheritance.



Photo: Colourbox

A will must adhere to certain rules: It must be in writing. It must be signed by two witnesses. It is therefore a good idea to ask a lawyer before writing a will.

People who live together without being married (cohabitees) do not automatically inherit from one another. If a couple who cohabit want to inherit from one another, they have to write a will.

Discussion questions for Chapter 8

What does it mean for a country when the proportion of older people increase more than other age groups?

What do you think is important in order for older people to have a good life?

Do you think that the outlook on ageing in Sweden differs from what you are used to?

What do you need to plan for ahead of retirement?

What are the similarities and differences in care of the elderly between your country of origin and Sweden?

What differences and similarities can you see between funeral ceremonies in your country of origin and Sweden?