

Sweden

Preserving individual debtor's human dignity in distress

1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name:	Gross: SEK 20 800	n/a
Median income per capita	Net: SEK 16 100	Net: SEK 26 900

Poverty threshold (less than 60 percent of the median income)	Net: SEK 12 500	Net: SEK 24 100
Minimum solidarity allowance for an adult without income (<u>Riksnorm 2017</u> , excluding housing costs)	Net: SEK 3 930	Net: 8 470 1 child 4-6 years old, 1 child 7-10 years old.

Elderly people	Single person	Couple
Minimum pension for a former employee (full career) (<u>Guaranteed pension</u> (GP), little or no pension-qualifying income during their lives, Income pension (IP), for persons with pension-qualifying income, "lowest" amount in table).	Gross: SEK 8 000 (GP) Gross: SEK 11 500 (IP)	Gross: SEK 14 200 (GP) Gross: SEK 20 300 (IP)
Average pension per capita (all types of pensions)	Gross: 16 900 Net: SEK 12 700	Gross: 37 500 Net: SEK 27 100
Minimum solidarity allowance for elderly people with no or very limited pension (<u>Riksnorm 2017</u> , excluding housing costs)	Net: SEK 3 930	Net: SEK 6 430

Additional information:

All incomes refer to calendar year 2017. Sweden does not have an official minimum wage (salaries are negotiated between unions). The figure in the table refers to the starting salary in retail for adults without prior experience.

2. Garnishment of funds in bank accounts

This concerns the seizure of funds directly from the bank account of the debtor, as a result of a court ruling or equivalent procedure.

Unseizable funds	X (single person)
Unseizable_income	Description
Partly seizable income	
Income that can be fully seized	<p><u>Every kind of financial income that is classified as an income can be attached. We exempt from attachment the reserve amount. Our Enforcement Code, chapter 7 that I about attachment of pay state in section 1 the following.</u></p> <p><u>The provisions of this Chapter apply as regards attachment of</u></p> <ol style="list-style-type: none"> <u>1. employees' pay, whether it is paid as hourly pay, piece-work pay, commission or other satisfaction,</u> <u>2. other remuneration for work efforts by the debtor, if his status is comparable with that of an employee,</u> <u>3. periodic payments for use of a patent, rights to literary or artistic works or other such rights or for the transfer of a business,</u> <u>4. payment that comprises a pension or annuity,</u> <u>5. sick pay, parental benefits, rehabilitation benefit, benefits under the Compensation for Leave to Care for Relatives Act (1988:1465) and other payments that are provided as a result of illness, contagion, accident, education, unemployment, compulsory military service or other service that is compensated with the same or similar benefits as compulsory military service, all to the extent that the compensation is not intended to compensate particular expenses specified or shall be repaid.</u> <p><u>The provisions of this chapter are not applicable when the debtor is the estate of a deceased person or other legal person.</u></p> <p><u>The section 2 state.</u></p> <p><u>That prescribed concerning attachment of pay also applies to attachment of other benefits as referred to in Section 1, unless otherwise stated. The provisions concerning employers in that connection apply to the person who pays the benefit.</u></p>

Additional information:

We don't have a fixed amount but we normally uses the principles for attachment of pay. If the attachment is done between the 18 th until the last day of the month we normally reserve 4 923 SEK + rental cost. If the attachment is done between the 1 st until the 18 th, only the reserve amount 4 923 SEK will be protected from attachment.

In Sweden, seizure of funds directly from the bank account of the debtor is not possible, unless there is a court ruling concerning deliberate tax fraud.(RA)

3. Seizures on wages and from third parties

This concerns seizures made directly by the debtor's employer from their employee's wages, following a court ruling or equivalent procedure. The same type of seizure may be made with other third parties.

Unseizable amount	456 € (2019) (single person)			
Seizable amounts (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1			
	2			
	3			
	4			
	5			
	6			
	7			

Additional information:

In Sweden, all income exceeding 456 € is subject to full seizure on wages. The debtors income range does not influence this at all. In addition to this amount i.e. 456 € called "Förbehållsbelopp", the debtor is allowed to withdraw costs for housing e.g. rent. Also, debtors have the right to have two "payment-free" months per year. (RA)

4. Additional rules for the protection of debtors

As part of an amicable debt mediation procedure or of a personal bankruptcy procedure, some additional protection rules exist in some countries, such as:

- The freezing of the recovery costs and default interest;
- The freezing of recovery procedures (made by registered mail or through a bailiff);
- The possibility for the debt advisor or the judge to lower or increase the protected amounts;
- The possibility of choosing other methods or calculation rules to determine the remaining income.

If similar rules exist in your country, it would be very useful to describe them.

Amicable debt collection is carried out by private collecting companies. During bankruptcy proceedings, the protected amount for salary is the same as during attachment proceedings (RA)

Do you accept we include your name, or the name of your organisation, in the list of respondents that will be included in the final report?	YES	NO
	X	
Personal name	Johan Lindberg (part 1, income) + Richard Alström	
Name of the organisation	Statistics Sweden (part 1, income)	