

## Rules applying to basic pension/disability pension, 2023

Link to relevant page:

<https://nhwstat.org/welfare/disability/disability-benefits/disability-benefits>

Edition: 4-10-2024

Country	Denmark	Faroe Islands	Finland	Iceland	Norway	Sweden
National terminology	Førtids-pension	Fýritíðar-pensjón	Sjukpension	Örorkulífeyrir almanna-trygginga.	Uføretrygd	Sjuk- och aktivitetsersättning
Pensionable age	18- old age pension	18 - old-age pension	16-64	18-66	18-67	19-65
Minimum degree of incapacity for work	Permanently very limited capacity for work	50 %	No specific level indicated	No specific level indicated.	50% <sup>9)</sup>	25%
Pension on the basis of:	Residence period and income	Residence period, degree of working capacity, income, marital status and number of children	Length of residence and other pensions	Residence period, age at the first disability evaluation and income.	Residence period and income	Length of residence; amount of income-based sickness and activity benefit and degree of capacity for work
Income or calculation basis dependent on previous income?	No	No	No	No	No	No
Minimum pension for single pensioner (per month in national currency)	No statutory minimum. <sup>1)</sup>	1/40 of the basic amount <sup>4)</sup>	No statutory minimum	.	Basic amount per month <sup>11)</sup> , multiplied by 2.66, i.e. NOK 24 545.	Guaranteed pension <sup>12)</sup> of between SEK 9 982 and SEK 11 190 depending on age.
Minimum pension for single pensioner (per month in PPS)	.	..	.	.	..	
Minimum pension for married pensioner (per month in national currency)	No statutory minimum. <sup>1)</sup>	1/40 of the basic amount <sup>4)</sup>	No statutory minimum	.	Basic amount <sup>10)</sup> per month, multiplied by: 2.28, i.e. NOK 22 538. People that became disabled at a young age: multiplied by 2.66, i.e. NOK 26 294.	Guaranteed pension <sup>13)</sup> of between SEK 10 850 and SEK 12 136 depending on age.
Minimum pension for married pensioner (per month in PPS)	.	..	.	.	..	
Maximum pension for single pensioner (per month in national currency)	19 738	15 148 <sup>4)</sup>	922	386 663 <sup>7)</sup>	39 145	21 230 <sup>14)</sup>
Maximum pension for single pensioner (per month in PPS)	2 022	1 552	755	1 726	2 753	1 561
Maximum pension for married pensioner (per month in national currency)	16 778 <sup>2)</sup>	12 835 <sup>4)</sup>	922	327 657 <sup>8)</sup>	39 145	21 230 <sup>14)</sup>
Maximum pension for married pensioner (per month in PPS)	1 719	1 315	755	1 463	2 753	1 561

Country	Denmark	Faroe Islands	Finland	Iceland	Norway	Sweden
Indexation after pensioning	Adjusted each year according to a special rate: % incapacity.	Adjusted according to special legislation.	Consumer price index 100%	Wage development, at least with regard to consumer price index.	Wage development	Price index 100%
Accumulation with income from work	Other income possible <sup>3)</sup>	Other income possible <sup>5)</sup>	Other income possible from work <sup>6)</sup>	Other income possible, with reduction of benefits.	Other income possible, with reduction of benefits <sup>11)</sup>	Possible to some extent <sup>15)</sup>

#### Source

Denmark: Ministry of Employment

Faroe Islands: Ministry of Social Affairs and Culture

Finland: Social Insurance Institution of Finland

Iceland: Social Insurance Administration

Norway: Ministry of Labour and Social Inclusion

Sweden: Swedish Social Insurance Agency

#### Notes

1) Residence in Denmark for 9/10 of the years from the age of 15 until the age the pension is payable is required to obtain full disability pension. If this requirement is not met the pension will be determined by the ratio between the period of residence and the period required to obtain a full disability pension. If the period of residence is less than 1 year no pension is payable.

2) For married or cohabiting pensioners.

3) Pension is gradually reduced at an income exceeding a certain level (DKK 84 200 per year for single pensioners living alone, DKK 133 700 per year for married or cohabiting pensioners).

4) Amount are in effect tax free.

5) Pension is gradually reduced at an income exceeding a DKK 96 000 per year.

6) Maximum EUR 922,42 per month.

7) Up to ISK 438 428 for pensioners living alone in a flat.

Maximum payments to disability pensioners vary according to how old they were when they were first assessed as disabled. The highest payments are made to those who were first assessed as disabled 24 years of age or younger, while the lowest payments are to those who were first assessed as disabled 61-66 years old.

8) Up to ISK 356 750 for those who live with others.

Maximum payments to disability pensioners vary according to how old they were when they were first assessed as disabled. The highest payments are made to those who were first assessed as disabled 24 years of age or younger, while the lowest payments are to those who were first assessed as disabled 61-66 years old.

9) As a rule 50%. For individuals in receipt of work assessment allowance when an application for disability pension is submitted, 40% incapacity is sufficient. If the incapacity is due to an acknowledged industrial illness or accident, 30% incapacity is sufficient.

10) The term basic amount refers to the Norwegian term of "Grunnbet b".

11) Income limit set according to degree of loss of income. Limit is set to zero for 100% incapacity. Maximum 40% of the basic amount per year.

12) Guaranteed pension of between SEK 10 850 and SEK 12 136 depending on age.

13) The guaranteed level of the sickness and activity benefit is based on, among other things, the frequency of the recipient's visits to Sweden. A lower amount may therefore be payable to those who have been absent for some time.

14) Incomerelated sickness and activity benefit.

15) People awarded pensions according to the rules in place before 1 July 2008 can make use of a "variable settlement". It is also possible to apply for a subsidised residential stay to facilitate work.