

Summary 2017:3

Social security when studying,
working or moving abroad

– a study of the information given about social
security issues in cross border situations

isf

Swedish Social Insurance Inspectorate

www.inspsf.se

Stockholm 2017

© Inspektionen för socialförsäkringen

Authors: Susanne Eriksson and Elisabeth Rydberg, with contributions from Sofia Allansson and Anna Hallberg.

Summary

Social security when studying, working or moving abroad

– a study of the information given about social security issues in cross border situations

The Swedish Social Insurance Inspectorate (Inspektionen för socialförsäkringen, ISF) is an independent supervisory agency for the Swedish social insurance system. The objectives of the agency are to strengthen compliance with legislation and other statutes, and to improve the efficiency of the social insurance system through system supervision and efficiency analysis and evaluation.

The ISF's work is mainly conducted on a project basis and is commissioned by the Government or initiated autonomously by the agency. This report has been commissioned by the Government.

Background

The right of EU citizens to freely move and live in any EU country, along with their family members, is one of the fundamental freedoms enshrined in EU law. Free movement would not be possible without the guarantee that citizens do not lose their social security protection when moving to another Member State. Therefore a system of social security coordination has been designed so that it can be determined in which country a person needs to pay social security contributions and may claim for social security benefits. The rules, Regulation (EC) No 883/2004 and the Implementing Regulation (EC) No 987/2009, are intended to coordinate rather than harmonizing the social security systems of the Member States. As a Member State within the EU, Sweden therefore retains the autonomy to form a social security system that meets political goals and national requirements.

In cross border situations where citizens plan to study, work or move outside the borders of Sweden, it is important that they have access to transparent and useful information of how their social security is affected. If citizens move abroad they must know whether they will stay within the Swedish social security system or be linked to the social security system of another Member State. To lose a social security benefit, or to accept a social security benefit that you are not entitled to, may have severe consequences for the individual who is concerned.

Objectives

The overall objective of this study is to identify and analyze the information given by Swedish authorities within the social security field addressed to persons intending to study, work or live in another Nordic country or in other EU countries. It also aims to examine the information addressed to citizens who have lived abroad, for a shorter or longer period of time, and then returns to Sweden. The main focus is on the disclosure of information about the interaction between Swedish and EU legislation in the social security context, and only skims how the Swedish legislation relate to international agreements with the rest of the world.

Methods

The study uses a combination of methods, including document studies and interviews. Two investigators from the ISF conducted semi-structured interviews with employees in various positions from the investigated authorities. An extensive survey of the current authorities' official websites has also been conducted. ISF has mapped and analyzed the information given by individual authorities addressed to persons who are in cross border situations. Essentially, this refers to the websites of the Swedish Social Insurance Agency (SSIA) and the Swedish Pensions Agency (SPA). In addition a more general review has been conducted of other sources of information such as the Nordic cross border services and the Parliamentary website that provides information about the conditions for movement of people within EU.

Findings

Overall, the study finds that it is often difficult to obtain transparent and useful digital information on authorities' official websites about the consequences regarding peoples' access to social insurance benefits when they study, work or live abroad, although there are exceptions to be found.

The study shows that there is considerable room for improvement when it comes to giving digital information on social security matters in cross border situations, both in terms of the information given from individual authorities and disclosure of cooperation between different stakeholders.

Recommendations

In the short term there is a need for ISSA and SPA to complement their official websites with information about what actually happens to people's pensions and other social security benefits when you work, study or settle abroad. The authorities, especially the ISSA, need to increase their focus on social security in an international context in order to offer a better support to citizens who want information about their rights and obligations when moving across the borders of Sweden.

In the longer term the giving of information increasingly needs to be done in cooperation with the authorities in order to meet people's need for more comprehensive information on what is happening with their social security when they study, work or live abroad. It is, however, beyond the scope of this study to make any explicit suggestions in this direction.