

Moving to Sweden – A Guide for New SIPRI Employees

Welcome to SIPRI! We're excited to have you on board. This guide will help you understand the key steps to take before and after your arrival in Sweden to ensure a smooth relocation process.

Pre-Arrival

Before moving to Sweden, it's important to be informed about the steps you'll need to follow. The Swedish government's official website's provides useful information about relocating to and living in Sweden.

It's also important to let us know where you are applying from, as the rules vary depending on your citizenship. For example, EU members have different regulations compared to those from non-EU countries. If you're applying as a family member or in another specific case, the process might differ. Once you sign a contract with us, we will involve our Relocation Service to assist with any necessary residence permits or work visas.

Key Authorities to Know

- Swedish Tax Agency (Skatteverket): This agency handles taxation, registration, and issues personal identity numbers. Read more: [Skatteverket](#).
- Swedish Social Insurance Agency (Försäkringskassan): This agency provides social benefits like parental leave, sick pay, and pensions. More information: [Försäkringskassan](#).
- Swedish Migration Agency (Migrationsverket): This agency processes residence and work permits, asylum applications, and citizenship requests. Learn more: [Migrationsverket](#).
- The Taxation of Research Workers Board (Forskarskattenämnden): For researchers and experts, this board assesses whether an individual qualifies for expert tax relief. Find out more: [Forskarskattenämnden](#).

Residence Permit Card

Once you are granted a residence permit, you will receive a residence permit card. This card contains your fingerprints and photo and is needed when visiting government agencies or healthcare services. Learn more: [Residence Permit Card](#).

Registration in Sweden

Upon arrival in Sweden, you must register with the Swedish Tax Agency (Skatteverket) to obtain a Swedish personal identity number. This is mandatory for both EU and non-EU citizens. Be sure to book an appointment in advance, as it can take a few weeks. You'll need to have your residence permit card (if applicable) before you can register.

More details: [Registration Process](#).

Living and Working in Sweden

Accommodation

Finding housing in Stockholm can be challenging due to a shortage of available apartments. SIPRI can help by assisting you in finding an apartment before your arrival. SIPRI will be the formal tenant on the lease, and you'll be responsible for having home insurance during the rental period.

Please be aware that a deposit is typically required and will be refunded upon moving out, provided there are no issues. If the landlord determines that you are responsible for any damages or non-compliance, SIPRI will not engage in any dispute with the landlord. Instead, the amount claimed by the landlord will be deducted from your salary.

Contact the SIPRI Facilities Officer for help with housing.

Insurance and Pension

As a SIPRI employee, you are covered by the insurance and pension solutions that apply to the Swedish state sector. This gives you protection in case of work-related accidents, long-term illness, or death, as well as an occupational pension.

What is included?

- Work injury insurance (PSA – Personskadeavtalet)
Covers accidents at work and while commuting, as well as occupational diseases. Provides compensation for medical costs, loss of income, permanent disability, and in the event of death.
- Life insurance (TGL-S)
Provides a lump-sum payment to your family or designated beneficiaries in the event of your death.
- Occupational pension (PA16)
Includes both retirement pension and disability pension if you become unable to work due to long-term illness.

Optional private insurance

Some employees choose to buy private health or accident insurance in addition to the public system. This can provide faster access to specialist doctors and treatments, coverage for accidents that occur during leisure activities (such as skiing or cycling), and additional financial support beyond what is covered by the public system and state-sector insurances.

Please note: Private insurance is a personal choice and responsibility. SIPRI does not provide or reimburse such insurance.

Income Tax

Individuals living in Sweden are liable to pay income tax on all their income. The Swedish Tax Agency (Skatteverket) will issue a tax certificate (A-skattesedel) to the employer, which determines how much tax should be deducted from your salary. The tax rate may vary slightly depending on where in Sweden you live, as well as other individual circumstances, such as personal allowances, specific deductions, or expenses like loan interest payments that may apply to you.

In Sweden, income tax is reported once a year through the income declaration. As an employee, you are responsible for declaring your income and tax to the Swedish Tax Agency. The declaration process can be done either digitally or on paper, and it is important to submit it on time.

Key Dates for 2025:

- **March 18:** The declaration period opens, and you can begin submitting your tax return online.
- **April 2:** Last day to approve your digital tax return without changes if you want to receive a tax refund in April.
- **May 2:** Last day to submit your tax declaration (digital or on paper).
- **May 5:** Last day to make an extra payment if you owe taxes.
- **May 16:** Last day for those who have been granted an extension to submit their tax declaration.

For more details, visit Skatteverket's website: [Skatteverket - Income Declaration](#).

The Swedish Social Insurance System

The Swedish social insurance system covers Swedish and other EU/EEA citizens, as well as non-EU citizens registered in Sweden. If your stay is shorter than 12 months, you and your family might not be covered by this system. In this case, it's important to have reciprocal social security coverage.

Swedish health care system

If you become ill, you can seek care either through **1177** or your local health center (“Vårdcentral”). Through 1177, you can get advice and information on where to receive care. A health center is the primary healthcare facility in your area, where you can receive general healthcare, preventive services, and, if needed, be referred to specialists or other types of care.

<https://www.1177.se/en/Stockholm/other-languages/1177-in-other-languages/>

How to register with a health centre (vårdcentral)

In Sweden, you need to register (lista dig) with a health centre, although you are always entitled to receive care even if you are not yet registered.

You can register in several ways:

- Online via 1177.se (for adults and children over 13): Log in with BankID, select your region and municipality, and choose your preferred health centre.
- Registration form (listningsblankett): Download the form from 1177.se or your chosen health centre's website, fill it in and send it to the health centre.
- App or in person: Use the “Alltid öppet” app (or your health centre's own app), or visit the health centre directly and get help from the staff.

Health care in Sweden is provided through the public health system, not private insurance. You pay a small patient fee (normally around 150–300 SEK per doctor's visit) and the rest is covered by the state. There is also an annual maximum (“high-cost ceiling”), after which additional visits are free of charge. Further details, including information about reimbursement in certain cases, can be found in the Staff Handbook.

According to Swedish legislation and the guidelines from Försäkringskassan, you can be sick for up to 7 calendar days without needing a doctor's note. If you are sick for longer than 7 days, you must provide a medical certificate. During the first sick day, a *karensavdrag* (deduction) is applied to your salary, equal to 20% of your average work week. After that, you are entitled to sick pay, which is typically paid by your employer for up to 14 calendar days.

A-kassan (Unemployment Insurance Fund)

A-kassan provides unemployment benefits. To qualify, you need to meet specific work and membership requirements. You must choose to join an A-kassa if you wish to have this insurance. Find out more: [A-kassan](#).

Swedish for Immigrants (SFI)

If you're new to Sweden, you can attend free Swedish language courses (SFI). These courses are available at adult education centers in municipalities, and you usually need a personal identity number to register. Visit your local adult education site for more details.

For More Information

If you have any questions, feel free to contact the HR team at human.resources@sipri.org.

Welcome again to SIPRI, and we wish you a successful start to your journey in Sweden!