

## Country Guide > Sweden

### Cost of Living

Indicative value for a working adult in a city: Stockholm

Publicly available data (Numbeo, etc...), verified by Marco's in-country staff

Living Requirement	Indicative Amount (SEK)
McDonalds Set Meal	110
Monthly Train and Bus Tickets	1020
3 Bedrooms Rental (City Center)	27,425
3 Bedrooms Rental (Outskirt)	17,400

Current Inflation Rate: 1%

### Wage

#### Minimum Wages:

There is no national minimum wage

#### Median Salary

Estimated based on general positions such as HR, Accounting, Admin roles, in tier one cities.

Job Level	Monthly Salary (SEK)
Entry-Level (Fresh Graduate)	25,800
Mid-Level (5 Years)	46,000
Experienced & Managerial Level (10 Years)	75,600
Specialized & Senior-Level (15 Years)	Over 84,800

Annual Salary Growth: 3.6%

### Statutory Contribution

All contributions are paid monthly by the employer to the Skattverket, up to 12 or 17 of the following month.

Type	Employer Rates	Employee Rates	Notes
Health Insurance	3.55%	-	All staff
Parental Insurance	2.60%	-	All staff
Supplementary Pension	0.60%	-	All staff
Work Injury	0.20%	-	All staff
Labour Market Fee	2.64%	-	All staff
Pension Insurance	10.21%	7% Based on income up to 650.442SEK per year	All staff
Payroll tax	11.62%	-	All staff

### Other Benefit

Other common employment benefits in Poland include:

- Phone Allowance: Around 100 SEK / month
- Meal Allowance: Around 300 SEK / day
- Christmas gifts: Around 550 SEK/ one time payment
- Work from Home Allowance: 170 SEK/ month

**Income Tax****Residents**

Taxable Income	Tax Rate
0 - 598,500	0%
> 598,500	20%

**Non-Residents**

- Flat rate - 25%
- A tax resident is an individual who meets one of following criteria:
  - Permanent residence in Sweden
  - Continuous stay exceeding 6 months

**Working Hours****Statutory**

40 hours

8 hours a day, 5 days a week

**Typical practice**

40 hours

Monday - Friday

**Overtime**

Maximum 50 hours per calendar month, or 200 hours a year

- The amount of overtime pay depends on the provisions in the collective agreement

**Employment Contract****Fixed-Term**

Used for short projects, seasonal employment or temporary roles

Contract Format	Payroll Currency	Probation	Contract Period
<p>Verbal or written.</p> <p>Written information on contract terms must be provided in writing, within 7 days of employee's employment start date. In Swedish, a translated copy should be provided if employee does not speak Swedish.</p> <p>It is possible to use a qualified electronic signature</p>	SEK	Up to 6 months	<p>12 months during a 5-year period. Once this time frame has lapsed, it should be converted to a permanent contract</p> <ul style="list-style-type: none"> <li>• Collective agreement may establish other periods</li> </ul>

**Termination**

- In Sweden the termination process adheres to the following rules:

	Voluntary Resignation	Involuntary Termination	Economic Layoff
<b>Notice Period - Probation</b>	- 14 days notice	- 14 days notice	- 14 days notice
<b>Notice Period - Regular</b>	- 1 month	- Under 2 years' service: 1 month	- Under 2 years' service: 1 month
<b>Severance Pay</b>	-	- Not mandatory, unless stated in collective agreements - Typical practice: Employers pay severance in addition to notice in a settlement agreement	- Not mandatory, unless stated in collective agreements - Typical practice: Employers pay severance in addition to notice in a settlement agreement

**Permanent**

Contract Format	Payroll Currency	Probation	Contract Period
Verbal or written. Written information on contract terms must be provided in writing, within 7 days of employee's employment start date. In Swedish, a translated copy should be provided if employee does not speak Swedish. It is possible to use a qualified electronic signature	SEK	Up to 6 months	-

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<b>Notice Period - Regular</b>	- 1 month	- Under 2 years' service: 1 month  - 2-4 years' service: 2 months	- Under 2 years' service: 1 month  - 2-4 years' service: 2 months  - 4-6 years' service: 3

		- 4-6 years' service: 3 months  - 6-8 years' service: 4 months  - 8-10 years' service: 5 months  - Over 10 years' service: 6 months	months  - 6-8 years' service: 4 months  - 8-10 years' service: 5 months  - Over 10 years' service: 6 months
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**2025 Public Holiday**

Date	Name
01 Jan	New Year's Day
06 Jan	Epiphany
18 Apr	Good Friday
20 Apr - 21 Apr	Easter
01 May	May Day
29 May	Ascension Day
06 Jun	National day
08 Jun	Whit Sunday
21 Jun	Midsummer Day
25 Dec - 26 Dec	Christmas Day
31 Dec	New Year's Eve

**Leave**

Leave Type	Entitlement	Notes
Annual Leave	25 working days	All staff
Sick Leave	2-14 working days >14 working days	All staff paid by employer for first 14 days 80% salary From day 15 paid by government
Maternity Leave	14 weeks	All expectant mothers

Paternity Leave	10 working days	Expectant Parents
Parental Leave	480 working days	Expectant parents (allowance can be shared)

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