





## Early retirement

- Voluntarily agreement between the employer and the employee
- When recession –more agreements
- Avoiding dismissing young or younger persons
- Retirement pension when 65 years old 100%
- Can work part time or full time somewhere else when you have an early retirement
- Average age for early retirements agreement - 62 years old and 54% are women
- 1997 – 33 000 persons (5,9% of workforce) 2007- 25 808 persons (3,0% of workforce) estimated 2010 – 34 000 (4,3% of workforce)

## Cost for employer

Finish work	Salary/month	Ordinary Cost	Cost Early Retirement	Save
60 year	25 000	2 121 300	1 401 653	22,9 %
	45 000	3 953 340	3 131 352	20,8 %
	60 000	5 451 120	4 592 650	15,7 %
62,1 year	25 000	1 237 425	761 093	38,5 %
	45 000	2 306 115	1 369 967	40,6 %
	60 000	3 179 820	1 826 622	42,6 %





## Volunteering in Sweden





- Sweden has a long tradition of volunteering and active citizenship among its population which dates back to the 1600s.
- The general pattern of volunteering is characterised by a focus on membership. This means that “voluntary activities” have traditionally, and are still, to a great deal directed at the internal, democratic and political life of NGOs or have at least been performed within the framework of an organisation.
- This is now beginning to change and traditional membership-based voluntary work is slowly beginning to decline. Swedish people now prefer to determine their own level of involvement and seek a ‘freer’ relationship with the voluntary organisation<sup>4</sup>. Since the beginning of the 1990s, the amount of voluntary activities aimed more at helping other people have grown.



**Volunteering by age group in 1998, 2005 and 2009**

MEN	1998	2005	2009	WOMEN	1998	2005	2009
16-29	50	39	40	16-29	47	43	39
30-44	55	59	64	30-44	57	60	54
45-59	62	55	56	45-59	53	48	36
60-64	54	56	54	60-64	28	45	38
65-74	45	56	51	65-74	45	37	44
76-84	-	32	38	76-84	-	24	32

- Volunteering**
- Greater in small and medium-sized towns and in rural areas
  - Individuals with a higher level of education are more likely to carry out voluntary work (30 % Women elementary education compared 60 % with university degree)
  - Employed persons more likely to volunteer than unemployed.
  - People with higher income are more likely to carry out volunteering work.
  - 50% of the Swedish population between 16-85 carry out some form of voluntary work for at least 14 hours/month. These contributions equate to 400 000 full-year equivalents.

- Volunteering**
- Volunteering is less common in the provision of social services compared to other EU countries; more common in some niches like supporting victims of domestic abuse, homeless, people with addictions like the and Red Cross, Save the Children, Children's right in Society; FAMN
  - Gender: Men tend to volunteer for sports, outdoor activities, motor sports and housing; Women in more religious, public and social volunteer activities
  - Age: Older volunteer in pensioner's societies and in humanitarian, religious, cultural areas and social support.
  - You are a member in a NGO, shared common values, ideas, interest, voluntarily membership, no aim for economic profit – for the public good
  - 180 000 voluntary organisations in Sweden...

**Voluntary work in Sweden age 16-74 years involved in specific sub-sectors**

YEAR/SUB-SECTORS	1992	1998	2005	2009
Sports and recreation	16	19	20	20
Welfare	17	18	16	15
Housing cooperation	5	5	8	8
Culture	7	7	5	5
Trade Unions	6	5	5	4

## Volunteers doing social efforts

There has been an important increase in the number of volunteers carrying out “social efforts” – all times of social efforts – not only in socially oriented voluntary organisations – but in all kind of organisations. Social efforts are to a lesser extent social services.

1992 12 % and 2009 19 %

## Entrepreneurs 60+

- Elderly often have a better and safer financial situation, making it easier to take the risk to start up a business.
- Business is a way to continue to work in a profession as a consultant instead of an employee. Or a hired assignment from your former employer
- A greater choice of work and design their own work situation work situation.
- Less than four percent of all seniors run their own business, two percent of women and six percent among men. For the entire adult population is 12 per cent proportions of men and 5 percent among women. Overall, this means that one in ten is a senior.
- The average age of seniors running their business is 66 years. Forty % is over 65 years
- Senior Business is both common and uncommon in similar industries as "ordinary" businessmen". Gender and occupation, craftsman and education.



- There are several factors that may have contributed to this growth, including a desire to contribute to society without necessarily supporting a whole “ideological programme”, the need to decide more freely and individually when time can be allocated for voluntary activities and the restructuring and privatisation of parts of the welfare state (although it has been suggested at as many as 86% of volunteers are still members of the voluntary organisation where the activities are performed.
- The 2009 population survey found that approximately 48% of Swedish people aged 16-74 carry out voluntary work.
- The number of older persons who volunteer has grown over time, especially the number of older women. This may be for a number of reasons – due to the older age-groups now representing a greater proportion of the population or because older people now enjoy better health and are more active.





**60+ and Starting up your own business from the public job centre**

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**Vill du ha extra hjälp?  
Hyr en pensionär [här!](#)**

När du anlitar oss får du hjälp till en låg kostnad av en pålitlig och noggrann person!

**Pensionärspoolen erbjuder dig attraktiv extrahjälp som löser dina utmaningar och underlättar din vardag.**


**För privatpersoner** kan det vara allt ifrån städning, handling eller lämna på dagis till snickeri och målning.

*Du vet väl att du bara betalar 50% av arbetskostnaden genom hus-avdraget. Här ingår hushållsnära tjänster & rot-arbeten. Du betalar från 145 kr/tim inklusive moms för våra tjänster.*

**Inom företagsbemanning** kan vi stötta ditt företag med personal inom: Kassa, Reception, Butik, Backoffice, Lager, Fastighet-och trädgårdsskötsel, VD, Logistik mfl.

Vi har kompetenser i de flesta områden som idag skulle underlätta företagets situation och ge dig mer tid och flexibilitet.  
*För företagstjänster betalar du från 230 kr/tim exklusive moms.*

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**Jag hjälper dig gärna!**





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