

SWEDEN

An everyday guide to expatriate life and work.



Together, all the way.™



YOUR SWEDEN COUNTRY GUIDE

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Quick facts¹

Capital: Stockholm

Population: 9.4 million

Major language: Swedish

Major religion: Christianity

Currency: Krona

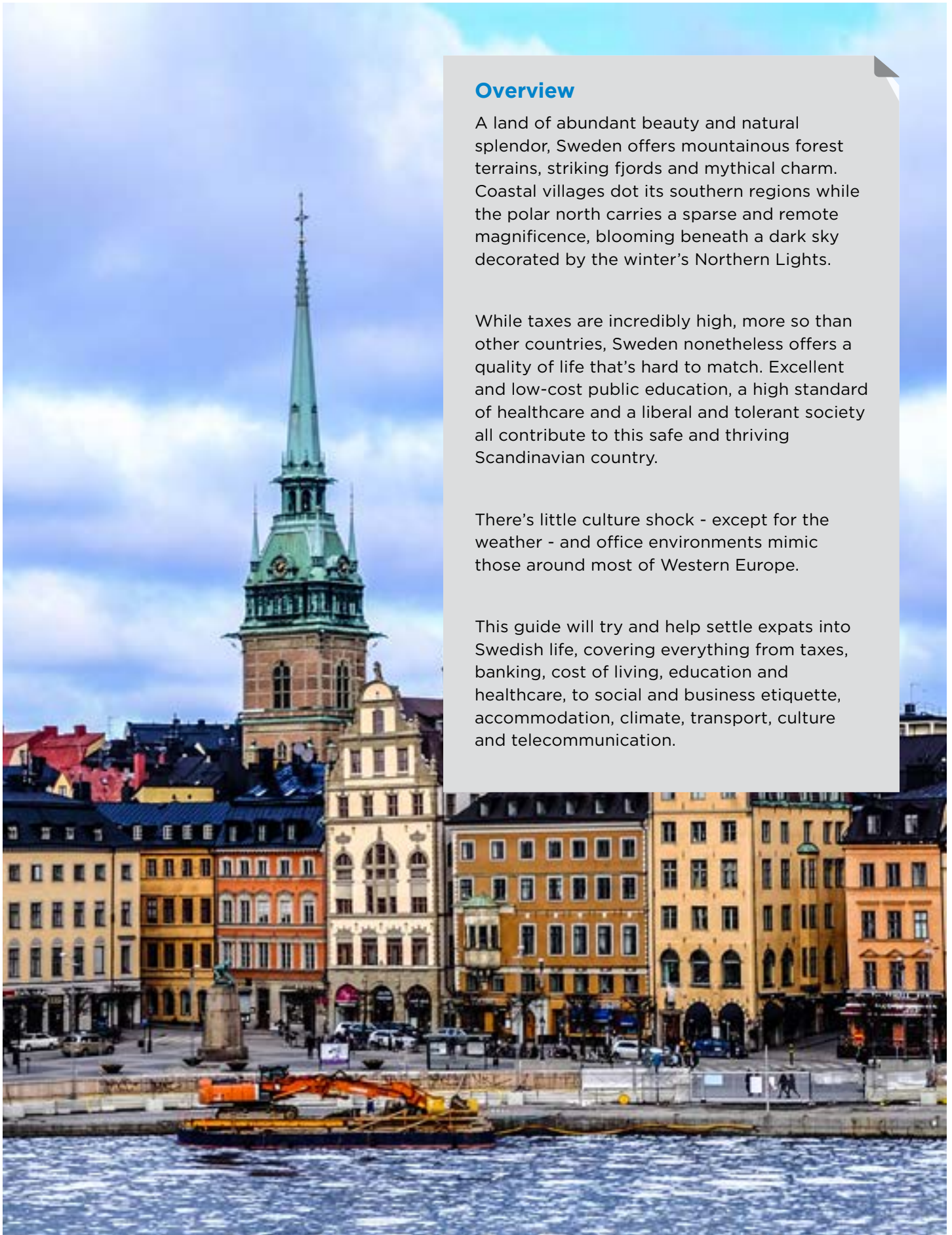
Time zone: GMT +1 (GMT+2 from the last Sunday in March to the last Sunday in October)

Emergency number: 112

Electricity: 230 volts, 50 Hz. Standard European two-pin plugs are used.

Drive on the: Right

¹ <http://www.expatarrivals.com/sweden/essential-info-for-sweden>



Overview

A land of abundant beauty and natural splendor, Sweden offers mountainous forest terrains, striking fjords and mythical charm. Coastal villages dot its southern regions while the polar north carries a sparse and remote magnificence, blooming beneath a dark sky decorated by the winter's Northern Lights.

While taxes are incredibly high, more so than other countries, Sweden nonetheless offers a quality of life that's hard to match. Excellent and low-cost public education, a high standard of healthcare and a liberal and tolerant society all contribute to this safe and thriving Scandinavian country.

There's little culture shock - except for the weather - and office environments mimic those around most of Western Europe.

This guide will try and help settle expats into Swedish life, covering everything from taxes, banking, cost of living, education and healthcare, to social and business etiquette, accommodation, climate, transport, culture and telecommunication.

Getting Started

Climate and weather

Sweden's long and narrow geographic composition, much of it covered in forest, means varying climates from north to south. In contrast to its western neighbor, Norway, there's far less rainfall and it tends to have more extremes during the seasons, such as warmer summers and colder winters.

In its northernmost regions, Lapland exists under subpolar conditions. As one moves further south, the climate becomes more temperate in cities like Stockholm, Uppsala and Gothenburg. Malmö, situated at the southern tip of the country, actually enjoys an oceanic climate with both summers and winters being cool.¹

¹ <http://www.climatestotravel.com/climate/sweden>

Visas

Expats from Schengen states or countries on a visa-waiver list won't need a visa for traveling to Sweden. Others will need single or multiple-entry visas to stay in Sweden for up to 90 days. For longer stays, expats will need a residence permit.¹

Non-EU citizens who wish to earn income in Sweden require a work permit. They'll need an official, written offer of employment from a Swedish employer and their potential salary must either equal or exceed SEK 13,000 before taxes. Expats can complete an application form online, downloadable from the website of the [Swedish Migration Agency](#).²

Accommodations

Finding accommodation in Sweden can be tough, especially in the capital of Stockholm, which struggles with chronic housing shortages. While apartments are the most common type of abode in Stockholm and similar city centers, there are also houses and larger properties in the suburbs, smaller towns and rural areas.

¹ <https://www.migrationsverket.se/English/Private-individuals/Visiting-Sweden.html>

² <https://sweden.se/society/obtaining-a-work-permit/>

Online listings, local newspapers and real estate agents can all be extremely helpful when looking for that perfect spot. Personal contacts can also play a major role, particularly if they themselves are expats and looking for somebody to take over their lease.

A deposit amounting to one month's rent is usually expected, with utilities more often than not included in the rent. If expats find their home by using the *bostadsförmedlingen*, a government organization used to place people in available housing, they will need to pay a fee.³

Schools

Sweden has an excellent reputation when it comes to schooling. The state invests great amounts of its budget into educational development and infrastructure. There are also international schools, especially in major cities like Stockholm and Gothenburg, for those expats who wish to continue their children's education from home and avoid too much culture shock.

Swedish children start school from the age of seven, and it's compulsory to attend for nine years. Following that is secondary education, which isn't mandatory for students. However, it does help to funnel children into more specialized paths of study, mainly social sciences, natural sciences and vocational training. Once completing these three years of secondary education, students can then hopefully qualify for universities and vocational colleges.⁴



³ <http://www.expatarivals.com/sweden/accommodation-in-sweden>

⁴ <https://www.classbase.com/Countries/Sweden/Education-System>



Culture

Swedish society, while progressive in many ways, such as in social welfare and education, can still be fairly conservative and reserved when it comes to interactions. However, Swedes are extremely tolerant of liberal ideals and condemn any racist or sexist behavior. They also maintain a great balance between the home and the office, with a big emphasis placed on family life.¹

Language

The official language of Sweden is Swedish, but most of the country's inhabitants speak English. So there's no need to worry about potential language barriers. Expats will also score points with locals by using basic Swedish phrases, which shows an interest in and willingness to learn about local culture.²

Social etiquette and cultural faux pas

It's worth reading up on a few social norms and dynamics that one might face when moving to Sweden. Hopefully, these few pointers will help ease expats into daily life with as little hassle as possible.³

- Communicating in Sweden involves direct eye contact, but remains polite and reserved. Locals generally aren't too expressive or intimate in their body language when out in public.
- Greeting is usually done with a firm handshake, between men or women, while good friends often hug.
- If an expat is invited over to a local's home for dinner, they should bring a small gift for the host. This could be anything from wine, flowers, books or chocolate. Chocolate or sweets for kids are welcomed.

1 <http://www.kwintessential.co.uk/resources/guides/guide-to-sweden-etiquette-customs-culture-business/>

2 <http://www.kwintessential.co.uk/resources/guides/guide-to-sweden-etiquette-customs-culture-business/>

3 http://www.ediplomat.com/np/cultural_etiquette/ce_se.htm

- Swedes can be fiercely proud of their own towns or cities, so it's best for expats to avoid lavishing praise on other parts of the country, especially at the expense of the region they are in.
- Sincerity is highly valued. It may be considered rude to be overly free with one's compliments as it doesn't come across as sincere.

Eating

The typical diet in Sweden consists of meat and fish, along with potatoes. However, because of the country's long and narrow geographic makeup, there can be quite a few regional differences.

Traditional dishes are referred to as husmanskost, made up of local ingredients which include pork, milk, potatoes, cereals, apples, berries, vegetables, cabbage and fish. Gamey meats, such as reindeer, play a large role in the far north, particularly with regards to the indigenous Sami culture. Beef and lamb are also consumed, but not as much as other meats.

One of Sweden's most famous dishes is köttbullar, which is meatballs with potatoes, brown sauce and lingonberry jam. Pea soup, called ärtsoppa, is customarily eaten on Thursday evenings with one of the country's many breads to dip, including thin wrap bread, crispbread and various seasoned loaves.

A Christmas favorite has to be pickled herring, while surströmming holds the infamous reputation as being the smelliest fish dish in the world. A true delicacy, it can only be eaten when standing outside because the smell would be too terrible for indoors.⁴

4 <https://wikitravel.org/en/Sweden#Eat>



Drinking

Swedes love their coffee – so much so that their consumption is amongst the highest in the world. Brews are fairly strong, although not hitting the strength of those in France or Italy. Settling down for a cup, in the eyes of locals, acts as a social ritual, perfect for dates, planning engagements and catching up.

Drinking alcohol is common, with vodka and other similar liquors like brännvin and akvavit being some of the favorites. The country has also nurtured a growth in microbreweries, providing the discerning taster with a variety of craft beers. On the subject of beer, the most common beer around Christmas time is the sweetened julöl.

Beverages stronger than beer are extremely expensive and heavily taxed, purchasable only from shops called systembolaget. They're owned by the state and are closed on Sundays. While the legal drinking age is 18, nobody under the age of 20 is allowed to purchase alcohol.⁵

Holidays

There are a few things to note when it comes to public holidays in Sweden. Firstly, unlike most other European states, it does not move a public holiday to a weekday if it falls on the weekend. Secondly, it's not unusual for businesses to grant employees the afternoon off on the day before a holiday. This practice also sometimes occurs on what the Swedes call "De Facto" holidays. This is in reference to holiday leave given at the discretion of the employer for dates such as Twelfth Night, Walpurgis Night, Pentecost Eve and All Saints' Eve.⁶

New Year's Day – New Year's Day

Epiphany – 6 January

Good Friday – March or April

Easter Sunday – March or April

Easter Monday – March or April

May Day – 1 May

Ascension Day – 40 days after Easter

Whit Sunday – May or June

National Day – 6 June

Midsummer Day – June

All Saints' Day – October or November

Christmas Day – 25 December

Second Day of Christmas – 26 December

⁵ <https://wikitravel.org/en/Sweden#Eat>

⁶ <https://publicholidays.se/>

Transport

Getting around Sweden is a simple task, with the country enjoying a highly efficient transport system. Clean and safe, public transport is also very reliable, meaning those who don't own cars can still travel with surety and confidence.

For those who do wish to use a car, the quality of road networks and conditions are excellent. Due to the heavy winters, vehicles are legally required to have winter tires fitted from December to March. Expats can use their driving license from their home country until they've stayed in Sweden for a year. Then they must apply for a Swedish one, which involves an ice-driving test. Those with Swiss, Japanese, EU or EEA licenses don't need to apply.

Regional travel is quickest by train, with the national railway connecting the major cities of Stockholm, Helsingborg, Gothenburg and Malmö. It also makes the morning commute to work from the suburbs quite simple and stress free. For those heading further north, they may need to hop off at the station and onto a bus. Ticket fares for county buses and trains are similar and best purchased online.

Ferries operate along Sweden's extensive coastline, particularly throughout the Stockholm archipelago and the fishing villages in the west. Taxis are on hand in most parts of the country, with fares differing between companies. The ride-hailing app Uber is also present.⁷

Getting in touch

Sweden's excellent infrastructure means efficient communication access and high internet speeds. The market has been deregulated, with competition bringing out the best in rival service providers.

Telephone

The biggest telecommunications company with regards to fixed lines is Telia, followed quite far behind by Eltel and Tele2. Regarding mobiles, expats can choose to use a pay-as-you-go deal or sign up for a contract, with popular companies including Telia, Telenor, Tele2 and 3 Sverige.⁸

Internet

Sweden has some of the fastest internet speeds on the planet, and regularly features in the top three of global surveys. A massive 94% of the population are internet users, enjoying little to no online censorship on part of government.

In order to get connected, expats will need to have stayed in

⁷ <http://www.expatarrivals.com/sweden/transport-and-driving-in-sweden>

⁸ <https://www.statista.com/statistics/554684/sweden-top-20-telecommunication-companies-by-number-of-employees/>

the country for at least six months as well as have a social security number, also known as a personal identity number. Although this seems daunting, most rented properties already have connections set up. The biggest internet service providers are Telia, Telenor and Tele2.⁹

Postal Services

The official postal service of Sweden is PostNord Sverige. Interestingly, there aren't many post offices left in the country. Instead, postal services are usually found at local newsagents, petrol stations and supermarkets. Actual post offices are specifically used for business clientele. Competitors include Bring Citymail and private international couriers like DHL, UPS and FedEx.¹⁰

Employment

The job market

The Swedish economy is stable and strong, driven by its exports to other countries. The biggest industries are green technology, pharmaceuticals, vehicle manufacturing and natural resources, including iron, steel and timber.

Working in Sweden is renowned not so much for earning high salaries, but instead for the excellent quality of life it offers expats. Most foreigners find opportunities in the fields of engineering, IT, public healthcare and education.

There are more opportunities in the remote and less populated areas of the north, with greater demand for skilled workers. Whilst learning Swedish is not a necessity, it may be encouraging to employers, showing enthusiasm, appreciation and respect for fellow Swedish colleagues.

Income tax

Taxes in Sweden are extremely high. Expats staying for longer than 183 days will need to pay taxes on both their local and international income. Those staying for less than 183 days only pay based on their income earned in Sweden.

The country operates on a progressive tax scale ranging from 29 to 60%. Employers usually deduct tax and social security contributions directly from employee's salaries.¹¹

Business etiquette

Swedish corporate environments are quite similar to the rest of the Western world. One thing expats definitely don't have to worry about is a communication barrier as the dominant business language is English. A fair degree of authority and decision-making power is spread throughout middle and high level management positions.

There's nothing unexpected when it comes to office attire,

⁹ <https://www.hotcoursesabroad.com/study-in-sweden/once-you-arrive/setting-up-broadband-and-phone-services-in-sweden/>

¹⁰ <http://www.uppsalastudentkar.se/international-students/life-uppsala/good-know/swedish-postal-system>

¹¹ <https://www.theguardian.com/money/2008/nov/16/sweden-tax-burden-welfare>

with men wearing suits and ties while women wear dresses, suits or pantsuits. While there is no real culture of gift giving amongst Swedish businesspeople, giving one at Christmas time wouldn't be out of the ordinary. Expats shouldn't make the gift too personal, though, and should instead opt for something representing their home country or company.

Punctuality is highly valued in Sweden's business sector, with lateness deemed very disrespectful. Swedish businesspeople generally have no time for small talk, with meetings and presentations being precise, organized, factual and well-prepared. Communication is direct and concise, with expectations of both themselves and expats laid out clearly on the table.¹²

Retirement

The most popular places to retire in Sweden are Stockholm, Gothenburg, Uppsala, Malmö and Sandhamn. The cost of living is high, as are the taxes, so retirees are often wealthy individuals who enjoy quality of life over affordability. Additionally, the weather can be harsh, so those who are searching for a sunny retirement should look elsewhere.

While there's no specific retirement visa, the Swedish Migration Agency states that one needs to have lived continuously in Sweden for five years in order to qualify for long-term residency. During this time, a person must have had a residence permit as well as the ability to financially support themselves.¹³

Finance

Currency

The official currency is the Krona (SEK), which is divided into 100 öre.

Money is available in the following denominations:

- Notes: SEK 20, SEK 50, SEK 100, SEK 200, SEK 500, SEK 1000
- Coins: SEK 1, SEK 2, SEK 5, SEK 10

Cost of living

The cost of living in Sweden is extremely high. Accommodation is particularly expensive, especially in Stockholm, while the cost of public transport isn't too bad. Public schooling is inexpensive and of a high standard. However, international schools usually charge high tuition fees.

Groceries are fairly priced if earning a local salary, while eating out is definitely pricier. The biggest blow to one's bank account in Sweden is the high tax rate, but it does mean that public healthcare is of an exceptionally high level.

¹² http://www.ediplomat.com/np/cultural_etiquette/ce_se.htm

¹³ [https://www.migrationsverket.se/English/Private-individuals/EU-citizens-and-long-term-residents/Long-term-residents/Long-term-resident-in-](https://www.migrationsverket.se/English/Private-individuals/EU-citizens-and-long-term-residents/Long-term-residents/Long-term-resident-in-7-Sweden.html)

Banking

Sweden has a stable banking system, with the four most popular banks being Nordea Bank, Skandinaviska Enskilda Banken, Svenska Handelsbanken and Swedbank.¹⁴ A personal tax number, obtainable from a nearby tax office, is required to open a bank account, as well as proof of address, passport and employment details. Regular banking hours are usually 10am until 3pm, Monday to Friday.¹⁵

Health

The celebrated Swedish healthcare system is considered to be one of the best in the world. Treatment is available to both Swedish nationals and expat residents. Medical fees are incredibly affordable, especially compared to the rest of Europe, while individuals below the age of 20 receive treatment for free.

¹⁴ <https://corporatefinanceinstitute.com/resources/careers/companies/banks-in-sweden/>

¹⁵ <http://www.expatarrivals.com/sweden/banking-money-and-taxes-in-sweden>

One of the few drawbacks in this state system is the long waiting lists, with periods sometimes extending up to 90 days before a person potentially sees a specialist. In order to access the Swedish public health system, expats require a personal identification number, which they can apply for at a tax office.¹⁶

Private Medical Insurance

While state healthcare is excellent, expats will need cover for the period before they are considered Swedish residents. Private health insurance is a must, as private institutions, which are on the increase, are far more expensive than public facilities. Because dental care is not completely covered by the government, those taking out private cover will benefit in this respect. However, the main advantage of private healthcare is skipping the state's long waiting lists.¹⁷

Emergencies

Expats can contact emergency services by dialing the pan-European emergency number of 112. This puts callers through to police and fire departments, ambulance services and other rescue teams.

Phoning 11313 connects people to a service which provides information regarding disasters such floods, fires or storms. There's also a good chance operators will be able to speak English.¹⁸

Pharmacies

In Sweden, pharmacies are known as apoteka. Expats may find that over-the-counter drugs are more expensive than back home. Operating hours are normally from 10am to 6pm on weekdays, and 10am to 2pm on Saturdays. But there are some open 24 hours a day. There's also an information line for health queries on 1777.

Health Risks

There aren't any significant health risks in Sweden. However, the extremely cold temperatures, especially in the north, means warm clothing is an absolute must.

Vaccinations

There are no specific vaccinations required when traveling to Sweden. However, routine vaccinations for issues such as measles, mumps, rubella, diphtheria, tetanus, pertussis, chickenpox, polio and influenza are recommended. Some may need vaccinations for hepatitis A, hepatitis B and rabies.¹⁹

¹⁶ <http://www.expatarrivals.com/sweden/healthcare-in-sweden>

¹⁷ <http://www.expatarrivals.com/sweden/healthcare-in-sweden>

¹⁸ <http://www.thenewbieguide.se/health/about-the-swedish-health-system/emergency/very-important-phone-numbers/>

¹⁹ https://wwwnc.cdc.gov/travel/destinations/traveler/none/sweden?s_cid=ncezid-dgmq-travel-single-001



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