



EUROPEAN ANTI POVERTY NETWORK

Sverige

POVERTY

POVERTY WATCH EAPN-SWEDEN 2021

Poverty and social exclusion do not only exist due to lack of resources. The reasons are also that there are structures that exclude and discriminate.

As long as we do not address the structures that create poverty and social exclusion, we will not solve the problem.

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1. Introduction

EAPN Sweden is an independent part of the European Anti-Poverty Network. EAPN Sweden consists of about 40 organizations at local, regional and national level that work against poverty and social exclusion through activities in the form of practical and social support and community and opinion formation. The majority of our members and participants have their own experiences of economic and / or social exclusion.

The report does not provide a general overview of the situation in the country. It provides a concrete insight into issues that people living in vulnerability themselves have presented. What problems do they see? What improvement suggestions do they present? Their knowledge is absolutely crucial in identifying the measures needed to fight poverty and which we member organizations know have an effect.

The pandemic has proven to be long lasting.

We will have to live with its effects for at least the rest of the year. A lot of measures have been taken to mitigate the effects. For example, affected companies can receive financial support. The qualifying period deduction for sick leave has been removed. A medical certificate is not required for the first fourteen days of sick leave. The refugees affected by the Upper Secondary School Act have had more time to get a job and thus have the right to stay in the country.

Has the pandemic contributed to increasing poverty?

Prolonged illness reduces people's income from paid work. On the other hand, incomes do not decrease for people living on various forms of assistance. It is more difficult for some groups to find a job due to the pandemic. Even though the economy is doing relatively well and unemployment is declining, we have problems with increased long-term unemployment. The increased social isolation is difficult for many people to deal with. Already vulnerable people risk feeling worse. Education has often taken place at a distance due to the pandemic. Some groups have had difficulty dealing with this.

The structural causes of poverty remain.

By and large, the structural causes that make it difficult for people to get out of poverty remain. Some problems keep recurring in people's stories. The difficulty of coordinating the work of different public authorities, long waiting times for decisions from public authorities, that one gets stuck in long-term dependence on maintenance support, which is actually meant for shorter periods, that one is isolated in the home in case of illness instead of getting into some form of rehabilitative activity, that you cannot handle digitized communication for example with the Swedish Public Employment Service. The examples are many and they are described in detail by the people who are contributed to this report.

2. How do we measure poverty?¹

Depending on how you measure and what concepts you use, Sweden has both a low and a high proportion of poor people. Since poverty can be defined and measured in different ways, there is room for different interests in society to use and highlight the information that best suits one's own purposes in order to make the problems visible or invisible. We must therefore be clear about what we are discussing, absolute numbers or relative conditions. It is also important to choose and start from accepted and defined concepts when we discuss.

Poverty is measured on the basis of:

"Serious material poverty"

Serious material poverty is the reality for almost 2% of Sweden's population. This means that 184,000 people live in such circumstances that they may not be able to put food on the table every day or that they cannot meet other necessary costs.

"Material and social poverty"

Material and social poverty is a new indicator developed by the EU to replace the measure of serious material poverty. The aim is to be able to capture the social dimension that poverty entails, by also including the opportunities for social interaction.

This includes, for example, not being able to pay unforeseen expenses, not being able to afford sufficient heating of the home or not being able to pay debts within the set time. It is also about not being able to participate in social activities that cost money, such as sharing a meal with relatives and friends at least once a month or being able to spend money on entertainment activities. For Sweden, it affects about 400,000 people, ie 4% of the population. In Sweden, material and social poverty is most common among those who are unemployed, the proportion is 21 percent of the unemployed, compared with 2 percent of those who work. It is also more common for foreign-born people

¹ The information is from autumn 2020, and is the same as in the EAPN-Poverty Watch 2020.

to live under these conditions compared with domestic-born people, 11 per cent compared with just under 2 per cent.

"Absolute poverty"

Absolute poverty can also be described with the terms "Low income standard" and "absolute poverty line". The limit for absolute poverty is usually equated with an income corresponding to the level of income support. Just over half a million people, 570,000 or 6% of the population live in absolute poverty in Sweden.

"Risk of poverty" / "relative poverty"

Risk of poverty is also called relative poverty or "low economic standard". This means having less than 60% of the country's median income, which in 2019 corresponded to a monthly income of SEK 12,248 after tax, including any housing supplement. About 1.7 million people, 17.1% in Sweden, live at risk of poverty.

"Risk of poverty and social exclusion"

Just over 1.9 million people in Sweden or 19% live with a risk of poverty and social exclusion." This means that one of the criteria for serious material poverty, relative poverty or that employment is less than 20% is met. During the last 10-year period, this share has increased.

Poverty over time

Over a ten-year period, poverty in Sweden has increased. It is the consequence of conscious political changes in the welfare systems that have been implemented during the period. That 1.8 million, ie close to a fifth of the population, live in or at risk of poverty is not decent in a welfare state like Sweden. Unfortunately, we can state that this problem is not paid enough attention. The causes of rising poverty must be combated. Everyone, not just a few, must benefit from welfare.

Who are poor

The groups of people who, in relation to the general population, are often poor are those who depend on society for their livelihood. *Among jobseekers, for example, 21% are poor, compared with 2% of those in employment.* In

the group born in Sweden just under 2% are poor, while among those born abroad, 11% are poor, ie every tenth foreign-born person in Sweden has small economic circumstances. *In the group born outside the EU, poverty was even more widespread, 39%.* Among the group who were born in Sweden and have not migrated in a previous generation, poverty is most noticeable among young adults who have not had time to establish themselves in the labor market, single people with children, female pensioners and widows. *It is thus class, gender and ethnicity that increase the risk of poverty.*

There are also those who live in poverty because they do not know what and to which authority to apply for support.

Poor who are not visible at all

A group of the poor who are increasingly taking up space in the public sphere are undocumented refugees and EU migrants. They reside in Sweden without having a population registration address and are therefore not included in the official statistics published by Statistics Sweden. The people who do not have a permanent home, work illegally or for some other reason "stay away", are also not visible in the official statistics. *This means that the number of people who are poor in Sweden is higher than official statistics show.*

Poor in Sweden in relation to the EU-27.

If we compare Sweden with other countries within the EU, Sweden has a low level of material poverty, the lowest in the EU when it comes to serious material poverty, just under 2%. Sweden, together with Finland and the Netherlands, also has the lowest share, about 4% each, in terms of material and social poverty.

If you look at the relative, income-related poverty, ie that you have a salary below the average or median income, the figures are significantly higher. Sweden is then closer to the average value for Europe. 16% are considered relatively poor. The proportion is even higher when it comes to the risk of poverty and social exclusion. Almost a fifth, 19%, of the population lives with that risk and the proportion is growing. As Eurostat points out, Sweden is one of the few countries in the EU where this poverty is growing. The differences in income between domestic and foreign-born are also significantly larger here than the EU average. Approximately 11 percent of those born in Sweden, compared with as many as 39% of those born outside the EU, have an income after tax below the risk of poverty.

How many are poor

Sweden's total population in September 2020 was 10.4 million. Depending on how you count, between half a million and almost 2 million or more are poor in Sweden. However you choose to count, the conclusion is that there are unacceptable numbers.

We must work together to ensure that the number of people in poverty does not increase but decreases.

3. EAPN Sweden – Three work areas 2021

EAPN Sweden has worked on a number of issues during 2021. Here are three examples.

Digitalization

Minimum salary

Access to work training / rehabilitation

3.1 The effects and challenges of digitalization

What is the problem?

We live in a time where digitalization is going at a furious pace. Not least, the pandemic of recent years has contributed to this. Sweden is at the forefront of this area. In principle, all sectors of society and all parts of life are affected. How digitalization is handled is one of the most important questions we have in front of us to decide whether we should have an inclusive or exclusive society, functioning or dysfunctional. It is a development that means many gains but also many problems.

Who are affected

Above all, the weak are affected in society who do not have the knowledge and resources to keep up with developments in terms of equipment, use costs etc. It creates both exclusion and great stress and prolongs bad health for many. These are problems that we encounter to a large extent in our work.

The encroachment on personal integrity and self-determination that digitalization makes possible is becoming increasingly extensive and affects, in principle, everyone in society. Often in a way that is hidden and unknown to the individual. Personal information is disseminated and sold completely outside the individual's knowledge and control. Applications on our mobile phones that send information about where we move, how we feel, what we shop and where we make our purchases are a reality. Information that can then be resold and used to influence and control us, for example through personal direct advertising.

Poorly adapted technology also poses a threat to important societal functions, which cannot be reached and used to the intended extent. Current examples and problems are the requirements for a mobile Bank ID to get in touch with healthcare, booking tests and for vaccination.

The stated needs and wishes of the prospective users are not in focus, but the development is primarily driven by other interests, often purely commercial, and completely without real knowledge of the prospective users' actual conditions. The consequences for democracy and the opportunities for participation and influence are serious.

Solution / improvement suggestions

In order to ensure that what is done is what is needed and demanded by the individual, and is financially available, it is important to collect and document experiences and needs from affected users in a structured way, especially from those who are least talked about, and ensure that that knowledge is disseminated.

Not least, it is important to identify the shortcomings in the security and reliability of the systems that deter people from using the technology.

Confidence in technology is a prerequisite for the motivation to use it. We can

read daily examples of how private information is leaked from authorities and companies. It is about everything from journal information to account information at banks.

It is also important to evaluate the intensified digitization that has taken place as a consequence of the ongoing pandemic to see what works well and should be maintained, as well as what works poorly and should change as soon as the situation allows. In practice, the digital solutions have become a filter between the citizen and rights, community service, support measures and opportunities for influence.

It is necessary for user groups to be able to sit in the driver's seat and steer development forward from a user perspective, instead of, as usual, sitting in the back seat and only being allowed to react afterwards or not at all.

3.2 The Swedish labor market and minimum wage

What is the problem?

In Europe, there are many countries where employee safety is severely curtailed. Many are exploited with employment conditions and wages that are far below the poverty line. Employment security is also weak.

In Sweden, there are also problems in the labor market. Although most workplaces are covered by collective agreements between employers and the trade unions, there are workplaces that do not have this. Not even the "law" always reaches these workplaces.

Within the EU, a proposal from the European Commission for a directive on minimum wages in EU member states is currently being considered. This as part of the fight against poverty and unworthy living conditions. EAPN Sweden has, to the best of its ability, followed the discussion and acted on the issue because it is important for EAPN, both at European level and in Sweden.

Who are affected

We see daily examples of workers who get into trouble in the Swedish labor market. This applies to employees who do not have a collective agreement at their workplace. This applies to workers who are disorganized and lack protection. This applies to workers who are ill or unemployed and end up between different security systems. Too many people do not receive the sickness benefit or unemployment benefit they should be entitled to, due to shortcomings in the application of the insurance or to being unfairly excluded from insurance.

In various industries, they work with main contractors and subcontractors in several stages. This creates opportunities for employers to circumvent the Swedish model with collective agreements, to break laws and regulations in the labor market, with bad working conditions and to pay wages far below the poverty line. The trade unions' opportunities to operate in such workplaces have also been limited to some extent by the parliament.

The Swedish labor market has also developed in a way that more and more people have precarious employment, as the employees do not get permanent employment, but fixed-term employment. Those affected are young people and others who are new jobseekers, or have a weaker connection to the labor market, if they have been ill, unemployed or have had social problems for a long time.

Another group that is particularly affected is new arrivals and asylum seekers. Due to skills shortages and language difficulties or discrimination against jobseekers, this group much more difficult to find work with tolerable conditions than other groups. They are forced to a greater extent to take temporary jobs with low wages. Some are threatened with deportation, so-called undocumented, who lack any form of right or security, and who must take every job that is available to support themselves.

The number of workers in Swedish workplaces with a foreign background has increased sharply for many years, due to labor or refugee immigration. The proportion of these who have temporary jobs or are disadvantaged in other ways is large. They are also disadvantaged in job search, through discrimination due to different education / skills, language and culture.

Another group that is affected are workers who are directly recruited from abroad with promises of good conditions, but who often fail once they are in the country. Sometimes through extortion, prostitution or human trafficking, ie pure exploitation. Due to the rules that are applied, these workers are extra vulnerable, in addition to the social problems, that they have to stay in bad jobs in order to stay in the country.

All kinds of criminal activity are often linked to this labor market. There is a lot of cheating with salaries, taxes and other benefits and not least how the

housing issue has been resolved. There are many examples of pure misery in housing for workers from other countries. Our impression is that these problems are growing and that the countermeasures are too weak and ineffective.

These impressions are also confirmed by the recently completed study "Working yet poor", which was conducted in Sweden with support from the EU.

-It shows that the most important driving forces for poverty at work in Sweden are not related to what is handled through collective bargaining as such. Rather, poverty at work is more closely linked to work intensity, which affects workers through a lower number of weekly working hours. The flexible labor law provisions regarding temporary and part-time employment are an important factor in the prevalence of poverty at work. In addition, current social security benefits based on an assumption of standard employment create difficulties for non-standard workers in terms of access to benefits. Although there is supplementary support in collective agreements, they are generally not applicable to workers covered by the most precarious forms of employment such as temporary employment and platform workers.

The analysis also shows how these shortcomings in the employment and social insurance regulations mean that certain categories of workers, who are not employed in standard employment, risk poverty at work. The risks are particularly relevant for fixed-term, part-time and temporary workers who live either as a single parent or as the sole working parent in a household with children (either as a single parent or in a couple where the other adult is not working).

EU minimum wage directive

A problem on a completely different level is the discussions that are taking place about the EU introducing directives on minimum wages to be applied in the member states. This is perceived by the parties in the labor market, most parties and others as a threat to the Swedish collective agreement model.

The main line in Sweden is that wages must be regulated in collective agreements signed between the social partners. Most actors in Sweden are therefore opposed to the state or the EU having a role in regulating salaries and terms of employment. It is a national issue and an issue for the parties. Through such an arrangement, the trade union movement and the employees have a direct opportunity to influence wage setting and other conditions in the labor market.

In the Swedish labor market (according to the state Mediation Institute), a large majority of workplaces are covered by collective agreements. Collective agreements also have a positive effect on conditions in workplaces without collective agreements, as similar levels are often applied as the agreements regulate. An EU regulation that does not fully provide an exception in a minimum wage directive for a model where minimum wages are set in collective agreements threatens to weaken the Swedish bargaining system.

If the EU implements a minimum wage directive at the levels that have been discussed (a minimum wage of 60% of the median income), Swedish wage earners would risk a reduction in their minimum wages. That would mean more people being forced to live at risk of poverty. A proposal discussed within the EU is that the minimum wage should be at least 60% of the median income in each country. In Sweden, that level would mean a sharp reduction in the minimum wage in most areas of the agreement, another argument against this proposal. 60% of the median income in Sweden would give about SEK 18,000 a month in guaranteed salary. The collective agreements that have minimum wages enrolled provide approximately SEK 22,000 per month.

Solution / improvement suggestions

To address the problems described above, action is needed at several levels, especially at national level. Stronger legislation against the exploitation of labor and a strengthening of the legal system are needed to prosecute illegalities in the labor market. There is also a need for greater coverage of collective agreements for all workplaces. However, a minimum wage directive within the EU is not a solution for us. We do not believe that a directive from

the EU can counteract the problems that exist, but instead threaten a system of collective agreements that to a large extent works well.

In many countries where there is a statutory minimum wage, it may be a good idea to have such a directive, depending on how it is formulated, in support of the employees there. However, it is important that it is combined with opportunities for enhanced influence for workers in these countries. It is important to work for their right and opportunity to organize.

We believe in a solution that means that the EU is given an opportunity to provide support for the construction of collective agreement models with strong parties in the labor market in each EU country. For the time being, a minimum wage directive may be introduced that applies to countries where there is currently no collective agreement system. For the legitimacy of the decision, however, it is necessary to clearly respect countries that want other systems, with collective agreement solutions. One positive thing is that it has now been decided that the EU's structural funds can be used to support the building up of trade unions and employers' organizations in the member states. We want to actively support this.

3.3 Access to work-oriented rehabilitation

What is the problem?

For those people who need rehabilitation who do not meet the Swedish Public Employment Service's requirements for activity of approximately 10 hours of activity a week, there is a need for other initiatives. Today, it is unclear who is responsible for this. Is it the Social Insurance Agency, the employer, the health service, the municipality? The Social Insurance Agency has no financing for rehabilitation. This means that the Swedish Social Insurance Agency is currently dependent on actors who finance its activities in other ways (as the European Social Fund).

Who are affected?

These people have severe health problems. They may only be able to do two hours of activity per week. They often have a long way to go before they can

be relevant to services offered by the Swedish Public Employment Service. Not having access to rehabilitation does not facilitate the recovery of these people. In addition to not having access to rehabilitation, they often also suffer from a lack of coordination between different authorities.

Solutions / Improvement suggestions

It should be clarified which authority is responsible for the rehabilitation of these people and that the responsible authority has the resources to finance this. We believe that it should be the Social Insurance Agency that in turn can procure services for pre-rehabilitation among civil society organizations or private companies.

If it is not possible to provide the Social Insurance Agency with resources for this, it should be clarified which authority is responsible for rehabilitation and financing thereof.

4. Voices from people in poverty and vulnerability

This section is based on the political proposals that people themselves have developed. In these proposals used in dialogue between people living in poverty and vulnerability and decision-makers, we start from a description of a societal problem that the individual has experience of. Then we formulate causes and effects to end with solution / improvement suggestions and a personal story.

We start here with a thematic compilation of problems and solution proposals. This is followed by complete proposals from one person (E). E started by writing down her life story. Then ten proposals for change were taken out of the story.

It becomes clear that there are many structural obstacles to getting out of poverty. Many of these are repeated year after year in the stories of those affected. This shows that not enough is being done to address the issues. This applies, for example, to coordination between different authorities.

Appendices

Attached is the compilation of problems and solution proposals for all proposals presented by the affected persons (Appendix 1). Appendix 2 presents E's proposals (Problem-causes-effects-solution / improvement proposals as well as a personal story that addresses the problem the proposal describes). In appendix 3, we read E's life story in its entirety.

Thematic compilation of proposals – problem description and solution proposals².

There are a variety of issues that are addressed. A selection of these is presented here.

1. Social Insurance Agency

- It is difficult to get sickness compensation granted. One reason is that the Social Insurance Agency does not accept doctors' assessments. Another

² Numbers in parentheses are the number of the proposals according to Appendix 1.

reason is that they assess work ability based on jobs that usually do not exist. These are jobs that are assumed to be adapted to the person's limited ability to work. There should be someone who checks how the Social Insurance Agency works. (1)

- Just like doctors, psychologists should be able to present certificates to the Social Insurance Agency. They are often the ones who have the competence when it comes to people with mental disabilities. (10)

- Unreasonable demands are made on the sick. Unrealistic assessments are often made of e.g. how long it takes for recovery. An independent investigation of illness and ability to work should be carried out. It is important that the person concerned is listened to in the investigation. That there is a personal contact. It is important to have relevant investigations that show how to move forward. (27)

2. Lack of coordination between authorities

- There is a risk of ending up "between the chairs" in relation to authorities (Public Employment Service, Social Insurance Agency, healthcare, the municipality). Now the coordination is too often dependent on personal initiative from an employee. It is important to see the person and not the problem to move forward. There should be a person who holds all the threads and coordinates everything. (3 + 8)

- It is complicated with different contributions from different authorities. Lack of information and complicated application documents creates difficulties. There are long waiting times for decisions. One solution is an unconditional citizen salary. Financial insecurity complicates the recovery process. (7)

3. Adults do not listen to children

- At school: This applies to teachers, relatives, social workers, etc. In school, it is important that there is a place where students can rest. That there are adults who have time to listen. Who sees the students and checks how they are. There is also a need for better information about the help you can get. (4)

You have to do a check for young people between 18-25 years. There should be a regular presence from psychiatry in schools. That you talk to the classes. You can get help from Peer support, people who have gotten through problems themselves. (24)

4. Lack of active recovery / social activities

- People who are ill risk sitting at home without anything to do. More information is needed on what occupation opportunities there are. There is a need for more places that can offer occupation and rehabilitation. Preferably in the vicinity where you live if you do not have the strength to travel. It must not take too long to arrange this. (6)

- It is important that poor people have access to activities. It often costs money. There is a lack of places that are for free. If you are ill, it is important not to lose social contacts. Otherwise you risk not being able to create social contacts if you start working again. (15)

- It is difficult to get help when you have been abused and exhausted. Get more places for work-oriented rehabilitation!

5. Financial difficulties

- If you have financial difficulties, you feel bad. It makes recovery difficult. It is often complicated with different financial support. Long waiting times, complicated application documents, lack of information. Many people lack money for things such as housing, food, electricity, healthcare etc. With an unconditional citizen salary for those who need it, you could concentrate on your recovery. (7 + 21)

- If you have an appointment with a doctor due to mental illness and you have to cancel the appointment in short term, you must pay a fee. It becomes expensive with all cancellations, a double penalty. First you miss the doctor's visit and then you have to pay. If you suffer from mental illness, you should be able to cancel in short term without receiving a penalty fee. (17)

- If you have debts with the bailiff and become a cohabitant then both incomes are added together. The partner and the relationship is affected. You

do not dare to become a cohabitant. Do not combine the income of both!
(18)

- Many young people begin their adult lives with a financial debt. Make a check of young people between 18-25 years. They should receive information and extra help before it is too late. (23)

- The national standard for social benefits is often seen as Swedish minimum income. Asylum seekers live with an income far below this.. They should have an income that corresponds to Swedish minimum income.(44)

6. Healthcare / dental care

- Every time you go to the health center, there is a different doctor. Arrange a regular doctor contact. Employ more doctors at the health centers if needed.
(11)

- Listen to children! The authorities do not listen enough to the child when conducting an investigation at home. Incompetence, and inability to communicate with children can be causes. Very wrong decisions can be made as a result of this. There is a need for better education (practical and theoretical) for those who are to communicate with children. (13)

- It is too expensive with dental care. If you are poor, you can go for a long time with toothache. If you can't afford it, you can be obliged to pull out the tooth instead of repairing it. It is then more difficult to chew and it weakens your self-confidence. Dental care must be part of the health insurance. (16)

- Often doctors/psychologists do not listen to the patient and do not understand her/his situation. During their formation, doctors and psychologists should meet people with experience of mental illness so that they get information about what it is like to live on the bottom of society. Then they would realize that it is not good if you put enormous pressure on the rehabilitation process to go fast. Rehabilitation must take the time the patient needs. (25)

7. High demands on workplaces

- Today's workplaces require that you can give 100%, there should be room for people who can not live up to this. The social relations in the workplace are very important. Even if it's just about taking in the mail. We all need to feel that we are contributing to society. (26)

- It is difficult to have to look for work while taking part in a work training program. It is only after a while that you recover and know what you can do. It is a mental strain when you know that the job search does not lead to anything. If you do not look for work, you lose your income. (28)

8. Refugees - oppression of women

- Newly arrived women are oppressed both by family structures and by society. A culture is needed where everyone is respected. New rules and laws are needed so that women can go out to study and work. There is a need for an organization for women where they can support each other. The Swedish Migration Agency's staff need continuous training (child impact assessment, consent law³, etc.). Develop different methods for working with women, men and children. Educate refugees in values, rights and obligations. It is important to work with men as well, and not just with those who are traditionally considered victims of honor culture. (33)

9. Refugees - return, no safe zones

It is claimed that there are safe zones in e.g. Syria, where refugees who have not been granted a residence permit can be deported. As long as the Assad regime remains and the war continues, there are no safe zones. Everywhere there is a risk of kidnapping, being killed and the organs being sold, being imprisoned just because you sought asylum, you risk starvation, companies do not want to risk hiring someone who has sought asylum, the risk of the family being punished is greater if you are deported back to Syria. The situation as a whole in the country should be assessed. There are no safe zones (38)

³ This states that in order to have sexual relations both parts have to give their approval.

10. Refugees - burden of proof

The Swedish Migration Agency requires that you obtain proof that you are threatened in your home country. The Swedish Migration Agency should investigate the individual personal threat picture and not just the general one in the country. (37)

11. Integration

- Teachers have poor practical and theoretical knowledge of Islam. We need a teacher education where you both get theoretical knowledge and where you have an exchange with Muslims. This applies above all to teachers up to and including upper secondary school. There should be parent-teacher meetings where Muslim parents learn from each other. (40)

- Muslim children do not get time off during certain important Muslim holidays. It is easy to arrange by planning the days foreseen for formation of teachers to one day during the respective Eid-Al-Adha and Eid Alfiter. Some schools do this, but far from all. (41)

12. Refugees - treatment of trauma

These should receive immediate assistance upon arrival in Sweden. The longer you wait for treatment, the more difficult the recovery will be. The trauma "settles in body and soul". It can be meetings with a psychologist or conversations in a group led by a psychologist with others who have the same problems. (42)

13. Control of family homes⁴

There are family homes with poor conditions. For example, with too many children. Improved control and resources are required for this.

4. Refugees: Residence permit for marriage

A person who is in Sweden without a residence permit and who is married to a Swedish citizen must return to a country where they have a residence permit to apply Swedish residence permit from there. It can take a very long

⁴ Families that receive children and youth that have problems. They are paid for this.

time. If you cannot return to your home country, it is not possible to arrange. This is the case for many refugees. Other reasons such as being separated from husband and children for a long time are also problematic. There are EU countries where you can apply without leaving the country and the family. This should also be the case in Sweden. (43)

5. EAPN Swedens action plan to combat poverty

We can no longer ignore the fact that poverty is growing in Sweden. It is not just a question of figures in the statistics, but it is about people, terrifyingly many people, whose living conditions are unsustainable. Society, authorities and politicians must see the reality, ie that the safety nets do not protect everyone. This is not only a question of having financial resources. It is perhaps even more a question of structures that keeps people in poverty.

In order to put pressure on decision makers and deliver valuable knowledge it is very important that vulnerable groups are organized. This is often not the case. User organizations have to be strengthened. Resources are also important for the voluntary organizations' supportive and opinion-forming work.

The welfare system is designed in a way that makes it more predictable, accessible and thereby safer.

EAPN Sweden proposes the following reforms:

1. Reasonable minimum income for everyone

That the **social insurance system's** low benefit levels for pensions, sickness benefit and unemployment are adjusted so that they ensure the opportunity to live a dignified life with full participation in society. This also applies to the ceiling for wage subsidies and other labor market policy subsidies and the daily allowance for refugees.

That the low compensation levels of **social allowance** are raised and adapted to general living costs and current needs in today's society. That the support is designed so that it contributes to strengthening the individual and his or her ability to live an independent life and participation in society, e.g. by being able to provide temporary support without the requirement that the individual must first be totally destitute.

2. Effects of the Covid19 pandemic

That the government ensures that **efforts** made to curb the effects of the covid-19 pandemic are **inclusive** and do not further contribute to increasing gaps and the social and digital exclusion of individuals and groups.

3. Eliminate protective measures due to the pandemic

Protective measures and restrictions in community service and contact opportunities due to the pandemic must be reconsidered when the conditions change and eliminated when the need no longer exists. **Opportunity for personal meetings without requirements for technical competence or equipment must be the main principle.**

4. Resources to preventive measures

That preventive measures are given increased resources, e.g. social investments in everything from youth centers, schools, social services, housing and labor market measures. These activities must be given resources to help **compensate and even out shortcomings in the individual's life situation.**

5. Dental care

Dental care is not only an important prerequisite for good health, physically and mentally, but also for social inclusion and the opportunity to get a job. Subsidies for dental care must be strengthened **and included in the general health insurance.**

6. Digital exclusion

That the consequences of the digital transition are investigated and analyzed broadly from an individual as well as a societal perspective. What are the benefits and needs? What are the disadvantages and risks? What is the connection to financial services and the risk of financial exclusion? **Special attention is paid to those who practically or financially lack access to digital services.**

7. Right to housing

Housing guarantee – right to housing. An active housing policy against poverty, segregation and exclusion. Efforts against homelessness. Better opportunities for adapted housing. The model **"Housing first"** is available as an alternative in all municipalities.

8. Organization of public support

Today it is a big problem that different public authorities often lack coordination. One person can have contact to several public institutions like health care, municipal social service, the public insurance agency and the public employment service. **It is almost impossible for the individual person to handle all these contacts.** There has to be a mayor change in these structures if the individual person should have access to the service he/she needs. If a person has contact to several public institutions, one proposal is that every individual should have access to a coordinator.

9. Right to inclusion

That society should work for **everyone's right to descent material standard and participation** in society through work, support or employment adapted to everyone's abilities and needs.

Appendix 1 - Summary of all political proposals

Propo- sal nr.	Problem	Solution/improvement
1	High demands on sickness compensation. The Social Security Agency relate to jobs that do not exist. If they decide that you can take a job adapted to your capability, they can deny sickness compensation.	That you should listen to the doctor's assessment of work ability that knows the patient. That the Social Security agency does not make decisions based on jobs that do not exist. There should be someone who controls the Social Security Agency.
2	That theoretical education is valued higher than work experience. This also applies to the practical subjects in school that are valued lower than the theoretical subjects.	Develop the apprenticeship system. That all apprentices are entitled to study grants
3	You end up "between the chairs" in relation to various authorities such as the municipality, the Swedish Public Employment Service, the Swedish Social Insurance Agency and the health service. Collaboration between	Focus on the person, not the problem. There should be a person who coordinates - a personal contact who in turn has contacts with various responsible authorities.

	these is too dependent on the individual employee taking initiative for a collaboration between different authorities.	
4	School. Adults do not listen to children. This includes relatives, teachers, social workers, etc.	There should be a place where students who are mentally ill can rest. There should be people with time to see students and see how they feel. Better information what resources are available for students when they need support and help.
5	That the social services do not have good enough follow-up with children and young people to whom they have given support (support persons who work for the municipality).	Better control from the municipality. Listen to the children it's about!
6	People who are on sick leave and who have reduced working capacity are at risk of being left isolated at home without any occupation.	Better information from authorities about what opportunities there are for different forms of occupation. Create more opportunities for daily activities, something to do, some kind of support, to get out of the home and be active. Some kind of activity nearby where you live if you do not have the strength to get to an activity far from where you live. It must be available nearby where you live which can be arranged without too long waiting times.
7	Financial problems make recovery difficult. There are often problems with	Financial security promotes recovery. An unconditional income type citizen salary for those in need. By then, one had escaped financial worries and could focus on recovery.

	different forms of grants. Lack of information, complicated application documents, balling between different authorities, long waiting times for decisions, difficult to get hold of the responsible administrator.	
8	To be sent here and there between different authorities.	A person who can navigate between different authorities. You must have a contact person so that you do not have to run around between different authorities.
9	Too little understanding among students and teachers for students with diagnoses such as autism, ADHD, ADD etc. so that children can be informed and understand that not everyone works the same, but that it is ok.	Information that leads to insight and better understanding for parents, teachers and students. Not just a brochure!
10	Psychologists cannot write certificates to the Swedish Social Insurance Agency.	Just like doctors, psychologists must be able to write certificates to the Swedish Social Insurance Agency.
11	Every time you go to the health center, there is a different doctor receiving you.	A regular doctor contact. Hire more doctors at health centers so that it becomes possible.

12	Low working capacity and without support from the Swedish Public Employment Service.	Prioritize people with reduced working capacity and hire more administrators.
Proposal 13 – 23 you find complete in appendix two. (Problem-causes-effects-proposed solution/improvement-personal experience)		
13	The authorities do not listen enough to the children when investigating problems in the home.	That you become better at communicating with children in the way that children can communicate. Better education (practice and theory) for the people who will have a dialogue with the children. If there are signs of domestic violence, you must listen to the children. One must also be able to interpret children's behavior if they choose not to tell how it is. This requires specific formation and experience.
14	The foster family ⁵ could not take care of all the children they received.	Social services should have better control over foster families so that they do not receive too many children leading to malpractice. Improve routines and directives. Greater control resources are probably also needed.
15	All activities with other people cost money. It's not fun to always do things alone. You become isolated when you can not afford it.	Either offer activities free of charge with other people or money to poor people so that they can participate in activities that cost money (eg gym cards).
16	Dental care is too expensive.	Dental care must be part of the health insurance.
17	It becomes a problem if you have been admitted for vital care and then have to pay a fee for	If you suffer from mental illness, you should also be able to cancel in the short term without having to pay a fee. If you have received care that has been vital for the patient, then perhaps you should not be charged at all if

⁵ Families who get paid for receiving children and youth with problems.

	<p>the time you have been admitted and then can not afford to pay. This avoids contacting healthcare.</p> <p>If you suffer from mental illness, you may have to cancel a doctor's appointment at short notice. Then you have to pay a fee.</p>	<p>you can not pay. Then the debt would not go to the bailiff.</p> <p>First, check the person's income, if they can afford to pay.</p>
18	<p>If you have debts with the bailiff and want to become a cohabitant, then the incomes are added together. If I live alone, I can keep 5,000, if we live together, we can keep 8,000.</p> <p>This can have a negative influence on the relationship. It can prevent you from living together.</p>	<p>That you do not combine the income of both.</p>
19	<p>If you have activity compensation as an income for extended schooling, the principal can decide that you can only apply for the ongoing courses instead of applying for and</p>	<p>That the Social Insurance Agency shall require that courses be approved semester by semester.</p>

	<p>having courses approved for the entire semester. This means that the Swedish Social Insurance Agency only approves payment for one course at a time. Since they have two to three weeks of processing time for each course, the finances become very irregular. Some courses are three weeks, others are five weeks.</p>	
20	<p>Not all children are learning at home how to cope in adulthood. For example, you have free dental care and medical care up to the age of 18, but not after that. Children / adolescents should be better equipped to meet the challenges of adulthood. For example, they should be prepared for the consequences if you become ill and how you then manage financially.</p>	<p>Not all children learn through parenting at home. The school must therefore include "life knowledge" and how to make yourself feel good, such as emotion regulation, how to embrace your own needs and stand up for yourself! What does employment insurance? How do you manage yourself if you do not have someone else by your side? How do you become independent? What does the bailiff do? How do you avoid ending up there? How do you live a life without having to borrow money and then get into debt? What rights do I have in the system? If I end up indebted and weak, how do I cope? Why should I learn about old kings in school, but fall behind in adulthood due to lack of knowledge and education?</p> <p>Sweden is one of the richest countries in the world, we must be able to educate people so that they do not become indebted and tied up for several years afterwards. I know people who do not dare to educate themselves and</p>

		<p>take out student loans because of this. I understand them because my student loan ended up at the bailiff because I could not start working immediately after my studies and thus could not repay the loan. There is an opportunity to apply for a deferral of payment of the loan, but I did not know that.</p> <p>It should be automatic for the student loan administrator to find out what income you have.</p>
21	<p>Many people lack basic financial security that allows them to pay for things such as housing, food, electricity, healthcare, etc.</p>	<p>Citizens' pay as basic financial security for all. If you have a job, the citizen's salary can be dormant.</p>
22	<p>It is too expensive for poor people to get a driver's license. At the same time, it is often a prerequisite for getting a job.</p>	<p>You can now get a student loan to get a driver's license if you are unemployed. At most you can borrow SEK 15,000. It therefore does not cover the entire cost of a driving license.</p> <p>There should be loans or grants that cover the entire cost. The driver's license loan should also be possible to get for people who have debts.</p> <p>The purpose is that even if you are poor, you should be able to get a driver's license. This is to increase the chance of managing your life and contribute to society.</p>
23	<p>Many young people start their adult lives with debt. It changes the living conditions completely.</p>	<p>Man måste göra en kontroll för ungdomar mellan 18-25 år. Det borde finnas en resurs för att förklara läget för ungdomar och få extra hjälp innan det är för sent.</p>
24	<p>A check must be made for young people between the ages of</p>	<p>That you have a steady presence from psychiatry in schools. Talking to classes about different ways to feel bad and what help is available. You can, for example, have peer</p>

	18-25. There should be professionals to explain the situation to young people so that they can get extra help before it is too late.	support to do it, they themselves have gone through problems.
25	Employees in health and psychiatry who do not listen or take one seriously when telling about how you feel. They do not understand what it is like to live with mental illness, illness or injury.	You should have as a part in the education to meet people who have been sick and who have overcome their condition or learned to live despite their problems so that you get information about how it actually is when living on the bottom or having a serious illness. Not to put so much pressure on the rehabilitation to go so fast. It can often result in setbacks and make you feel worse and see it as a further failure. Rehabilitation must take the time the individual needs to cope with the situation.
26	Workplaces today are so exposed to competition that it affects people. The money is not enough to keep employees if they can not give 100%.	I think all companies / organizations / public authorities would have needed someone to do those things you never have time to do. Someone like me, who can not work full time anymore but well part time. We all need to feel that we are contributing to society in some way. Having social relations is super important. Even if the job only consists of pick up the mail.
27	The Social Insurance Agency makes unreasonable demands and does not see people's needs and realistic possibilities.	<ul style="list-style-type: none"> - An impartial assessment of illness and ability to work. - Relevant investigations that show how to move forward. - Personal contact.
28	That you have to look for work while you train	Remove all the "musts" when you are recovering, if it is possible to recover...

	<p>for work when you are registered at the Employment Agency and receive activity support.</p> <p>It is psychologically stressful to look for work that you know does not lead to anything.</p> <p>Jobseeking is a prerequisite for continuing to receive activity support.</p>	<p>The doctor who meets the care seeker and knows how he or she is doing should be listened to by the Social Insurance Agency.</p>
29	<p>There are homeless pensioners in the metropolitan regions.</p>	<p>As former taxpayers, they should receive housing on the same terms as, for example, refugees who come to Sweden.</p> <p>Higher housing allowance.</p> <p>Subsidized housing.</p>
30	<p>The public regional dental organization has been transformed into a county council-owned for-profit commercial company.</p>	<p>Public dental care shall exist as a state / county council-run alternative to private dental care. Care quality and care ethics must be in focus.</p> <p>Public dental care should be available as a last safety net for those patients who, due to the fact that they are not seen as profitable, end up "between the chairs".</p>
31	<p>It is difficult to get help when you have been beaten and broken down.</p>	<p>Everyone should get help. Create more places for work-oriented rehabilitation where you get help! Invest financial resources in it.</p>
32	<p>It is difficult for refugees to get a job in Sweden.</p>	<p>We must give employers the chance to see how they work.</p> <p>People should be allowed to try working in the professions they have experience of from their home country because</p>

		there are so many hidden talents. Validation of people's professional competence and studies should take place in parallel with working.
33	Newly arrived women are oppressed by both family structures and society. Men and parents decide over women.	<p>-Create a culture where both men and women have the right to be in society and to thrive.</p> <p>-Set new rules and laws to involve refugee women in studies and in working life so that they can become independent and not be controlled by their family.</p> <p>-Build an organization for women who have this problem where they can easily talk to each other about this.</p> <p>It needs:</p> <ul style="list-style-type: none"> - Continuous training for the Migration Board's staff. A new law can regulate this and require such updated expertise, similar laws regarding child impact assessment, consent laws⁶, etc. - Different methods for working with women, children and men from day one in Sweden. - Children can easily adopt a new view of society and understanding of human rights. <ul style="list-style-type: none"> - For adults, this can be a lengthy process due to deeply learned behavioral patterns. For women, it can initially be about getting out of the family bubble so that they find other contexts and other relationships. They must be offered education in how society works for men and women (values, rights and obligations, etc.). Education in these matters must also be offered to men from the first day in Sweden. <p>This would reduce the risk of an escalation of a threatening family situation in this transitional phase. It is important also to work with men and not just with those who are traditionally seen as victims of honor culture.</p>

⁶ This law states that in order to have sexual relations both parts should give their consent.

34	Everyone needs housing, but there is not enough housing for everyone.	That the municipality should build several larger apartments for the large families and that the rent should be reasonable.
35	<p>People who receive social allowance.</p> <p>Many things are counted as income and lead to a reduction in social allowance.</p> <p>It can be a part-time job, grants such as housing allowance, child allowance, maintenance support, contributions from funds, etc.</p>	<p>-Subsidies specifically for children shall not be counted as income. This is the case, for example in Holland.</p> <p>-You must be able to earn up to a certain amount from work without lowering the social allowance. That would justify taking a part-time job.</p>
36	<p>Palestinian stateless refugees.</p> <p>Palestinians living in Syria have a residence permit but not citizenship. They are stateless.</p> <p>If, for example one works in the United Arab Emirates and becomes unemployed, you lose your residence permit there.</p> <p>If the asylum application in Sweden is rejected and one is to be sent</p>	Grant stateless refugees residence permit.

	<p>back to the United Arab Emirates, this is not possible. Palestinians and Syrians cannot apply for residence permit and work there. They can not be sent back to Syria either because of the war. After three expulsion decisions, you lose income, the right to apply for a job (no coordination number) and living in Sweden if you do not have children under 18 years of age. You are forced into undeclared work to survive.</p>	
37	<p>The Swedish Migration Agency requires that the refugee obtains proof from their home country that they are threatened.</p>	<p>The Swedish Migration Agency should investigate the personal threat picture in the refugee's home country.</p>
38	<p>Although Assad has power in Syria, it is believed that refugees can be sent back to certain areas in Syria. This despite the fact</p>	<p>To assess the situation as a whole in the country. There are no safe areas in countries like Syria.</p>

	<p>that the war continues. There are no safe areas in Syria where refugees can be sent back. You can see the consequences of the war everywhere:</p> <ul style="list-style-type: none"> - Risk of kidnapping - Risk of being killed and your organs being sold - Risk that the government arrests people only because they have applied for asylum in another country - Risk of starvation - Companies do not want to risk employing a person who has applied for asylum in another country. - The family of refugees is punished by the government. The risk of this is greater if you are deported back to Syria. 	
39	Refugees with temporary residence permits (13 months) do not have the option of family reunification.	Permanent residence permits as a routine with reasonable requirements for family reunification.

40	Teachers have poor knowledge of Islam. It creates problems for Muslim children and young people in school.	A teacher education that includes: - Greater space in teacher education, especially for teachers up to and including upper secondary school, where you get to know Islam both theoretically and practically. An education that includes practical knowledge and experience of meeting and engaging in dialogue with Muslims. - Not just individual development talks but parent meetings for Muslim parents where you can address important issues and also learn from each other.
41	Muslim children do not have time off from school during important Muslim holidays.	That compulsory ongoing formation days for teachers are arranged during Eid-Alfiter and Eid-Al-Adha (one day during each holiday. Eid-Alfiter is celebrated for three days, Eid-Al-Adha is celebrated for four days).
42	Newly arrived refugees with war trauma who live in refugee centers and who are waiting for a residence permit do not receive the help they need for their mental problems. If you wait a long time without treatment for post-traumatic stress disorder, it becomes increasingly difficult to recover.	They should receive the right help for their mental illness immediately when they are in a refugee camp. It could, for example, be that you meet a psychologist in a group together with people who have the same problem. If you talk to people who have the same problem, you can process them more easily.
43	Difficulties in obtaining a residence permit if you are in Sweden without such and are	To obtain a residence permit, you must return to your home country or another country where you have a residence permit to apply from there. This may be impossible for refugees due to the risk of persecution. Then there is no solution. It is also difficult if you are

	married to a Swedish citizen.	responsible for children to be separated from the family for a long time. Do as other EU countries where you can apply without leaving the country.
44	Asylum seekers live far below the poverty line. The compensation is below the national guideline for social security. It is this that is often counted as the minimum income in Sweden.	Asylum seekers must have the same compensation and financial conditions as people living on social security.

Appendix 2 - E's complete proposals

E. has grown up in difficult conditions. She was abused by her mother's husband. The mother defended the man and blamed her. E started running away from home drinking alcohol and being out with older friends who also had problems. When she was 15, they had a dialogue with the social welfare administration. E was presented as if she was the problem. When the responsible investigators from the social administration asked her to draw a picture of the man, she drew him like a devil. But no one responded. When talking to her sisters, they only asked questions about E. It had already been decided that she was the problem. When she was 15, she was moved to a foster family. The problems in the home continued, but now it was the sisters who suffered. The first two years went well in the foster home. But then more and more children came. At most they were 6. There was a competition about who could be the foster mother the most. The situation was not good. But no one checked how it was. When she was 19, she moved away from her foster family. She moved in with a boyfriend.

"However, I ended up with a mental breakdown when the relationship finally broke down after a long period of chaos. As a result, I was admitted to a hospital due to suicidal thoughts, depression, and frequent panic attacks that felt like I was fainting or dying every time. And even today, I still have not gotten used to these extreme panic attacks. That's one of the worst things I know. I have a very high level of anxiety every day, every minute. Because I live with anxiety all the time, the panic attacks become very powerful. I never get to feel what it's like not to have anxiety. There is nothing "normal" to land in and get down in after a panic attack as I also have GAD (generalized anxiety disorder). So my days are very much about anxiety. I have also had elements of self-harming behavior, self-hatred, suicidal thoughts, physical symptoms such as nausea and headaches, stiffness in the whole body. I slept with clenched jaws and have bitten off a piece of a tooth in my sleep. "

The problems have since then continued with debts with the bailiff, a life on minimum income and illness.

"I go to work training via the municipality every day to get my income support, and to not be completely isolated in the home... Unfortunately, illness and poverty go hand in hand and it gets even worse when you are very lonely. If you can only eliminate poverty, the disease will not get worse... How do I move forward? "

Here are the political proposals based on E's story. It is remarkable that only on the basis of one person's experience were ten proposals produced.

Proposal 13

Theme: Listen to the children

1. PROBLEM
The authorities do not listen enough to the children when investigating problems in the home.
2. CAUSES
incompetence that can lead to partiality and inability to communicate with the child. Perhaps there is not always enough time to build the trust relation with the child that is required for the child to tell concretely what it is exposed to.
3. EFFECTS
It can lead to very wrong decisions. That the child is sent away against its will or is persuaded to believe that it is the best. You look at the symptoms but not at the causes.
4. SOLUTIONS/IMPROVEMENTS
That you become better at communicating with children in the way that children can communicate. Better education (practice and theory) for the people who will have a dialogue with the children. If there are signs of domestic violence, you must listen to the child. One must also be able to interpret children's behavior if they choose not to tell how it is. This requires education and experience.
5. PERSONAL STORY
I HAD TO DRAW A PICTURE FOR THE AUTHORITIES OF THE MAN. I DREW ONE WHERE HE LOOKED LIKE THE DEVIL. BUT THEY DIDN'T LISTEN. When I was little I had a very hard time. I was physically and mentally abused by my mother's various men. One of the men was the reason I came to a foster family. He was bothered me all the time, chased me around the house, pulled my hair, slapped me. He provoked me so that my ADHD outbreak would come. Then he could blame me when, as a consequence, I was the one who was upset. There was terror every day. I ran away from home. I was cocky. As they used to say, obstinate. I could not accept the way

he treated me and my mother. He used grips he learned as a guard. He abused my mother. When he raped my mother, my sisters stared in front of him into the TV while I was shouting: "Do not touch my mother". If we reported him to the police, he would end up in prison. Then I would not have to end up with a foster family. My mother did not stand up for me. She wanted to keep the life and the house they had together.

It all led to my mother seeing me as the problem and taking his side. They focused at the symptoms, for example that I drank alcohol with my friends, ran away from home, smoked cigarettes. When he wanted to force me to eat and I had to sit at the dining table for four hours, my mother could protest. Then he gave in to her. They turned themselves against me. They used this as proof in conversations with the social worker that I was the problem.

I do not remember exactly what I said in the conversations with the social workers. I know they asked me to draw a picture of the man. I drew a picture where the man looked like the devil. I even drew horns on his forehead.

When the social workers talked to my sisters, they only talked about me with them. They had already decided that I was the problem.

I think I thought it was okay for the man to treat me like that. My mother taught me that I was wrong when I stood up to him. Maybe my mom told the social worker that I'm just inventing. Her ex-boyfriend treated me the same way when I was younger. No one knew how to treat an ADHD child, so they used hard methods.

Maybe I had an attitude that made the social worker not listen to me. I think I tried to show the problem with my attitude instead of with words.

The social worker did not take the time required to get me to open up. Maybe I did not trust them.

Proposal 14

Theme: Control of foster families

1. PROBLEM
The foster family could not take care of all the children they received.
2. CAUSES
There was too many children. It was a mess.

3. EFFECTS
I did not get the help I needed.
4. SOLUTIONS/IMPROVEMENTS
Social services should have better control over foster families so that there are not too many children leading to malpractice. Improve routines and directives. Greater resources for control are probably also required.
5. PERSONAL STORY
<p>Everything was fine when we were two children in the foster family. I got along well with the other child. I felt calmer than when I lived with the other man at home.</p> <p>Then came several children. At most we were 6 pcs.</p> <p>Eventually, a competition arose for the foster mother's attention. It felt more like a game than that I would get help. I was blamed for things I did not do. One of the kids wanted always blamed me. It just continued with the bullying. There was never mentioned that the child who bullied me should leave. Once I had problems in the foster family, I never got help to deal with it. Then I took to the measures I had learned. I started drinking alcohol again, partying, being with friends. I was 16 then. This just went on. The foster mother handled it by silencing it. The other children told her bad things about me. It became a whisper game. The foster mother was a housewife and had nothing to do but to gossip with her foster children.</p> <p>In high school I met other friends and then it got worse with hashish. I was suspended from school and had to take a urine sample. The foster family did not teach me how to deal with my emotions. There must be a higher purpose to a foster family than just being there for storage of children.</p> <p>From high school, I got good grades in the subjects I liked and not in others. Due to the hashish, there was a quarrel with the foster family. They accused me of starting to abuse again, even when I did not. I ended up escaping from there. We did not get a good ending at all.</p> <p>I met a guy, moved to XX and thought he was in love with me and would take care of me. That is how my time in the foster family ended. They did not understand my problems from the beginning. If you do not understand a child's problem, you also do not understand its needs. Because I have a father who is an addict, there were many risk factors that everyone seemed to miss.</p>
Report from a user investigation 2021 – a summary

This report, "Listening to Children in Family Homes", presents the results of the first national user survey conducted with children placed in family homes. In collaboration with 57 municipalities, the National Board of Health and Welfare has interviewed 341 children placed in family homes between the ages of 9 and 17 about how they experience their situation during ongoing placement.

The interviews focused on five areas: the child's contact with the social services, the child's relationship to the family home and material resources, the child's contact with family and network, the child's school, friends and leisure and the child's health and well-being.

- The overall result is that most children are well in their family homes. They feel safe and receive support and help from the foster parents, both emotionally and practically. Almost all children go to school and the vast majority have leisure activities and friends that they spend time with in their free time. Most of the children also have contact with their own family and are happy with the extent of that contact.

- With regard to the relationship with the social secretary, the results show a greater variation, both in terms of scope and nature. Most children perceive the relationship with the social secretary as mainly positive. At the same time, there are a number of children who do not have a trusting relationship with the social services and who do not perceive themselves as participating.

- *Most of the placed children are relatively well off in their family homes, but there is a small group of children, for whom neither social services nor family homes seem to be able to offer the children safe and secure care. On the contrary, the children describe a vulnerable life situation, where they seem to lack a trusting relationship, both to the family home and to the social services.*

- *The results of this study highlight a need for improvement and reinforcement in several areas, such as a strengthened child rights perspective and continuity in social services, support and follow-up of family homes, structured support around health and school and better knowledge of neuropsychiatric disabilities. The unique thing about this survey is that it captures the interviewed children's situation here and now and can be seen as a complement to the social services' continuous individual follow-up. All of these children's experiences create knowledge that can be used to develop and strengthen family home care.*

PROPOSAL 15

Theme: Right to social activities

1. PROBLEM

All activities with other people cost money. It's not fun to always do things alone. You become isolated when you can not afford to take part in activities with others.
2. CAUSES
There are not enough places that you can afford to go to together with others if you are poor.
3. EFFECTS
That you continue in social isolation and it becomes more difficult to get a job. If I can not train my social skills, how do I know how I react to contact with others if I get a job or start studying?
4. SOLUTIONS/IMPROVEMENTS
Either offer free activity with other people or money to poor people so that they can participate in activities that cost money (eg gym cards).
5. PERSONAL STORY
I've only been sitting at home for a long time. I had nothing to do. Then I started studying at a distance. My social insecurity only grew. It was difficult at school because I did not have anyone to talk to. Then I started work training in an association, and it saved my life. But not everyone gets that opportunity. I had a hard time talking to people and on top of my anxiety I got social phobia. It does not work to just sit alone with your own thoughts, you get nowhere.

PROPOSAL 16

Theme: Dental care

1. PROBLEM
Dental care is expensive.
2. CAUSES
Your teet hare not considered to be a part of your body, and are not included in the health insurance.
3. EFFECTS
That you have to go a long time with toothache. That you can get sick in the rest of the body. Problems with teeth affect the rest of the body. You can not afford to fix teeth, just to pull them out. It is the cheapest option.

If you pull out teeth, it is more difficult to chew the food. You get poor self-confidence because it can be seen that teeth are missing when you laugh.
4. SOLUTIONS/IMPROVEMENTS
Dental care should be included in the health insurance.
5. PERSONAL STORY
I have had mental illness, eating disorders and drug abuse. This made my teeth fragile. As I wanted to get to grips with it and start a better life, I was blocked because I did not have the finances to fix my teeth.
I have bitten off a piece of a tooth in my sleep and had to live for a very long time with toothache. I could not afford to fix the tooth and I did not want to pull it out. As I could solve it, it was too late and I still had to pull it out. I was given an emergency appointment to pull out the tooth. It is a different matter if you have income support. You get a cost proposal, but then you must have lived on income support for 6 months. If I had done that, I might have gotten money to fix my tooth.
I have debts with the bailiff and live on activity compensation. No one had informed me that I have the right to have money reserved for dental care. When I received that information, it was too late.
I'm ashamed to laugh because then you see I do not have all the teeth.

PROPOSAL 17

Theme: Healthcare fees

1. PROBLEM
It becomes a problem if you have been admitted for vital care and then have to pay a fee that you can not afford for the time you have been in the hospital for treatment. This leads to avoiding contacting healthcare.
If you suffer from mental illness, you may have to cancel a doctor's appointment at short notice. Then you have to pay a fee.
2. CAUSES
There are no exceptions for people with mental illness, that they sometimes have to cancel in the short term. No one understands what it means to live with mental illness.
3. EFFECTS
It will be expensive with all cancellations. It will be a double punishment. First you miss your doctor's visit, and then you have to pay a penalty fee.

You avoid contacting healthcare when you cannot afford to pay.
4. SOLUTIONS/IMPROVEMENTS
<p>If you suffer from mental illness, you should also be able to cancel in the short term without having to pay a fee.</p> <p>If you have received care that has been vital for the patient, then perhaps you should not be charged at all if you can not pay. Then the debt would not go to the bailiff. First, check the person's income, if they can afford to pay.</p>
5. PERSONAL STORY
<p>I was admitted to psychiatry because I risked taking my own life. When I came out again, the bills for medical expenses came. It made me start to feel bad again. I had no money to pay with. It went to the bailiff.</p> <p>I have also received bills because I have canceled a doctor's appointment too late. If you suffer from mental illness, you may have to cancel a doctor's appointment at short notice. My disability makes me sometimes not having the to leave my home.</p>

PROPOSAL 18

Theme: Debt to the bailiff affects your partner

1. PROBLEM
<p>If you have debts with the bailiff and want to become a cohabitant, then the income is added together. If I live alone, I can keep 5,000 sek, if we live together, we can keep 8,000 sek.</p>
2. CAUSES
<p>You consider the income of both partners.</p>
3. EFFECTS
<p>You drag your partner down in the case. He/she also gets less money left. It can affect the relationship negatively. He/she is punished for the partners debts. The partner may have his own expenses and interests he wants to spend his/her money for. Maybe he/she wants to save for something. Maybe he has a dog that needs to go to the vet. Everyone knows how expensive it is. The debts are not his/hers.</p> <p>If we were to move apart, I can not get housing if I have debts with the bailiff.</p> <p>Once you have become a cohabitant, you are in a position of dependence because you cannot get your own contract for housing.</p>

<p>You do not dare to become a cohabitant. You also do not dare to move apart if you already live together.</p> <p>Even if I move in with my partner as a resident, it means that if I want to move out, I can not, I do not get a contract if I have debts with the bailiff. It will be he/she who decides over my accommodation.</p>
4. SOLUTIONS/IMPROVEMENTS
Do not consider the income of both partners.
6. PERSONAL STORY
<p>I can not move to my boyfriend in Stockholm. He does not want to lose his entire salary, that he works very hard for. I can not get out of here. I can neither become a cohabitant nor get my own contract. I can not move at all, for example if I were to get a job elsewhere. It affects your whole life.</p>

PROPOSAL 19

Theme: Activity compensation (income) and studies at approval of one course at a time

1. PROBLEM
<p>If your income is activity compensation for extended schooling, the principal of the school you attend can decide that you can only apply for the ongoing courses instead of applying for and having courses approved for the entire semester. This means that the Swedish Social Insurance Agency only approves payment for ongoing courses. Since they have two to three weeks of processing time for each course, the finances become very irregular. Some courses are three weeks, others are five weeks.</p>
2. CAUSES
<p>It is possible for the school management to only approve one course at a time and do this over the Swedish Social Insurance Agency's head. (This agency pays for the activity compensation).</p>
3. EFFECTS
<p>Income becomes irregular and payment of bills such as rent and electricity is delayed. It is difficult to have money for food. At the same time, you have to manage the studies, which is very difficult if you have these financial problems. It will be a vicious circle.</p>
4. SOLUTIONS/IMPROVEMENTS

That the Swedish Social Insurance Agency shall require that courses be approved semester by semester.
5. PERSONAL STORY
When a course was completed, the Swedish Social Insurance Agency would then have a 2-3 week processing time for the next course. I was so stressed as my payment of rent and electricity was delayed and that I did not have money for food. I had to borrow money to the right and left and the landlord started complaining about delayed rent. I was so stressed that all my nails on my fingers were bleeding because I bit them down so much in my stress. I sometimes received the money retroactively the following month, but that did not help as I had to repay what I had borrowed. It all made me completely exhausted, so instead of getting a job after finishing high school, I again had to end up on social allowance from the social services of the municipality. My mental illness worsened. It felt like a punishment getting lower income after finishing high school. But living on social allowance was at least a regular income. But still, I would have started working or at least been part of some program at the employment agency. Instead, I was run out and ended up living on social allowance.

PROPOSAL 20

Themeema: Better information to youth how they can cope with problems in life

1.PROBLEM
Not all children can learn at home how to cope in adulthood. For example, you have free dental care and medical care up to the age of 18, but not after that. Children / adolescents should be better equipped to meet the challenges of adulthood. For example, they should be prepared for the consequences if you become ill and how you then manage financially.
2.CAUSES
Maybe the children do not learn at home because the parents themselves have problems, the social heritage. Children and young people do not learn these things in school. For example, making a budget or what happens if you get sick. It is often based on those who still manage. There must also be a way for those who cannot be pushed into the same template, a way that does not lead to financial punishment.
3.EFFECTS
People get a shock when they go from adolescence to adulthood. Many get into debt. People do not really understand what to do. They end up outside the system.

4.SOLUTIONS/IMPROVEMENTS

Not all children learn from their parents. The school must therefore continue to develop to include "life knowledge" and how to make yourself feel good, such as emotion regulation, how to embrace your own needs and stand up for yourself! How does the unemployment insurance work? How do you manage yourself if you do not have someone else by your side? How do you become independent? What does the bailiff do? How do you avoid ending up there? How do you live a life without having to borrow money and then get into debt? What rights do I have in the system? If I end up at the bottom, indebted and weak, how do I cope? Why should I learn about old kings in school, but fall behind in adulthood due to lack of knowledge and education?

Sweden is one of the richest countries in the world, we must be able to educate people so that they do not become indebted and tied up for several years. I know people who do not dare to start to study and take out student loans because of this. I understand them because my student loans went to the bailiff because I could not start working immediately after my studies and thus could not repay the loan. There is an opportunity to apply for a deferral of payment with student loans, but I did not know that.

It should be automatic for those who administrate student loans to find out what income you have.

5. PERSONAL STORY

When I received a letter of demand to start to pay back my student loan, I had no idea what to do. The only thing I knew was that I could not afford to pay. No one told me that if I lived on social allowance, I could avoid paying. All responsibility lies with oneself to obtain information about which rules apply. The student loan authority can not check everyone who has student debt what their income is. Who should inform? People with multiple disabilities who feel unwell may not be able to fill out a lot of paperwork. If you then miss a piece of paper, you are done. It can not hang on a piece of paper.

PROPOSAL 21

Theme: Economic security for everyone

1. PROBLEM

Many people lack basic financial security that allows them to pay for things such as housing, food, electricity, healthcare, etc.

2. CAUSES

There is no basic financial security for everyone. The welfare system has many gaps and shortcomings.
3. EFFECTS
<p>People must constantly think about how to solve their finances instead of testing their wings, evolving.</p> <p>If I were to venture into a job, and trust that my salary would come. If I then lose my job and apply for income support again, it will take several weeks to investigate. During that time, I have no money. This can lead to a lack of money for rent, food, etc. How to dare without basic financial security? There is a lot that can go wrong.</p>
4. SOLUTIONS/IMPROVEMENTS
Citizens' pay as basic financial security for all. If you have a job, the citizen's salary can be dormant.
6. PERSONAL STORY
<p>If I were to venture into a job then I would get away from social allowance. If I were to lose my job or be cheated on my salary, it would take several weeks to get back to social allowance. The social worker must investigate everything first, which takes several weeks. And it may be just those weeks without income that makes my situation totally unsustainable! So how do I dare? I want to work at 50%, and do not feel good about living on social allowance. I experience that as a shame in itself. At the same time, others can pick out millions and billions of tax money in welfare gains without feeling any shame so I really should not feel like I do but I do it anyway. Because I want to work and maintain myself. I just want to manage and not having to live on minimum income like I do just now, will do in the future and have been living all my adult life.</p> <p>I am completely exhausted in the head of these inner and outer factors that lead to my bad mental condition. But if only the external factors could be removed, the internal ones would have been much easier to deal with. I have already tried for 10 years to deal with the inner factors but I have not managed to feel better as the economy is always a trigger and pulls me down again and makes me feel very insecure and unable to work hard as I WANT! Therefore, I know that I must first solve the financial part.</p>

PROPOSAL 22

Theme: driving license is too expensive if you are poor

1. PROBLEM
Driving license is too expensive for poor people. At the same time it is a condition for getting many jobs.

2. CAUSES
Poverty
3. EFFECTS
It becomes a vicious circle. If you cannot afford to get a driving license, it is often difficult to get a job and this leads to you remaining poor.
4. SOLUTIONS/IMPROVEMENTS
Man kan numera få lån från CSN för att ta körkort om man är arbetslös. Som mest kan man låna 15 000 kr. Det täcker alltså inte hela kostnaden för körkort. Det borde finnas lån eller bidrag som täcker hela kostnaden. Körkortslånet borde också vara möjligt att ta för människor som har skulder. syftet är att också om man är fattig så skall man kunna ta körkort. Detta för att öka chansen att vända sitt liv.
5. PERSONAL STORY
I tried to apply for a job. There was no job in the small municipality where I live. Then I applied outside the municipality. I did not get a job because I do not have a car to take me to work. Although I do not need the car at work, they demanded that I have a car and driver's license.

PROPOSAL 23

Theme: Youth with debts

1. PROBLEM
Many young people start their adult lives with debt. It changes their life conditions completely.
2. CAUSES
One can e.g. have been tricked into a mobile subscription, got rid of a book from the library, have been in the hospital, etc.
3. EFFECTS
Being in debt so early in one's adult life contributes to exclusion, mental illness. You get the door closed in your face everywhere if you have debts. It is both in the housing market, if you want to get a mobile or if you go to a dentist. You can also not take out a loan as an adult. You just feel worse and worse and you come even further from the labor market. As a young person, you may not have thought that there is a time limit for access to free medical care and dental care.(18 years).
4.

A check must be made for young people between the ages of 18-25. There should be someone that explains the situation to young people and give extra help before it is too late.

5. PERSONAL STORY

I got into debt very early in my adult life. It was a mobile subscription, a school catalog that never came, hospital care and student loans. I was about 21 years old. Then I was admitted to psychiatric treatment for 3 months.

Due to lack of information about the possibility of deferral of payment, my student loan went to the bailiff.

Since then, I have had a long struggle and had many doors closed. With these debts, I have not been able to move outside the municipality. It affects my possibilities of getting a job.

I have had major problems with my teeth that I have not been able to solve. Just pulling out a tooth costs SEK 1,200. It is a large part of my income as I have debts with the bailiff.

It is difficult to arrange a new phone with a bank ID that is now required everywhere. I can not take the phone in installments. I can not pay in cash.

I can not study and take out a new student loan because my old debts chase me and are with the bailiff.

At the same time, I feel bad and have a struggle in healthcare to get the right help. The whole life feels hopeless. Now I am 30 years old and have had this fight for almost 10 years. I have applied for debt restructuring, and if I get it, the debts will be deleted after 5 years. But it's a long time to just go and wait if you're young. Initial debt restructuring means that they contact all creditors. They have done so now, and I will receive an answer if the debt restructuring is accepted within three months.

Mental illness and poor finances are linked. For me, it started with debt when I started my adult life. If I did not have debts, I would have been studying, I would have a job, felt better and would not have to stay in the village where I live now.

Appendix 3 – E:s whole story

I have not felt so well in recent years. Have always had a tendency to anxiety, and as a 13-year-old was diagnosed with ADHD. Growing up was difficult with men who beat me and my mother. Mental abuse was part of everyday life for me, my mother and my sisters. I was the one of us children who protested the most. But my mother taught me it was wrong because she did not want to leave the man because then she would have lost her dream house. My mother has subsequently admitted to me that this is why she closed her eyes. My mother has her own conflict with my grandmother and grandfather. And she just wanted to keep the facade up in front of her parents. She has never felt that she was able to live up to their expectations and now that everything looked so good on the surface, she held on tight and refused to admit herself "defeated" again. She refused to let it all look like another failed relationship and failed commitment. She did not want to take the consequences of leaving the man. Then we would have had to move to a cheaper and smaller accommodation - without the man. That's why I was neglected. Her husband hit me the most when she did not see.

In the other part of our house there was a grocery store. There was only one door between our house where we lived and the store itself. The man worked as a security guard and worked mostly in the evenings and nights. So he was at home during the day and could make a fuss, when he was not sleeping. Mom often opened the door and said sharply "now you are quiet, there will be customers". Without getting more involved in what was really going on inside. And afterwards she asked her husband what had happened. But she never listened to me. She seems to have thought I was stupid just because I was a child. But I've never been stupid. I have always been right that my mother should have left that man and I showed it the way I could. But no one listened. My mother never taught me to go to the police when someone is fighting. But that's what I should have done. But then maybe they had not listened either. My mother knows the art of talking away most things. Our relationship is still today tense because of this. I thought she would stand up for me and

for herself and my little sisters so that I did not have to pull the whole load alone.

But instead of leaving the evil man, I was placed in a foster family as a 15-year-old. This is because I ran away from home several times, smoked cigarettes and drank alcohol with my friends and their older siblings. My friends' parents never put their children in foster care because of this. We all behaved the same way. But my mother turned against me and used my youthful behavior towards me. She exaggerated everything and lied to the social authorities to convince them that I was the problem. Although it was her husband who made me run away from home from the beginning! He often chased me around the house for some small trifle which he, as usual, enlarged and was greatly offended by! It could be that I had not put my hair up before I sat down to eat at the table, or that I sat with my legs under me and ate instead of sitting with my feet on the floor. He was always reprimanding about everything, small insignificant things, and it stressed me out. I had a stress stomach already at that time! I used to think that he had stone age rules and that the whole thing was very strange and ridiculous. There was never anything that was good enough. One time I was going to vacuum clean upstairs, and I had to do it 10 times because he was not satisfied. He went and lifted every single interior detail in order to find some dust.

Another time he wrestled my mother down on the floor in the presence of all 3 children. My middle sister and I kept my little sister's eyes closed. He then sat on our mother and boxed her on the nose. Mom shouted and said "I hope you did not break my nose, you did not break my nose". The nose was not broken then but it was probably close. He was a person who liked to show his "grips" that he as a guard had just learned. He used us as training dolls. Things could go from play to seriousness in a moment. And then all of a sudden you sat or lay down and screamed with your arm behind your neck or wrist twisted too far. Wee shouted "release" but he never released immediately. He decided when he would let go.

Another of all the times he was violent towards me, he pulled my hair so hard that I almost fell backwards. That time my friend saw it and she said after several years that she never forgot when he pulled my hair, and that I then shouted "ajjjj I should snag me". I was so tired that he pulled my hair all the time. He also used to grab me hard in the arm, dragging me into my room where he threw me on the bed to hit me. Then usually with an open hand. And my mother knew about this. She herself was part of an absurd discussion we had then that it is not called "slap in the ass" but "slap ON the butt". But why should anyone be slapped at all? Did the bangs make me a better child? NO NEVER. Rather the opposite! I learned nothing from it, got no real knowledge with this "upbringing method". I ran away from home, smoked cigarettes during school hours, was cocky and drank alcohol in the square on the weekends with my friends. Some of them did not feel well at home either. But no adult listened. We only had each other. Mom betrayed me.

I tried in every way to say or show that it was the man who was the problem, but no one listened to me. My mother and her husband decided to go to the social authorities regarding me and put me in a foster family. My sisters have told me afterwards that the social worker only asked questions about me and not about the man. The social worker asked me to draw a picture of the man. I drew one where he resembled the devil so that they would understand that he was the problem, but no one listened. No report was made against him. Probably because my mother protected him because he had half their finances. She could just have said that "Elina invents. Look here what she has done, she has drunk alcohol in the square with her friends and hung out with 25-year-olds." She turned against me to protect her choice to keep the man, and at the same time protect him. I could not trust her, and even today it does not work. Because it is actually she herself who has always drunk the most! Together with everything I have told you, you can add an overall element of alcohol.

So my mother and her ex-husband conspired with the social authorities and blamed everything on me to get rid of me and they succeeded. When I was 15, I moved to a foster family. Mom and her husband stayed together for

another year after that. Then he was unfaithful and then my mother finally left him. But it was required that he be unfaithful to her, that he beat both her and her children was clearly not enough. After they separated, my mother and my younger sisters had to move to a small apartment. I stayed with the foster family. My sister has told me afterwards that when I moved, nothing got better, quite the opposite. Then the others had to take his shit instead.

I just thought my mother would have left the man instead of leaving me! Showing that she listened to me even though I was a child. Because then I would have felt much better and then my life would have looked completely different than today! I had been less lost and had lived closer to my childhood friends and so on. After the time in the foster family, I have only met even worse people. So leaving your own children is not always the best thing for them, but rather the best thing for the parents. The social services were not professional there either. You also betrayed me!

The foster family told my mother that only I would be there, but at most we were six children. The foster family did well for the first two years, but then I started high school and there I had problems keeping up. I got good grades in the subjects that I thought were fun and were naturally good at, music subjects, art and cultural history for example. But I did not pass in the subjects I thought were boring, where it was required to really concentrate. For example, science B and math B. I had to take a summer course just to pass math A. So even though I am smart, I have never understood how to solve equations or what their significance is in real life. I have never had to use an equation.

In addition, more and more children came to the foster family and it was like some kind of competition for attention where some talked shit about others and would gossip about something made up in order to be more appreciated by the foster family mother. She was a housewife while her husband worked. So he did not really know what was going on. Or he knew, but did not want to go against his wife.

Adult life

So I have always had a hard time with anxiety, ADHD, etc., but it was when I grew up that it became really bad. I was 18-19 years old when I moved away from the foster family because I had found the love of my life and found "home" - I thought. However, I ended up with a mental break down when the relationship finally ended after a long period of chaos. As a result, I was admitted to a hospital due to suicidal thoughts, depression, and frequent panic attacks that felt like I was fainting or dying every time. And even today, I still have not gotten used to these extreme panic attacks. That's one of the worst things I know. I have a very high level of anxiety every day, every minute. Because I live with anxiety all the time, the panic attacks become very powerful. I never get to feel what it's like not to have anxiety. There is nothing "normal" to land in and get down in after a panic attack as I also have GAD (generalized anxiety disorder). So my days are very much about anxiety. I have also had elements of self-harming behavior, self-hatred, suicidal thoughts, physical symptoms such as nausea and headaches, stiffness in the whole body, sleeping with clenched jaws. I have bitten off a piece of one tooth in my sleep. This led to me having to pull it out to avoid the pain as I could not afford to fix it. It can now be seen every time I happen to smile too broadly, which of course lowers my self-confidence even further.

After about 3 months in the hospital, I came out of the most urgent stage and was able to go home again. But then came the bills from the hospital care I received when I was ill. But the care was vital in my fight against suicidal thoughts.

Since I started my adult life like this, with lots of mental illness, I had nothing saved from a job to be able to pay the hospital bills with. So they went on to the bailiff.

I also received a study loan which had also gone to the bailiff in the same period as the relationship I told about ended. I tried to manage my high school competence in municipal adult education but unfortunately I failed. This is

because everything was too messy around me and within me for various reasons. It was impossible for me to be able to focus for longer periods. After the hospital stay, I then ended up with social allowance. I became more and more stressed because of the bailiff and I thought that a job would be the solution to that problem. I was on some job interviews. I was asked if I could consider moving to take the job. I remember answering YES even though I sent the signal NO. I wanted the job, but at the same time I knew I could not move anywhere because of the bailiff. I had already tried to move but could not even find anything second hand. I ended up not being offered the job. And I understand them. Because I was not realistic but just desperate. And they probably notices this. I thought maybe it would solve itself only if I got a job. But it does not work that way.

Now in retrospect, I still do not think I had become a good seller given my reluctance to pressure people to buy things. I do not have that mentality in me at all. Rather the opposite!

However, I felt very limited when I finally accepted that I will not be able to move anywhere, not even if I get a job there. And today, so many years later, I still live in the same place despite a long-standing desire to be allowed to move, create new positive memories and avoid being constantly reminded of everything tragic that happened here in this small village. Becoming a cohabitant with someone is also not possible because then the bailiff adds up our income and you end up with less money. You then also drag down your partner in the hole, which I do not intend to expose anyone to.

I have also had a lot of pain in my teeth and lost several painful teeth that could actually be repaired, but I have only been able to afford to pull them out to avoid the pain. For the last ten years, I have only lived on the subsistence minimum, regardless of whether I had the social allowance minimum or the bailiff's subsistence minimum that I had when I had activity compensation (another kind of income).

I also can not have a regular mobile phone on installment, which makes it a huge problem for me if my mobile should break. Because you need a mobile BANK ID in today's society. It no longer works to use a phone that is too old.

In principle, you are expected to have access to mobile BANK ID today by authorities and to be able to log in to certain websites. If you are to have a paper invoice sent home instead, then it costs extra and in my situation, every penny counts.

I can not take out a loan either to cover up if something urgent should happen, for example that I do not have money for the rent on the right date, which can lead to me being evicted from my apartment. If something happens to me, I have no "back up" at all, which has done and makes me mostly terrified of living.

I do not dare to take the step to start working because if something goes wrong, for example I get cheated on my salary, the salary is delayed, I fail to arrive on time, am notified or fail to submit a paper or the mail is delayed with a paper or the communication is lacking somewhere (which for me is unfortunately a habit even though I try to be clear so I almost become too clear), then I can be evicted. I have no family to turn to and they live far away from me. I'm very lonely here and not very good at dealing with loneliness either. Some have their entire family and relatives to turn to if something goes wrong. I do not have that.

In addition, I have already been in a situation where I had activity compensation at extended schooling (and finally finished high school despite 1000 setbacks) where my income became completely irregular due to the principal's decision that I should only apply for my courses one by one instead to get all the courses of a semester approved at the same time.

When a course was completed, the social insurance office would then have two to three weeks of processing time for the next course. I was so stressed when my payment of rent and electricity was late and that I did not have money for food. I had to borrow money to the right and left and the landlord started complaining about delayed rent. I was so stressed that all my nails on my fingers were bleeding because I bit them down so much in my stress. I sometimes received the income retroactively the following month, but that did not help as I had to repay what I had borrowed. It all made me completely exhausted, so instead of getting a job after finishing high school, I again had

to end up on social allowance from the municipality, and the mental illness worsened.

It felt like a punishment to get worse finances after finishing high school. But it became at least a regular income. But still, I would have started working or at least been part of some program at the Swedish Public Employment Service. Instead, I was run out and ended up on social allowance.

During this time I had also had extreme toothache for a long time. I had not been able to solve it and as usual I did not know what rights I had. So when I received social allowance, I could book an emergency appointment to pull out the tooth, because then it had gone so far that it was not even possible to fix it anymore. This is because through the stress I had bitten off a piece of the tooth in my sleep due to compressed jaws when I slept. I could only dream of replacing the tooth. It shows when I laugh, and I feel bad every day not being able to smile without thinking about it. I limit my smile so that it does not appear that I am missing a tooth. It is also harder to chew, I am reminded of it every time I eat. In some photos it can be seen a lot, I get so sad!

It is enough that I feel bad about my inner problems. I do not need all these external factors with such poor finances. It upsets my whole basic security and I can not get over it or develop my own personality in a positive direction as long as my basic security is lacking. I also can not understand the system, what paths exist for someone like me, what rights you have, and so on. I never got to learn this properly as a child because of my messy childhood which was about completely different things.

It is very difficult to make up for what you missed and get back up on your feet once you have fallen behind, and I still have not succeeded. I try to be able to focus on managing routines and a job, you have to have somewhere to live and have food to eat and electricity, otherwise you are homeless. And how to go from homelessness to getting a job when even people with a home do not have easy access to a job.

If I were to venture into a job then I would get away from social allowance. If I were to lose my job, it would take several weeks to get in there again and get help if needed. The social worker must investigate everything first, which

takes several weeks. And it may be just those weeks without income that are needed to make my situation totally unsustainable! So how do I dare? I want to work at 50%, and do not feel good about living on social allowance. I experience that as a shame in itself. At the same time, others can pick out millions and billions of tax money in welfare gains without feeling any shame. So I really should not feel like I do but I do it anyway. Because I want to work and contribute to society. I just want to be able to cope and avoid living on the subsistence minimum that I have both in front of me and had behind me all my adult life.

I am completely exhausted in the head of these inner and outer factors that lead to my bad mood. But if only the external factors could be removed, the internal ones would have been much easier to deal with. I have already tried for 10 years to deal with the inner factors with a bad economy. But I have not managed to feel better as the economy is always a trigger and pulls me down again and makes me feel very insecure. Therefore, I know that I must first solve the financial part.

I get nowhere when it's like this, it just makes me feel worse instead. How can I get to the second step if I have not come up with the first? The first step for me in my situation is basic financial security. It's about that for

I am on work training via the municipality every day to get my social allowance. It also helps me not to be totally isolated in the home again, which I was when I studied at a distance and before that as well. Unfortunately, *illness and poverty go hand in hand and it gets even worse when you are very lonely*. If you can only eliminate poverty, the disease will not worsen. I will apply for sickness pension of 50% and hope that this time the Swedish Social Insurance Agency will not run over my medical certificate as last time. Then they wanted to pressure me to work more than 50%. What will happen if the Swedish Social Insurance Agency rejects my application for sickness pension? How should I proceed?