

Background information

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Information on unemployment benefits

What is an unemployment benefit fund?

Members of an unemployment benefit fund can receive compensation for part of their income loss if they become unemployed.

What unemployment benefit fund you can join depends on what area you work in or what your profession is. You can find a list of all the unemployment benefit funds in Sweden at: [Sveriges a-kassor](#).

The unemployment benefit funds to which most people in the arts and culture sector are:

Unionens a-kassa – If you work in the areas of theater, film, radio, music, or the non-profit sector.
<https://www.unionensakassa.se/>

Akademikernas a-kassa- If you are an academic or belong to the trade union DIK.
<https://www.akademikernasakassa.se/>

Journalisternas a-kassa- If you work in media.
<https://journalisternas-akassa.se>

Musikernas a-kassa – If you work in the music sector.
<https://www.musikerforbundet.se/for-medlemmar/a-kassan/>

Alfa-kassan- Open to anyone
<https://www.alfakassan.se/>

Småföretagarnas A-kassa (SmåA) - If you have a small business (an SME).
<https://www.smakassa.se/>

Why should I join an unemployment benefit fund?

Anyone can become unexpectedly unemployed, and the labor market is subject to sudden changes. If you find yourself unemployed, being a member of an unemployment benefit fund may be decisive, since it is difficult to make ends meet when you don't have an income.

If you receive financial support while you are unemployed you have more security while you are looking for a new job.

How much does it cost to belong to an unemployment benefit fund?

The cost of belonging to an unemployment benefit fund (your dues) differs from fund to fund. Generally, your dues are not related to your income. Instead, every member of the fund pays the same amount in dues. Dues usually range from SEK 90–125 per month; a small sum compared to the value of membership.

You can read more about what the unemployment benefit funds cover here: <https://www.a-kassa.se/vanliga-frågor/vad-kostar-a-kassa>

How much support can I receive from my unemployment benefit fund?

How much support you can get from your unemployment benefit fund will depend on your income. There are both a floor and a ceiling for what you can receive. If you earn more than the ceiling of your fund, you may also want to take out a loss of income insurance policy. Such policies are available to members of a trade union.

You can read more about the ceiling of your fund below, and you can contact your union to see what loss of income insurance they can offer:

<https://www.a-kassa.se/vanliga-frågor/ersättning-a-kassa>

If I have a sole proprietorship, can I join an unemployment benefit fund?

If you have a small business of the kind known as a "sole proprietorship", you can join an unemployment benefit fund. This will make you eligible for unemployment benefits if you find it necessary to register your company as dormant for some period of time. Normally there is a time limit for keeping your company dormant, and you can usually only do so once in any five year period. You will also be eligible for unemployment benefits as a member of a trade union if you close down your sole proprietorship.

It is not possible to receive support from your unemployment benefit fund (be part-time unemployed) at the same time as you have a small business open. This is to prevent people with not very profitable small businesses from supplementing their income with unemployment benefits.

UNEMPLOYMENT INSURANCE

The unemployment benefit fund of the trade union Unionen (Arts and culture section);

<https://www.unionensakassa.se/regler-och-villkor/kulturarbete/>

Information on trade unions

What is a trade union?

A trade union is an organization that represents the interests of employees in a certain sector in relation to the employers or the employers' association. A trade union can, for instance, help an employee to negotiate his or her salary or find information regarding the regulations regarding employment, dismissal, or the work environment. Two of the main areas in which your trade union can support you are:

Insurance -- The most common type of insurance is loss of income insurance. This serves as an extra unemployment insurance, guaranteeing a higher sum than unemployment benefit alone. So if you become unexpectedly unemployed, you will receive more money per month than if you just have your unemployment benefit. Other types of insurance usually available through your trade union include life, accident and health insurance, as well as extra insurance in case you are long-term sicklisted or if you experience a serious injury.

Legal aid and legal protection -- Most trade unions offer legal aid in case of a dispute between you and your employer, Such legal aid may include support and advisory service, as well as legal assistance if your case should go to court.

Trade unions for people working in the areas of: the written word, music, theater and films and visual arts and design:

Unionen – For people working in: theater, film, radio, music and the non-profit sector.

<https://www.unionen.se/>

DIK – For people working in the areas of culture, communication, and the creative sector.

<https://dik.se/>

Sveriges författarförbund – For writers of fiction and non-fiction for adults and children and young people, as well as for translators in this sector.

<https://www.sif.se/>

Musikerförbundet – For professional musicians and artists.

<https://www.musikerforbundet.se/>

Teaterförbundet/för scen och film – For people working in the theater and film sectors.

<https://teaterforbundet.se/om-teaterforbundet/>

Information on being self-employed

Self-employment is an option for people who:

- want to work for different employers on a project basis, from time to time, but who do not want to set up a company of their own.

- want to do paid work outside their salaried employment from time to time.

- are receiving some type of benefit that might be withdrawn if they set up a company of their own.

As self-employed, you use the services of an invoicing firm that serves more or less as your employer in the sense that they take care of the administrative side of your assignments, for a fixed commission. You are still personally responsible for finding your clients and your assignments. When you have completed the assignment, you are no longer employed by that client, and you invoice them using the invoicing firm.

When you use an invoicing service, you carry out the assignment yourself, but the contracting parties are your client and the invoicing firm. It is important that your clients know that their legal partner is the invoicing firm, although you will be carrying out the assignment. For this reason, you must first contact the invoicing firm and calculate the final cost, before you and your client agree on the amount of your payment.

Once your assignment is completed, you will send the invoicing information to the invoicing firm, who will then invoice your client. Your client will pay the invoicing firm who, in turn, will pay your salary to you after deducting their commission, any expenses they have had, your employers' fees and your withholding tax. They pay your employers' fees and tax to the Swedish tax authorities.

Information on being self-employed from Konstnärsnämnden.:

<https://www.konstnarsnamnden.se/konstnarsguiden/>

Information on the pros and cons of being self-employed from the online bookkeeping firm Visma.

<https://vismaspcs.se/ditt-foretagande/starta-egget-foretag/fakturera-utan-foretag-eller-starta-egget>

Information on having your own company

“Having your own company” can mean various things, as there are different company forms. The text below describes the most common forms for people working in the arts and culture sector.

What is a sole proprietorship (“enskilld firma”)?

This is the most common company form for people in the arts and culture sector. In contrast to a limited company (see below), a sole proprietorship is not a legal entity. For this reason, and again in contrast to a limited company, a sole proprietorship does not have an official “corporate identity number”. Instead, your own personal identity number serves as the company’s identity, which means that as the sole proprietor you bear personal responsibility for all the liabilities of the company, such as debts and agreements entered into.

The advantages of a sole proprietorship are that it is easy to administer and inexpensive to establish. One disadvantage may be that it can be difficult to keep the company’s finances separate from your own. From a taxation point of view, a sole proprietorship and a limited company are equivalent in principle, although some VAT and taxation rules are specific to sole proprietorships.

You can read more about different types of companies on the website of the Swedish Arts Grants committee:

<https://www.konstnarsnamnden.se/konstnarsguiden/foretagande/foretagsformer>

What is a limited company (“aktiebolag”)?

It has become increasingly common in recent years for people working in the arts and culture sector to set up a limited company. A limited company is a legal entity with a corporate identity number (“organisationsnummer”) of its own. A limited company can have one or more owners. Each owner’s personal responsibility is limited, so that in principle all you stand to lose is the share capital you have invested in setting up the company. There is a clear line of demarcation between the owner and the company. If you are a working owner of a limited company you are regarded as an employee of the company, and can be paid a salary. As a shareholder you can also be paid dividends on your shares. To be officially established, a limited company must be registered with the Swedish Companies Registration Office (“Bolagsverket”). Different rules apply to small and medium size enterprises as opposed to larger corporations.

The advantage of having a limited company is that it is easy to keep the company’s finances separate from your own. This makes it easier when it comes to paying taxes, since you are an employee of your company. The company can also pay for tax-exempt memorial gifts and can give its employees a certain amount annually to spend on health and wellness.

One disadvantage of a limited company is that it is more administratively demanding. Every limited company has to submit an annual report to the Swedish Companies Registration Office.

You can read more about different types of companies on the website of the Swedish Arts Grants committee:

<https://www.konstnarsnamnden.se/konstnarsguiden/foretagande/foretagsformer>

What is a cooperative association?

A cooperative association comprises at least three (legal or physical) entities, who are members of the association. A cooperative association is to promote the financial interests of its members while not operating at a profit. Examples of advantages to members may include employment security, low-cost rental studios, better prices or lower costs.

You can read more about different types of companies on the website of the Swedish Arts Grants committee:

<https://www.konstnarsnamnden.se/konstnarsguiden/foretagande/foretagsformer>

What is a non-profit association?

A non-profit association can be registered with the Swedish Companies Registration Office if it carries out business activities. In the arts and culture sector, the most common types of non-profit associations include theater and music groups in which the actors, musicians, etc., are employed by the association. While there is no civil law legislation that covers non-profit associations, there is what is “good association practice”, with which non-profit associations are expected to comply.

You can read more about non-profit associations on the website of the Swedish tax authority:

<https://www.skatteverket.se/foretagochorganisationer/foreningar>

You can read more about different types of companies on the website of the Swedish Arts Grants committee:

<https://www.konstnarsnamnden.se/konstnarsguiden/foretagande/foretagsformer>

Information on professional associations for people in the arts and culture sector

Professional associations are national organizations whose members are individuals working in arts and culture and literature. The primary aim of such organizations is to promote the interests of its members in terms of policies in the arts and culture and to safeguard their trade union interests. There are organizations of this kind in the written word sector, in the music sector, in the visual arts and design sector and in theater and film.

These national organizations offer their members legal and financial advisory services, for example. They also collect information and publish guidelines regarding fees, monitor arts and business policies and copyright issues, organize collaboration and networking, and provide their members with inspiration. The organizations also tend to provide information to both members and non-members concerning application periods for grants and residencies in their members’ areas.

In Sweden, these associations and trade unions are all member organizations of KLYS: the Swedish Joint Committee for Artistic and Literary Professionals, which coordinates and promotes issues in areas including arts policies, and questions relating to taxes, the labor market, copyright and the media. KLYS also provides advisory services to its members regarding legislation and ongoing government commissions working on matters relating to the working conditions of people in the arts and culture sector.

You can read more about KLYS and other organizations in the areas of the written word, music, visual arts and design, and theater and film.

www.klys.se/medlemmar

Information regarding pensions

Your pension is the income you will live on once you have retired from active work. You save up for your pension during your professional lifetime, and contributions to your pension can come from various places: your state pension, your occupational pension, and your individual pension savings. Every year you work you are automatically earning pension points for the future. For most people, your pension will be higher the longer you wait to retire.

Sweden has a flexible pension age, but you cannot start taking your state pension before the age of 61. Employees working under a collectively-bargained agreement are legally entitled to employment

security under the law on secure employment (LAS), and have the right to continue working until they turn 67.

You can read more about pensions on the website of the Swedish pension authority:
www.pensionsmyndigheten.se

INFORMATION FOR PEOPLE WORKING IN THE VISUAL ARTS AND DESIGN

This sector comprises the following professions: artist, photographer, craftsperson, industrial designer, draftspeople and illustrators.

People working in this sector may be salaried employees, freelancers or sole proprietors.

People working in this sector may invoice for their work either by setting up a company or by using the services of an invoicing firm. Because this sector seldom offers employment security, many people working in these professions have a second profession in a different sector (referred to as a “bread and butter” job).

Read more about this sector in the guide to artists on the website of the Swedish Arts Grants committee (“Konstnärnsämnden”): <https://www.konstnarsnamnden.se/konstnarsguiden>.

PROFESSIONAL ASSOCIATIONS IN THE VISUAL ARTS AND DESIGN

The professional associations below strive to strengthen and develop the working conditions for their professions. They offer advisory services concerning fees, legal aid to their members, etc.

Konstnärernas riksorganisation – <http://kro.se/>

Svenska tecknare – <https://www.svenskatecknare.se/>

Svenska Fotografers Förbund – <https://www.sfoto.se/>

Other organizations

Centrum för fotografi – <http://www.centrumforfotografi.com/>

Illustratörcentrum – a contact service for assignments for illustrators, graphic designers, animators and people who make graphic novels: <https://www.illustratorcentrum.se/>

Konstnärscentrum – a contact service for artistic commissions, and promoting artistic activities and supporting artists in their professional roles: <http://www.konstnarscentrum.org/>

Bildupphovsrätt – a collecting society for copyright holders when their works are used in various contexts and for distribution of these funds to the copyright holders: <https://bildupphovsratt.se/>

EDUCATIONAL PROGRAMS IN THE VISUAL ARTS AND DESIGN

There are educational programs in the visual arts and design at college and university level, as well as at folk high school level.

Read more about these different educational levels: <https://arbetsformedlingen.se/for-arbetssookande/yrken-och-studier/utbildning/utbildningsvagar>

Validation of degrees from educational institutions outside Sweden

If you have a degree from a school abroad, you may have it validated.

See: <https://arbetsformedlingen.se/for-arbetssookande/stod-och-ersattning/stod-a-o/validering>

Special programs for people working in the visual arts and design are available at:

Kungl. Konsthögskolan Stockholm – <https://kqh.se/>

Konstfack – <https://www.konstfack.se/>

Konsthögskolan i Malmö – <https://www.khm.lu.se/>

Konsthögskolan i Umeå – <http://www.art.umu.se/sv/>

Valand Högskolan för Konst och Design - <https://hdk-valand.gu.se/>

Gamleby Folkhögskola – <https://gamlebyfolkhogskola.se/>

Nordens Fotoskola – <http://nordensfotoskola.se/>

Fotoskolan Stockholm – <https://www.folkuniversitetet.se/vara-skolor/estetiska-skolor/fotoskolan-sthlm/>

Gerlesborgsskolan – <http://gerlesborgsskolan.se/>

Falkenbergs Konstskola – <http://falkenbergskonstskola.se/start/>

RESIDENCIES, PROJECT GRANTS AND STIPENDS:

Support for people working in the visual arts and design can be applied for at:

Konstnärsnämnden – <https://www.konstnarsnamnden.se/Stipendier>

Kulturbyggan – <https://www.konstnarsnamnden.se/kulturbyggan>

Konstnärscentrum – <http://www.konstnarscentrum.org/>

Sveriges Författarfond – <https://www.svff.se/>

Hasselblad Foundation - <https://www.hasselbladfoundation.org/wp/sv/stipendier-2/>

Kulturrådet - <https://www.kulturradet.se/sok-bidrag/vara-bidrag/>

Byggnads Kulturstipendium - <https://www.byggnads.se/om-oss/om-oss/kulturstipendium/>

Svenska Institutet i Paris - <https://paris.si.se/en/>

Svenska Kyrkan - <https://www.svenskakyrkan.se/kulturstipendium>

Maria Bonnier Dahlins stiftelse - <https://www.mariabonnierdahlinsstiftelse.se/>

Every municipality also has a culture and arts secretary whom you can contact.

Every region has an individual who is responsible for the sector of the visual arts and design. Ask for “bild och formansvarig” or the “länsbildskonsulent”.

INFORMATION FOR PEOPLE WORKING WITH THE WRITTEN WORD

This sector comprises professions such as author, poet, journalist in the fields of press, radio and tv, translator, writer.

People working in this sector may be salaried employees, freelancers or sole proprietors.

Many authors, poets, translators and writers have their own companies. It is not unusual for people working in these professions to have a second profession alongside their main one.

It is common for journalists to be freelancers taking assignments with different media, magazines and newspapers.

It is also common to work for a staffing firm, and to then be “rented out” to different employers.

PROFESSIONAL ASSOCIATIONS FOR PEOPLE WORKING WITH THE WRITTEN WORLD:

[Sveriges författarförbund](#) – for authors and translators, advice on fees, legal aid, networks and grants.

[Författarcentrum](#) – a contact service for assignments for authors, network meetings, etc.

[Översättarcentrum](#) – a contact service, etc. for assignments for translators.

[Journalistförbundet](#) – for journalists, advice concerning fees, legal aid, networks and grants.

[RFS Sverige](#)

[Svenska PEN](#)

EDUCATIONAL PROGRAMS IN THE WRITTEN WORD

There are educational programs in the field of the written word at college and university level, as well as at folk high school level and municipal adult education (KOMVIX).

<https://arbetsformedlingen.se/for-arbetssokande/yrken-och-studier/utbildning/utbildningsvaga>

Validation of degrees from educational institutions outside Sweden

If you have a degree from a school abroad, you may have it validated.

See: <https://arbetsformedlingen.se/for-arbetssokande/stod-och-ersattning/stod-a-o/validering>

Special educational programs in the field of the written word are offered at:

[Akademi Valand](#)

[Biskops Arnö Folkhögskola](#)

[Poppius](#)

[Skurup](#)

[FOJO](#)

RESIDENCIES, PROJECT GRANTS AND STIPENDS:

See the websites of the professional associations for specific grants and support. Other organizations that people working in the field of the written word often apply for support from include

Support for people working in the visual arts and design can be applied for at:

[Kulturrådet](#)

[Sveriges författarfond](#)

[Svenska akademien](#)

INFORMATION ON THE BOOK SECTOR IN SWEDEN

More information on the Swedish book sector can be obtained from the fact bank of the Swedish Publishers- Association: <https://www.forlaggare.se/faktabank>

INFORMATION ON THE MEDIA SECTOR IN SWEDEN

More information on the Swedish book sector can be obtained from Tidningsutgivarna (TU): www.tu.se

INFORMATION FOR PEOPLE WORKING IN THE THEATER AND FILM SECTOR

The sector referred to as theater and film comprises all professions working in theater arts and film production. These include, for example, actor, dancer, operatic vocalist, musical theater artist, circus artist, producer, director, photographer, manuscript author, film editor, make up artist, lighting technician and lighting designer, dramaturg, pedagogue, casting director, and technical and administrative personnel in theater, film, radio, TV and cinema.

People working in this sector may be salaried employees, sole proprietors, or combinations. People working in this sector may invoice for their work either by setting up a company or by using the services of an invoicing firm.

Read more about this sector in the guide to artists on the website of the Swedish Arts Grants committee: <https://www.konstnarsnamnden.se/konstnarsguiden>.

TRADE UNIONS AND PROFESSIONAL ASSOCIATIONS IN THE FIELD OF THEATER AND FILM

Teaterförbundet för scen och film - <https://teaterforbundet.se/>

Dramatikerförbundet - <https://www.dramatiker.se/>

Oberoende filmares förbund (OFF) - <http://off.se/>

Unionen - <https://www.unionen.se/>

Other organizations in the field of theater and film

Teatercentrum – professional and employers’ association for the free professional theater arts: <https://www.teatercentrum.se/>

Danscentrum - professional and employers’ association for the free professional dance: <http://danscentrum.se/>

EDUCATIONAL PROGRAMS IN THEATER AND FILM

Educational programs in theater and film are offered at college and university level and folk high school level, at vocational post-secondary level, and in municipal adult education (KOMVIX).

Programs giving eligibility to join the Swedish Theater Union:

<https://teaterforbundet.se/medlemskap/vem-kan-bli-medlem/studerandemedlemskap/>

Information on educational programs from the Swedish Employment Exchange:

<https://arbetsformedlingen.se/for-arbetssockande/yrken-och-studier/utbildning/utbildningsvagar>

Validation of degrees from educational institutions outside Sweden

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See: <https://arbetsformedlingen.se/for-arbetssockande/stod-och-ersattning/stod-a-o/validering>

Higher education in theater and film

Special educational programs in the field of the written word are offered at:

Högskolan för scen och musik (Göteborg) – www.hsm.gu.se

Luleå tekniska Universitet, Musik och dans – www.ltu.se

Teaterhögskolan i Malmö – www.thm.lu.se

Stockholms konstnärliga högskola – www.uniarts.se

RESIDENCIES, PROJECT GRANTS AND STIPENDS:

Support for people working in the visual arts and design can be applied for at:

Konstnärsnämnden

<https://www.konstnarsnamnden.se/Stipendier>

Kulturbyggen

<https://www.konstnarsnamnden.se/kulturbyggen>

Svenska Filminstitutet

<https://www.filminstitutet.se/sv/sok-stod/filminstitutets-stod/>

Kulturrådet

<https://www.kulturradet.se/sok-bidrag/>

Support is also available from your local region and municipality.

INFORMATION FOR PEOPLE WORKING IN THE FIELD OF MUSIC

The field of music comprises the following professions: musician, composer, lyrics writer. People working in this sector may be salaried employees, freelancers, or sole proprietors. People working in this sector may invoice for their work either by setting up a company or by using the services of an invoicing firm.

Because this sector seldom offers little employment security, many people working in these professions have a second profession in a different sector (referred to as a “bread and butter” job). You can find more information about this sector at the SKAP website:

<https://www.skap.se/musiklivet/> or in the guide to artists on the website of the Swedish Arts Grants committee: https://www.konstnarsnamnden.se/konstnarsguiden_.

ORGANIZATION FOR PEOPLE WORKING IN THE FIELD OF MUSIC

[Föreningen svenska tonsättare](#) – an association for people working in classical music.

[SKAP – Sveriges kompositörer och textförfattare](#) – an organization for lyrics writers and composers in Sweden. SKAP strengthens the rights of music creators and improves conditions for professional creators of music, as well as working to achieve a music sector characterized by sustainability, diversity and attention to new talent:

[Federationen svenska musiker](#) – comprised of the Swedish Musicians’ Union and the Swedish Professional Musicians’ Union (Musikerförbundet and Sveriges Yrkesmusikerförbund (SYMF)) to give a united voice to professional musicians, and to represent their interests on matters concerning the music sector in Sweden.

www.musikerforbundet.se

[Sveriges yrkesmusikerförbund \(Symf\)](#)

[STIM](#) – a collecting society whose members are individual creators of music and music publishers, to strengthen copyright conditions and ensure that its members are paid when their music is used.

[Riksförbundet Musikcentrum](#) – a body that coordinates both assignments and music policy lobbying efforts.

EDUCATIONAL PROGRAMS IN MUSIC

Educational programs in music are offered at university, college and folk high school levels. For information about the different educational levels see:

<https://arbetsformedlingen.se/for-arbetssokande/yrken-och-studier/utbildning/utbildningsvagar>

Validation of degrees from educational institutions outside Sweden

If you have a degree from a school abroad, you may have it validated.

See: <https://arbetsformedlingen.se/for-arbetssokande/stod-och-ersattning/stod-a-o/validering>

Special educational programs in the field of music are offered at:

- [Högskolan för scen och musik vid Göteborgs universitet](#)
- [Musikhögskolan Ingesund i Arvika/ Karlstad universitet](#)
- [Musikhögskolan i Malmö/Lunds universitet](#)
- [Musikhögskolan i Piteå/Luleå tekniska universitet](#)
- [Kungliga Musikhögskolan, Stockholm](#)
- [Musikhögskolan vid Örebro universitet](#)
- [Musik- och Operahögskolan vid Mälardalens högskola](#)
- [Musikalliansens kompetensutveckling](#)

RESIDENCIES, PROJECT GRANTS AND STIPENDS

Support for people working in the field of music can be applied for at:

Konstnärsnämnden <https://www.konstnarsnamnden.se/Stipendier>

Kulturbryggan <https://www.konstnarsnamnden.se/kulturbryggan>

Kulturrådet <https://www.kulturradet.se>

Other useful contacts include:

The county music consultant in your region or county (“Länsmusikkonsulent”)

The arts and culture secretary in your municipality

The adult educational associations (“studieförbund) in your area.