#### **Financial assistance**

Centrum, Hisingen, Sydväst and Nordost Social Service Administrations



# Information about financial assistance

www.goteborg.se ENGELSKA

# What is financial assistance?

Anyone can get into financial difficulties occasionally. The main responsibility for getting your finances in order is of course your own. Financial assistance works as a final resort for people with temporary financial difficulties. Assistance is intended to cover basic necessities such as food, clothing and housing. The goal is for you to become able to manage without financial help.

### Who is eligible for financial assistance?

You may be eligible for financial assistance if your income or assets (such as savings) are not enough to allow you to afford the basic necessities. You are always entitled to make an application for financial assistance and have it examined. If your application is fully or partially rejected, you will receive a decision to this effect in writing. You can appeal that decision.

Read more under the heading If my application is rejected. When making a decision regarding financial assistance, the social services have to carry out an individual assessment of the applicant's needs. The statutory basis for this can be found in the Social Services Act (Socialtjänstlagen, or SoL in Swedish): Chapter 12 § 1 and §§ 2–9 SoL.

## How much financial assistance can I get?

How much you get depends on various factors, including your income, how many members there are in your household, and what expenses you have.

## What is financial assistance supposed to pay for?

#### Subsistence:\*

- » food
- » clothes, shoes
- » play, leisure, child insurance
- » consumables
- » health, hygiene
- » daily newspapers, phone

<sup>\*</sup> The amount for each of these expenses is obtained from the national norm, which is determined by the government every year and is the same for all parts of Sweden

#### Your expenses for:

- » housing
- » household electricity and broadband access
- » home insurance
- » travelling to work
- » medical care, medication, dental care
- » membership fees of trade unions and unemployment benefit funds (A-kassa)

The level of these expenses must be reasonable. This means that the assessment must be based on your needs and situation, but must also consider factors such as what a low-income earner can typically afford.

## In some cases you can also apply for help in covering other expenses:

- » furniture, domestic appliances, TV etc
- » moving costs
- » baby equipment
- » eyeglasses

### What influence does my income have?

How much financial assistance you can get depends on how high your income is and what assets you have. Here are some examples of incomes and assets that influence the amount of financial assistance you can get:

- » salary
- » Swish/bank transfer
- » Pension/income support for the elderly
- » Sickness cash benefit
- » Sickness and activity compensation
- » Parental benefit
- » Unemployment benefit and Alfakassa
- » Activity grant
- » Student aid/CSN
- » Education allowance
- » Maintenance support
- » General
- » Child allowance/pension and large family supplement
- » Tax refund
- » Assets, e g money in the bank, shares, funds, car ownership, cryptocurrencies or other valuables which are easy to sell.

### How do I apply for financial assistance?

Call the Contact Centre on 031-365 00 00 to get in touch with the social services in the area where you live. They will help you by answering your questions and asking you about certain details, and then sending you the information and forms that you need. Remember to tell them if you need an interpreter.

## What is required of me in order to get financial assistance?

If you are unemployed you have to be registered with Arbetsförmedlingen and be actively looking for a job. You also have to participate in Arbetsförmedlingen's programme or in a municipal labour market measure if you are offered either.

If you are on sick leave you need to have a current doctor's certificate. You also have to participate in any rehabilitation measures that the medical care services and the municipality arrange for you.

If you are married or cohabiting, both of you are obliged to support each other. You share the responsibility for your household finances and have to apply together for financial assistance.

## What information is required in the application?

In order for your eligibility for financial assistance to be determined you have to provide correct information about your finances. The information required includes:

- » housing and household
- » income
- » assets
- » expenses
- » work and education/qualifications

### Notify the social services of any changes to your circumstances, e g if your income changes

You have to notify the social services office if your income changes during the period that you are receiving financial assistance. Also notify them if you get a job, begin cohabiting with someone, if children move out or if you start studying.

## Do I have to pay the money back?

The social services do not provide loans. There are certain cases, however, in which you may have been granted financial assistance on condition of repayment, and then you have to pay the money back. You may also become obliged to pay money back if you incorrectly receive too much assistance, or if you provide incorrect information. If you provide incorrect information on purpose you will be suspected of benefit fraud, which may be reported to the police.

## What happens with the information I provide?

The social services are obliged to record information which is important for the processing of your application. You are entitled to read what has been recorded about you and also to enter objections into the record if you think any of the information is incorrect or if you have a different opinion. The record is kept for five years after the social services have completed processing of your case.

The social services have a confidentiality obligation. That means they may not disclose information about you to unauthorised persons. The social services do not provide statistics or any other similar form of information in such a way that your personal data is disclosed.

#### **Payment**

In order for us to be able to make payments to you, your account needs to be registered with the payments system used by the municipality (SUS). If you have e-ID you can do this yourself on Swedbank's online account register. You can also fill out the SUS form provided by us and give it to your bank. The money should arrive in your account at the end of the month if you have filled in your application correctly and submitted it on time.

## You have to make an application every month - reapplication

You can make your reapplication via Mina sidor on goteborg.se, or using a paper application form. It is important that you make your reapplication on time.

## What information can the social services obtain from other government agencies?

When you apply for financial assistance you also consent to information checks being made with Arbetsförmedlingen, Försäkringskassan, A-kassa, the Swedish Transport Agency, the Swedish Pensions Agency, the Migration Agency, the Swedish Enforcement Authority, CSN, Vuxenutbildningen/SFI and the Swedish Tax Agency, as needed, in the processing of your application

### If my application is rejected

You are entitled to receive a decision in writing if your application is rejected and you don't get any money. The decision must always include a justification that explains why your application was rejected.

If you are unhappy with a decision you can appeal it by providing an explanation in writing of what you would like changed in it. If you need help in appealing, ask your social welfare officer. Submit your appeal to the social services. If your appeal includes new information, the social services may change the decision. Otherwise your appeal is passed on to the Administrative Court.

# Use the online calculator to check your chances of getting financial assistance

There is a link on

www.goteborg.se to the National Board of Health and Welfare's online calculator for financial assistance. This is a simplified calculation that can give you an idea of whether you are entitled to financial assistance or not. Remember, however, that the decision made by the social services can be influenced by other factors than purely economic ones. In order to know for certain whether you can get financial assistance, you need to

contact the social services in your city district.

#### **Need for other measures**

The social services' task is to provide help that will enable you to support yourself. You may also need other support measures in addition to financial assistance. This might be job-seeking support, help in getting an internship or supplementing your training, or access to rehabilitation measures.

You may be required to participate in such measures in order to be eligible for financial assistance.

### **More information**

Contact the social services office in your city district by calling **031-365 00 00** or visiting the website **www.goteborg.se**.

More information about services and your interactions with the City of Gothenburg is available via **Mina sidor (My pages)** on www.goteborg.se.