

## Norway

Exchange rate: US\$1.00 = 6.08 kroner.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1936.

**Current law:** 1997 (national insurance) and 2009 (pensions), implemented in 2011.

**Type of program:** Universal, social insurance, and notional defined contribution (NDC) system.

Note: A new old-age pension system introduced in 2011 replaces the universal pension with a guaranteed minimum benefit and the earnings-related pension with an NDC scheme. The new system covers persons born since 1963. Persons born before 1954 remain under the old system. A transitional (mixed) system, a combination of the old and new systems, covers persons born from 1954 through 1962.

#### Coverage

##### Old system

*Universal pension:* All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf.

*Earnings-related pension (social insurance):* All employed and self-employed persons.

##### New system

**Guarantee pension (universal):** All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf.

*Income pension (NDC):* All employed and self-employed persons.

Special systems for seamen, fishermen, railway employees and public-sector employees.

#### Source of Funds

**Insured person:** 8.2% of gross wage income, including payments in kind; 5.1% of personal income (such as pensions).

The minimum earnings used to calculate contributions are 39,600 kroner.

There are no maximum earnings used to calculate contributions.

The maximum contribution is 25% of pensionable income (gross wage income) above 39,600 kroner.

The insured's contributions also finance sickness, maternity, work injury, and unemployment benefits.

**Self-employed person:** 11.4% of the pensionable income (gross wage income).

The minimum earnings used to calculate contributions are 39,600 kroner.

There are no maximum earnings used to calculate contributions.

The maximum contribution is 25% of pensionable income above 39,600 kroner.

The self-employed person's contributions also finance sickness and maternity benefits.

**Employer:** 14.1% of gross payroll. Contributions are lower or waived in certain geographic areas, except for enterprises in certain sectors and for employees aged 62 or older.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance sickness, maternity, work injury, and unemployment benefits.

**Government:** Any deficit.

#### Qualifying Conditions

##### Old system

*Universal old-age pension:* Age 67 with 40 years of coverage from age 16 to 66; age 62 with sufficient pension rights.

*Partial pension:* A reduced pension is paid with three to 39 years of coverage from age 16 to 66.

Retirement is not necessary.

The pension is payable abroad under special conditions.

Special supplement or pension supplement: Paid to persons with limited work history, low income, or who receive a small or no earnings-related old-age pension. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Dependent's supplement (income tested): Paid for a dependent spouse who does not receive an old-age pension in their own right, and each dependent child younger than age 18. The pensioner must be at least age 67.

*Earnings-related old-age pension (social insurance):* Age 67 with at least three years of accrued pension credits. Age 62 with sufficient pension rights.

Credits are earned when the person's annual income exceeds the base amount. Income in excess of 12 times the base is disregarded. Unemployment benefits and certain other national insurance benefits also count as pensionable income. Credit is given for unpaid work caring for others.

The base amount is 85,245 kroner.

Special supplement or pension supplement: Paid to persons with limited work history, low income, or who receive a

small or no earnings-related old-age pension. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Dependent's supplement (income tested): Paid for a dependent spouse who does not receive an old-age pension in their own right, and each dependent child younger than age 18. The pensioner must be at least age 67.

### New system

*Guarantee pension (universal):* Age 67 with 40 years of coverage.

Partial pension: A reduced pension is paid with at least three years of coverage.

*Income pension (NDC):* Flexible retirement ages from 62 to 75. The full pension is paid with 40 years of contributions. Credit is given for unpaid work caring for others, mandatory military or civilian service, and unemployment benefits.

Partial pension: A reduced pension is paid with three to 39 years of coverage.

Retirement is not necessary.

The pension is payable abroad.

### Disability pension

*Universal disability pension:* Aged 18 to 67 with an assessed loss in earning capacity of at least 50%. The insured must have at least three years of coverage (one year in certain cases) immediately before the date of the claim.

The National Insurance Administration assesses the degree of disability.

Dependent's supplement (income tested): Paid for a dependent spouse and children younger than age 18.

Special supplement: Paid depending on age and years of coverage.

Other supplements: Paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: Must need the attention of others to perform certain functions.

The pension is payable abroad under special conditions.

*Earnings-related disability pension:* Aged 18 to 66 with an assessed loss in earning capacity of at least 50%. The insured must have at least three years of earnings above the base amount.

The base amount is 85,245 kroner.

Attendance benefit: Must need the attention of others to perform certain functions.

The National Insurance Administration assesses the degree of disability.

The pension is payable abroad.

*Work assessment allowance:* Paid to insured persons aged 18 to 67 whose work capacity is reduced by at least

50% due to illness or injury. The insured must have at least three years of coverage (one year in certain cases) immediately prior to claiming benefits.

The insured must be undergoing or have had treatment or vocational training; must be considered employable and be seeking employment with the assistance of the Norwegian Labor and Welfare Service.

### Survivor pension

*Universal spouse's pension:* The deceased was a pensioner or had at least three years of coverage immediately before death. The surviving spouse must have been married to the deceased for at least five years or cares for at least one dependent child. The full pension is paid if the deceased had at least 40 years of coverage, with coverage projected as if the deceased had worked to age 67.

*Universal orphan's pension:* The deceased was a pensioner or had at least three years of coverage immediately before death or was receiving a pension. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

The universal survivor pension ceases on remarriage.

Special supplement: The survivor must be ineligible for an earnings-related spouse's pension.

Child care benefit: Paid if the survivor or parent is a full-time student or works outside the home.

The universal spouse's pension is payable abroad if either the survivor or the deceased resided in that country for at least 20 years.

*Earnings-related spouse's pension:* The deceased had at least three years of earnings above the base amount.

The base amount is 85,245 kroner.

The earnings-related spouse's pension ceases on remarriage.

*Transitional benefit:* Paid to a surviving spouse who is ineligible for an earnings-related spouse's pension, subject to conditions.

*Earnings-related orphan's pension:* The deceased had at least three years of earnings above the base amount. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

The base amount is 85,245 kroner.

Earnings-related survivor pensions are payable abroad.

### Old-Age Benefits

#### Old system

*Universal old-age pension:* Up to 100% of the base amount is paid for a single pensioner; 185% for a couple if the spouse or cohabitant receives a pension or has annual income exceeding twice the base amount.

A proportionally reduced pension is paid for less than 40 years of coverage.

The base amount is 85,245 kroner.

**Special supplement:** Up to 100% of the base amount is paid for a single pensioner, depending on age. Benefits are reduced if the insured is also entitled to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

**Pension supplement:** The difference between the insured's minimum pension level and the old-age pension (universal pension and earnings-related pension) is paid.

The minimum pension level is set by parliament and varies according to marital status and income of the spouse or cohabitant.

**Dependent's supplement (income tested):** 25% of the insured's minimum pension level for a dependent spouse who does not receive a full old-age pension is paid; 20% of the insured's minimum pension level for each dependent child younger than age 18.

**Earnings-related old-age pension (social insurance):** The pension is 42% of the base amount multiplied by the insured's average annual pension points earned in the 20 years with the most points. If the insured has less than 20 years of coverage, the average of all pension points is used.

The number of pension points in a year equals the difference between the insured's pensionable earnings and the year's base amount, divided by the base amount.

The base amount is 85,245 kroner.

The maximum earnings used to calculate benefits are six times the base amount plus 33% of income from six times to 12 times the base amount. Income exceeding 12 times the base amount is disregarded. The maximum number of pension points used to calculate benefits is seven a year. Pension points can be earned until age 75.

**Benefit adjustment:** Benefits are indexed to wages minus 0.75%.

### New system

**Guarantee pension (universal):** 167,963 kroner a year is paid to a single pensioner; 133,546 kroner to a married pensioner whose spouse is also a pensioner. The pension is reduced if the insured receives an income pension.

**Special supplement:** Up to 100% of the base amount is paid for a single pensioner, depending on age. Benefits are adjusted proportionately if the insured is also entitled to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

**Benefit adjustment:** Benefits are indexed to wages minus 0.75%.

**Income pension (NDC):** The benefit is calculated based on all pensionable income earned from age 13 to 75, adjusted according to wages and according to life expectancy. There is no earnings test.

The maximum earnings used to calculate benefits are 7.1 times the base amount.

The base amount is 85,245 kroner.

Every year, pensioners may choose to receive 0%, 20%, 40%, 60%, 80%, or 100% of their full pension.

**Benefit adjustment:** Benefits are indexed to wages minus 0.75%.

### Permanent Disability Benefits

**Universal disability pension:** 100% of the base amount is paid for a total disability and at least 40 years of coverage. The insured is credited with years of coverage as if they had worked up to age 67.

The base amount is 85,245 kroner.

A proportionately reduced pension is paid according to the assessed loss of earning capacity and with less than 40 years of coverage.

The minimum disability pension is 50% of the insured's projected universal old-age pension.

**Dependent's supplement (income tested):** 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount for each child younger than age 18.

**Income test:** The supplement is reduced by 50% if income exceeds the exemption amount.

**Special supplement:** Up to 97% of the base amount is paid for a single pensioner, according to age. Benefits are adjusted when there is also entitlement to an earnings-related disability pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years.

**Other supplements:** 653 kroner to 3,264 kroner a month is paid to help meet certain costs incurred as a result of the disability.

**Attendance benefit:** 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

**Benefit adjustment:** Benefits are adjusted automatically according to changes in general price and income levels.

**Earnings-related disability pension:** The pension is 42% of the current base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points.

The number of pension points in a year equals the difference between the insured's pensionable earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked up to age 67.

The base amount is 85,245 kroner.

The maximum earnings used to calculate benefits are six times the base amount plus 33% of income from six to 12 times the base amount. The maximum number of pension points used to calculate benefits is seven a year.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

**Work assessment allowance:** The allowance is 66% of the pensionable income in the year before the earning capacity was reduced or the average pensionable income during the last three years before the disability began, whichever is higher. The benefit is paid for five days a week.

The minimum allowance is two times the base amount (170,490 kroner) for persons with low or no pensionable income; 2.44 times the base amount (207,998 kroner) for persons with a disability that began before age 16.

The maximum benefit is six times the base amount (511,470 kroner).

The base amount is 85,245 kroner.

A child supplement of 27 kroner a day is provided for each dependent child under the age of 18. The supplement is paid for five days a week.

Supplementary allowances are provided to insured persons aged 16 to 67, to fully or partially compensate for expenses related to vocational training.

### Survivor Benefits

**Universal spouse's pension:** Up to 100% of the base amount is paid to the surviving spouse. There are special provisions for a surviving spouse whose husband dies as a result of a work injury.

The base amount is 85,245 kroner.

There is no minimum survivor pension.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Special supplement: 100% of the base amount is paid if the deceased was ineligible for the earnings-related spouse's pension; a proportionately reduced supplement is paid if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and the number of children.

**Universal orphan's pension:** 40% of the base amount is paid for the first child, 25% for each additional child

younger than age 18 (age 20 if a full-time student). Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal orphan's pension plus the earnings-related orphan's pension) based on whichever parent's pension (the one they received or were entitled to receive) was higher; 40% of the base amount is paid for the second child; 25% for each additional child. The pension is split equally if there are two or more children. There are special provisions for a surviving child of a person who died as a result of a work injury.

The base amount is 85,245 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

**Earnings-related spouse's pension:** 55% of the old-age or disability pension the deceased received or was entitled to receive (projected as if the deceased worked to age 67) is paid.

**Transitional benefit (income tested):** The benefit is the value of the universal spouse's pension plus the earnings-related spouse's pension; if the insured was ineligible for an earnings-related spouse's pension, the benefit is the value of the universal spouse's pension plus the special supplement for survivors.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

**Earnings-related orphan's pension:** 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal orphan's pension plus the earnings-related orphan's pension) of the parent who was entitled to the highest amount; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 85,245 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

**Funeral grant:** An income-tested lump sum of up to 22,083 kroner is paid. There is no income test if the deceased was younger than age 18.

### Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

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NAV Local Services administer the program locally. The local tax office in each municipality normally collects contributions.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1909.

**Current law:** 1997 (national insurance).

**Type of program:** Universal and social insurance system.

#### Coverage

**Cash sickness, maternity, and paternity benefits:**

Employed and self-employed persons.

Special cash benefits for fisherman, casual workers, and the temporarily unemployed.

**Medical benefits:** All residents of Norway, including non-citizen seamen serving on Norwegian ships.

Special medical benefits for seamen and military personnel.

#### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit.

#### Qualifying Conditions

**Cash sickness benefits:** Must earn at least 50% of the base amount, and have at least 28 days (four weeks) of employment or self-employment. (The employer must pay cash sickness benefits to workers at all income levels for the first 16 calendar days).

The base amount is 85,245 kroner.

Parental care leave: Paid to parents to care for a sick child younger than age 12 (age 18 if disabled, or chronically or seriously ill).

**Cash maternity and paternity benefits:** Must earn at least 50% of the base amount, and have at least six months of employment or self-employment in the last 10 months. The mother, father, or both parents may be eligible.

The base amount is 85,245 kroner.

**Maternity grant:** Paid to insured mothers who are not entitled to cash maternity benefits.

**Additional grant:** Paid to widowed, divorced, separated, or single mothers with at least three years of coverage immediately before the claim.

#### Sickness and Maternity Benefits

**Sickness benefit:** 100% of covered earnings is paid after the first 15 days of incapacity for up to 52 weeks; thereafter, the insured may receive a temporary disability benefit or disability pension (The employer pays the total cost of cash sickness benefits for the first 16 days).

The maximum earnings used to calculate benefits are six times the base amount.

The base amount is 85,245 kroner.

Self-employed persons receive 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

Parental care leave: The mother and father are each entitled to 10 days a year (20 days for a single parent); for more than two children, 15 days each (30 days for a single parent); for a disabled or chronically ill child younger than age 18, 20 days each (40 days for a single parent); for a sick child younger than age 18 and if the illness is potentially life-threatening, as long as is necessary for the treatment of the child.

The cash sickness benefit is reduced from the second month of institutional care.

**Maternity and paternity benefit:** 100% of covered earnings is paid for 49 weeks; alternatively, 80% of covered earnings is paid to the insured parents (mother or father) for 59 weeks. 14 weeks of the total benefit period are reserved for the mother, including the three weeks before the expected date of childbirth and the six weeks immediately after giving birth; 14 weeks of the total benefit period are reserved for the father.

A partial maternity benefit may be paid with reduced weekly working hours. The partial benefit is paid with the same qualifying conditions and is 100% of covered earnings for 46 weeks; 80% for 56 weeks for adopting a child.

Part of the benefit may be postponed, but must be taken within three years of the birth or adoption.

**Maternity grant:** 38,750 kroner is paid if the insured is not receiving a maternity benefit (also paid for the adoption of a child); 1,765 kroner is paid for giving birth at home.

**Additional grant:** An additional benefit is paid to widowed, divorced, separated, or single mothers.

#### Workers' Medical Benefits

Full or partial reimbursements of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 140 kroner for each consultation with a general practitioner; 315 kroner with a specialist) and free care in

a public hospital. Patients pay 36% of expenses for listed essential medicine (up to 520 kroner for each prescription), laboratory services, and transportation costs over 135 kroner or 400 kroner for each required trip to hospital. The insured may choose the hospital, after a referral from a doctor.

The patient's own expenses, with exemptions for certain diseases, are limited to 2,105 kroner a year; 2,670 kroner for some higher-cost medical services. The ceilings are set annually by parliament.

There is no limit to duration.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

There are no co-payments for children aged six or younger.

### **Administrative Organization**

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Directorate of Health (<http://www.helsedirektoratet.no>) administers the program nationally.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1894.

**Current law:** 1997 (national insurance).

**Type of program:** Universal and social insurance system.

#### **Coverage**

All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf; students; and military personnel.

Voluntary coverage for self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Voluntarily insured contribute 0.4% of taxable income.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to

and from work are covered if the employer arranged the transportation.

### **Temporary Disability Benefits**

100% of the insured's covered earnings is paid from the first full day of incapacity for up to 50 weeks; thereafter, the insured may receive a temporary disability benefit or permanent disability pension.

The maximum earnings used to calculate benefits are six times the base amount.

The base amount is 85,245 kroner.

Self-employed persons are paid 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

### **Permanent Disability Benefits**

**Universal permanent disability pension:** If the insured is assessed with a total disability, the pension is up to 100% of the base amount. (The pension is not reduced for a coverage period shorter than 40 years.)

The base amount is 85,245 kroner.

The National Insurance Administration assesses the degree of disability.

Dependent's supplement (income-tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of the minimum pension for couples plus 25% of the base amount.

The base amount for couples is 85% of the base amount.

Other supplements: 653 kroner to 3,264 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

**Earnings-related disability pension:** Must be assessed with at least a 30% loss of earning capacity with 20 to 40 years of coverage, according to the year of birth. The pension is 42% of the base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points.

The number of pension points in a year equals the difference between the insured's earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

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The National Insurance Administration assesses the degree of disability.

The base amount is 85,245 kroner.

The maximum earnings used to calculate benefits are six times the base amount plus 33.3% of income from six to 12 times the base amount. The maximum number of pension points used to calculate benefits is seven a year.

Partial earnings-related pension: A proportionately reduced pension is paid for an incomplete coverage period.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Temporary disability benefit: 66% of earnings up to six times the base amount in the year before the disability began is paid or 66% of average earnings in the last three years before the disability began, whichever is greater. The benefit is paid for one to four years; may be extended if a return to work is likely.

The base amount is 85,245 kroner.

The minimum benefit is two times the base amount (2.44 times the base amount if the disability began before age 26) plus a supplement of 27 kroner a day for each dependent child.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income level.

### **Workers' Medical Benefits**

Comprehensive care is provided, including appliances.

There is no cost sharing.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** Up to 100% of the base amount is paid to the surviving spouse. The full pension is paid if the deceased had at least 40 years of coverage, with coverage projected to age 67.

The base amount is 85,245 kroner.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension is the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Special supplement: 100% of the base amount is paid if the deceased was ineligible for the earnings-related pension.

The supplement is reduced proportionately if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and number of children.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

**Orphan's pension:** 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal orphan's pension plus the earnings-related orphan's pension) based on whichever parent's pension (the one they received or were entitled to receive) was higher; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 85,245 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

**Funeral grant:** An income-tested lump sum of up to 22,083 kroner is paid. There is no income test if the deceased was younger than age 18.

### **Administrative Organization**

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>), provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality collects contributions.

### **Unemployment**

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#### **Regulatory Framework**

**First law:** 1906.

**Current law:** 1997 (national insurance).

**Type of program:** Universal and social insurance system.

#### **Coverage**

Employed persons, including public-sector employees and seamen, and certain self-employed persons aged 64 or older.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit.

### Qualifying Conditions

**Unemployment benefit:** Must have annual earnings in the last year before unemployment of at least 1.5 times the base amount at the time of the claim or three times the base amount in the last three years before unemployment at the time of the claim. The insured must be registered at a public employment office as a genuine job seeker for at least three of the last 15 days. Unemployment is not due to voluntary leaving, discharge for misconduct, participation in a labor dispute, or the refusal of a suitable offer or retraining (disqualification for at least four weeks).

The base amount is 85,245 kroner.

### Unemployment Benefits

0.24% of the calculation basis is paid five days a week for up to 52 weeks if annual income before unemployment was less than 170,490 kroner; 104 weeks if income was 170,490 kroner or more.

The calculation basis is the insured's annual income up to six times the base amount.

The base amount is 85,245 kroner.

Child's supplement: 17 kroner a day is paid for each dependent child younger than age 18.

The maximum unemployment benefit including child supplement may not exceed 90% of the previous annual income.

### Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

### Family Allowances

#### Regulatory Framework

**First law:** 1946.

**Current law:** 2002 (child insurance).

**Type of program:** Universal system.

### Coverage

All children residing in Norway.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### Qualifying Conditions

**Family allowances:** The child must be younger than age 18.

**Cash-for-care for families with young children:** The monthly allowance is paid for children and adopted children from ages 13 months to 23 months who have not started school.

### Family Allowance Benefits

**Family allowances:** 11,640 kroner a year is paid for each child. Family allowances are paid monthly.

Single parents receive extended child benefits for one child more than they actually provide for. Single parents of children younger than age 3 who are entitled to extended child benefits and a full transitional benefit (see Old Age, Disability, and Survivors) may also receive an extra infant supplement of 7,920 kroner a year.

**Cash-for-care benefit for families with young children:** 5,000 kroner a month is paid for children aged 13 to 18 months who do not use a day care center that receives public subsidies; 3,303 kroner a month for those aged 19 to 23 months. 2,500 kroner a month is paid for children aged 13 to 18 months who use a day care center at least 19 hours a week; 1,652 kroner a month for those aged 19 to 23 months.

The benefit is paid for up to 11 months.

No benefits are provided for children who use a day care center for 20 hours or more a week.

### Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality collects contributions.